

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 6 of 6 – Zuhra Bibi’s Story of Continuous Struggles

By Saba Saeed

Ms. Zuhra Bibi, 40, was born in the Bat Khaila village of Malakand. Her mother was a house wife. Zuhra’s father worked as a building painter on contract basis. Zuhra was the eldest of her 6 siblings. She received no education because her father did not want her to step outside the house. Within the house, Zuhra helped her mother with the household chores and looked after her younger siblings.



Zuhra was married at the age of 20 to a policeman from a nearby village. She was married in a joint family system where she lived with her husband, parents-in-law, two brothers-in-law and one sister-in-law. The family lived in a three-room mud house where her husband’s income and father-in-law’s pension were the only income sources to meet the household expenses. Zuhra had her first child, a baby girl, in the first year of her marriage and then she gave birth to two more children, a girl and a boy, with one year gap in each child.

The financial condition of the household was not strong. The income was limited and expenses were increasing with every passing day. Zuhra was not educated herself but she had a strong desire to educate her children, for them to excel in their studies and lead a good life. The cost of sending her children to school was high and her parents-in-law were against it.

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She said: “My parents-in-law wanted only to send my son to school and engage my daughters in household chores. They never considered my daughters a part of family but rather a liability. There were several fights at home over the issue but my husband supported me. The expenses were increasing and there was barely enough money for food so my parents-in-law thought that instead of spending money on my daughters’ education they can spend it to meet the household expenditures.”

The fights and arguments increased at Zuhra’s house and the financial crisis kept on deepening. Problems for Zuhra kept on increasing with the passage of time. One day, one of her relatives in the village came to visit Zuhra when she heard that she was not doing well and there were continuous fights in her home. She came and gave encouragement to Zuhra and ensured her that if she stays strong, she will be able to overcome the problems. Along with encouragement the relative also informed her about NRSP and its work and how it helps people to improve their living conditions and break out of poverty.

Zuhra became very interested and inquired more about the project. She decided to go attend the meeting of CO along with her relative. She narrates: “I was surprised to see many familiar faces in the meeting. The women whose lives I had myself witnessed to change were among the members of the CO. I was warmly welcomed by the head of the CO and was given a briefing about the work of CO. The manager of the CO asked me to identify ways in which I can possibly increase my household income.”

“A poverty scorecard for my household was filled and my score was very low. One of the community members told me that I can apply for Community Investment Fund and use the money to generate income. I went home and thought of buying livestock for home but I realised that my father-in-law and brother-in-law would raise objection to it and will sell it in the market. I also knew that I had to stay at home to take care of my kids and do the household chores. So I had to do something which doesn’t involve leaving the house.”

Zuhra Bibi applied for the CIF loan of Rs. 20,000 (USD 200) which she received within a short period of time. With the money, Zuhra bought some food items like chips and biscuits to supply to the nearby school. She could not afford to pay rent for the shop in the school so she used to carry all the items every day to the school and sell them to kids at school off time when she used to go to take her own kids from the school. The business started prospering and Zuhra was able to earn enough money to continue the business and do savings along with it. After the first year of her business, her parents-in-law encouraged her to do the business and started supporting her.

The financial condition of her household began to improve and arguments and fights stopped. Attitude of her in-laws changed towards her and she became more confident and happy with her life. Zuhra had enough savings and wanted to utilise the money to generate more income and support her husband in meeting the household expenses. Zuhra further said, “I realised one day that my father-in-law is retired and in good health. He is also supporting me and encouraging me in my business. I decided to open a tuck shop in the commercial area of the village and include more items in it. I couldn’t run the shop myself but I realised that my

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father-in-law could do so. When I discussed the plan with him, he was more than happy to accept the offer and agreed immediately.”

Zuhra along with her family got a small mud shop on rent in the village and opened a grocery shop. Zuhra continued to do the school business while her father-in-law started sitting at the shop. The family’s income started to increase and the items in the shop also increased with more demand. Zuhra also started keeping fresh fruits and vegetables in the shop for the people.

The family has paid back the CIF loans. They now easily fulfil the needs of the household from the earned profits from both enterprises. Zuhra sends her kids to school with complete support from her parents-in-law. She along with her parents-in-law wants all her children to attend school and get higher education. She has married her one daughter after her matriculation and the second daughter goes to college. Zuhra’s son has recently completed his diploma of health technician and is planning to work in the village because there are no medical facilities available to the people in her village.

Zuhra concludes her story, “Becoming a CO member was a fate changing event for me. Accessing CIF not only increased my income but also improved my status within the household. With improved income, I am feeding, clothing and more importantly educating my children. NRSP and CO showed me the path to social and economic empowerment.”

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