COMMUNITY INSTITUTIONS AND RURAL LIVELIHOODS

Household case studies from the field
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Preface

I want to gratefully acknowledge the opportunity provided by the Rural Support Programmes Network (RSPN) and the Ghazi Barotha Taraqiati Idara (GBTI) for undertaking this series of case studies. RSPN and GBTI provided guidance for conducting these case studies and also logistical support for this work. I want to particularly thank Mr. Malik Fateh Khan (CEO GBTI) and Agha Zafar Ali (General Manager GBTI) for sharing details about GBTI and its work with the rural communities. Without their precious support and guidance, it would not have been possible to conduct this field work for these case studies.

I also want to take this opportunity to thank the assistance given by Ms Farzana Tahir, Programme Officer HRD GBTI, Wajahat Ali, Monitoring and Evaluation Assistant GBTI, and Ms Erum Mansoor, Social Organizer GBTI, who provided unwavering support in facilitating the field visits. Without their support, reaching out to the sample Community Organisation (CO) members would simply have not been possible.

I would like to thank Mr. Khaleel Tetlay (COO RSPN) for his encouragement, guidance and review of the case studies. I deeply appreciate his support in taking out time to read the draft version of this report and provide invaluable comments and suggestions. Special thanks are also due to Mr. Mansoor Abid who coordinated the designing of the final document.

Finally, I want to extend thank the community members who participated in individual interviews and shared their life experiences, achievements, successes and hopes.

Alina Agha
Research Associate
Rural Support Programme Network (RSPN)
Islamabad, Pakistan
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The Outreach of the Rural Support Programmes Across Pakistan

- **AKRSP**  Aga Khan Rural Support Programme - 1982
- **SRSP**  Sarhad Rural Support Programme - 1989
- **NRSP**  National Rural Support Programme - 1992
- **IRM**  Institute of Rural Management - 1993
- **GBTI**  Ghazi Barotha Taraqqiati Idara - 1995
- **TRDP**  Thardeep Rural Development Programme - 1997
- **PRSP**  Punjab Rural Support Programme - 1998
- **BRSP**  Balochistan Rural Support Programme - 2001
- **SGA**  Sindh Graduates Association - 2002
- **SRSO**  Sindh Rural Support Organization - 2003
- **FIDA**  Foundation for Integrated Development Action - 2004
- **AJKRSP**  Azad Jammu & Kashmir Rural Support Programme - 2007

RSPS ARE PRESENT IN 110 OUT OF 131 DISTRICTS, AND 2 OUT OF 13 FATA/FRS
Introduction to RSPN

The Rural Support Programmes Network (RSPN) was registered in 2000 under Pakistan’s Companies Ordinance (1984) as a non-profit company. RSPN is a platform for 11 Rural Support Programmes (RSPs) of Pakistan. RSPN is the largest non-government, civil society network in Pakistan. RSPs are present in 125 districts of the country, including several agencies of the Federally Administered Tribal Areas (FATA). The RSPs have an outreach extending to 6.45 million rural households of Pakistan, organized into over 360,000 Community Organisations. RSPN’s core mandate is to support and strengthen the RSPs. In this regard, it carries out policy advocacy, strategic guidance, capacity building, sharing of best practices between the RSPs and other stakeholders, and resource mobilization. RSPN’s role in promoting pro-poor development via the core RSP approach of social mobilisation is widely recognised by the Government, donors, the private sector, NGOs and other partners.

Introduction to GBTI

Ghazi Barotha Taraqiati Idara (GBTI) is a non-profit organization, registered under section 42 of Companies Ordinance 1984 in October, 1995, to play the role of an intermediary for resolving project related issues and facilitating communities in area development. Ghazi Barotha Hydropower Project of Water and Power Development Authority (WAPDA) is a mega project generating 1,450 MW of electricity. The project covers a large area and for its construction about 85,000 kanals (10,600 acres) of land was to be acquired. WAPDA’s past experiences in Tarbela and Mangla dam construction implied the need for community participation in the process of resettlement and development. The National Rural Support Programme (NRSP), having a vast experience in community participation, supported the establishment of GBTI and in training of its staff. WAPDA provided an endowment fund of Rs. 100 million to GBTI, and a grant of Rs. 99 million for the Integrated Regional Development Plan (IRDP). GBTI’s core operations are managed from the income of an endowment fund.

GBTI primarily works in the GBHP Project area, which consists of 55 affected villages located in three districts; Attock in the Punjab province and Haripur and Swabi in the Khyber Pakhtunkhwa province. Total number of directly affected people is 20,000, of which about 38% are women, whereas those indirectly affected population consisted of about 357,500 persons living in the 20 affected Union councils (UCs).
Livelihood Enhancement Programme (LEP)

To improve the living standards and reduce vulnerability to shocks of targeted households, GBTI followed the social mobilization approach of the RSPs. GBTI has also been partnering with other organisations in order to support the target communities in its programme area. GBTI, through the support of the Pakistan Poverty Alleviation Fund (PPAF) initiated the Livelihood Enhancement Programme (LEP).

The LEP provides a variety of services to the poorest of the poor which include skills training, access to micro credit through Community Livelihood Fund and grants for purchasing income generating assets for the poorest. The need identification is done through the preparation of a Micro Investment Plan (MIP) by the Community Organisations/Village Organisations (CO/VO). The MIP helps identify a relative income generating intervention that may be one or more of the above mentioned interventions. Of these the asset transfer is the most relevant intervention for the ultra-poor (0-18 PSC), who neither find skills training nor credit as the immediate solution of their problem i.e. poverty. After selection of the beneficiary using the poverty score card (PSC), the MIP is prepared by involving the beneficiary as well as the office bearers of the concerned CO/VO. Based on the MIPs of various households, the amount of grant required for each VO is transferred to the VO bank account. A purchase committee comprising the representatives of the VO, GBTI and the beneficiary purchases the income generating asset which may be the inventory for a shop, livestock or a machine. Rather than giving a cash grant where there is a risk of beneficiary consuming it to meet other needs, the asset purchase and transfer method helps ensure the grant is used only for income generation and it also helps build the management capacity of the beneficiary. The asset transfer grant amounts in the range of Rs. 10,000 to Rs. 45,000 per household.

Methodology for the Selection of Cases

GBTI disbursed asset transfer grants to 259 poor households during the period from July 2012 to date in 71 VOs.

A sample of 20 beneficiaries from 8 villages was selected for the preparation of these case studies.

Before designing the check list for household selection of these cases studies, periodic progress reports and individual profiles prepared by GBTI were reviewed and meetings were held with the field staff to understand the implementation of the asset transfer programme and how the field staff perceives the success or failure. The World Bank document for PPAF III was also reviewed to understand the relevance of asset transfer in the overall LEP component of PPAF III.
Objectives of the Case Studies

The objective of compiling these case studies is to understand the implications of transferring productive assets to the ultra-poor and how this intervention affect their lives. The progress reports of GBTI explain the targets and immediate outputs and outcomes. The individual profile prepared by GBTI MER unit give a brief account of success of the asset transfer beneficiaries but they do not elaborate how these outcomes are achieved and how the beneficiaries perceive each process and support as a means to changing their lives. The case study methodology helps find the facts and realities behind the quantities and theoretical assumptions and provide concrete examples of how well the organization works.

Brief introduction to the case study households and their status at the beginning of the asset transfer project

<table>
<thead>
<tr>
<th>Sr. No</th>
<th>Name of Community Member</th>
<th>Name of Community Organization</th>
<th>PSC score</th>
<th>Brief Background of the household at the start of the asset transfer</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Shazia Bibi</td>
<td>Women Development Organisation - Pindwal</td>
<td>8</td>
<td>Shazia is a widow, aged 32 and lives with her in laws and four children. Her husband was murdered in an car accident while protecting his only source of income i.e. a passenger van.</td>
</tr>
<tr>
<td>2.</td>
<td>Tehmina Bibi</td>
<td>Women Development Organisation - Pindwal</td>
<td>18</td>
<td>Tehmina is a mother of six children. Her husband worked at construction sites as a labourer.</td>
</tr>
<tr>
<td>3.</td>
<td>Fehmida Bibi</td>
<td>Chirag Norababa</td>
<td>8</td>
<td>Fehmida Bibi is a wife of a labourer. She was beaten by her husband due to shortage of food and poverty stricken conditions at home.</td>
</tr>
<tr>
<td>4.</td>
<td>Asma Bibi</td>
<td>Dhok Ghama</td>
<td>14</td>
<td>Asma Bibi could not provide basic necessities of life due to her husband’s low wage.</td>
</tr>
<tr>
<td>5.</td>
<td>Yasmin Bibi</td>
<td>Dhok Jalal - Surg</td>
<td>11</td>
<td>Yasmin and her family of seven were facing severe poverty issues. Her husband used to gather wood from the forest and sell it in the market which only provided them with one time meal.</td>
</tr>
<tr>
<td>6.</td>
<td>Hameeda Bibi</td>
<td>Dhok Jalal - Surg</td>
<td>14</td>
<td>Hameeda Bibi’s husband is a heart patient and one of her children is a person with disabilities. Her son was the only source of income but had no vocational training.</td>
</tr>
<tr>
<td>Sr. No</td>
<td>Name of Community Member</td>
<td>Name of Community Organization</td>
<td>PSC score</td>
<td>Brief Background of the household at the start of the asset transfer</td>
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<tr>
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<td>---------------------------------------------------------------------</td>
</tr>
<tr>
<td>8.</td>
<td>Najma Bibi</td>
<td>Roshin i- Tabinda Kotara</td>
<td>15.53</td>
<td>Najma's husband Rafaqat is a polio victim. Her fluctuating income from his labour did not allow her to provide the basic necessities of life.</td>
</tr>
<tr>
<td>9.</td>
<td>Malka</td>
<td>Star Gawari</td>
<td>13.96</td>
<td>Malka is a mother to fifteen children. She found it really difficult to feed them with such a low wage of her husband.</td>
</tr>
<tr>
<td>10.</td>
<td>Pashmina</td>
<td>Jafakish Paki Ban</td>
<td>12.93</td>
<td>Wife of a person with disabilities, and mother of nine children including 2 who are persons with disabilities.</td>
</tr>
<tr>
<td>11.</td>
<td>Riaz Bibi</td>
<td>Dhok Jalal Surg</td>
<td>12</td>
<td>Riaz Bibi and her husband Fateh Muhammad faced severe shortage of food due to low wage rate. They could provide one meal in a day to their family. Later in 2012, he received the asset for a cobbler shop.</td>
</tr>
<tr>
<td>12.</td>
<td>Samia Bibi</td>
<td>Welfare Society Pind Salman Makhan</td>
<td>18</td>
<td>Samia Bibi was struck by typhoid which left her destitute as she spent all her income on her medicines.</td>
</tr>
<tr>
<td>13.</td>
<td>Suraiya Bibi</td>
<td>Nai Roshini</td>
<td>9</td>
<td>Suraiya is a widow and a mother of five children.</td>
</tr>
<tr>
<td>14.</td>
<td>Gulfareen Bibi</td>
<td>Theekriyan 1</td>
<td>4</td>
<td>Gulfareen Bibi was married to an aged man. She had 3 unmarried daughters and her eldest son left the family to live in Lahore and her youngest son is the only source of income.</td>
</tr>
<tr>
<td>15.</td>
<td>Waseema Bibi</td>
<td>Ittafaq Zarobi</td>
<td>18</td>
<td>Waseema Bibi was married to a deaf man. Her husband left work when he faced several discriminations on being unable to hear, resulting in no source of income at all.</td>
</tr>
<tr>
<td>16.</td>
<td>Basara Bibi</td>
<td>Chand CO</td>
<td>8</td>
<td>Basara Bibi could not afford her children’s basic requirements due to her husband’s low income as a labourer.</td>
</tr>
<tr>
<td>17.</td>
<td>Salma Bibi</td>
<td>Welfare Society Pind Salman Makhan</td>
<td>20</td>
<td>Salma's husband got paralysed when he was 40 years old. Since then their only source of income had to be their 19 years old son.</td>
</tr>
</tbody>
</table>
Shazia Bibi, 32, is a widow of Muhammad Arshad who was murdered in 2012 when he resisted the stealing of his motor vehicle (a small passenger van). While protecting his only source of income, Muhammad Arshad lost his life leaving Shazia Bibi with her four children, 3 girls (aged 2, 10 and 15) and one boy (14 years old). Shazia Bibi and her children live in a one bedroom house (belonging to her brother in law) with her mother in law at village Pindwal. Today, Shazia is the main bread winner for her six family members. Shazia became a member of the local Community Organisation (CO) in 2010. From 2010 to the day her husband died, Shazia attended all CO meetings while making savings of Rs. 10 every month in the CO.

Shazia’s husband used to earn a monthly income of about Rs. 3,000 from his van service. Shazia also contributed to the household income by borrowing a stitching machine from her sister in law to stitch some clothes for locals and in the process earned about Rs. 200-400 per month. The family lived in a dwelling where they had no gas, no electricity and none of the children went to school. Quality of life was not good but Shazia had hopes. However, with the death of her husband, Shazia’s world collapsed, as did all her hopes.

Shazia used to have extreme worries about her children’s future, and indeed her own future. She feared that the harsh situation of her family would last lifelong, and that her children would suffer the most with no hope for any improvement.

Other members of CO were also aware of the dire condition of Shazia’s family. In 2013, the process of improvement for Shazia and her family began when GBTI began a project in the village. CO members identified Shazia as being eligible for an asset grant from GBTI. Shazia was asked to identify an area of support that could enable her to earn a little more income and hence begin the process of improving the poverty status of her family. Since Shazia was only familiar with stitching and had some experience in the field (in her locality Shazia was also known as a ‘Darzan’ – female tailor), she identified the need for a stitching machine.
After the CO’s concurrence, Shazia filled in the application form, including listing of all items that she required.

Shazia’s brother in law is also a tailor and works in Attock town, and has over the years developed many contacts in the local market. Shazia’s plan was to work with her brother in law as a side tailor in order to maintain her household expenses and look after her children at the same time. After the approval of her application, CO members and GBTI staff members undertook the procurement process and collected quotations from three vendors. In 2013 Shazia Bibi received a sewing machine worth Rs. 8,000 and Rs. 2,000 for ancillary supplies.

Today, after two years of striving and hard work, Shazia’s life has seen a positive turnaround. She has her own stitching machine and is earning sufficient monthly income to look after her family (estimated at about Rs 6,000 per month). Shazia lives on her own and is able to provide her children with food, and can afford basic necessities of life while sending three out of four children to school. She can pay her utility bills at the same time. She plans to access some micro credit from Community Investment Fund (CIF) to get one more stitching machine for her elder daughter who can also earn money for the family in her summer vacations.

According to Shazia, “Being a single parent, I am thankful to Community Organization and its members who facilitated me to slowly stand on my own when I had no other choice than to let my children die of hunger.” Today Shazia feels more confident about the future and has plans for her children to continue studying.
Today, Muhammad Irfan, father of six, owns a donkey cart to carry small loads of cargo near his house in village Pindwal, district Attock. His wife, Tehmina Bibi, works as a home helper in the locality, washing clothes and dishes in other households of the village. The husband-wife team earn about Rs. 10,000-11,000 per month to meet their household expenses. All this has been achieved after support from GBTI and CO.

Before the support from GBTI and CO, Muhammad Irfan worked as a casual labourer in the village. He used to sit along with other labourers from 6 am till 4 pm hoping that someone would hire him for a daily wage of Rs. 300. Being a casual labourer, his income earning was unpredictable. He faced many problems, including not being able to send his children to school and to cloth and feed them properly. Some of Irfan’s relatives were educated and earning good incomes. Their household women practiced ‘purdah’. Given this situation, he himself never allowed his wife to work outside home due to a number of misconceptions in the village, attached to working women. His wife Tehmina was also very much concerned about the suffering of the children but she could do nothing.

One day in 2013, Irfan was working as a sweeper near the village mosque, when he met one GBTI staff member. Irfan complained about his situation and sought support from GBTI. According to Irfan, the staff member asked many questions of him, and then suggested that Irfan allow his wife to join the local CO. And that being a member of CO will open up many other opportunities for improving their family’s lives. CO gave people a community-recognised platform to hold monthly meetings in order to discuss collective issues and problems faced by individual members, and to seek out possible solutions. At CO meetings, members saved Rs. 10- Rs. 15 per month in order to help people in emergency needs. The CO platform also contributed to raise awareness about how women can also play active role in supporting their own families. In 2013, Tehmina became a member of the CO. Irfan and Tehmina joined the local CO in 2013. While being a member of CO and attending CO meetings, Irfan realized that the only way he could make any substantial and sustainable income was to establish...
something of his own; have his own source of income. When the opportunity arrived with GBTI support, CO nominated Irfan. Since he was already working as a labourer, he knew that the only fruitful way was to apply for a donkey cart under the GBTI project. After CO’s recommendation, Irfan filled out the application form and also shared a budget for his plan. The cost of donkey cart was almost Rs. 19,000. After approval of the application, GBTI representatives and VO members consulted different vendors and finalized a cart with a donkey after extensive search and hard work. Irfan was provided with the donkey cart within one month of his application.

Irfan has worked hard and made efforts to develop identify as a trustworthy cart owner. Within the local market he is now well known and shopkeepers call him regularly to undertake duties for them. At the CO level, he attends meetings and undertakes regular savings. Recently he took Rs 15,000 micro loan to repair the cart as well as to meet other expenses. People are aware of his abilities and skills that they can now lend him some money on the belief that he will return it back on time. With his income source becoming more predictable and enhanced, his children now go to school. He is in a position to meet his family’s other needs as well. Moreover, Tehmina Bibi and Irfan have been able to make small savings from their monthly income to buy a television set and a washing machine.

When asked about the changes in his life, Irfan said: “Everything has changed. I am grateful to GBTI and CO for giving me this opportunity and respect in my village. My children are happy and my wife is happy which makes me happy. CO has helped me earn food, respect and moral value in the village. Today I don’t look up to any relative to assist me or help me. I am able to bring adequate money for my family, as well as occasionally to support others in need.”

Irfan and Tehmina have one wish, and that is to move up from donkey cart to a motor cycle-based rickshaw. They will ask the CO to approach GBTI for a micro credit loan for this. Apart from allowing them to earn more income, Irfan and Tehmina think that the rickshaw service would be clean and hygienic and hence benefit the household. Irfan also wants that two of his daughters receive sewing and stitching training so that they too are able to pass their time at home more productively. Lastly, Tehmina wishes that her children, especially the daughters, are able to complete their education till matric (Grade 10) level. Tehmina said that the changes that her family have witnessed over two years are miraculous and all due to the support of GBTI and CO.
Fehmida Bibi (Village Pindwal)

Fehmida Bibi was one of the unluckiest women of Chirag Noorababa. Her problems started from the day that she married Abdul Majeed. Majeed is a labourer who works 12 hours a day and manages to earn about Rs. 3000 at the end of every month. This meagre amount was not enough and Fehmida faced daily problems trying to manage her household in the tough and tiring rural domestic situation. Before joining the CO, Fehmida was wasting the golden period of life in being all too busy worrying and undertaking her housekeeping responsibilities and had no energy or time to think about undertaking initiatives to increase her household income. She had no idea of bringing about a change in her household’s situation. She was very disappointed and felt frustrated reflecting upon her inabilities and failures. There were times when the family had no food to feed themselves. Fehmida began taking small credit loans from shops and her parents, to provide food to the family. Her responsibilities amplified when she gave birth to three children in quick succession after her marriage. Due to her poverty stricken conditions at home and increased expenses, Fehmida became a victim of domestic violence and suffered beatings from her frustrated husband. Their relationship was seen to be deteriorating day by day and there was no hope for an improvement in Fehmida’s life or in her children’s lives. She was very worried about this and this further made her bitter and she became argumentative which resulted in further domestic violence.

In 2008, Fehmida’s neighbours who were members of a local CO and who were aware about her very sad situation, approached her through Rubina Naz, the local Community Resource Person, Rubina explained the concept of CO to Fehmida and about the opportunities to learn how other community women have slowly improved their families’ lives. After showing initial hesitancy, finally Fehmida decided to join CO Chirag Noorababa in village Pindwal.

Fehmida started attending monthly meetings of her CO. She was informed about the ways in which she can make very small savings with CO from her meagre
household expenses. From fellow CO members, Fehmida learnt that every woman is a potential helping hand for her husband and made efforts to improve household poverty status. Fehmida further learnt that women are able to earn extra income while working from home and also at the same time fulfilling their household responsibilities. By attending CO meetings, Fehmida further became aware of various aspects of women empowerment and about how they can make bring about meaningful change to their families.

In 2009, Fehmida received candle making and dopatta (a traditional female large scarf-like cloth) dying training from GBTI. She realized that the only way she could improve the socio-economic conditions of her household was to work hard with something of her own. With this objective in mind, Fehmida started a micro enterprise based on candle making but unfortunately luck did not holdout and this effort failed. This was the first time in her life that Fehmida had tried something new. Fehmida was quite downhearted. However, at this moment her mother encouraged her and motivated her not to give up. Fehmida's mother asked her to start another income generating activity based on selling small wedding decorations, groom’s festoons and funeral chaddars (shawls).

Despite her first disappointment from her effort, in 2010, Fehmida asked the CO to provide her with an interest free loan of Rs. 10,000 to start a new income generating activity. After a meeting of members, and with their approval, CO gave a small loan to Fehmida. She immediately bought material from a wholesaler and began to consult with several shopkeepers in the main market to make them her primary customers. Many shopkeepers exchanged telephone numbers with Fehmida and agreed to place orders with her on a piecemeal basis. Her first order was for 12 pieces. Meanwhile Fehmida’s husband was still working as a labourer and continued to earn about Rs 3,000 per month. He continued to shift from one shop to another to take up labouring work.

The year 2010 was a turning point in the life of Fehmida. Her business slowly began to grow and then flourish, and today she is well recognised in the wholesale market of Attock city. Today, she is recognised by her groom’s festoons and funeral chaddars. She receives large orders of 200-400 chaddars every month. During Eid festivals she sometimes gets orders of upto 500 chaddars. While her business grew, her household situation also began to change as did her relationship with her husband. According to Fehmida, the foremost difference she felt was the changed attitude of her husband as her business began to grow and generate an extra income. Today, Majeed is very proud of Fehmida, and openly and gladly discusses her work and achievements with his colleagues and friends. He clearly admits that the process of change began when Fehmida joined the local CO. Being a member of CO gave Fehmida confidence that encouraged her to take new initiatives. He admits that with his meagre earnings the household needs were not being met and the whole family suffered from poverty on a daily basis. With support from
CO, Fehmida was able to take an initiative and today their family’s condition is much better. Now while they have six children, five elder ones go to school while the youngest child will also go to school when the time comes.

Today, Fehmida’s monthly profit is about Rs. 8,000-10,000. Part of the profit is re-ploughed back in the business to make it grow further. Over the past few years, Fehmida and other CO members have got together and have begun to save larger amounts under the ‘committee’ system. Every month all committee members save a larger amount which is then pooled. The pooled amount is then given to one member. If a committee has 10 members, then the committee will run 10 months. Through this system, Fehmida was able to save significant amount and was able to build her own small house. The family shifted from a mud house to a self-built brick house in the same village in 2014. The house comprises of a bedroom, a veranda, a kitchen and a bathroom. According to Fehmida, over the past few years she has repaid all loans taken from shopkeepers, her parents and CO. Fehmida today lives a happy and contented life and her greatest pleasure is to see her children do the school homework.

Sometimes, Fehmida receives larger orders that she alone cannot meet. On this occasion Fehmida hires other local women to meet the order and the delivery dates. She hires local women to help her in meeting the orders and pays them at the end of its completion. In this way, many women are employed through her. At CO meetings Fehmida discusses her efforts and encourages other women to take initiatives for income generation to support their households. Fehmida says that when women are economically empowered then no husband will dare revert to domestic violence and wife beating.

While Fehmida’s small business is doing well, she is actively planning to set up another business for her husband. Fehmida is saving money to open a cloth shop for her husband. Her plan is to purchase cloth from Peshwar and then to sell in their own local shop in Attock. Fehmida says that she is indeed very lucky and that she became lucky when she joined her CO. Being a CO member she gained confidence, learnt from others and also access capital to start up her own enterprise. Today Fehmida’s family is happy and looks forward to a much better future, especially for her children. Now she is in a position to invest fully in their education. Fehmida’s case is yet another example of transformative change in women’s lives through the process of social mobilisation.
Asma Bibi  (Village Sarwala)

Asma Bibi belongs to a conservative Syed family. She is firm about her social values and principles on the basis of such a prestigious caste. She has always been nervous and afraid to step out of her house due to her conservative bringing up where women are prohibited to leave their premises without the permission of their counterpart. At present, she is instructed to keep a special Parda (veil) which covers every part of the body. Eyes are also partially hidden behind the veil.

At first, Asma could not work for the family at all. Sadaqat, Asma’s husband, works at an embroidery centre in the city. He is rigid about his family ethics and principles so if someone dies, he takes 14 days off from his work. Similarly, if there is a wedding he takes 2 weeks off as it has been considered by the family’s traditional ways that if he does not fulfil all family rituals, he and his family would be cut off from the caste system. In this way their monthly income could be no more than Rs. 2,000 which, on top of this, varied with family issues.

Given this situation, obviously Sadaqat and Asma, parents to three, could not afford to send their children to school. One of his daughters (aged 12) tried to study at a government school but due to inconsistent payment of tuition fees and missing books, she could only complete grade 3. It was only possible to feed them twice a day while all utility bills and other expenses were being paid by their relatives. With such insecure and dependent life, the couple was concerned about their future, especially the future of their children, given that there was no stable source of income. They wanted to work on the issue but had no platform or forum to discuss on these lines. Meanwhile, Sadaqat met people in the village who were members of Community Organization (CO). They advised him to join the CO which could somehow help him improve the living conditions of his family. Sadaqat was worried about the conservative mind-set of his family so he thought that it would be useless for him and his wife to go the CO meetings. After several consultations with the same group of people who gathered every evening at some spot in the village, Sadaqat agreed on attending the
CO meetings. There he learned about CO, its objectives and the importance of savings, and other opportunities such as the asset transfer project of GBTI for poor CO members. It has been 18 months since the couple joined the CO. Asma is now an active member of the CO and attends every meeting. The CO identified that Asma and her family is poor and deserving and making her eligible for an asset transfer grant. CO members asked Asma to think of an income generating activity which could be beneficial for her family in the future. They gave her a business-training for about a month in order to deal with the idea she pitches in. Eventually, Asma thought that there was a dire need for a grocery store in Dhok Chama and this was the only business she could open and run from her home. Adding to this, it was also difficult for children and females to travel all the way to the city to purchase their basic daily necessities. A grocery store would be beneficial. Asma filled in the application form and gave a budget for a grocery store. Her demand was accepted within a month and she received the asset worth Rs. 20,000 for the shop. CO members and GBTI staff visited three different vendors to purchase items for the grocery shop keeping in mind the price, quality and quantity of items. In no time, Asma opened a grocery store in one of the rooms of her house facing the street.

According to Asma, “I belong to a Syed family. Women in our family are not allowed to work but I always wanted to start something to generate income within the premises of my house which would help me keep a balance between the happiness of my in-laws and necessities of my family but lack of education and awareness did not allow me to do so. CO members helped me and taught me about different ways of making my life better. They taught me the importance of education for children. Today I make sure all my children, especially the daughters go to school because without education and awareness, I think no one is able to stand on his own.”

The grocery shop has ready stocks of basic items of daily use such as cooking oil, wheat flour, sugar, lentils, and other useful items such as tooth paste, soaps, washing powder, etc. Now, Asma is earning a profit of about Rs. 8,000-9,000 per month from her grocery shop. Now she sends all her children to school and pays all fees on time as well as buying their school books. She pays her own utility bills and sometimes also provides small gifts of gratitude to relatives. Her monthly household expenses do not depend on her husband’s varying income as she earns well for the family. Some of her relatives are not happy about her new status, but Asma is more concerned about meeting her own family’s needs and potentials

Asma says that attending meetings of CO raised her awareness and also gave her confidence that women can play an important role in improving their families’
poverty status. Today, Asma is very happy that her children go to school and that they are enjoying their studies. Recently, Asma bought a second hand fridge, fixed doors of her house, and begun to save money to buy some livestock. Today Asma has begun to calculate future returns on her planned investments. If all goes well and as planned, her monthly income is expected to increase to Rs. 25,000 per month over next 18 months. Asma also has plans to start a stitching enterprise while allowing her husband to manage the grocery shop. Once shy Asma is now bubbling with ideas for income generation and improving her family’s lives.
Sher Afzal lives in Dhok Jalal with his huge clan of brothers and sisters under one roof. They share one big house but have their own rooms. He is a father to three daughters and two boys. Unfortunately, Sher Afzal could not go to school when he was a child but his patience, tolerance and hard work is exemplary. He has been working as a labourer to cut and gather fuel wood in the forest and sell in the Attock city which provided some money to feed his children once a day. But for him it was also a very back breaking and tiring work. At this time none of his children went to school. After working for several hours, under the scorching sun and extreme temperature of Attock, he could only provide one meal in a day and to fulfil other minor household expenses he borrowed money from relatives or took small credit from shops for grocery items. His children were sent back home from school as he could not afford their tuition fees. He started living without electricity, and used fuel wood and dung cakes for cooking. Under such pitiful conditions no wonder that Afzal felt burdened and stressful all the time. Several years passed and Sher Afzal got to know about a female CO near his house. He asked his wife, Yasmeen Bibi to visit the CO and attend all the meetings. CO- Mungiwala- Female gave the family a platform to discuss their issues and problems with other members to come up with sustainable solutions and outcomes. The members made savings to help each other in times of emergency. It was not long before, Yasmeen and her family was identified as eligible for an asset transfer grant under a GBTI project for income generation. Yasmeen and Sher Afzal came up with an idea of setting a pakora (a spicy delicacy made from chickpea flour) shop near their house as there was no such shop in the village. He listed down the items required for the installation of the shop and cooking items, and eventually received the asset grant worth Rs. 11,500 for the pakora shop. He aimed at working hard for his family to fulfil their basic requirements. Now the pakora shop is doing very well, and his daily income is about Rs. 400-500. Apart from pakoras, shop also sells jalebees (a sweet delicacy) Afzal operates the shop while Yasmeen makes all the material for the pakoras.
Today Yasmeen is quite contented with life of her family. Their income has increased, all outstanding debts paid, and most of all, all their children attend local school. According to Afzal, “If, for God sake, I am unable to pay the fees on time, I send my jalebees as a gift to the teachers. They love it.” Sher Afzal is now able to provide his family with good nutritious meals three times a day, as well as other necessities of life such as electricity. On top of that, in 2014 the couple set up a stall in the Annual Village Mela (festival) which lasted for 2-3 days, bringing back home approximately Rs. 38,000 for the family. Sher Afzal plans to extend his shop with other homemade items such as Jhaaru (Broom), Tokriyan (Baskets) and vegetables and fruit. Looking ahead, Afzal and Yasmeen have other plans including buying livestock with the objective of generating monthly income of Rs. 20,000. Furthermore, the couple also plans to save Rs. 250 per month for their daughter’s wedding. Yasmeen said that all these change in her family’s life has been due to being a member of CO and the support of GBTI, and she also recognises the hard work of her husband.
Hameeda Bibi (Village Surg)

Hameed Bibi’s luck is not good. Her husband is a heart patient. One child is a person with disabilities. One son died after a mental illness that left the family in debt. Daughters are married. Hameeda and her son are the only source of income for the family. The family situation was quite desperate. Being a member of local CO, Hammed asked fellow members for help. They asked her if she wanted to open some business that would give her some continuous flow of income, which eventually turned out to be a turning point in her life as she gave a resolution to open a cloth shop worth Rs. 25,000 in 2013.

Overcoming initial teething problems, today Hameeda has developed a large client base in the village. She owns the only shop in the village that sells fine cloth materials brought in from Nowshera and stitches them at reasonable rates. In this way she is able to pay the tuition fees of her son, got her daughters married in a year, and paid back the entire loan taken from the relatives. Moreover, she constructed all boundary walls of her house and built a washroom.

On top of this, Hameeda sent her elder son to get training as a “Shovel Operator” from GBTI at the age of 22. Today, her son works at some workshop in the main city bringing back home about Rs. 12,000 per month while she earns about Rs. 1,000 per month. Contented, Hameeda feels no need to complain about her life any more. Hameeda also earns respect in the village as a shop keeper being a wife to a paralyzed husband. Hameeda has been successful in taking another loan from CIF fund worth Rs. 10,000 to expand her business and have new items for special occasions, e.g. Eid holidays. Besides, Hameeda has been motivating a number of women of the village to step out of their houses and attend CO meetings at least to help them in a positive manner and there have been improvements in other households too. Today Hameeda’s family life has improved and moreover she is acting as a role model for other village women.
Rashida Bibi (Village Tamarai)

Rashida Bibi, aged 29, is a mother of four children. Her life went upside down the day she was kicked out of her husband’s house in 2007 without any logical explanation or justification to her deeds. She managed to be a faithful wife to Amjad Ali, a drug addict, till the time he asked her to leave his house with all her children. Meanwhile, Amjad increased his intake of drugs and left his family to beg for food. Rashida had no other choice than to return back to her own house. According to Rashida, “He stopped giving money for food, all what he earned was spent on drugs and later on, that finished too. One day, he threw me out of his house claiming that he cannot feed us anymore.” Feeling discontent, Rashida’s parents welcomed her to support her in such despairing time of her life.

At this point of her life, Rashida did not own a single penny. She could not afford to send her children to school. Her parents provided them with just the food, which was more than enough after such a traumatic end with her husband. Amjad had never allowed Rashida to step out of the house. His family wanted her to be totally dependent on her husband leaving her in a miserable state.

During this time, Rashida has been meeting people who came for condolences and asked her to wait for a miracle to happen. She made a number of new friends who were ready to help her in the meantime. Amongst these was Iffat, President Village Organization (VO), who was in direct contact with the community at all times. Iffat made frequent visits at her place to verify the authenticity of her story. Observing Rashida as an additional burden for her parents, she advised her to join the local CO - Roshan Kulb. She informed her about the monthly meetings they conducted to discuss ideas and problems and find solutions for a common issue; they made savings to help the needy and made awareness about other social and psychological issues of life. Iffat also consulted Amjad Ali in the hope that he would be sorry for what he did and be of some help to Rashida, but she was highly mistaken. Soon Rashida was convinced to join the CO in 2012.
Rashida became an active member of the CO. She made new friends with whom she could discuss all her issues and who encouraged her to forget her past and instil positivity in her life. Rashida started thinking along these lines, gained adequate experience to deal with people and realized that she had all the potential to stand on her own. Meanwhile, Rashida started to sell Rs. 10 per egg in her village from hens given to her by the Village Organization President. This helped her make Rs. 100 per day. This way, she became less dependent on her husband, and was able to provide her children with the basic necessities of life. It was not long before, she was identified by the CO members and asked to give ideas for any income generating activity she thought would help her bring sustainable income to benefit her and her children. Rashida was of the view that a grocery store was the only possible way she could earn staying at home while her brother would help at times, e.g. purchase of grocery items for the shop from Attock city. She filled in an application with a list of items she wanted for the grocery shop first with a budget. On approval from the VO, Rashida received a PPAF funded asset transfer grant worth Rs. 45,000. Finally, after spending miserable four years, she opened a grocery store at her parent’s house in 2014.

When Amjad got to know that Rashida was working hard and coming back to life, he contacted her on the condition that she would give him the shop so that she stays at home while he earns but Rashida rejected any involvement with her husband. She wanted to forget him forever and lead a happy life ahead with her children. She never thinks of going back to her husband or to make any more compromises for her children.

Working day and night, today Rashida’s life has seen much improvement. She is sending two of her elder children to school while the rest stayed back at home. She is able to pay for their tuition fees and uniforms. Today, Rashida has made her way from zero to Rs. 400-Rs. 800 per day which results in a total income of Rs. 2,500-Rs. 3,000 per month. On top of that, Rashida made savings from her daily income to buy a fridge for her shop and now sells ice cream. She also saves Rs. 10-Rs. 20 every month with CO for future needs.

Rashida is the sole owner of a grocery shop in the village Al Khidmat Tamarai. It was her strong will power and support from CO members which gave her a platform to overcome the hurdles facing her life and finding out ways miracles to happen to make her life better. She has advised other females of her village to come out of the tradition defined world and to take steps for improvement of their families’ lives. Rashida is most grateful to her CO for being there when she was in greatest need. Without CO, she would have led a miserable life. Now not only has her life improved, she also has plans to expand her grocery shop to include other items including basic cosmetics. Other CO members have also gained more confidence after seeing Rashida succeed.
Najma Bibi (Village Kotara)

Najma Bibi lives in “Chabee Chay” mohalla of village Tabinda, 20km away from Attock city main market, with her husband, Mr Rafaqat Ali, who is a person with disabilities, and four daughters. Rafaqat is a polio victim. According to village traditional myths, Rafaqat suffered from typhoid which resulted in shrinking of his legs and also paralyzed his lower body movement.

Rafaqat thought that many people of the village with such a condition are left to beg by families as they are no longer a source of proper income, but he will not let his weakness become a reason for their impoverished condition at home. Instead, he planned for the future based on using his hands. Since then he has been walking from his house to the main market in Attock for working as a tailor at someone’s shop. Total walking time was four hours per day. During the rainy season, he suffered much as did his family for he could not walk to the market to work. On such occasions his family had less food to eat. Within the community, CO members encouraged Najma to join the CO, which she did. At this time, the only money he received at the end of every month was BISP money allocated to his family. A total of Rs. 1,500 per month was received and was used to settle small debts with local shopkeepers. In addition to this, none of his children went to school. When the opportunity arose, CO members asked Rafaqat if he wanted to pursue any micro business which he thought would help him generate income. Rafaqat, a tailor since 24 years, opted for a Chowki machine (special tailoring machine) worth Rs. 25,000 as an asset from GBTI funded Asset Transfer Programme to be placed at his own premises.

Today, Rafaqat has repaid all his debts and his children go to school regularly with all the dues paid on time and expenses taken care by their father. Working from his home, he earns about Rs. 500-600 per day and is able to meet all the needs of his family. He has also created external linkages with the shops in the market to give him orders at his house while the material is transported to them by his nephew. Rafaqat continues to save Rs. 10-15 per month with CO, for as he says, “CO made me strong, and I have to play my role in making CO strong.”
Muhammad Zareen, father of 25 children, works as a barber in village Gowari. This number of children is surprising to all community members but he is proud to have a huge family. Zareen married twice. His first wife died at an early age after giving birth to four children. He remarried 25 years ago and had additional 11 children. The youngest child is only 6 months old. His wife, Malka is responsible for all the household chores and takes care of all the children all day.

Zareen has been working as a barber in small shops of the village by renting the equipment and returning them daily. After paying rent for the equipment, he was left with only Rs. 200 at the end of the day. With such a huge family, Zareen faced a lot of issues regarding basic nutrition of his children. On top of that, being the soul care taker of the family, he could not even think on educating his children, paying the utility bills or starting up his own business. His aggregated debt resulted in amplified stress on his life. However, distressed and disappointed from life, he started working as a helper in well off houses of the village which yielded him monthly ration for the family. Unrealistically, this work was only feasible at that time, but Zareen knew that it would not bring sustainable income at home.

Meanwhile, Malka was contacted and advised by the members of CO Stargarari about the idea behind the organization while instructing her about the benefits she could attain to benefit her large family. CO members consulted with the couple if they desired any small scale business setup to generate sustainable income. Malka realized the only way to improve their living condition was to work the skill her husband already possesses. In this way they filed a resolution for a barber shop. In a month, CBTI funded Asset Transfer programme delivered all the equipment worth Rs. 45,000 with the assistance of Zareen in the purchase of items from the market.
Surprising is the fact that Zareen unexpectedly brought an overwhelming change in his family through this business. He is now considered one of the most successful persons of the village who has managed to send his 22 years elder son to Saudi Arabia and training his 16 year old second son as a barber too. In this way he has doubled the income generators making way for rest to come. He plans on training the other two boys in the same field and opening a big shop in the main market of the city. Besides, he has paid all the loans and small credits of shops of the past. Today, the family situation is much improved and there is hope within the large family. Zareen attributes all the changes to his family’s fortunes to being a member of CO; without the CO he would have carried on with his miserable life. He works from home with an established customer base, and furthermore, five children go to school today while the rest are too young to be admitted. He is hopeful that as the children grow and get educated they will find better opportunities to carry on with improving their lives.
Pashmina Bibi (Village Pakiban)

Pashmina Bibi, lives in Pakiban village with her nine children. Her husband is a person with disabilities. Being from the Pashtun background, husband does not allow social interaction with others in the community. Pashmina’s eldest daughter Nishat has been working as a darzan (female tailor) at home since she was fifteen and today, at the age of 25, she holds the whole family intact. At first her customer base was fewer in number, but now it has expanded and Nishat is more than happy, because most of the people today come to buy unstitched clothes from her mother’s shop while she takes orders from these ladies to stitch their dresses and also assists her mother. Pashmina opened her own shop a few months back, to help the ladies to buy unstitched clothes due the non-availability of stock in the village. Conservative Pashtun and Syed families do not allow household women to leave houses or villages from the small business, Pashmina used about Rs. 8,000 per month to meet household needs. Nishat also saves about Rs. 2,000 per month. Furthermore, Pashmina lives with her brother who drives public transport from Attock to Rawalpindi and earns a handful of money. She thinks her husband, who is a person with disabilities, cannot provide security to her nine children so she asked her brother to move in with them. Since then, the mamu (maternal uncle) of nine started taking care of the education, utility bills and basic necessities of the family but gloomily in Pashtun families it is considered disgraceful if a woman is taking money from her parents’ home despite her husband’s illness, consequently, Pashmina had to answer a lot of questions.

Pashmina and her family managed to bring a drastic change in the socio economic conditions of her house through her participation as a CO member. She was identified by CO members and consulted her if she wanted to start up some micro business which would suit her to generate sustainable income. Pashmina gave a resolution for a cloth shop in her house worth Rs. 35,000. She plans on expanding her cloth shop business by adding some cosmetics and other accessories that are in great demand among the village people. Today, Pashmina stands on her own with no more self-esteem shattering need to borrow money from relatives. With all the support from the CO members, Pashmina has been able to harness her own potential and support her family and to improve their condition of life.
Riaz Bibi (Village Surgsalar)

Riaz Bibi is a member of CO Dhok Jalal since 2011. At first, Fateh Muhammad, Riaz’s husband, joined male CO Dhok Jalal in 2005 on the incentive that this would be the perfect platform for him to appeal for electricity connection in his village. He thought that the CO Managers and President can provide him with fund to install a transformer but he was highly mistaken. He started attending meetings and later on he realised that CO member’s gather together to work for a common cause. He was instructed about the methods of savings and advised on different ideas to harness his own potential in order to make sustainable living. He was held back and for a few months and did not go to meetings. Several members visited his place but his attendance in the meetings nearly diminished as time went by. Later, in 2011 personals from GBTI visited the village and gathered a number of people to instruct them about the CO formation and its purpose. This time they made sure their purpose is clear to every person who visits the place. No incentive was given to anybody which resulted in a fewer number of people attending the meetings at first. Amongst these was Riaz Bibi who thought it was beneficial for her family to seek some help from the community people. She also thought meeting other members of the village would help her pass time and share her stories with others while, may be, there comes a possible way out for a better future too. She thought that she would ask her elder son to join some training sessions or her daughters to get stitching training. She would discuss her issues with women of all ages who would in return try to find solutions to her problems.

Riaz Bibi’s father in law was a cobbler by profession. Before his death he made sure that his son, Fateh Muhammad received all the training. He would take him to shops where he worked all day and in this way he learned his father’s profession. Though he did not plan to pursue it in the future, but with his father’s assistance he learned this skill. His father died when he was 29 years old and the assets were divided among his three sons. Along with other items, some of tools from his shop were also handed over to Muhammad. Meanwhile, working as a labour, Muhammad had to go miles away from his village to find some work bringing a total of Rs. 400 per day at that time. According to him, he’s the only bread winner of an 8 member family. His daughters were growing up and there were times when he
came home with no money. His poverty stricken conditions at home did not allow him to sit even for a single day, and this was the reason that at the age of 50 he would stand in the scorching sun to find some labour.

On the other side, Riaz Bibi filed in the MIP form and gave the budget for a cobbler shop during a meeting in the village. She knew that her husband is trained in this profession and can manage well while sitting at home. Also, there was no cobbler shop in the village. People had to go miles away to the main city to get their shoes mended. CO members identified her through her PSC score and the plan was approved by GBTI personals. She received an asset worth Rs. 19,340/- from GBTI and added his own savings to make it Rs. 22,980/-. According to his plan, he had to buy items such as leather while he would use all his father’s tools. Today, Fateh Muhammad, age 52, owns a cobbler shop based at his place. He does not have to travel to the main city and find some labour. He earns a total of Rs. 500 profit on daily basis and there is not a single day since then when he returned home without money. He recycles leather by buying shoes used shoes from Sunday Bazars and them makes new Kula Puris for men. Even now, he thinks he is not financially stable to think about the future but he is satisfied as he is able to feed his children thrice a day. The family bought a stitching machine and Riaz Bibi became a darzan (female tailor). Though, she takes minimal orders from other women of the village, she thinks that this is far better than where the family was. From starving to being satisfied by the living conditions, Riaz Bibi and Muhammad are able to provide food and other necessities of life and send their children to school. Muhammad is no longer dependent on his labour and daily wage for which he waited for days. He is content and satisfied with the type of work he does to earn his living. One of the most important aspects of this shop, according to Muhammad is that he saves Rs. 100 per month which he can use in times of emergency or for his daughters’ dowry. He mentions that he has paid his entire loan which gives him a stress-free sleep at night.

With all the support and consistent guidance from GBTI personals and CO members, Muhammad had been able to change his living within years. Not to forget, his hard work and will power paid off and consequently led him to become the best cobbler of the village.
Samia Bibi (Village Kamra)

Samia Bibi, aged 45, has not been a successful beneficiary of GBTI funded asset transfers. She is a widow with three daughters and two sons. Two of her elder daughters are happily married while the in laws of the third daughter cancelled the wedding one day before the wedding date, as Samia Bibi could not afford to provide dowry. Shazia and her husband, Abdur Rehman, had been living with her huge clan of in laws. She had been working as a home helper in the locality, taking care of livestock at other households of the village. Her husband earned a total of Rs. 400/- wage per day as a labourer while Samia earned Rs. 800/- per month. In 2008 Rehman died of tuberculosis and Samia Bibi was left alone to take care of five children and her unmarried daughters. The financial burden and social pressure from her relatives and neighbours gave her immense stress and tension. However, Samia got them married at early ages. Her neighbours and relatives pitched in organising the wedding events and provided with them dowry in the form of household items.

In December 2013, Musharrafi Bibi, Manager at Community Organisation (CO) Welfare Society Pind Salman Makhan visited her house and asked her to join the CO. Musharrafi Bibi was well recognized and respected by the people of the village, however, Samia Bibi thought she was reliable enough to listen and learn about what she has to say. Musharrafi Bibi educated Samia about the activities performed by the CO members. She explained her concept behind the establishment of a CO, its activities and the role of its members. She also instructed her about the process of savings within the CO and its purpose. Samia was never hesitant to join the CO and that she could do anything to earn for her children. Samia made new friends in CO meetings and was able to discuss her issues and solve them with possible solutions.

During this time, the CO Manager identified her through PSC and realised that she was eligible for an asset transfer through GBTI. Furthermore, Samia was asked to identify an income generating activity which would help her earn for her children so that she is independent of any liability from her in laws. Samia wanted to take livestock as an asset because she had been working at other households for the same purpose but the CO Manager forcefully advised her to open a cloth shop.
which would help her make more money. She could work as livestock care-taker in the morning and attend her customers in the evening. At first Samia Bibi was hesitant to join the CO. She thought that her asset would be taken back by the CO members. She was scared to set up a whole business as many CO members were looking up to her. She doubted her abilities and was afraid of the verification process. She thought that if she made any single mistake she would be taken to jail. She was comforted by the VO President and CO Manager during a period of a month and after that she was handed over the asset worth Rs. 25,000.

Samia had no idea about business dealings and the way in which she could earn profit but on insisting she accepted the offer and started a cloth shop in her village. According to her, there were times when she sold a blanket on the original price as well. She was unaware of the procedures of running a business so she took some help from her sisters in law. On a single piece of blanket, they took Rs. 10 as a profit which when calculated, resulted in meagre income in the end. Her village is based in the Aviation Society of Attock however, the customer base according to her is not up to mark. Wives of Air force officers prefer buying from main markets and people living in the village cannot afford to buy clothes throughout the year. Even if they could afford to buy, they did not like her variety of clothes and would eventually return her after 2-3 days. However, her clothes stock was only sold during Eid festivals. She was disappointed by the frequency of sales in her cloth shop so she installed blankets before the winter season. She felt that this was a better and profitable item in her shop but as it was seasonal she couldn’t earn throughout the year. Within a period of six months, she earned a total of Rs. 9,000. Samia was saving money to invest them again and bring some more blankets for the next season but unfortunately, Samia was hit by typhoid in June 2014. She was on bed for three months which consequently resulted in loosing her job as a helper while all her savings were spent in her medical expenses. Once again Samia was dependent on her relatives and in laws.

In December 2014, Samia gained some strength to come back to work. She started her business again with the leftover pieces she had and earned Rs. 4,000 in the period of six months. She plans on using this money on her medication. This time, she doesn’t think that she can afford to re-install the items in her shop. According to Shazia, the business gave her the means to pay her medical expenses and save her life on her own but in the long run she thinks it is not benefitting her in any sense. She is not satisfied by the customers and the type of work she is doing and does not want to continue with the shop at all. Being a single parent the tuition fees at her children school is exempted. Her third daughter takes stitching training through a program started by the MPA of the region. He will also give her a stitching machine on completing the course.
Meanwhile, Samia was contacted by a female vendor based in Rawalpindi. She asked her if she could make handmade buttons for her shop in Rawalpindi. The vendor contacted other females of the village too to make laces and buttons for her shop. In this way, she will pay Rs. 10 for every 12 buttons they make, based on a 15 day order. The family earns Rs. 500/- as a whole from which Samia gets Rs. 120/- per month. This amount is insufficient to support her four-member family on her own, get her third daughter married with dowry, send her boys to secondary school and provide food them. According to Samia, her daughter would be the only bread-winner after some period of time. She thinks if this situation prevails, she would be unable to provide dowry to her daughter so she may find a poor family like her. She wants to go back as a maid and work in other households.

Samia's story has been a dismaying landmark in the history of asset transfer program. According to GBTI personals the primary responsibility of CO members is social mobilization at household level. This process involves awareness and discussions on a number of issues such as education, HIV/AIDS, health, sanitation, income generating activities to harness their own potential and etc. This however, does not involve imposition of ideas and convincing the community for an activity they do not want to pursue. It does not allow CO members to give assets and grants to those people who are not yet ready to establish something of their own. It requires hard workers and people who tend to give their life for earning. It involves those people who submit their budget plans themselves. All activities are finalized after extensive research and negotiations from the market and discussions with the family.

On the other side, Musharaf Bibi, CO Manager said that Samia has been lying to the CO since the day she received the asset. According to her, the asset plan included bed sheets, linen suits, lawn suits, chiffon suits, formal suits and blanket covers. CO members including Musharaf Bibi and Shameem Akhtar, CO President and GBTI personals including Ms Farzana Tahir helped her out to make a budget plan and visited the shops themselves and finally they bought the items from Attock Mina Bazar. Musharaf had been clear on the fact that Samia did not mention about livestock at all. She wanted to go for a cloth shop herself and no one forced her to get into this business. She even says that Samia sold all her items in 2-3 months which is not possible at all, however she doubts that she might have sold them back to the whole seller and taken back the money she needed for her brothers in law wedding. Since then, on every visit by a CO member, Samia declares every reason of her failure on her typhoid and its medications. Musharaf Bibi has visited her house several times but she refuses any failure or her desire to stop working for the shop. Moreover, Samia also stopped attending the CO meetings which showed her lack of interest after getting the asset.

Contrary to Musharaf Bibi, Samia is disappointed by the socio-economic conditions of her house. She appeals GBTI personals and CO members to give her a better advice and a second chance to start up another income generating activity. According to GBTI personals, there was no better way to improve the living conditions unless and until the family members find their own solutions to their problems rather than depending on others. Samia is just looking for financial help. She has no plan to work on her own to double the income.
Suraiya Begum (Village Qazi Pur)

Suraiya Begum, age 33, is a widow. Her husband, Arshad, worked as a labourer at some construction site in the village while Suraiya served as a housewife in her joint family system. They lived with her husband's three brothers and sisters in law. All of them had kids. Their elder brother died at an early age leaving the expenses of his three kids on the shoulder of Suraiya's husband while the second brother was paralysed since he was twenty five years old. However, both sisters in law had no one to bear their expenses so Suraiya's husband was the only bread winner of the family. Arshad earned enough making a total of Rs. 7,000 per month. This amount helped him to barely feed his children and the family. In addition to this, the conservative family setup and traditional norms in the village did not allow Suraiya and other sisters in law to work outside their premises.

While Suraiya and her family was battling with severe shortage of food, and on some occasions or medicines if someone got sick, the family lost Arshad at the age of 40. They felt abandoned by the loss of the only source of income they had in the family, leaving Suraiya helpless and stranded. Suraiya had no idea as to how she will feed her five children (aged 4, 6, 10,15 and 19) out of which four were girls and one boy. Although all of them studied in government schools, but Suraiya had no source of income to provide the basic necessities of life including food and clothes. She did not know anything about the real world. She had no vocational training. She had never worked for anyone. She had no experience in the market. Left alone with five kids, Suraiya could not think of anything else other than for a miracle to happen.

At first, as Suraiya mentions, people used to help their family. Many relatives gave zakat in the month of Ramadhan or provided them with monthly ration (groceries) which enabled her to manage the basic needs of the family for the first six months. Also, on occasions such as Eid, children clothes were also provided. She thought that she would not have to work to earn money and that money will always be provided by her relatives. She thought that her relatives would be helping her in all times but she was highly mistaken. Relatives provided about Rs. 1,500 per month support, and then this too stopped. Meanwhile, the two sisters

Nai Roshini
Village Qazi Pur, UC Daira Dostam, District Attock

Type of Business
General Grocery Items

Value of Asset
Rs. 25,000
in law left their in laws as there was no one to feed their kids. On the other side, Suraiya's big family did not allow her to move to her parent's house so she decided to stay back and think of something which would help her earn money for her children. For two years she went outside to work as a labourer. She worked during the time of harvesting at some nearby grain fields and in return the owner gave her 40kg wheat.

Working as a labourer was very uncomfortable and difficult for her. She had to bear all the misconceptions from the people of the village. They talked bad about her. They blamed her for being involved in mischievous activities with strange men. Other women of the village also stopped meeting her, which resulted in Suraiya becoming depressed and miserable. Her increasing debts and depressed life did not allow her to think on any positive lines for her future. One all this began to change when Ms Shama Bibi, the CO Manager met Suraiya. At this time, it had been five years to the death of her husband. She had no other way than to trust whatever Ms Shama advised her. Ms Shama was also one of the relatives who had helped her in bad times. However she joined the CO in 2011. From 2011 to 2014, Suraiya attended meetings with the CO Manager and other community members. They helped her find solutions to her problems, encouraged her to think positively and planned to save money for future purposes.

Soon in 2014, CO identified her through PSC score and asked her if she could work in any income generating activity for her family on the term that this activity would be solely run by her. Ms Shama clarified her concepts on income generating activities and ways to mobilise herself by giving examples from other villages in Attock. Suraiya was convinced to attend a few meetings of CO and later decide if she wanted to be a part of CO. She met other women of the village in these meetings, women of different castes and backgrounds, women with independent ideas to help themselves flourish, women with a particular goal in mind by harnessing their own potential. These women did not come with this mind set from their homes, in fact GBTI personal and CO Managers encouraged them to think out of the box for themselves. They guided them through challenging times and supported them in difficult times. Later in the year, Suraiya filled in the MIP form to be eligible in the asset transfer program by GBTI. According to the PSC score, Suraiya and her family was identified and asked to suggest any income generating activity the family thinks would be beneficial for them. After attending several meetings, Suraiya came up with ideas and she finally gave a budget plan for a grocery shop. She thought that the grocery shop would be logistically easy for her as she would be working from home and few of the wholesalers in the market were also her neighbours or relatives. They would help her in the transportation of the items to her shop. She also thought that no grocery shops were located in her area so this was the only way to capture the customers and make money. CO recommended her case, GBTI reviewed and approved her case and granted Rs. 25,000 as an asset grant to open a shop.
The budget plan approved by GBTI included several grocery items including the main items such as sugar, flour, ghee, shampoos, soaps, detergents. It also included chips and biscuits for the kids too. CO Managers instructed her about the process of buying from a whole seller and then selling items on profit. Later, she found out that many of her neighbours were working in the main market as whole sellers. Soon she developed links with them to provide with the transport of items every month. The first month of her grocery shop experienced no profit. No one knew her as a grocery shop owner and the customer base was really low. Meanwhile she also used the same items for her household purposes which also led to a fall in her income. For the moment, she also had to work on the image she created in the last two years but she never stopped working on it. With all the support from the CO members and community, she was aware of the fact that her business will take time to flourish. After all, she had been labelled with certain misconceptions which would take some time to be forgotten.

Today, Suraiya’s daily sales are Rs. 300-400 out of which Rs. 150 is her profit. She has paid off her entire debts to her relatives. When asked about the grocery shop and what change it brought in her life, Suraiya said that initially the shop was a life line for her family and now it is a life time asset for her, without which she might have been starving to death up till now. She added that CO members have been helping and guiding her in every step she took. She does not take any Zakat or clothes from anyone in the village. She manages all the household expenses from the shop, on her own. Suraiya also mentioned that the old stigma that carried has now been washed away, and now community women accept her openly and interact with her regularly. This grocery shop is not less than a milestone achieved by her. She has proved to the village people that women can also work and go beyond the domestic boundaries to earn and live a happy life. She has set an example for all the women of the village with her courage and strong-will power to take steps for improving her.
Gulfareen (Village Theekriyan)

Gulfareen Bibi, aged 52, is a housewife. Her husband, aged 70, does not work at all due to his weak physique and growing age. Gulfareen is also a mother to 7 children (5 girls aged 12, 20, 22, 25, 26, and 2 boys aged 19 and 23). Both of the sons have been working since they were 15 years old to earn for the family’s living. The elder son was sent to the Army headquarters as a helper and the younger son worked at a construction site to design ceilings. Despite knowing the dire living conditions of the family back home, the elder son quit his job and started a live-in relationship with a girl in Lahore. In the beginning of his job, he used to send a small amount of money back home, but today, that amount is also cut in half so that he is able to fulfil the other woman’s luxurious expenses. Meanwhile, the younger son lives with his mother Gulfareen and designs ceilings of buildings nearby.

At first, Gulfareen’s younger son, Adnan used to rent a single design sample once a month from the constructors in his village. He would then gather clients and work with this design. In this way he was able to earn a meagre amount for their living. However, as he had only limited designs, he could not attract more customers and his earnings also began to decline. At that time Adnan was able to earn about Rs. 5,000 per month, excluding the rents he paid to the contractor. This income was primarily based on the number of contracts he signed. There were also times when he had no contracts at all. His fluctuating income worried Gulfareen and her daughters who wanted to prepare dowry for their marriage. Two of her daughters had already been married to relatives so that the family did not have to pay or give anything as dowry but the rest of them were engaged to people outside their family. However, the family needed money to support the girls.

In 2012, late Ahmed Khan, Community Resource Person visited their house. He was the only trustworthy person of the village onto whom the entire village trusted and agreed to whatever he said. He asked them if they wanted any sustainable income generating activity which could help them fulfil their future needs. Mr Ahmed was aware of their elder brother and his plans of not coming back home. He advised Gulfareen’s daughters to get a stitching machine as an asset funded by

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**Theekriyan 1**

**Village Kamra, UC Theekrian, District Attock**

**Type of Business**

Molds for Ceilings

**Value of Asset**

Rs. 25,000
GBTI, but they refused. The family thought that once these girls get married and go to their in laws they will be left with no source of income. They suggested that their brother Adnan would start his own ceiling work with 5 different ceiling samples. This plan was verified by GBTI staff and a micro investment plan MIP form was filled out by the family. According to Gulfareen, Adnan was the only breadwinner in the future so investing in him would be her foremost priority. Gulfareen became a CO member, and received the asset transfer grant. Additional ceiling samples were purchased and slowly Adnan's work began to grow. Today, Adnan is able to make a monthly profit of about Rs. 18,000.

Gulfareen's family has seen a drastic change in their living conditions. Now, she does not worry about the dowry for her daughters and no longer worries about lack of support from the eldest son. One daughter, Mehwish, recently got married and Gulfareen is saving money for the next one. On top of that, Adnan is able to hire two people to help him in designing the ceilings on a daily wage of Rs. 200/- which is more than the usual wage rate in the village. According to him, he has been in their position before the CO supported him with this asset and that he is aware of the difficulties the family faces with such a low wage rate. However he doubles the wage rate. He also mentions that with such a wage rate he has permanent employees.

Adnan has bought his own tools required such as ladders, knives, drill machines etc. The family bought beds to sleep, constructed one bathroom, bought a fridge on instalment, and saves money for the marriage of the rest of the girls (Aneeta and Kianat). Gulfareen says that without the support of her CO, her life could never have changed. It was through being a member of the CO that she gained awareness and confidence to take on new challenges. The asset transfer grant enabled her son to become more productive, to earn more and thereby significantly improve family’s wellbeing. Now her daughters are also stitching clothes and the local community accepts that women can make meaningful contributions to improve family lives.
Waseema Bibi (Village Zarobi)

Waseema Bibi got married in Village Zarobi within a Pathan family. Nazir Muhammad, Waseema’s husband is deaf, which has been the primary reason for her poverty stricken condition. Nazir feels that he is incapable of doing any kind of labour because he cannot work like other people. He served as a labourer but could not earn well. Most of the times, he came back home saying that he has been asked to leave the site because he could not listen to the instructions and people had to spare time to write and explain. Eventually, he was forced to stay back at home. Waseema was devastated by this news. She was worried about bringing up her five children (Aged 5, 6, 12, 14, and 16). Although all of them went to government schools, the family suffered from insufficient income to meet the basic food requirement of the household.

Waseema Bibi began to ask for money from her relatives and parents. Most of the time she got money but sometimes she had to borrow some money from the neighbours too. Consequently, the neighbours began avoiding her as she was always asking for money. Soon a time came when she had nearly no one left to ask for money. Around this time, GBTI staff met some village representatives, and then held a dialogue with the community members for setting up a Community Organisation. GBTI staff also mentioned that as and when resources become available CO members will be supported. When the PPAF LEP project was launched, GBTI approached the CO. CO members were asked to fill in micro investment plans, and those families with poverty scores from 0 to 18 were identified. Waseema Bibi had been passionate about owning and managing a clothes shop for a long time. She would always think that if only she could get hold of some money, she would open a clothes shop. Her dream came true when she filled in the MIP form for a clothes shop at her house. Her need was verified and later GBTI personals agreed to give her asset worth Rs. 45,000. She received Business Management Skill Training (BMST) from GBTI in order to run her business properly. This training lasted for six days.

Ittafaq Zarobi
Village Zarobi, UC Zarobi, District Attock

Type of Business
Cloth Business

Value of Asset
Rs. 45,000
Although, this shop was not more than a dream to her, her aims and goals were rational and logical. There was no such shop in her village. All the women who could not go to the main market due to their conservative environment would come to her place to buy items freely. All these women needed a female selling point which Waseema was able to provide at her best. She brought summer and winter clothes, women accessories, mehndi (henna), churiyan (bangles), makeup, stitched children frocks, shawls, and much more. Now Waseema’s monthly profit is about Rs. 6,000. According to her, Waseema’s family is totally dependent on her. She is the sole bread winner of the family. Her kids are small and so there is no helping hand for her but she remains content and satisfied with what she gets. Her relations with her relatives are also getting better because she is no longer dependent on them. The neighbours have started visiting her house and they tend to respect her more as compared to in the previous years.

Meanwhile Waseema knew stitching too and owned her own stitching machine. With all the awareness and courage she got from participating in the CO meetings, she learned how to make contacts in the localities. In this way she began stitching clothes for women in the village. Her stitching profession led her earn Rs. 200-Rs. 300 per day to fulfil her household expenses while on occasions such as Eid and other purposes, she takes out clothes from her cloth shop for her husband and children. She does not use any profit in cash from the shop at all. On top of that, Waseema is taking part in a committee (revolving savings scheme) where she has been contributing Rs 1,000 per month. In October 2015, Waseema will receive Rs. 50,000 and she plans to build a proper shop in of the empty rooms of her house. In future, she plans to continue educating her children so that they do not have to face what Waseema faced years back. On top that she also plans to add blankets, bed sheets, and shoes to her shop. She wants her shop to be the most useful shop in her village. She wants her business to flourish so that she can use the profit in the coming years. Waseema plans to continue re-ploughing profits to make her business grow.
Salma Bibi (Village Kamra)

Salma Bibi is a member of CO Welfare Society Pind Salman Makhan of village Kamra since 18 months. At the start of 2014, Salma was motivated by Muhammad Ismail who was a Community Resource Person at that time, to join the CO. At that time Salma was worried about her living conditions and poverty stricken situation due to her husband’s illness. When the CBTI asset transfer project was announced, Salma's household was identified as a potential beneficiary based on the poverty scorecard. CO and Salma prepared a micro investment plan.

Salma lives with her family in village Kamra with four children (2 girls and 2 boys). Amongst them Asad, age 22, is the eldest of all. Her husband was struck with paralysis attack in 2000 leaving Asad as the only source of income. He left his school and started finding casual work to earn some money. Salma had no one to ask for help and at that time her relatives also left her on her own. Only her brother in law sent some money for medicines of her husband. However, Asad started to help a tailor in the nearby streets who stitched male suits in the main market. In this way, Asad was being trained for some professional income generating activity and the tailor was getting help for his work. The owner of the shop would give him about Rs. 2,000 at the end of every month. He was not allowed to take day off. He worked at that shop for four continuous years.

Throughout this time, Asad had gained sufficient experience to start up his own shop but his family was not in a position to financially support him. He thought that if he had some place in a commercial area, he can make more money. He could not start this micro enterprise at home because other men of the village won't be comfortable in visiting his house again and again. However, keeping this plan as a dream, Asad continued to work with different tailors to get further experience and to earn some regular monthly but small income.
In the micro investment plan, Salma identified two assets that would support her family to begin the process of improving her family’s life: sewing machine for Asad and a cow for Salma. GBTI staff and CO members approved their MIP plan and asked them to submit a budget with the help of CO members. Quotations were taken from three vendors and finally Asad received his own machine and Salma Bibi received a cow. The cost of these two assets was Rs. 45,000.

Today Asad sits with a master tailor in a shop nearby with his own machine and earns Rs. 4,000 per month which is double the amount he received earlier. Salma owns her own cow now and she is expecting an offspring after three months. If she sells this offspring, she expects to make a profit of Rs. 25,000. Although Salma is able to provide her family with all the necessities of life including food and clothes with the money she gets from Asad, she is unable to save money for her daughters. However, she plans on buying a goat from any profit she makes in the future. She believes that goats are important assets which can be sold at any time for a good price. Especially on occasions like Eid, these animals are sold at a higher price. Asad believes that all the changes in his family’s fortune are due to the fact that his mother (Salma) joined the local CO. He also plans to leave his master tailor next year and start his own shop. He wants to fulfill his dream of many years. He acknowledges the efforts of CO members without which this would not have been possible. His life changing asset has become his lifeline within months.
Basara Bibi (Village Zarobi)

Ms Basara Bibi, age 37, married to Shereen Zada, and has eight children including 4 girls (aged 22, 20, 15, and 5) and 4 boys (age 19, 14, 7, and 3). To support the family, her husband Shereen worked as a labourer while Basara herself started a micro enterprise. She would borrow some money from her relatives and neighbours and buy plastic crockery and cosmetics to sell them to people in her village. Whenever she earned some profit, she would repay her debts. In this way she used to earn about Rs. 100-Rs. 200 per month. Moreover, Basara used to get Zakat (religious charity) in the month of Ramazan to buy clothes for her children and this was the only period in the year that remained financially smooth. At other times, she faced a lot of difficulty feeding her children and to bear her other expenses. Despite all this hardship, Basara wanted to improve her life and that of her family. In particular she wanted to shift her younger children to better schools. Basara never wanted that her daughters work as a darzan (tailor) or a helper in other people’s homes. Though Basara belongs to a conservative Pathan family, she believes that her living conditions at home are such that she cannot allow such conservative values and norms to keep her in poverty. According to her, the only way to lead a happy life is to work hard on her own. She believed her husband would not be able to fulfil her dreams so she should use her strength and ability to bring a difference in her life.

Basara heard from her neighbours about the formation of a CO. She was enthusiastic to join the CO in 2014 to help her build a better future. She started attending all the meetings and contributed to the discussions at the month meetings. With the support of CO members, she was elected as President of CO Chand and since then she has encouraged other women of the village to join CO and to take part in CO meetings, and to think about ways to harness their own potential and resources for a better future.

When the GBTI asset transfer project provided an opportunity, Basara too prepared a micro investment plan and identified an activity that would support her
family to improve their poverty status. Basara had already established a small customer base through her micro enterprise of selling crockery items at home. Therefore Basara decided to choose a proper crockery shop as her asset request. She was aware of the prices of the items she used to buy from Peshawer Baara so she made a budget too. GBTI staff and CO members approved her plan and gave her the asset worth Rs. 45,000. The team helped Basara in buying the items from the vendors and in this way she started her own business without borrowing money from her relatives or neighbours.

Today, Basara’s monthly sales are Rs. 25,000 and she makes a monthly profit of Rs. 7,000. She has shifted her younger children from a government school to a private school in the village. Her eldest daughter, 22 is ready to get married and for that Basara has been saving money for her dowry.

She has pooled Rs. 2,000 in a committee to get Rs. 50,000 at the end of this year for that purpose. Every month she visits Peshawer Baara to buy the items and sells them on profit. Many women of the village find it easy to visit her house and buy whatever items they wish. They feel no need to visit the main market at all. Adding to this, Basara met a woman named Sadaqat, in her neighbourhood who told her about an production unit in Peshawer that makes shampoos. She advised her that if she is able to take a month’s training from the employees of the industry, her business could expand by making home-made shampoos and sell them in bottles in the village. Basara liked the idea and the next time she visited Peshawer, she went to the production unit. Basara attended one month's training to make shampoos and today, she has a corner of homemade shampoos in her shop. Females of the village visit her and get attracted by homemade cheap shampoos. When asked about the trust she gained for these shampoos, she said that she asks the customer to try the shampoo first and then buy the bottle.

Basara is able to fulfil every need of her children. They wear new clothes twice or thrice a month and study in the best school of the village. Her dream came true not only with the asset given by GBTI but also through support and encouragement of her CO members. Her husband still works as a labourer and earns Rs. 400 per day while she has made sure that her children stay away from any kind of labour. She earns money herself to give them a better future once they complete their education. The eldest daughter has volunteered as a Community Resource Person at the field unit of GBTI. According to her, being a CRP helps her gain experience in the field of development. She can speak Pushto and understands the attitudes and thinking of people in the village while training and forming new COs.

According to Basara, becoming a member of CO was the best thing that happened to her. By becoming a member, the virtuous spiral improvements in her family’s life began. Today, Basara is a role model for the women of her community.
RSPN Mission Statement

A prosperous Pakistan where people - especially the poor and women - are provided with equal livelihood opportunities and are not socially and economically excluded.