

Breaking the Cycle of Poverty

Household Cases Studies from Rawalpindi and Swabi Districts

By
Kulsoom Masood Rehman
(Habib University, Karachi)

July 2017

Project Management : Habib Asgher, Programme Officer Communications RSPN

Prepared by: Kulsoom Masood Rehman,
Student of BSc (Hons) Social Development and Policy,
Habib University, Karachi

Designed by: Abdul Qadir

© 2017 Rural Support Programmes Network (RSPN). All Rights Reserved.

“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.”

More information about RSPN and NRSP is available on:

 www.rspn.org

 www.nrsp.org.pk

 www.facebook.com/RSPNPakistan

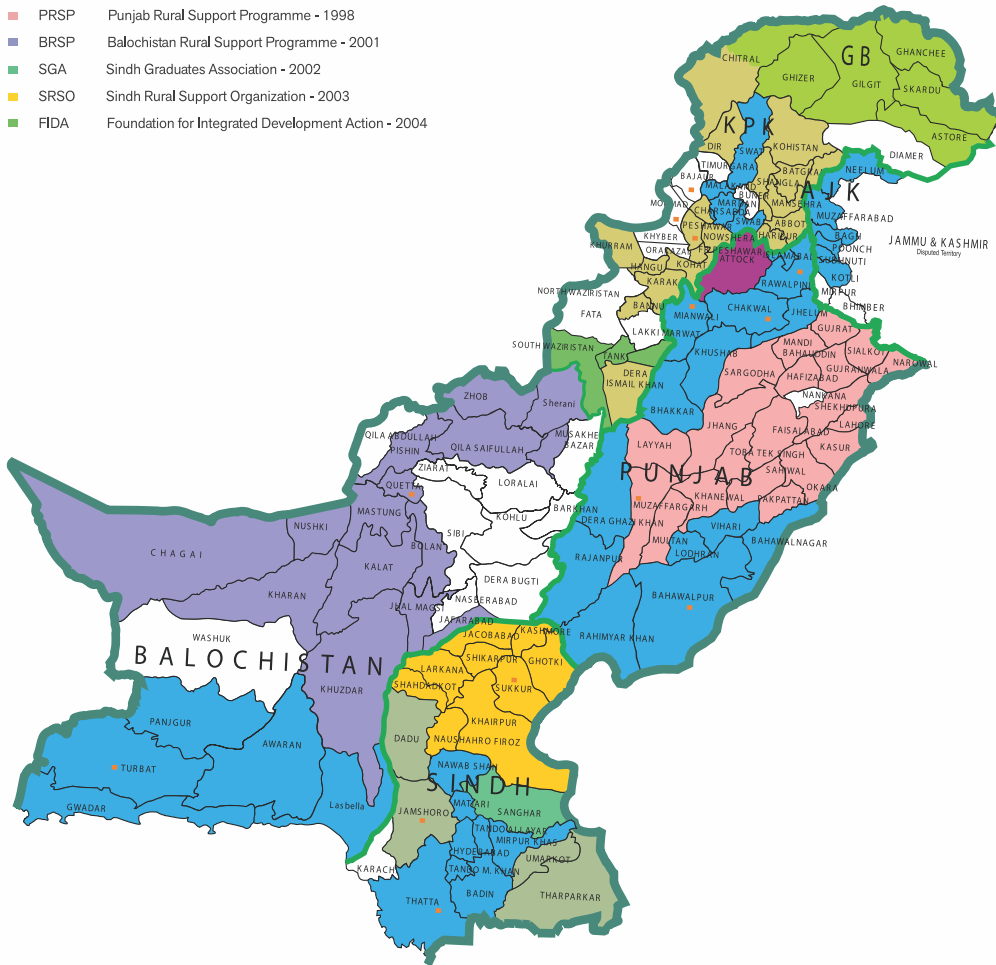
Breaking the Cycle of Poverty

Household Cases Studies
from Rawalpindi and Swabi Districts

July 2017

The Outreach of the Rural Support Programmes Across Pakistan

- AKRSP Aga Khan Rural Support Programme - 1982
- SRSP Sarhad Rural Support Programme - 1989
- NRSP National Rural Support Programme - 1992
- IRM Institute of Rural Management - 1993
- GBTI Ghazi Barotha Taraqqiati Idara - 1995
- TRDP Thardeep Rural Development Programme - 1997
- PRSP Punjab Rural Support Programme - 1998
- BRSP Balochistan Rural Support Programme - 2001
- SGA Sindh Graduates Association - 2002
- SRSO Sindh Rural Support Organization - 2003
- FIDA Foundation for Integrated Development Action - 2004



RSPs are present in 132 districts including 5 FATA/FR Agencies.



Executive Summary

Pakistan is the world's sixth most populous country with a population of about 194.9 million people¹. Sadly, a majority of this population is suffering from financial, social, educational, health and many other problems. In 2016, the Planning Commission of Pakistan estimated that about 40% of Pakistanis are living in acute poverty². Over time, the Government of Pakistan has allowed many civil society organisations to devise and implement approaches to work towards contributing to improve the socio-economic status of the poor households. The first major breakthrough came in 1980s, when the Aga Khan Foundation Pakistan established the Aga Khan Rural Support Programme (AKRSP) under the leadership of Mr. Shoaib Sultan Khan. The social mobilisation approach that AKRSP followed is firm based on the belief that since poverty is essentially at the household level, therefore it is essential to reach the household level. AKRSP believed that each poor household has the inherent potential to improve itself if some of the constraints that they face can be addressed. The constraints can only be addressed if the households come together and foster their own set of organisations at the mohallah, village and union council levels. Once the poor households are organised then various forms of support is provided to them for activities that they themselves identify at the household and community levels. Invariably households identified income generation and social interventions.

The success of AKRSP was validated through a series of World Bank evaluations³. Later with the support of provincial and federal governments other Rural Support Programmes (RSPs) were set up in Pakistan, including in 1992 the National Rural Support Programme (NRSP)⁴. In 2000, seven RSPs got together and set up the Rural Support Programmes Network (RSPN)⁵ at Islamabad. Today

¹ www.worldometers.info/world-population/pakistan-population/

² See <https://tribune.com.pk/story/1126706/40-pakistanis-live-poverty/>

³ See <http://akrsp.org.pk/wp-content/uploads/2016/08/4th-evaluation-by-world-bank-2002.pdf>

⁴ Further information about NRSP can be found at: www.nrsp.org.pk

⁵ Further information about RSPN can be found at: www.rspn.org

RSPN has 11 partner RSPs working in 132 districts including five FATA/FR regions. RSPs have mobilised 6.8 million households into 405,027 Community Organisations (CO) at the mohallah level, and 1,403 Local Support Organisations (LSO) at the union council level. NRSP is the largest partner of RSPN and it has operations 58 districts of four provinces and Azad and Jammu Kashmir area of Pakistan. NRSP works in 2,137 union councils of the country and has mobilised 3 million households into 187,821 COs and 716 LSOs. This report is mainly based on the projects of NRSP.

This report contains information about how NRSP has worked with poor households and communities to improve people's lives and livelihoods. This report comprises of the household case studies that have been carried out in Rawalpindi (Punjab) and Swabi (Khyber Pakhtunkhwa) districts 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.

A visit was paid to each interviewee's house, along with a field staff member from NRSP, to conduct interviews for the preparation of these case studies. This report also contains the pictures of the assets that were initially given to the people and to what level have they been able to extend them. Household members described how they became members of CO and how this then contributed to their movement out of poverty.

The nine case studies presented in this report highlights that the poor households and communities suffer from lack of social cohesion, absence of mutual support mechanisms, lack of awareness about management of their limited resources, facing negative forces of patriarchy, social norms and customs, lack of opportunities for skills development, lack of access to capital, markets, lack of access to basic education and health facilities, etc. Essentially, each household was suffering their own poverty invisibly within the boundaries of their homes. There seemed no hope for any significant change; families were expecting their

⁶ <http://www.rspn.org/index.php/about-us/who-we-are>

children to live their lives in the same miserable conditions. Then the situation for the household girls and women was even more precarious; they suffered more.

Once NRSP began its social mobilisation work by conducting programme introductory meetings and fostering COs, VOs, and LSOs, the poor people found that now they were not alone; their enhanced social capital gave them confidence. In CO meetings they were discussing issues that were of direct concern to them and that affected their lives, livelihoods and their own future. The organisational framework enhanced their confidence. They had found their voice and with sought out support from NRSP, local government and authorities and other civil society organisations. NRSP support took various forms. NRSP's key support is based around the concept of social guidance; that people can do much if only they are guided properly and where needed some technical and financial support is provided.

The household case studies clearly show the value of poor people having their own organisations (COs/VOs/LSOs), for it is through their own organisations that they undertook initiatives to improve their own lives. Once fostered these organisations began to gain wider legitimacy within their own communities. This in turn began the process changing some of the existing social norms, e.g. more visibility and mobility for women members, and the women playing more active role in household decision making and economy. NRSP provided training support in managerial, technical and financial fields, e.g. CO/VO/LSO management, agricultural training, vocational training, Community Investment Fund management, etc. NRSP provided support for removing some of the local infrastructure constraints, e.g. building bridges, improving roads, etc. NRSP fostered linkages with local departments, e.g. Agriculture, Livestock, Zakat, etc.

With improved awareness and by accessing resources, these poor households began the process of improving their own lives and livelihoods. The household case studies show that the first preference of households was for income generating activities from farm and non-farm sources, e.g. farm productivity increased, micro enterprises set up, etc. With increased household incomes,

these families began to focus more on nutrition, education, and health, thus the quality of their lives began to improve.

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.

Acknowledgement

I would like to thank the Rural Support Programmes Network (RSPN) and the National Rural Support Programme (NRSP) for providing me with an opportunity to undertake field visits in Rawalpindi and Swabi districts to document individual household stories in June 2017. In particular, I want to thank Mr. Khaleel Tetlay, Chief Operating Officer RSPN, and Mr. Akhlaq Hussain, Programme Manager Social Mobilisation NRSP, for their overall support and guidance. I also want to thank NRSP District and Field Teams for facilitating my field visits, particularly Mr. Muhammad Basharat, Miss Aliya and Miss Nageena. Most of all, I want to thank the rural community members who shared their time and stories with me, and also for consenting for photographs.

Kulsoom Masood Rehman

July 10, 2017

Table of Contents

Executive Summary	iii
Acknowledgement	vii
Section 1: Introduction to the Rural Support Programmes Network	01
Section 2: Introduction to the National Rural Support Programme	05
Section 3: Purpose of household case studies	08
Section 4: Household case studies	10
Case study 1: Mr. Abid Shehzad, Rawalpindi district	10
Case study 2: Mr. Mehmood Hussain, Rawalpindi district	13
Case study 3: Miss Bushra Kausar, Rawalpindi district	17
Case Study 4: Miss Sidra Bibi, Rawalpindi district	21
Case Study 5: Miss Farhat Naseem. Rawalpindi district	24
Case Study 6: Mrs Zeenat, Sawabi district	27
Case Study 7: Mrs Shameena, Sawabi district	33
Case Study 8: Mrs Naheed Bibi, Sawabi district	37
Case Study 9: Mrs Bakhtshera, Sawabi district	40
Section 5: Conclusions	44

Section 1:

Introduction to the Rural Support Programmes Network

History

The history of the Rural Support Programmes Network dates back to the establishment of the Aga Khan Rural Support Programmes Network (AKRSP), in 1982, by the Aga Khan Foundation (AKF). A development practitioner, Mr. Shoaib Sultan Khan, who had also served as a Civil Service of Pakistan (CSP) officer and worked with the Government of Pakistan for about 25 years⁷, was entrusted with the responsibility to fulfil the two main objectives of the AKRSP, i.e. a) to contribute to doubling the incomes of the people of Gilgit, Baltistan and Chitral in mountainous northern Pakistan over a ten year period, and b) to develop replicable approaches for community development⁸ which could be adopted in rest of Pakistan as well as in regional countries. As General Manager of AKRSP Mr. Shoaib Sultan Khan started devising plans with the view that it is the people themselves who are the real drivers of any community. He believed that no matter in what circumstances people lived, they have this innate potential of making their lives better within the amount of resources that they possess. He held the view that if such organisations were established that are participatory, democratic, transparent, accountable and self-directed, and supported by an entity which can provide technical and financial assistance⁹, the people will become aware of their problems and instead of waiting for any external assistance, they will be able to come up with a local development agenda that they will have prepared by themselves.

Within a few years, the success of the works of the AKRSP was widespread in the regions of Chitral and Gilgit Baltistan. And in no time the other provinces of Pakistan and even the organisations outside that of Pakistan became interested

⁷ https://en.wikipedia.org/wiki/Shoaib_Sultan_Khan

⁸ <http://www.rspn.org/index.php/about-us/our-history>

⁹ <http://www.rspn.org/index.php/about-us/our-history>

in implementing plans of the same nature in their respective countries. It was the first time that an organisation was asking the people themselves to work for their development, indirectly making them the confident and responsible men and women of their community and country. The Department for International Development (DFID) had been supporting AKRSP since the mid-1980s. Therefore, it was not only very familiar with the approach, work and achievements of AKRSP, it was also confident that other parts of the country could also benefit from adopting this approach¹⁰. With the idea of the replication of the similar organisations in the other parts of the country, a need was felt to establish Rural Support Programmes Network in order to support all the RSPs across the country. Hence, RSPN was established in July 2000 and registered as a not for profit company under the Companies Ordinance 1984, with the following RSPs as members: AKRSP, SRSP, NRSP, Ghazi Barotha Taraqiati Idara (GBTI), Thardeep Rural Development Programme (TRDP), and the Punjab Rural Support Programme (PRSP). Later, the Balochistan Rural Support Programme (BRSP), Sindh Graduates Association (SGA), Sindh Rural Support Organisation (SRSO), Institute of Rural Management (IRM), and the Foundation for Integrated Development (FIDA) became members of RSPN¹¹. These RSPs are represented on RSPN's Board through their Chairpersons and Chief Executive Officers, with Mr. Shoaib Sultan Khan as the Chairman of the Board of Directors.

Mandate:

“RSPN's mandate focuses on the following:

To foster improved coordination between RSPs

To build capacity of RSPs, e.g. in gender and development, monitoring & evaluation, etc.

To pilot new initiatives for future roll out by RSPs

¹⁰ <http://www.rspn.org/index.php/about-us/our-history>

¹¹ <http://www.rspn.org/index.php/about-us/our-history>

To undertake policy and advocacy on behalf of RSPs with Islamabad based stakeholders

To mobilise resources for RSPs through the Special Projects Wing

To maintain and strengthen the RSP brand through knowledge management and communications”¹².

Mechanism:

Mr. Shoaib Sultan believed that people can be enabled to harness their own potentials if they are given a platform where they are made to make an analysis of the situation that they are in, they recognize their problem and then come up with a solution themselves. RSPs have such platforms known as the CIs (Community Institutions), which includes the Community Organisations (COs), Village Organisations (VOs) and Local Support Organisations (LSOs). For the people to avail the opportunities given by the RSPN/RSPs for their development, they need to become a member of the CO which comprises of 15-20 households. The CO helps each member to devise a Micro Investment Plan (MIP) in which they take the important things into account, places where investment can be done and the outcome multiplied. Then there comes the VO which contains two representatives from each of the CO. There are many VOs in a single Union Council (UC) and the VO is responsible for providing funds like the Community Investment Fund (CIF). The VOs are then federated into LSO which has two members from each VO. The main job of the LSO office is to create liaison between the VOs and the COs with the external resources such the government departments, in order to expand their outreach to the bigger platforms for assistance, if needed.

Status Quo:

Today, through its 11 partner RSPs, RSPN has an outreach to 132 districts of the country including five Agencies of FATA, to 6.8 million rural households covering

¹² <http://www.rspn.org/index.php/about-us/our-history>

a population of over 40 million, making it the largest civil society network in the country¹³. During times of natural disasters, RSPN/RSPs have successfully helped people to gain a stable ground to start their lives from the scratch. It has played a vital role in providing the rehabilitation, emergency relief and financial support to the affected families. Impressed by the successful implementation and a positive result of the RSPs in Pakistan, other regional countries have also adapted the social mobilisation approach, e.g. India¹⁴, Tajikistan¹⁵ and Afghanistan¹⁶.

Building on the conceptual framework of Dr. Akhtar Hameed Khan and using his experience of working for the Government of Pakistan, United Nations and the Aga Khan Foundation, Mr. Shoaib Sultan Khan is the moving spirit behind the social movement for building people's own institutions, and in supporting this movement in many other parts of the developing world¹⁷.

¹⁴ See <http://www.serp.ap.gov.in/SHGAP/>

¹⁵ See <http://www.akdn.org/where-we-work/central-asia/tajikistan>

¹⁶ See <http://mrrd.gov.af/Content/files/Brochure%20final%203.pdf>

¹⁷ <http://www.rspn.org/index.php/about-us/our-history>

Section 2:

Introduction to the National Rural Support Programme

Established in 1991, NRSP is the largest Rural Support Programme in the country in terms of outreach, staff and development activities. It is a not for profit organisation registered under Section 42 of Companies Ordinance 1984¹⁸. NRSP works with people on the household level in order to alleviate poverty and become stable because it is the grass-root level at which the assistance is required. It works on the philosophy that empowering the people on the individual level eventually leads to the empowerment on the community level too, and hence every countryman will be able to give his due share in the development and prosperity of the country. NRSP provides the 'social guidance' (recruiting local men and women who will take on a leadership role), advocacy, capacity building and awareness raising¹⁹. NRSP, through its projects, enables people to breathe within their limited resources and to come up with constructive ways of loosening any kinds of constraints, be it nutritional, financial or social, that they might have. NRSP has implemented many projects like LEP (Livelihood Enhancement Project), LACIF (Livelihood And Community Investment Plan), WISE (Water, Immunization, Sanitation and Education) and several other plans of this sort which have helped people in increasing their assets, and building a 'social capital'.

NRSP believes that the people themselves have a natural willingness of helping themselves. But in order to do that, they need to be organised in a way where they are able to recognise their problems and then find solutions for it. Therefore, there are organisations like the CO, VO and LSO which systematically lead people towards stabilisation.

¹⁸ <http://www.nrsp.org.pk/about.html>

¹⁹ <http://www.nrsp.org.pk/about.html>

“To mobilise people's willingness through the provision of social guidance, NRSP takes the following steps:

- Relying on local perceptions, a poverty profile is prepared to assess the intensity of poverty prevailing in the community that seeks social guidance.
- The willing community is introduced to the philosophy of NRSP, based on which the community organises itself into a socially viable group called the community organisation (CO). In view of the information provided by the poverty profile, an attempt is made to encourage the poor to join the CO.
- During initial interactions with the community, genuine activists, who have an ambition to support their communities in their quest to overcome poverty, are identified. The role of these activists in harnessing the willingness of the communities is of paramount significance.
- Following the identification of an activist, a micro plan for each member is developed to see what he or she is willing to do on his/her own. Along with catering to the individual needs, group level and village level needs are also identified. A thorough analysis of each is conducted in view of available resources and constraints to assign priorities to the identified needs.
- The next step after the cost-benefit analysis is the arrangement of the desired resources to address the priority needs. These resources are pooled by the community, provided by the support organisation or managed through other stakeholders like private and public sector service delivery departments, NGOs and donors.²⁰”

The departments through which they work include²¹:

- Social Mobilisation
- Microfinance and Enterprise Development

²⁰ <http://www.nrsp.org.pk/about.html>

²¹ <http://www.nrsp.org.pk/about.html>

- Physical Infrastructure and Technology Development
- Social Sector Services
- Human Resource Development
- Environment and Natural Resource Management
- Information Technology
- Social and Human Protection
- Gender and Development
- Monitoring, Evaluation and Research

NRSP is currently working with more than 3 million poor households organised into a network of 187,821 Community Organisations²². It gives an immense importance to “community participation” because it is where people come together, discuss, compare and prioritise their plans that need the most attention. It brings people together and identifies the activist who then leads the whole community. NRSP has and will continue making difference in people's lives.

²² <http://www.nrsp.org.pk/about.html>

Section 3:

Purpose of the household case studies

I am currently enrolled in the third year of my Social Development and Policy degree at the Habib University, Karachi. I have studied the following modules:

1. Social Development and Change
2. Social Theory
3. Ethics and Methods of Research
4. Public Policy

These modules gave me an insight of the strategies through which the developmental plans are developed and implemented. It brought my attention to the dimensions that need to be taken into account before devising any plan. But my knowledge was as limited to the pages of the books that I have studied, i.e. my knowledge was 'bookish'. Theoretical knowledge is half of the knowledge. And therefore, I decided to actually bring into use my two years of studying "Social Development and Policy". My first purpose is of course to fulfil the summer internship practicum requirement that is needed to be fulfilled by every student studying Social Development and Policy at Habib University. But my second and the most important purpose for conducting the household case studies is to observe the actual situations and conditions where the things that we only study in our course-packs are actually happening. There are two kinds of developments: one that starts with the bigger "D", i.e. "Development" that is on the national and international levels, for example the CPEC (China Pakistan Economic Corridor) and is very much transparent to the world through all kinds of medias, and the second one that starts with the smaller "d" i.e. "development" that is needed for the people on the grass-root level. This development takes place inside the houses, among the families and communities, and is not very much shown to the world. It is the most vital form of development because it makes the foundation of the Development with the bigger "D". My main purpose was to study this kind of development.

RSPN and NRSP gave me an opportunity to observe and study that how the development with the smaller “d” works. Through this organisation, I got the first-hand accounts of the people who are working on the grass-root levels to improve their lives. Going into a real field and interacting with people whose lives got shattered either due to natural catastrophes or financial, social, and other constraints, and their extensive journey of going towards betterment was an eye-opening experience for me as I realised there is so much more to development than just studying about it and passing exams. How difficult it is to organise people who have a lack of education and have only faced disappointments throughout their lives. It has taught me that though coming up with a development plan is a tough job, but implementing it is even difficult. After this experience, I can say one thing for sure that there will be greater difference in me studying my degree further and understanding the demand of the “Social Development and Policy” because now I have gained real life and live experiences.

Section 4:

Household case studies

Case Study 1 : Mr. Abid Shehzad

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

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.



Mr. Abid Shehzad

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 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".

Case Study 2: Mr. Mehmood Hussain

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

Mr. Mehmood Hussain, 39 years old, was born in Durab Jatal. He lived there with his parents who were farmers. He recalls that his mother used to get up early in the morning even before the call of Azaan (morning prayers) and go out to start working in the agricultural fields. His father and mother were both really hard-working and took a great care of the crops but due to a lack of



Mehmood on the left, standing with his cousin

knowledge of farming techniques, they used to face great hurdles. For example, if a plant was being destroyed by a pest, they did not know of any pesticides or insecticides to get rid of them. They grew a few vegetables like lady finger, cauliflower and lattice. His father used to take sacks of these vegetables to the nearby town to sell them but usually came back with some little money and the same sacks which he took with himself. It was clear to them that nobody would buy rotten crops but they had no other means of income so every day with a little hope his father went to the market and thought his luck might take a turn.

While laughing, Mehmood shared an incident about his mother that once she cut off the infected crops and did not realize that she cleared almost half of the field. It was because of his father that she stopped cutting the crops or she would have chopped down the whole field. He was the eldest among his 4 siblings and all of them used to accompany their parents in the fields as due to financial constraints none of them could attend school. Farming was the only source of their income but they had a very limited knowledge about it. He could not exactly remember their income per day but he does remember that sometimes his parents used to skip the dinner so that their children can have food two times a day. He used to feel really sad and angry but he was helpless. There was no one

to guide them because his father was also the eldest amongst his siblings and his siblings had the same or even lesser knowledge about farming. He used to conduct his own experiments while working in the field to figure out ways to make the land arable by putting the cow dung on it. But nothing productive used to happen because they were unaware of the proper techniques.

He grew up in these conditions and his parents arranged a marriage for him with a girl living in the same village. His face got drenched in sorrow and despair as he talked about his simple and boring wedding due to financial constraints. Moreover, he and his wife live with his parents and his wife has given birth to four children. Their income was the same however the number of people increased. His parents also grew older and couldn't work in the fields for longer time. They were not able to vaccinate or even dress their children properly until 2002 when the NRSP team arrived in the village.

He recalled the day when everyone was gathered around a broken bridge made of ropes which connected the village to the nearby town. They were carrying a patient on a "Charpai", a traditional woven, four footed bed but as the bridge collapsed due to a storm, they were not able to carry the bed to the hospital and lying on it the old man's soul departed. And this was not the only case. Many times a number of pregnant women had to cross that poorly made and loosely tied bridge beneath which there was a railway line. The villagers never ever crossed that bridge until and unless there was an emergency.

NRSP team, with its arrival in 2002 in the area, worked with local COs and upon their request constructed took notice of the two bridges that were built over the railways line. With the assistance of PPAF (Pakistan Poverty Alleviation Fund) and BVDP (Barani Village Development Project), the bridge was reconstructed and a strong, concrete bridge was made. Another bridge was also built from the



Bridge built by NRSP

scratch along with a network of roads which connected all the houses to that bridge. Mehmood, getting inspired by all the developmental work, went to NRSP's office and got the first hand information about it approach. With the hope to make his and his villager's lives better, he gathered all the people and told them about NRSP development plans.



Roads by NRSP

Mehmood took a wise decision by motivating his fellow community members for fostering a CO. They started having meetings after every 15 days' interval. The CO spread the awareness in the whole village and within no time almost everyone was a part of the CO. NRSP also helped Mehmood to gain knowledge about farming and modern day techniques which would help him grow a bigger number and variety of crops. He now knew what kind of pesticides and insecticides were to be used for what purposes. He also took the CIF loan (Community Investment Fund) with which he bought seeds and fertilizers. The crops which grew after this were greater in number and he sold them for a good amount of money. With that money he repaid the loan within 6 months. He took the second loan with which he installed wells on his farm which the other villagers saw and followed. A proper irrigation system was made with the CIF loans which the villagers took from the VO. The conditions of many households improved and they were able to return the loan within 6-12 months.

Mehmood saved enough money to send his two sons, who were able to attend schools and did intermediate (grade 12) to Dubai and Saudi Arabia respectively and now work there as taxi drivers. He says that the money earned through farming and sent by his sons helped him spread his fields further, improve the irrigation system and buy a tractor. His youngest son did matriculation and has applied to a college. He also drives a tractor in the fields to help his father. Mehmood's daughter did her intermediate and now his family is busy in the hustle bustle of the preparation of her marriage.

He never thought, as Mehmood says with a glare in his eyes, that he will get to see this day even. He and his parents had the source of income before also but they did not have any knowledge of properly managing that resource, i.e. their fields. Their lack of knowledge led them to live in poverty. With NRSP's social guidance and provision of CIF, Mehmood was able to improve his household's condition. Mehmood says that with NRSP's support, his family's socio-economic trajectory has changed for the better. It gives Mehmood immense happiness when he talks about the education and achievements of his children. This was all made possible due to NRSP's assistance and his own dedicated and hard work.

Case Study 3: Miss. Bushra Kausar

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

“...Leken mene kabhi ammi se poocha nahi k school kyun nahi jaskti, mujhe samaj ati thi k koi pareshani hai” (...But I never asked my mother why I can't attend the school, I could understand that there was some problem/trouble), Bushra recalls as she talks about her childhood memories. She is 22 and was born and brought up in Durab Jatal. She was born in a house that had 2 rooms: one being occupied by her parents, she and her brothers and the other one had her grandparents living in it. There were fights every day and she could hear her mother shouting even far away from the fields as she used to visit them almost every day with her elder brothers.



Miss. Bushra Kausar

As she was too young to do anything, she often felt angry and helpless at times. She would see other women just like her mother, always sad and angry and that's why she had made her mind that this will be her life until her soul left her unlucky and poor body. She used to see her mother and brothers working with her father in the field. She did realize how hard working they were but still could not figure out what was lacking there that they were not able to make enough money. Her father had tried all the ways of making the land more arable and free from insects but they did not know the right technique and could not afford to get insecticides and fertilizers. She was used to seeing her father coming back from the market disappointed and in despair because none of the vegetables got sold due to a poor condition.

She had accepted that she and other girls of her age will never go to the school. It was difficult so to send a male child to school those days that no one could

even talk about sending the female child. None of her parents had attended the school so it was almost impossible to think about academic activities, especially being a female child. Moreover, one out of every 3 houses used to have an abnormal child. Either they had physical or mental disorders or their mortality rate was too high. The women were hesitant to share their problems related to pregnancy and other private matters. During her teens, she often used to argue with her mother or other females in the village about opening up about their issues but there was no use of it.

One day, as she recalls, there was a crowd gathered beside a house around a woman lying on the grass. On inquiring, the people told her that a group of workers of some organization came there in a van and this lady got scared of them, and she fainted. People around her were laughing and one woman was sprinkling water on her face. Her husband said that an organization namely RSPN had come on a visit and were talking about initiating some developmental projects in the village. Within a week, her family came to know about this organization and like other villagers, her father and mother became a part of the CO (Community Organization). Her father applied for the CIF (Community Investment Fund) loan and bought new seeds and pesticides for his fields. He also attended the workshops arranged by the LSO (Local Support Organization) through which he gained knowledge about farming. Things got a little better and they were able to return the loan within a few months. When the crops started selling at good prices at the market, they gathered some money from that income and got CIF again, and together with all that money they bought a tractor. Slowly and gradually, they, along with other villagers became aware of the worldly matters. They now knew what resources they had and how they can bring it in use for income.

In 2012, her mother became the president of the CO and regular meetings with monthly intervals started to be held at the LSO office. They had enough money to send her brothers and herself to the school, and completed their intermediates. In the coming years, with the help of income from the fields and the CIF loan, they sent their two brothers to Dubai and KSA respectively where they now work as taxi drivers and earn a good amount of money. The younger brother drives

tractor in the fields with his father and is intending to get his BA degree. There were not any cases of woman where they fainted on the arrival of new people because they had gained enough confidence to meet and talk about their issues to the authoritative person. Bushra, from a very young age, used to attend the CO meetings with her mother and had gained quite a lot of knowledge about the



Attendance Record

conduction of the meetings and other processes. As NRSP inaugurated a private school in the village, the children especially the female ones were encouraged to go to the schools. There awareness campaigns about the education of both the male and female child in which Bushra and her mother also participated. According to Bushra, there were about 3000 people in the union council and among them 177 children didn't go to the schools. 145 children got admitted through NRSP's assistance and others were such cases where the children had physical or mental constraints. But now there is a 100% enrollment, Bushra said with a bold smile on her face. Children with special needs receive education at home or in tuitions by well trained and learned people of the village itself. Also, the number children with certain physical abnormalities decreased due to proper vaccinations and polio drops being given to them on time.

Currently, Bushra is the president of the CO and she also manages the CIF grants. She keeps the record of attendance and agendas that are being discussed in the meeting. According to her record, there are about 101 beneficiaries on the CIF grants and the more people are becoming aware of this the more they come and ask for assistance. When the CIF grants were started to be given to the villagers, the total amount was rupees 50,000 and now it has reached about 15 lakhs and 95,000. She keeps the money in her account as she is the president of CO and also a member of the LSO, and then regulates it according to the needs of people. Bushra feels that this work has impacted her

personality in a positive way. Her management skills have improved; she's become a thoughtful, disciplined and punctual person.

So much so that she, along with the LSO members and the SO (Social Organizer) of that area Mr. Basharat who is the district engineer, has started a project called "WISE" which stands for Water, Immunization, Solid-Waste and Education. Named very wisely, this project manages all issues in her village related to water impurity, vaccinations, recycling of the waste material and education of both male and female child. Through this project, the village's water got checked from PCRWR and contaminations were found in the drinking water. Bushra and her team took notice of the problem and thought of the easiest solutions to this problem. They suggested people to keep the water in the sunlight and also installed a few aqua taps. But Bushra knows that a lot of effort is required in order to ensure completely pure water and currently they are devising a plan about it.

Bushra and her family were able to change their fate because of their struggle and NRSP's assistance. They did not give up and not only changed theirs but even their villagers' lives. Bushra says that just having a resource is not enough until and unless one does not know how to use it productively. Awareness is important. If it weren't for NRSP's assistance, they might have still been working in her father's field, hoping that one day their condition might get better. Bushra thinks of continuing her education alongside working with CO and LSO. She has a lot of ambitions and developmental plans for her village which she intends to implement through NRSP's assistance in future.

Case Study 4: Miss. Sidra Bibi

Village: Bhagpur, UC: Bhadana, Tehsil: Gujar Khan, District: Rawalpindi.

It seems an easy way out to blame the government or someone else if you are facing financial constraints. But whom do you blame when it's not only about the financial but physical abnormality too? Sidra Bibi who is a young girl of age 23 was born with disability in her left foot due to which she could not walk properly. She was born and brought up in Bhagpur. Upon inquiring, her parents said that



Miss. Sidra Bibi

she had this disability since birth and she was not the only case in the village. There were many other houses in the neighborhood which had children facing physical disability. And this was due to the poor diet and health of the mother. Also, there was no concept of regular check-ups during pregnancy. There was only one hospital in the nearby town but the road that connected the village to the town was so out of shape and uncomfortable that the expecting ladies would often opt to rather not go to the hospital than taking that road.

Despite of all the hindrances, Sidra's parents somehow managed to get her into a government school. But life for Sidra was not as normal as it would be for any normal and healthy child. A person faces many physical and mental challenges if he or she has a physical disability even in the best schools or good living conditions. So one can only imagine what difficulties Sidra must have faced, living in a house of three rooms with two other families who gave them one room on



rent. And going to a government school where the students could not stop making fun of her disability and the teacher did not bother to do anything about it, Sidra had to face a new fight with life every day. She had three other sisters, two elder and one younger than her. Her eldest sister did her intermediate (grade 12) and the second sister did matriculation (grade 10) from the same government school. Sidra herself did matriculation and then all the sisters just stayed at the house.

Their father was the only bread winner of the family. He worked as a laborer in construction sector and sometimes used to be really sick due to which Sidra and her family suffered a lot. Sometimes there was no food and on some Eid celebrations they wore their old clothes because of the financial constraints. During this time her father got a motorcycle by getting loan from someone, but that became a headache for them as they could not repay the money back. The other two families living with them did not interfere much in their household and also were not of any help, apart from giving them a room on rent. Their living conditions were also not so good. The person who lent money to Sidra's father was from some construction company and used to call them every week to ask about the money but every time her father could not repay because he had no money. Giving the rent along with repaying the loan and other household expenditures made Sidra and her family's lives miserable. They had no hope for a better future and had accepted this as their fate, as their lot.

Then one day Sidra's father overheard his other labouring friends talking about this organization called NRSP who had come to the village and was visiting random houses. When he got back home, Sidra's eldest sister informed him about NRSP's developmental plans and that how wanted to work together with the villagers to make their lives better and prosperous. Sidra's eldest sister and her father both became the part of CO (Community Organization) fostered by NRSP. Sidra's sisters started attending workshops arranged by the NRSP teams where they came to know about the ways in which they can utilize their education.

Sidra along with her other sisters discussed everything with their parents and agreed on start a primary level tuition centre at their house. They took a CIF (Community Investment Fund) loan and set up a room where the children could come for the tuitions. In no time there were a big number of admissions in the tuition centre and they repaid they CIF loan within a few months, approximately 6 months. Things started getting better but the motorcycle loan still remained. They devised a plan and took another CIF loan, joined it with the amount of income they got from the tuitions and started repaying the motorcycle loan. As the CIF loan could flexibly be paid back, they did not have any tension and were not in a hurry. In a year, their living conditions began to improve. They had no loans and Sidra had something else coming up in her mind. Sidra's oldest aunt had taught her how to sew clothes. She was surprised how she never thought of putting this skill to use. But after attending a few CO meetings, many women suggested her to utilize her sewing skills. She took another CIF loan of Rs. 10,000 (USD 100) and bought a sewing machine. She started with sewing clothes for her family and the two other families that lived in her house. When people started admiring her work, women from the other houses also came to her and she started placing orders. Her skill became her source of income. Now, she taught tuition along with her elder sisters in the afternoon and sewed clothes in the evening.

From only one person earning for the house it became four persons; Sidra, her two sisters and her father. They now take their father for regular health check-ups and he is better now. Her younger sister is in the process of completing her matriculation. Sidra says we had skills but did not have any guidance. It made her sad that they were sitting in the house with that amount of education and knowledge and were not doing anything about it. But she is thankful to NRSP which made her sisters make a use of their education and also made Sidra realize that even physical disability cannot come in between your ambitions and you if you have a strong will. She is an example of bravery and confidence for all the people in her village and those people, who used to mock her, now quote her as an example to their children. Sidra says that NRSP's social guidance build her confidence and now she and her family can look forward to a better and secure future.

Case Study 5: Mrs. Farhat Naseem

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

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



Mrs. Farhat Naseem

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.

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 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.

Case Study 6: Mrs. Zeenat

Village: Jahangirpura, UC: Karnal Sher Kalay (KSK), Tehsil: Razan,

District: Sawabi.

“Stargey e rabande bande kre o charta e botlu” (They blind-folded me and took me somewhere) says Zeenat, a 39 years old from Swabi district, while narrating a horrifying story from her life, who was born and grew up in Jahangirpura. From the day she gained her senses, Zeenat has only faced anger, despair and heard the crying of her mother as she slept, wetting her pillow. Zeenat's was a family of four sisters and one brother. Her parents were uneducated and so were her siblings, and she too did not attend school. For them, education was like a luxury that they could just not afford. One can imagine a family

where the next day's meal is always doubtful, how could they have even thought of sending their children to the school? The income was never sufficient for a family of seven. Her father had a broken cycle with him and used to collect old junk pieces of metal and wood from different houses and sell them. That was their only way of income. Her brothers were also not so active and aware, and they used to sit all day at the house, fighting with each other. Her brothers used to go to the nearby town in search of mundane jobs but mostly returned back disappointed. Some days, fate would smile for them and her brothers would earn some money by working as labourers in the nearby shops under constructions, but this would only happen once or twice a month for them. Other days were filled with deprivation, sorrow and curse words.

Zeenat was twelve years old when her maternal uncle died and left three daughters and two sons. Surrendering completely to emotions, Zeenat's mother



Mrs. Zeenat

decided to get her married to her dead brother's eldest son. "Da zama da ror nakhay dee" (they are the last assets of my brother) , this is what her mother was thinking and at the age of 12, her mother got Zeenat married to her 30 years old cousin. With teary eyes and heavy voice, Zeenat recalled the initial 14 years of her life. Since her mother-in-law, after the death of her spouse married her late husband's brother. Her new husband used to beat her and Zeenat a lot. Zeenat's own husband was helpless and he could only watch her mother and wife getting ruthlessly beaten up by his new father. Her husband had four siblings of his own and four other step-siblings. They used to make Zeenat work from day to night like a robot. She used to do all the household chores as well as helped her husband in his work. Her husband was a butcher and Zeenat, along with him, used to cut the meat, clean animal skin and melt fats for him to sell in the market. The only time she got to rest was when she slept at night.

For a woman, after her husband, the biggest happiness and support are her children. But Zeenat was really unfortunate as she did not get to see this blessing for about 14 years of her married life. Every time when she was expecting, her father-in-law beat her so hard that she used to have a miscarriage due to it. Zeenat had six miscarriages and she grew weaker and weaker day by day. One family had moved into the neighbourhood and a lady from that family used to observe her daily life conditions. One day, she came to her house and tried to make a conversation with her. With passing time, they became good friends and Zeenat got the confidence to talk to her in-laws about moving out of the house. After a lot of arguments and quarrels, she was able to get a place of her own by selling a small piece of land given to her husband by his father. This whole process took them one year and their house was ready for them to live in. She moved in but soon she realized that butchery will not be enough to run the whole house. Along with her husband's butchery, she started a small business of selling clothes. She used to bring clothes from the nearby towns like Gaju Khan, Shireen Kot and Nowshehra, and sold them in her neighbourhood. During this time, she was blessed with two sons and one abnormal daughter. Though it was difficult to make the both ends meet, especially by the middle of every month, but they were living a peaceful life comparatively. She developed a good friendship with a woman named Khalida during her small business transactions. Khalida used to

bring clothes for Zeenat and showed her other shops where she could get clothes from. She was really happy and contented with everything, but she did not know what catastrophe was waiting for her.

Khalida has secretly made a deal with a group of people and had sold Zeenat to them for about Rs 150,000 (USD 1,500). "Stargey e rabande bande kre o charta e botlu"(They blind-folded me and took us somewhere) said Zeenat while describing her kidnapping as she was leaving for a relative's house and the same group of people took her and her youngest child somewhere far. No one in their neighbourhood knew where they went. The villagers made up stories and told Zeenat's husband that she might have run away with some other, rich guy. But Zeenat and her son were held captive, both separately, for about 11 days in a big bungalow. They asked Zeenat to get married with one of their men but she refused as she was married already. They beat Zeenat up to the extent that her clothes were torn. She would not sleep at night due to the fear of her honour being lost and the thoughts of her son being held captive in some other room.

Right after nine days of her kidnapping, one day she was tied in the balcony of the bungalow where she saw a number of girls going to someone's house. They exchanged smiles and she called one girl inside the house. That girl easily got into the house because she knew the people. On seeing Zeenat's terrifying condition, she asked her who she was and Zeenat told her the whole story.



Zeenat's daughter who is facing mental disabilities

That girl ensured Zeenat that she would help her and her son get out of the house through her brother who was a lawyer. As soon as the lawyer came to know of the whole incident, he decided to go to that bungalow and meet Zeenat. Very cleverly he entered the house and started a conversation with the people there as he saw a badly wounded lady cleaning the floors. He guessed that it must be her and as soon the house owners were not there anymore, he talked to

her and told her that he would get her out. Next day, he brought about Rs 100,000 (USD 1,000) and arranged a meeting with the kidnapers. He ensured them that he will call Zeenat's relatives, get her divorced and then they can arrange a marriage for her and one of their men. For surety purpose, he gave that money to them and took Zeenat, and her son with him by telling them that till her relatives come here, she will stay at his place. By the stroke of midnight, in the security of two other cars, Zeenat and her son were taken back to their house. The lawyer himself went with them to tell the villagers that Zeenat was a woman of honour and she did not run away with any man. But who could stop the villagers from spreading shameful rumours? Even Zeenat's own husband did not believe her and he started taking drugs. For about two years, Zeenat and her children survived on her husband's meagre income through butchery but he got more involved into taking drugs and was not able to work anymore. The neighbours used to give some amount of food to Zeenat and her children and which she even stored for later days, but even that did not work for long.

Those days, NRSP team members were going from home to home to create awareness about a workshop being held for women on health and hygiene. They also went to Zeenat's house but were not able to make a conversation with her. That horrible incident of Zeenat's life had taken away all the courage from her and she could not face any people any more.



Zeenat's sewing machine

Talking to new people scared her as she did not come out of her house for about two years after her kidnapping. LSO's (Local Support Organization) president, Mrs. Nageena came to know about Zeenat's situation through other NRSP staff members and decided to go to her house. She tried talking to her and encouraged her to come out of the house and attend the workshops. She thought that through going to these workshops Zeenat would start interacting with other females and gain some confidence to face the world once again. It was a difficult process as one day Zeenat would go

and the other day she would not due to the frightening memories of her kidnapping. Her son who was also kidnapped along with her had become a mental patient. He would get up in his sleep and scream. Her husband was a complete drug addict now and Zeenat had no other option but to step out of her house. Through these workshops and attending the CO (Community Organization) meetings, she gained a lot of self-esteem and started thinking of other constructive ways of removing her financial constraints. Zeenat, after becoming a member of CO, took a CIF (Community Investment Fund) loan of Rs. 10,000 (USD 100). She bought a sewing machine and started making clothes for the villagers living nearby. She had learned this from her mother and wanted to put this skill to use. It was easy for her because she did not have to go out of the house for this. The villagers started appreciating her skills and the demand increased. With the money collected from sewing clothes and another CIF loan together, she bought a small shop for her middle child where he sells cell phones. With hers and her son's income, they were able to return the loan. The shop got bigger as her son got more items like CD disks, USBs and Hardware drives for selling. Zeenat's son who got kidnapped also started becoming mentally better and sometimes used to work with his brother in the shop. Currently, Zeenat brings clothes from the nearby towns for selling purposes, she also sews occasionally and her son's shop has gotten even bigger with more items in it. She confidently deals with the shopkeepers; the memories still haunt her but she knows she is the only way through which her children can have a bright future. Her eldest son completed this intermediate (grade 12), the middle one is in the tenth grade. She also takes care of her drug addicted husband; tried to send him for rehabilitation and also her abnormal daughter. Zeenat has thought of taking another CIF loan and combine it with her and her son's income to get another story build up on their house. She would then give it out on rent and with that money she wants her son to complete at least 16 years of education.

Even now, Zeenat's eyes get filled with tears when she recalls whatever had happened with her and her family. Those times when she had completely given up and could not confront the world anymore, NRSP gave her the confidence to stand up and change hers, and her family's fate. Through the management skills

that she learned at NRSP's workshops, she was able to strategically use the total income for her household as well as her children's education. The woman who had decided to live the rest of her life inside one room, who was scared of facing the people and was haunted by the memories of her kidnapping is now the President of the VO (Village Organization) and the VO members are also helping her husband in rehabilitation. She says NRSP has done what even her own family could not have done for her. She always looks up to NRSP for assistance and is never disappointed. Together with the president of LSO, she has decided to foster 112 CO's especially for the females of her area. She is an epitome of bravery for the whole village and the women look up to her for assistance. Women empowerment is one of the critical issues of Pakistan and fundamental aims of NRSP, and NRSP will continue to make differences in many lives.



Things Zeenat sell for her living

Case study 7: Mrs. Shameena

Village: Jalal Abad, UC: Karnal Sher Kalay (KSK), Tehsil: Razan,

District: Sawabi.

Shameena, 38 years old, opened her eyes in a house where nobody was sure if they will get a meal even once a day. Born and brought up in Jalal Abad, Shameena is a sister to four more sisters and seven brothers. Their poverty never let them spend a single penny on education. Her parents were uneducated too and father was the only bread-winner of the family. He used to take care of the lands of big



Shameena's shop

landowners and whatever he earned got them one time's meal only. There was no concept of family planning and so their family members kept on increasing until they were a family of 14 people. That family lived in that house made up of straws, had two rooms and one self-made toilet; "more of a whole in the ground" said Shameena sarcastically. Her uncles and aunts had got married earlier and were not on really good terms with them due to their poverty. Her brothers somehow managed to go to the government schools that were free of cost and did matriculation (grade 10). But the sisters could not do so. Sending a girl to the school was unacceptable to them. Their men could not tolerate other men looking at the ladies of their house while they went to the school and so the doors of education were closed for them forever. All the sisters were elder than the brothers and got married one by one to the men that were double their ages. In most of the families of her village, daughters were treated like an outsider from the day they were born because it was believed that they will get married eventually and be someone else's property. Therefore, not much heed was paid to their needs and whenever they find it appropriate, they would get a small girl married to a man of any age just to get rid of her responsibilities. Shameena's

parents had the same mentality and so, 16 years old Shameena was married off to a 35 years old man.

Shameena was not expecting much from her married life because she knew the conditions of her in-laws. Her father-in-law was dead and her husband was the only source of income for the family as he was the eldest among his siblings. He worked as a mechanic in a workshop on the main road of Swabi in which he had a small share. She used to do almost all the household chores because her sister-in-laws, three in number, were very young and did not take much interest in the work. She had two brother-in-laws who used to go to the nearby town daily in search of jobs but their fate was as dark as their house at night without any electricity. Shameena was used to doing the household chores at her mother's house so this thing did not trouble her much. In the coming years, she was blessed with three sons and three daughters. The eldest son was going to school as well as working part-time with his father at the workshop. Shameena took care of her husband's siblings just like she did of her own children. She was like a mother to them. Life was not a bed of roses but things were not that bad until one day when Shameena heard the news of an accident that had occurred at her husband's workshop.

A petrol tank blast had taken place near the workshop. The workshop windows were shattered and broken into splinters and flew in the air, right into her husband's whole body. Her son, who was working with his father in the shop, fell into the nearby drain and was saved from serious injuries. But Shameena's husband was in a bad condition. His clothes were torn and he was clad with blood. As soon as Shameena reached the shop, they had taken out her son from the drain and covered her husband in clothes. The whole shop was destroyed. They took the injured to the nearby government hospital. Whatever Shameena had saved from her husband's income, everything was spent on her husband's and son's treatment. Her son got recovered soon but her husband required proper surgery. A small piece of glass was stuck inside at the back side of his head, near the brain, due to which he had almost become a mental patient. Shameena, due to financial constraints, was not able to get her husband to a private hospital for proper treatment. The coming years were even harder as her

three brother-in-laws, who were now working as labours got married and had families of their own. Due to the daily quarrels over money and children, all three of them left the house with their families and started a life of their own. Shameena now lived with a disable husband, old mother-in-law and six children.

Those days, the LSO's (Local Support Organization) President, Mrs. Nageena, was doing a survey in the village for a newly started project known as "WISE" by NRSP. This project made sure that places like streets, kitchens and toilets are clean in the houses, and that people wash their hands after doing any kind of work. Soaps were being distributed in the houses. And this is how she came to know about Shameena's house. Shameena, engulfed into her sorrows and tragedies of her life had no idea about the variety of development plans that NRSP was implementing in that area. LSO President took her to a few CO(Community Organization) meetings where she came to know about the CIF (Community Investment Fund) loan and decided to become the member of CO to avail this opportunity. By attending the workshops arranged by the LSO office, she found new ways of removing financial constraints of her house. She got a CIF loan of Rs 10,000 (USD 100) and started a small 'Lady's Shop' inside her house. She used to sell feminine products at her house and since the women were hesitant in getting such things from the male shopkeepers, they all used to come to her shop. This was a really good start for her shop and in the beginning months she was able to get one time's meal for her house members as well as returned the loan. After that she got another Rs 20,000 (USD 200) loan and built a bigger shop in her house. It had become like a general store where all kinds of feminine products as well as household use items were also available. As soon as she expanded her shop, more and more women came and her business flourished. People now gave her orders to bring specific things from the nearby town and she took the delivery charges also. This way she was able to return the second loan also.

From the income of her shop, she opened a small mechanic shop for her eldest son as he had learned skills from his father. Both the shops started earning enough for them to have a decent meal twice a day and proper, clean clothes for

wearing. In about four years, Shameena was able to gather enough money to get her three sister-in-laws and one daughter married. Those were the marriages which the villagers still quote in examples because she, alone, arranged everything for the girls from her shop; things like bangles, cosmetics, households, utensils, and organized a decent wedding for them. Currently, her two sons and daughters are going to schools and colleges. Shameena would not compromise on her children's education because she herself has realized what difficulties she faced because of being uneducated. She says that her girls would at least do their intermediate (grade 12) and after that it is up to them if they want to get married, run the shop with their mother or study further. She gives equal importance to her daughters and sons and believes in the gender equality. She has now applied for CIF loan so she can start her husband's treatment in a good hospital. She believes that her husband's disability can be cured if treated properly. Shameena is thankful to her fellow CO members, LSO leaders and NRSP for giving her not only hopes but sources too for living a better life. Together with NRSP's assistance and the income from her shop, she plans to educate her children as well as help other females in the village who are hesitant to talk about their problems.



Case study 8: Mrs. Naheed Bibi

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

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. 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.

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 through 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



Asset given by LACIF project, worth 45,000

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 to 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 LACIF 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.

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.

Case study 9: Mrs. Bakhtshera

Village: Kadi, UC: Baadshahi, Tehsil: Razan, District: Swabi.

“Bakhtshera”, the word literally meaning “the lucky one”, is a woman, of age 35, born and brought up in the Kadi village of Swabi. Quite ironically, she was named Bakhtshera because she was not on really good terms with luck. She had two brothers and one more sister. She was the youngest and took the most part in helping her mother in the household. She was stubborn since birth and that is why



Bakhtshera's shop

she was able to study at least till class 5th. All of her siblings and her parents were uneducated. She also had to leave her schooling eventually due to financial constraints. She had always seen her father being angry at her mother, sometimes without any reason even, and her brothers did the similar to their sisters. Her father was a caretaker of a private land that belonged to someone else. The landowner also let him farm on a small patch of his land but whatever the output was, he was only given a small chunk of it. For example: out of ten apples trees that grew, he was given just 2, which makes it 20%. It was nothing as compared to what he used to do for the landowners because he was responsible for bringing all kinds of chemicals needed for the development of the land. He worked days and nights even in heavy rains and what he got in return was not even a quarter of what he did. Some days he would fall seriously ill and could not even talk but he used to go on work as he was the only bread-winner of the house. That is also one of the reasons why he used to be angry all the time. Bakhtshera's brothers were given nothing for working with their father on the same land as their work was considered to be one man's work.

Sometimes Bakhtshera's brothers would go out of the village in the search of jobs but it was difficult to find one with no education at all. We see people who have

their master's degree with them but still are unemployed, how could one expect someone to have a job with no degree at all. They did small labour work whenever there was any construction going on near the village. But such opportunities occurred very less and hence, they used to burst out in anger to their sisters who only knew a life living inside a house of two rooms, listening to the yelling and shouting of the males of the house. They were in a bad condition both financially and socially. At an early age, Bakhtshera parents got her married to her maternal cousin who was twice her age. but it was considered to be a fortune for the girls if their hand was asked in marriage by the member of their own family. It was very rare for a girl to get married outside of the family or tribe. It was a sort of dishonour for the family. Due to this reason, many girls died unmarried. There was a fear of losing property that was owned by the female heir and people tried to get them married inside their family or tribe. Bakhtshera's parents were happy as their girl did not have to die unmarried as well as they got rid of the responsibility of one more house member after her elder sister.

The conditions of Bakhtshera's in-laws were not much different than that of her parents. Her father-in-law had died when her husband and his siblings were very young. She had two sister-in-laws and three brother-in-laws. Her husband was like a fatherly figure for them because after their father's death he took a great care of them. He played the role of both an elder brother and a father. He used to work as a labourer and invested his whole income on the education of his siblings. His brothers did matriculation (grade 10) and sisters did not study because of the common thought of not sending the females out of the house for school. This idea is very much prevalent to this date in all Pakistani villages and in some areas of the cities even. Moreover, for them he did not get married as he thought getting married would distribute his attention and he would not be able to give proper time to his siblings. But unfortunately, he did not get the same or even lesser affection and thoughtfulness from their side. His siblings grew up selfish. He got all of them married in good places. They were all living together but after his marriage with Bakhtshera, things got complicated. When it was finally time for him to think about his life and happiness, his siblings backed out. They had children of their own and amongst them Bakhtshera's children always

used to get ignored. All of them were earning fine and their income combined was enough to run the house. There used to be fights and arguments especially among the female members of the house but after Bakhtshera's third child, his siblings made a big fuss and left the house. None of them left any money or any other source of financial support for Bakhtshera , her husband, her children and her mother-in-law. Her husband used to cry and curse his fate daily for being uneducated and having such selfish siblings who, once left the house, did not even ask if his brother and mother were alive or dead: let alone Bakhtshera and her children. The whole family was heartbroken as well as the means of income decreased.

In their tribe, having the most children and especially a big number of sons signified power. The more a person had sons, the more powerful he was no matter how financially weak he is. Similar was the case with Bakhtshera's husband. After their sixth child, it had almost become impossible to arrange for a meal of two times a day with her husband's income. The days became duller and Bakhtshera's husband kept



Bakhtshera's shop

on cursing his fate. Bakhtshera, unlike her husband decided to not surrender to their fate and do something about it. Those days, NRSP had started a LACIP (Livelihood and Community Investment Plan) program in the village and she came to know about it through an LSO's (Local Support Organization) member whom she knew from her childhood. She suggested her to go to the LSO office and do something about their drastic situation. Her husband had grown very old and grumpy, so she decided to go to the office alone with a lot of fear in her heart as she had not taken her husband's permission. She knew he would not allow but this was the demand of their condition. She inquired about the LACIP project, became a member of CO (Community Organization) and got an asset, a long piece of clothing worth Rs. 18,000 (USD 180). She started selling the pieces of that cloth that were of the length of a shirt. Women liked the quality and the

colour, and they demanded for more. From the income she got from that sale, she bought few more different pieces of clothes and put them on sale. She was carrying this work secretly but one day when her husband saw his mother and children having good food, he started crying and allowed her wife to carry out her business openly.

After attending a skills workshop arranged by NRSP, Bakhtshera decided to open a home tuition at her house where she can teach the children of the village till the 5th grade as she herself had this much qualification. She took a CIF (Community Investment Fund) loan from the VO (Village Organizer), bought a few books and renovated a small room in her house for the tuition set-up. She started getting income from her tuition as well as her business of selling clothes. She had strategically set timing for both her works so that they did not get hectic for her. The initial one year was really difficult to manage but both her jobs got smoother with time. She was able to return the loan within six months. She now has eight children, four sons and four daughters. Her eldest son is involved with her in her business which has decreased some of her load. She has added a lot more items to her shop that includes vegetables, seasonal fruits and feminine products. From the income that she got from both her works, she arranged a decent marriage for her eldest daughter. Rest of her children goes to school and both the husband, and the wife have decided to give their remaining children a proper education. They do not consider their female children as a burden and would take a proper care of their health and education. Her husband says if he had concentrated on his education along with his siblings, he might have not had such a hard time. But what was done, was done. They now look forward to enhance their clothing business and have lots of bright dreams for their children's future. All this happened due to after becoming a member of CO. Bakhtshera is grateful to NRSP for showing her the path out of dire poverty.

Section 5: Conclusion

Pakistan is the sixth most populous country of the world consisting of five provinces that are: Khyber Pukhtun Khwa (KPK), Punjab, Sindh, Baltistan and Balochistan. Each of these provinces has its own culture. In a single province, the customs and traditions vary from area to area. One can find more than 5 dialects of the same language, for example among Pathans there is Charsadwala Pushto, Karakwala Pushto, Quettawala Pushto, Mardanwala Pushto, Thallwala/Kohat Pushto etc. Similarly, their living standards and styles are also very diverse. And due to this, the kind of social problems that arise in these provinces also differ from each other, if looked from a larger spectacle. Why I am saying this is because I got to carry out my field work in the two different provinces of Pakistan and this difference was felt really acutely.

The districts where I conducted my case studies were Rawalpindi and Swabi. I was lucky that I got to study these household cases in two complete different and diverse provinces of Pakistan because I noticed that their financial constraints were of the similar nature but the social problems varied according to their area, culture and customs. Tehsil Gujar Khan is located in the Punjab province of Pakistan which consists of the majority of Punjabis. It is one of the most industrialised province of Pakistan and the people living here are known for their relative liberal social attitudes. These people are really the opportunists and they work hard towards making their lives better. While doing the Gujar Khan case studies, one problem that I found common in almost all the stories was the lack of awareness of the usage of an asset. The household cases that I observed, I found out that the interviewees had the resources, may be in the form of land, farm, cattle, vehicle, etc., but did not know how to make better use of it. Other than this, the people of Gujar Khan were not at all hesitant in providing any information about them, including their photos (especially the female interviews). They welcomed us very confidently; especially the women were very active in conducting the CO meetings and working along the male members of the community. Despite of the financial constraints, they always opted for the education of their children as their first priority, and I did not see any

discrimination between the female and male child. There was a high rate of interest shown in the education and as compared to Swabi, the standard of education set for girls was higher in Gujar Khan. This of course is the current situation. However, when NRSP began its work in Gujar Khan, girls education was also neglected.

Swabi is located in the Khyber Pakhtunkhwa (KP) province of Pakistan. This area is inhabited by the Pathan tribes in which there is a majority of people who migrated from Afghanistan. These people are highly welcoming and are known for exceptional hospitality. They strictly follow their “Pukhtun wali” code which is a set of laws and social norms. Patriarchy is very much observed among these people. Even to this date, the only time a female gets to step out of her house is when she is getting married. A girl is meant to be the 'honour' of the whole house or tribe and therefore incidents like 'honour killings' take place. In the Swabi case studies, discrimination on the bases of gender was prevalent. I observed that even after taking the necessary assistance from the NRSP team, the women were still facing difficulties in spreading wings because of the strict patriarchal system. They were hesitant in opening up about their in-laws especially and I felt it was due to the fear of their husbands. Some of them were not even allowed to take any help from the NRSP teams and they used to conduct any of their businesses secretly. In most of the case studies, I found out that after getting financial stability the eldest daughter was gotten married, willingly of course, and the son was sent out for more education or got involved in the business. This area still requires a lot of attention in education, especially for the girls. Though the female child's marriage used to get fixed with her will but she was brainwashed since her birth that the only purpose of her life was to serve her father's and her husband's family. Therefore, thinking about something other than a marriage, for example education, starting a business, helping in increasing the house's income, was alien to them.

In a nutshell, the Gujar Khan case studies show that awareness regarding the utilisation of the assets needs to be created among the people in order to increase their financial capital. And the Swabi case studies show that a great deal of work needs to be done in the “Gender and Development” section of the

area in order to ensure the gender equality on all platforms, especially education and demolish the fear from the hearts of the women so that they can wholeheartedly participate in their own and their families' development.

The most important lesson that I learned from these case studies is the ODT (Organisation Diagnosis and Transformation). This term is highly used in the Human Resources (HR) departments. It means that first an analysis of the problem is being carried out and then a relatable solution is suggested. In Pakistan, we have a lack of ODT. The solution does not address the actual problem; it creates more problems instead. Everyone wants to quench their thirst for power and therefore they start numerous development projects to show the world how thoughtful they are but they have no idea if these projects will assist in solving the problem or not. Through my case studies, I observed that the work of NRSP in these areas directly addresses the people's needs, problems and potentials. If someone was business minded but needed financial assistance, they took assets from the LACIF (Livelihood and Community Investment Fund) or take a loan from the CIF (Community Investment Fund). Through the skills workshops organised by NRSP, people learnt skills and make a living for themselves, and can also learn how to manage the household's budget, save money and use it more productively. Overall, this was a great learning experience and will assist me a lot in pursuing my degree in Social Development and Policy.

RSPN's Vision

Realising people's potential for social and economic development

RSPN's Mission

Strengthen the Rural Support Programmes to foster institutions of the people

Rural Support Programmes Network (RSPN)

Address: House No. 7, Street 49, F-6/4, Islamabad, Pakistan

Tel: +92-51-2822476, 2821736, Fax: +92-51-2829115

 facebook.com/RSPNPakistan

www.rspn.org