

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. 8/9: Mrs. Naheed Bibi

Village: Sherdara, UC: Pharmuli, Tehsil: Razan, District: Swabi

By Kulsoom Masood Rehman

Naheed Bibi, 40 years old, was born and brought up in Sherdara village. She has one sister and three brothers. Her life constituted of two places, her house and her friend's house right beside hers. Her father used to ride camels on which he brought things for other people's shops. It was like a cargo for the villagers. But the income was sufficient only till the mid of the month.



Assets given by LACIF project

At the beginning of every month her father used to bring stuff for the village shops but then for the whole month there was no other work to do. As the income decreased by the mid of every month, the number of fights and arguments among her parents increased. Everywhere she saw was tension and sorrow and therefore she used to go to her friend's house whose condition was not much different than hers. Together they used to sit from the evening till late night and in that while they used to forget their miseries, and shared laughter. Her brothers did go with her father to the nearby towns to work as labourers wherever they got the chance to. But there was not much for the girls of that village. Education was not considered necessary for girls as well as boys. Her parents were uneducated as well and had no intention of sending their children to the school.

July 2017

As Naheed crossed puberty, her parents got her married to a man double her age. He was married already and had three married daughters, and a son. Her wife died and he decided to remarry. Naheed's parents had no hope of getting a good, young and financially stable husband for their daughter due to their poor conditions. They got her married to this man like people sell cattle to others for slaughtering and got rid of her responsibilities. Her husband worked as a caretaker of someone's lands and his income was even lesser than her father's. Due to the immense age difference, there was no understanding between her and husband. She was living with her mother-in-law, her husband and her father-in-law was dead. Her step son never asked once if his father needed him and lived contently with her wife. When she was expecting for the first time, she was happy to know that finally she will get to have someone to get busy with. But she did not know the first experience would make her hate motherhood! When she was going to deliver her first baby, her husband had gone out of the village for work.

There was no hospital nearby and even if there was, they would not have been able to take her because of financial constraints. She was lucky that she and her newly born son did not die because the kind of conditions in which she delivered the baby in a small room of that house. She had to go from the same experience for four more times as she gave birth to one more son and three daughters. The already insufficient income was becoming even lesser and it was becoming impossible to fill everyone's stomach. Her husband was growing weaker and weaker. It was difficult for him to carry the daily routine's work like he did before.

One day, Naheed was coming back to her house from her mother's place when she crossed paths with her childhood friend, the one with whom she used to sit from evening till late night when she was young. She invited her to her house and they had a good chat during which she came to know that her friend's cousin was the President of LSO (Local Support Organization). She told her friend about her conditions and her friend suggested her to go with her to the nearby LSO office. She also told her that NRSP had started a number of development programs in the village and how that could benefit her. Next day, after taking her husband's consent, which was also a big issue but she managed it somehow, she went to the LSO office with her friend. There, she came to know about the LACIP (Livelihood And Community Investment Plan): a project that NRSP had started in that area through which people were given assets like clothes, cattle and utensils for selling purposes.

She found the scheme very interesting but was not confident enough to use it as she did not know what kind of business she could start. One of the CO (Community Organization) members took her the workshop arranged by the LSO office where she learned about a number of ideas through which she could gain some income. Then and there she decided to take this opportunity and she was given utensils worth Rs. 45,000 (USD 450). She took them to her house and kept them in an organized manner in one of the rooms of her house. The next morning, income was knocking on her door as a lot of women had come to buy the household utensils. The number of customers increased and so did the demand for new utensils increased. Naheed took the CIF (Community Investment Fund) loan of Rs 10,000 (USD 100) and bought more utensils for her shop. From the income that she gained by the second sale combined with the money that she had saved, she returned Rs 45,000 to the LACIP project. Then she took a CIF loan of Rs 20,000 (USD 200) in which she renovated and made a proper shop out of the room where she kept the utensils as well as bought more stuff for her shop. This increased her income in the coming two years and she was able to return all the loans that she had taken.

July 2017

She has now made acquaintances with the shopkeepers of the nearby town where she buys utensils for sale in her shop. They sometimes give her utensils even when she is short of the money and she pays them later when she gains her income by the end of the month. She has the know-how of business and has involved her eldest son, who was unable to get education due to financial constraints, in this work and he has become an experienced shopkeeper now. She takes care of her husband who is weak now and sends her second eldest son and three younger daughters to the school. The boy is doing his matriculation and the girls are in class 2nd, 4th and 5th, respectively. She is thankful to NRSP for providing her with the assets as well as telling her how to use them productively. She intends to take another CIF loan and plans on expanding her shop further by increasing the variety of items for sale. We wish her best of luck in her journey towards success.

Disclaimer: This document is made possible with the financial support of the Rural Support Programmes Network and the National Rural Support Programme. The contents are the sole responsibility of author and do not necessarily reflect the views of RSPN and NRSP.

July 2017