



Women's Empowerment - Household Case Studies from Malakand District

'Women's Empowerment' is a series of household case studies from District Malakand. 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 rural women 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 women 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 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 3 of 6 – Ambeeya Khatoon's Story of Self-Empowerment

By Saba Saeed

Ms. Ambeeya Khatoon is about 30 years old and lives with her husband and four children in village Dargai of union council Hero shah of district Malakand. She belonged to a very poor household and lived in a single room mud house with her parents and three other siblings. Her father worked as a farm labourer and earned meagre income. Like other girls in the village, Ambeeya never attended school. The family use to get wheat and rice from the landlord occasionally, and that was the only time when they would have full meal.

The tradition of early marriages was prevalent in Ambeeya's village and therefore she was married at an early age of 15 to



another farm labourer that her father knew from his work. The age difference between Ambeeya and her husband was of 15 years.

Ambeeya's father-in-law was also a labourer and worked at a brick kiln on minimum wages. She started her married life in two roomed mud house with the joint family: parents-in-law, one sister-in-law and one brother-in-law.





Ambeeya remembers that right after her marriage, her in-laws demanded her to handle all household chores and also work with her husband on the fields. The family did not have stable income. Her brother-in-law was also a labourer and used to bring money whenever he found some work and at times he would come back empty handed. The father-in-law had aged and it was difficult for him to work like young men. Ambeeya narrated that there were times when he did not go to work because of his ill health.

After the first year of her marriage, Ambeeya gave birth to a baby boy. Later with the gap of one year between each child, she had three more children: two sons and one daughter. When her first child was 5 years old, her brother-in-law got married and within one year of his marriage his wife gave birth to a baby girl. The growth in the family led to further deterioration of economic conditions and more food shortages. Finally, her father-in-law stopped working because of his old age and poor health. The income of brother-in-law was still not stable and the gap between his working and non-working days increased as he began to spend more time at home. The income of Ambeeya's husband was not enough to take care of the whole family. She remembers that as the family grew the arguments started and became more frequent, mostly due to shortage of food.

Ambeeya and her husband decided to move out of the family house along with their four children. They found a rented cemented room closer to the farm field where they worked. Ambeeya's life began to change as they shifted to the new location. She and her husband used to work side by side on fields and their living condition started to improve. The duration of happiness for Ambeeya was short lived. Her husband caught some disease and started to get sick. His health kept deteriorating with time. He was unable to go to fields to work and Ambeeya could not leave him and go for work herself. It became difficult to run the house as both of them were now at home with no income or savings. The family was often running out of basic food. To add to her problems, Ambeeya's daughter also started to become sick and with time she became disabled. Her left side stopped working and it became difficult for her to move and eventually her disability increased making him deaf and dumb.

Ambeeya was now left with no hope. She was living in the rented house with disabled daughter and sick husband with no food and money. She said, "I had no hope at all. I thought I will live the same life forever. My sons couldn't go to school or eat one Roti in a day. I couldn't give proper medication to my daughter because of which her health suffered. The owner of the house would come and threaten to throw us out of the house if we would not pay the rent. I would cry at nights when my children would sleep and found myself hopeless with no idea of what to do. I wanted to change my fate but didn't have any mean to do it."

One day Ambeeya had a visitor from neighbourhood called Bilqees. She introduced herself to Ambeeya and they sat in one room where Ambeeya's disabled daughter was lying on a charpai. Bilqees started talking to Ambeeya and soon got comfortable. Ambeeya said, "I felt comfortable with Bilqees in the first meeting. She seemed very understanding and listened to my problems with great concern. I knew immediately that I could trust her." Bilqees informed her about NRSP and Community Organisation and that CO members hold meetings regularly and help each other. She invited Ambeeya to one of the meetings.

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Ambeeya said that she was reluctant at first to go to the meeting but her husband and sons encouraged her to go. She said that the other village men were against the meetings and they looked down upon the women who would go to the meetings and talk to strangers. The CO that Ambeeya became part of was named Bilqees because she was the influencer and encouraged other women to take part and attend the meetings.

The CO started to have regular meetings facilitated by the NRSP's Social Organisers. She said that she attended the meetings regularly and gained confidence by interacting with women. She started believing that things will change if she works hard and stays focused and positive. She also learned the concept of saving and how a certain amount of money should be saved every month regardless of the income. She said that after the local VO was formed and she was asked by Bilqees to fill a form and make Micro Investment Plan (MIP) for her household. In the plan, she showed her interest in setting up a tuck shop in her house. The poverty scorecard result allowed her to take a loan. Ambeeya applied for and received a CIF loan of Rs. 10,000 (USD 100). She used the money to buy basic goods for children consumption like biscuits and chips and kept them at her house. "The business was slow in the start, but I was able to earn enough to run the expenses of the house and provide food for the family and get basic medicines for my daughter and husband," Ambeeya recalls.

The tuck shop started doing well after a few months but the income was not enough for Ambeeya to send her children to school. After repaying the first CIF loan, Ambeeya applied for another CIF loan and received Rs. 20,000 (USD 200). She added her little savings from the tuck shop and purchased a cow for her family. Milk from the cow was used for domestic consumption as well as for selling to the neighbours. Ambeeya now earns enough money from both sources to send all her children to school and bear the household expenses, besides some savings.

Today, Ambeeya has become self-sufficient. She has enough money to save and feed herself and children. She takes care of her sick husband and disabled daughter and has money for their basic medicines. She has also bought a two room cemented house on instalments and is currently paying off the last few instalments. The family has returned the CIF loan and Ambeeya sends all her children to school. Her sons have now entered college and are studying in grade 11 and 12.

Ambeeya concludes her story, "My journey has been difficult, very difficult. However, with the support of our own CO, I have been able to improve my family's living condition. Now, I have more confidence and also have more respect in the local community. All this was made possible when Bilqees introduced me to CO. Being a CO member, I was no longer alone. This gave me courage to move forward."

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