

## 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. 5/9: Mrs. Farhat Naseem

**Village: Purana Bhaagpur, UC: Bhadana, Tehsil: Gujar Khan, District: Rawalpindi**

*By Kulsoom Masood Rehman*

Ms. Farhat Naseem, 40 years old was born and brought up in Purana Bhagpur village. She lived in a joint family system with her parents, four siblings, two uncles and their children. Life was not really comfortable because income could not meet the expenses of the house. The number of the people went on increasing and the income kept on decreasing. The men of the house used to work in the fields but lacked awareness about the latest technologies and farming practices which contributed to their poor condition.



Women used to look after the dairy animals but they were often sick most of the times. The cattle also were not in a good condition and many animals used to die due to an unclean environment. As the production from the fields got lesser and lesser, they only used to grow the fodder for the cattle. Now only the cattle and selling its milk was a source of income for the whole house but it was not enough. There were even days when a number of cows died because of a poisonous mixture which got into the fodder mistakenly and they fed it to the cattle. They also had a number of hens but they all were wiped out by bird flu disease.

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Their grandfather had left a car for them which was given to him by his ancestors. This was like an asset, “khandaani gaarhi” as Farhat said, for them. But that car also brought a lot of trouble for them. Every other day there used to be some problem with its engine and a lot of money got spent on its maintenance. Many people suggested them to sell the car but they refused because it was the last gift given by their grandfather to them. It was also in a very condition. There was no concept of sending children to the school whether male or female. Since all the children of Farhat’s family and even their parents did not attend the school, they did not even question them about not sending them to the school and accepted that as something very normal. There were no academic discussions and the only talk that they had was about how to increase their income. Education was the least they could worry about, in fact sometimes their elders used to be thankful that they do not have to spend money on education.

They had cattle and fields but did not how know to use them productively. They also lacked the income management skills and whatever money got into the house used to get spent like anything and they were left in a bad condition by the end of every month. Her siblings and she got married in these conditions. Farhat got married to her cousin and they got shifted to another house. Her husband started working as a spare parts supplier in a nearby town but even his income was becoming lesser and lesser when Farhat gave birth to two sons and one daughter in the coming years. They were living the same life; they had a small field but only grew “Chaara” (fodder) and sold it. Her husband’s salary and the money which came from the field were their only sources of income. There was not a single day when Farhat did not think of changing her family’s life but she was helpless. She had no one to guide her and her husband, and she thought that her children will end up leading the same miserable lives, and this used to pain her.

One day, her maternal uncle who worked in a shop in Gujar Khan told them about NRSP. Her husband, accompanied by her maternal uncle went to the NRSP office to inquire about their aims and plans. Farhat and her husband both joined the CO (Community Organization) and their SO (Social Organizer) Miss Salma guided them further. Farhat’s husband encouraged her wife to attend the workshops arranged by the NRSP teams that taught money saving and management skills. Together with a CIF loan and Farhat’s saved money, they bought a pair of calves and raised them. In time another calf was born. Farhat sold the milk of the cow as well as her calf. They were able to return the loan easily. She was getting better at saving the money they got from selling the milk.

The second time the cow gave birth to a calf, she sold it and together with her saved money, she bought 300 chicks and made a clean place to keep them. Those hens now lay 60-65 eggs per day. She ensured the perfect conditions for keeping the cattle with NRSP’s assistance. She was able to send all of her children to the school. Her eldest son did his matriculation (grade 10) and was able to join the Pakistan Army. The second son got a diploma in civil engineering and her daughter completed her matriculation. It brought a big smile on her face when she recalled how she was able to pay her son’s diploma’s fees by selling her Australian cow’s calf.

Now, she sells the cow’s milk, eggs and also saves money. Farhat and her husband devised a proper plan for earning income during the Eid season. They used to buy a few small goats that, after a year, used to be ready to get sold for Eid ul Adha (festival of sacrifice). And with that money, they saved a little from it and bought a few more goats. Everything became smooth as they were following a proper plan and they also got proper seeds for their farm which resulted in the growth of a number of crops too. Farhat and her husband are now thinking of selling these crops in the market and making it a permanent source of income. Farhat is thankful to NRSP for teaching them to make a proper use of

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their resources, saving money and other villagers look up to them for inspiration and help. Farhat is also the manager of LSO (Local Support Organization) and intends to do every possible effort to help her villagers. Farhat concludes her story by saying that now she expects a much better future for her children.

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