

## Breaking the Cycle of Poverty – Household Cases Studies from Rawalpindi and Swabi Districts

‘Breaking the Cycle of Poverty’ is a series of household case studies from Rawalpindi and Swabi districts. The case studies contain information about how National Rural Support Programme (NRSP) has worked with poor households and communities to improve people's lives and livelihoods. These household case studies have been carried out to document and present NRSP's contributions. The household case studies also reflect upon the nature of the problems that the people have faced, and how social guidance from NRSP contributed to improve their lives.

These household case studies conclusively demonstrate the value of the social mobilisation approach to capacitating poor people to improve their own lives and livelihoods. More than just economics, the approach also makes meaningful contribution to changing the local social norms that allow the poor, particularly the women, more social space and legitimacy to play a greater role in their own development and in harnessing their own potential.

This is one such household case study that shows the positive social and economic change brought about through the good work of NRSP.

### Case Study No. 1/9: Mr. Abid Shehzad

**Village: Durab Jatal, UC: Jand Mehlu, Tehsil: Gujar Khan, District: Rawalpindi**

*By Kulsoom Masood Rehman*

Mr. Abid Shehzad, 39 years old, was born and brought up in village Durab Jatal. Abid is one of the seven siblings; four brothers and three sisters. Given the family's poor situation, Abid could only receive primary education. After leaving primary school, Abid started to help around the house. Abid's family mobilized some resources, including borrowing money from relatives, and managed to send their eldest son to Muscat for work. This then became the main source of the household income. Some amount from remittances was regularly saved so as to pay off the debts. In the main time, Abid grew older and learned to ride motor cycle. Then he was hired by a local entrepreneur to ride his motor cycle rickshaw. Abid was earning a meagre salary of Rs. 200 (USD 2) per day.



At the age of 25, Abid's marriage was arranged by his family. Few months after marriage, Abid and his wife began to argue about household matters. Mostly these were related to needed income to manage the household affairs. Abid recalls with a grin on his face, “har din aik nayee behes hoti thee” (everyday a new argument used to occur). Abid's wife used to complain to him about lack of income in the household and that due to this their diet, clothing, and general upkeep was suffering. Abid said that at that time, the situation was really bad as income was very limited and needs many. Abid's wife gave birth to three children at home as there was no money to take her to a health facility for delivery. Also, the village did not have metaled road linking the village, and that it was a huge effort to visit the nearest town. One day, Abid's niece came up him and told him about an organisation called the

July 2017

National Rural Support Programme (NRSP) that was working in the neighbouring villages. Then Abid went to see his brother who told him that NRSP is working in the Gujjar Khan Tehsil. His brother asked Abid to contact NRSP office in Gujjar Khan and seek their support to work in his village.

Abid wife had knowledge and skills for sewing clothes. However, given Abid's very low income, she could not buy a sewing machine. When the Community Investment Loan (CIF) facility became available, Abid's wife through her CO applied for a CIF loan. A loan for Rs. 20,000 (USD 200) was approved after due verification. With this CIF loan amount, Abid wife purchased a sewing machine and related materials. Abid's wife then informed her fellow CO members and other community that now she can sew dresses for them. Initially few orders were placed, however soon the word spread about the quality of her work and she began to get more orders. At times of festivities and during the marriage season, she would receive large number of orders.

Eventually, this sewing enterprise became a significant source of income for the household. After meeting household needs, Abid's wife also saved money, and within six months she was able to repay the CIF loan. Today, Abid's wife earns about Rs. 1,000 (USD 10) per day from sewing dresses for her fellow community members. Abid's family is now much happier and their old arguments are part of history. Both Abid and his wife have seen that with the support of CO and NRSP, their incomes have increased and that sources of income has also diversified. There is more hope for a better future. Abid says proudly that his two eldest children are attending school, and the youngest will also attend school. Today Abid feels confident that his children's education will be much more than his.

Abid is still riding the rickshaw for someone else. With a twinkle in his eye, Abid says, "We are saving money. And then I will also take a CIF loan. With the combined amount I will 'zero-meter rickshaw khareedunga' (I will buy my own brand-new rickshaw). Abid feels that by having his own rickshaw he can treble his daily earnings. Abid concludes his story, "Today, both my wife and I are working productively and due to this our household income has increased. We are relatively comfortable. Our children are eating properly and school age children are attending school. Now my wife and I don't argue; we do planning for a better future. All this change has come about from being a member of CO and the support of NRSP. Their social guidance has led to our economic improvement, and now we plan to carry on along this path of improvement."

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July 2017