

## Women’s Empowerment - Household Case Studies from Malakand District

‘Women’s Empowerment’ is a series of household case studies from District Malakand. The case studies contain information about how National Rural Support Programme (NRSP) has worked with poor households and communities to improve people's lives and livelihoods. These household case studies have been carried out to document and present NRSP's contributions. The household case studies also reflect upon the nature of the problems that rural women have faced, and how social guidance from NRSP contributed to improve their lives.

These household case studies conclusively demonstrate the value of the social mobilisation approach to capacitating poor women to improve their own lives and livelihoods. More than just economics, the approach also makes meaningful contribution to changing the local social norms that allow the women, more social space and legitimacy to play a greater role in their own development and in harnessing their own potential.

This is one such household case study that shows the positive social and economic change brought about through the good work of NRSP.

### Case Study 1 of 6 – Naseem Bibi’s Story of Struggle and Finding Success

*By Saba Saeed*

Ms. Naseem Bibi was born in 1985 and raised in village Dargai of Malakand district of Khyber Pakhtunkhwa province. She is the only daughter of her parents and has 2 elder brothers. Due to poverty, Naseem’s parents could not provide education to their children. Her father worked on a landlord’s farm as a labour with a meagre income to fulfil the household needs. The family lived in a single



room mud house. Naseem was married off at an early age because of the existing social norms that encouraged early marriage, as well as to reduce the burden on girl’s family.

Naseem narrates, “I don’t know my exact age and the age I was married at. I only remember that I was married at an early age without anyone asking me. I guess that I was married off as there was not enough income for the family to survive and maybe my parents thought that I was a burden on them. It was difficult to even have one proper meal in a day or even one full roti. I remember that my husband was very much older than me and my life with him was very tough during our short married life.”

Naseem lived in a joint family system in her in-laws with three brothers-in-law and one sister-in-law. Her in-laws were very strict and overbearing. The income at her new house was also limited and her husband was the sole bread earner of the family. He worked at a brick kiln making mud bricks. Naseem was blessed with three daughters and the economic condition of

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family worsened with addition of new family members. Despite difficulties and lack of sufficient food, Naseem was contented with her life.

Unfortunately, Naseem's contentment did not last. One day the heart breaking news came that her husband has been brutally killed by his enemies. There was an intergenerational rivalry between the two families of the village and as a result Naseem's husband was murdered. She was left with three daughters and no means to support herself and her children. Soon, Naseem was asked by her in-laws to leave the house because they could not afford to look after her and her children, anymore.

Naseem was left alone and helpless. She went back to her parents' house. She was not welcomed warmly by her family, as the family rather accepted her reluctantly. She started living in the old family house but the household income was much less as her father was ill and could not work. Her brothers had moved abroad to work as labourers and had their own families to support. While the house now had three concrete rooms, Naseem was still living in one mud room which was used by the family to keep their livestock. The condition of that room had worsened over the years. Cracked mud walls would fail to protect Naseem and her daughters from severe weather effects, besides the bad odour of cow dung due to keeping of animals in the room for years. She stayed in the room with one charpai (traditional light bed) where she and her three daughters use to sleep. They had only one pedestal fan. A small stove was also kept in the room for cooking. She used to hang her clothes on the wall to cover big holes in the wall and prevent cold air and heatwaves.

Naseem says, "It became clear with time that I had to take initiative on my own to support myself and my daughters. I, after a lot of struggle and time, was able to collect Rs. 1,000 (USD 10) and bought items like bangles and clips to sell in my neighbourhood. I started doing my business on very small scale and was laughed at by other family and community members. I stayed determined and confident as I wanted to change my living condition." Naseem one day met one of her community members who was a member of CO fostered by NRSP. She invited Naseem to join her in one of the meetings and become a member of their CO. She further says, "My brothers tried to stop me and didn't approve of me stepping outside the house and attend any meeting. However, I had full support from my parents who wanted me to become independent and encouraged me to attend the meeting."

Naseem soon became a member of the CO and applied for a loan under the Community Investment Fund (CIF). Her CIF loan for Rs. 20,000 (USD 200) was approved within a short period of time. She says, "I received money and purchased clothes and other feminine items to sell in the village. I used local transport to get the products from city and displayed them in my room on charpai. I would serve many customers daily and the demand increased gradually. I was able to pay off the loan within given time and I also started saving money."

The business started to grow and Naseem was able support her family and send her daughters to school to get primary education. She is now committed to educate her daughters and provide them a good life. Naseem applied for another CIF loan after the repayment of first to further expand her business. She received a CIF loan of Rs. 20,000 with which she bought

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some food items including chips and biscuits. Naseem got a portion of small shop in the village for a rent of Rs. 5,000 (USD 50) per month. Now Naseem is able to able to earn enough to pay the rent, save for repayment of loan and meet her own and children's basic expenditures. Naseem is a true believer of women empowerment. She has allowed her eldest daughter to look after the shop after her school. Naseem wants her daughters to be self-sufficient and independent so she engages them in running her work and also the tuck shop.

Naseem travels in a rickshaw to buy goods for her shop. She said, "I have become stronger and more confident now after starting my business. I have also gained courage to stand up for my rights and for my daughters' rights. I was unable to do anything alone previously but now I travel to far off markets on my own. I have also gained confidence to talk to people and interact with them. I want my daughters to be educated so they don't have to be dependent on somebody and face the problems that I did."

Naseem has returned both the CIF loans and has also saved more than Rs. 40,000 (USD 400). She has developed a habit of saving every month for her and her daughters' secure and bright future. The family has bought another charpai to sleep at night and also repaired the mud walls. Naseem knows that she has to keep working hard to fulfil her dreams and live a peaceful life. Naseem concludes her story, "My life was a total mess. I was in misery. Then my life transformation began when I joined our CO. After that, life has begun to improve dramatically, and Insha Allah the future will be even better for me and my dear daughters."

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