RSPN

NRSP
National Rural Support Programme

WOMEN'S EMPOWERMENT

HOUSEHOLD CASE STUDIES FROM MALAKAND DISTRICT

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Executive Summary

Pakistan is a developing country. Majority of its population lacks sufficient income and basic life facilities like health, education, shelter, etc. One of the key reasons why a large population of the country is victim of socio-economic injustice is that the poor people themselves are not involved in the development process. Policy makers and implementers need to have their hands on the pulse of communities to know what challenges they face and how their active involvement in the development process can lead them to a better life.

The Rural Support Programmes (RSPs) have a national presence. RSPs' proven three-tiered social mobilisation approach to Community Driven Development (CDD) has contributed to improve the lives of millions of people Pakistan and in other regional countries. This approach was initially tested and succeeded in Gilgit Baltistan and Chitral regions of northern Pakistan by the Aga Khan Rural Support Programme (AKRSP), under the leadership of Mr. Shoaib Sultan Khan (1982-1992). RSPs believe that the lives and livelihoods of rural poor people can be improved by organising them into a framework of their own organisations called community institutions. RSPs' social mobilisation approach to CDD fosters people's own organisations: Community Organisation (CO) at mohalla level, Village Organisation (VO) at village level and both COs and VOs fostered into the Local Support Organisation (LSO) at the union council level. These organisations mobilise internal and external resources, build up their productive and non-productive assets and they constantly improve their technical, financial and social skills.

National Rural Support Programme (NRSP) was established in 1992 with a seed grant from the Government of Pakistan. The programme has taken several initiatives to work in selected districts of each province and support the rural poor people in transforming their lives and enhancing their livelihoods. This report documents six household level case studies from the Malakand District of Khyber Pakhtunkhwa (KP) where NRSP has taken a number of development initiatives and shows how the lives of people have improved by becoming a member of CO.

A qualitative research approach was used to prepare these case studies. The data collection was of both types: primary and secondary. The sources of primary data was through key informants' in-depth interviews, direct observation of their assets and living conditions whereas the collection of secondary data was done through several reports and publications of NRSP as well as from the documents of the local LSO "Awaz Welfare Khawateen".

The social, technical and financial support provided to households by NRSP not also helped them in changing the lives but also brought about a change in people's behaviours and attitudes. Livelihood has improved along with self-realisation as what they can do on their own to further develop themselves and the community. The interventions have made people self-sufficient and independent through capacity building and empowerment. The impact of community institutions

through the process of social mobilisation is long term and leads to sustainable development. The bottom up approach is used to form an organisation of the people with inclusive local development agenda and then are mobilised to pursue linkages with the government and other donors for further development.

The interventions by NRSP have identified and polished many local leaders and influencers. NRSP's work also demonstrated that poor people can break the vicious cycle of poverty if they get organised. People, when get organised, can take extra ordinary measures to improve their socioeconomic wellbeing and can set inspiring examples for all to follow and get motivation.

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Abbreviations

AKRSP	Aga Khan Rural Support Programme
CDD	Community Driven Development
CO	Community Organisation
CI	Community Institutions
CIF	Community Investment Fund
LSO	Local Support Organisation
MIP	Micro Investment Bank
NRSP	National Rural Support Programme
RSP	Rural Support Programme
RSPN	Rural Support Programmes Network
SO	Social Organiser
UC	Union Council
VO	Village Organisation

Chapter 1: Brief Introduction to RSPN

The Rural Support Programmes Network (RSPN) is the largest development network of Pakistan. RSPN has eleven Rural Support Programmes (RSP) as its members. A common approach of social mobilisation is adopted by all the RSPs for community driven development (CDD). The core belief of RSPs is that the poor people have an innate potential to help themselves and the ability to better manage their limited resources to improve their own lives and livelihoods. All they need is a support organisation, i/e. RSP, to catalyse them through social guidance along with the provision of technical and financial support.

Registered in 2000 as a non-profit company under Section 42 of Companies' Ordinance (1984), RSPN espouses CDD approach based on the three-tiered social mobilisation of rural poor men and women into a local network of Community Institutions (CIs). CIs are fostered by RSPs at three levels: 1) at the local *mohallah* level, 15/20 households get together to foster a Community Organisations (CO); 2) all COs within a village are federated into a Village Organisation (VO); and 3) all VOs are federated at the union council level into a Local Support Organisation (LSO). By federating COs and VOs under the overall umbrella of LSO, rural people are enabled to mobilise their communities and villages for their own development. The major role of the CIs is to improve the socioeconomic conditions of the poor people focusing on improving the incomes and livelihoods. These institutions also ensure equality and inclusion of all and provide a platform to raise their issues and problems at a higher level. CIs pursue a bottom-up, participatory and democratic approach which leads to better identification of the problem and also find more effective community-led solutions. Through CIs, the poor have a collective and stronger voice. They take initiatives to solve their problems themselves.

The strategic role of RSPN is to provide support to the RSPs to foster CIs of the people. RSPN serves as a national platform that works closely with the government, donors, civil society organisations and RSPs to promote the social mobilisation approach to CDD. RSPs are independent organisation and mobilise resources from various sources to undertake CDD related work. RSPN supports RSPs in the following areas: policy advocacy, social mobilisation, gender and development, knowledge management, disaster risk management, social sector (health,

education and sanitation), capacity building and communication. RSPN and RSPs have set up resource groups that allow for mutual learning and experience sharing as well as to reinforce the social mobilisation approach to CDD. These resource groups include Social Mobilisation Resource Team (SMRT), Gender Resource Group (GRG), Social Sector Resource Group (SSRG), Monitoring and Evaluation Resource Group (MERG), Finance, Audit and Compliance Team (FACT), Forum for Advancement of Communication Expertise (FACE). These groups meet on a bi-annual basis. Further information about RSPN is available at: www.rspn.org

The RSPs' Three-tiered Model of Social Mobilisation

Chapter 2: Brief Introduction to NRSP

The National Rural Support Programme (NRSP) is the largest RSP in the country, working in 64 districts of four provinces and Azad Jammu and Kashmir (AJK). NRSP was set up in 1992 with the support of the Federal Government, with it's headquarter in Islamabad. NRSP is an independent, autonomous and non-profit organisation registered under Section 42 of the Companies' Ordinance 1984.

The strategic objective of NRSP is to implement the social mobilisation based approach to CDD. NRSP aims to enable the poor rural communities to mobilise themselves into CIs, plan and manage their own developmental activities and improve their lives and livelihoods. NRSP provides social guidance to rural people through CIs. NRSP also provides technical and financial support to members of CIs. Another major contribution of NRSP is to support CIs to foster linkages with government service delivery departments, donors and NGOs along with the private sector. The role of NRSP is of a facilitator and a mediator between the stakeholders. Further information about NRSP is available at: www.nrsp.org.pk

Chapter 3: Objectives of and Methodology for Household Case Studies

The main objective of these household case studies is to document the changes in social and economic condition of the poor women. It also further documents the attitude and behavioural changes in the lives of the people and how social mobilisation process by NRSP improved their lifestyle and livelihoods. The individual specific case studies reported and prepared in this document elaborate how socioeconomic results are achieved and how the beneficiaries take part actively and act as the initiators to improve their lives and livelihood. Furthermore each case study in the document presents in-depth details, process and gains of social mobilisation.

The adopted methodology for the study was purely qualitative. The case study approach was used to get primary data and insight of the lives of rural women. Collection of data was done through comprehensive interviews with key informants and direct observation of their physical assets. The secondary data sources included documents and reports about the LSO "Awaz Welfare Khawateen" and several other publications of NRSP.

Six women members of COs from two union councils were selected for undertaking these case studies. A semi structured questionnaire was prepared and in-depth interviews were conducted with the members of selected households. Each interview was conducted after the oral consent from the respective interviewee. Moreover, the interviewees were given information about the purpose of the study. Duration of each interview was between 50 and 60 minutes on average and the photographs were taken with the permission of the participants.

A major limitation in the study is when the interviewees recall their family history and past experiences, they miss out some information. However, an effort is made to mitigate the issue by referring to the NRSP data and holding meetings with CO/VO/LSO leaders and NRSP social organisers.

Chapter 4: Household Case Studies

4.1 Naseem Bibi's Story of Struggle and Finding Success

Village	Dargai	UC	Hero shah	District	Malakand

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 in come 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 may be 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 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 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.”

4.2 Noor ul Huda's Fall and Rise

Village	Dargai	UC	Hero Shah	District	Malakand

Ms. Noor ul Huda, a 60-year-old woman, was born and raised in union council Hero Shah of district Malakand. She was the third among four siblings - three sisters and one brother. Her father worked as a labourer to earn a living. Noor did not receive any education and says that her father, as per social norms, was against girls' education.

At the age of 20, Noor was married to her relative who lived in the same village. She started her married life in a two roomed cemented house with her husband, parents-in-law and two brothers-in-law. Her father-in-law was sick and could not do any work. The younger brothers were studying so her husband was the only source of income in the house. Noor used to work day and night to serve her in-laws and to take care of her sick father-in-law. Noor was blessed with four children, two daughters and two sons.

The financial situation started declining as the family members increased and one of her brothers-in-law also got married. It became difficult to live on one person's income as there were times when the family didn't have access to even one proper meal. Noor says: "The fights in the house started shortly after my brother-in-law got married and my husband and his brothers got in to serious arguments, so there use to be constant yelling and screaming. The fights were mainly because of difficult financial situation and growing expenses. The brother-in-law didn't contribute enough money to the house and expenses kept increasing because we had children and father-in-law's condition also worsened."

The family got separated when fights increased and Noor's brothers-in-law left leaving her and her family with the parents-in-law. Now Noor's husband had complete responsibility of his wife, children and parents. The situation did not improve with time, rather it worsened because her husband was growing old and it was becoming more difficult for him to work with the same energy and enthusiasm.

Noor said, “One day I was busy doing household chores and taking care of my youngest child when I heard a few children running and shouting with excitement. I looked outside from the door and saw people gathered in front of a vehicle. I stopped my neighbour as she was also heading towards the crowd and asked her that what was happening there. She told me that there were a few people from the city who wanted to meet local women. I also went along with her carrying my child in my arms. People gathered in one house and they told us they were from an organisation called NRSP and were here to help us in getting organised and support us. They asked us to form an organisation with ten to fifteen people and hold regular meetings.”

A glimpse of Noor's house.

Noor says: “I came home after attending the meeting and at night when I went to bed to sleep I finally had hope that things might change and that my children and I will not die because of poverty and shortage of food, I thought that finally my children will not be forced to live the life as I lived and their situation will be different than mine. I slept very peacefully that night with full of hope and new dreams.”

The formation of Community Organisation (CO) was successful and the villagers participated actively with full hope that it will be benefit them. Noor said after the CO formation, she was asked by a Social Organiser to fill a form and apply for a loan from the Community Investment Fund (CIF). Noor applied for and received a CIF loan of Rs. 20,000 (USD 200) in a short period of time. Adding previous household savings, she bought a cow for the house. The cow was an asset as the family improved household income by selling cow’s milk. She used to wake up early morning to milk the cow and then sell the milk in the neighbourhood. The number of households buying the milk gradually increased and so did Noor’s income.

Noor was very regular and active in attending the meetings of CO. She became an influencer and encouraged other women to also attend the meetings and become CO member. Noor learned the importance of savings from meetings and started practicing it. The financial situation of her household gradually improved and she admitted all her four children in the school. Another major asset that she had was her husband, who was in perfect health. Noor applied for another CIF loan and received Rs. 20,000. The amount was used along with savings to set up a small tuck shop in the village.

The family has paid both the loans within the given time frame. Noor used to save Rs. 2000 per month to return the loan. Noor and her husband both worked very hard to educate their children. They believe in equal opportunities for both the genders. Her sons are now attending college and her daughters studied till tenth grade. She was able to marry her daughters in a respectable manner with her savings.

Noor's cow grazing in field.

The problems for Noor did not end even after the marriage of her daughters. One of her daughters got divorced in the early years of her marriage when she gave birth to a baby girl. Her daughter's in-laws did not want a granddaughter so they kicked her out of the house three months after the birth of the child. She came back to her parents' house and Noor is now responsible for their upbringing. Noor did not give up hope and took her daughter to the meetings and registered her as member of the CO. Her daughter underwent vocational training and learned stitching and knitting. She now does her own work of sewing and stitching for her neighbours, and is now independent. She earns enough money to support herself and her daughter. Noor says that it's her dream to educate her granddaughter to college and university level to enable her to do something good for the society and for the women who are beaten up and considered a burden by their own families.

The family now lives a happy and satisfied life. Noor's both sons have graduated and are looking for employment. The daughter who was divorced is also independent and living a good life earning her own income. The family is now planning to expand their shop and add more items to the inventory.

Noor concludes her story, "My life has been a constant struggle and I'm happy that our situation changed when there was no hope left in my life. And of course change began when NRSP team visited our locality."

4.3 Ambeeya Khatoon's Story of Self-Empowerment

Village	Dargai	UC	Hero shah	District	Malakand

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

The tradition of early marriages was prevalent in Ambeeya's village and therefore she was married at an early age of 15 to another farm labourer that her father knew from his work. The age difference between Ambeeya and her husband was of 15 years.

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

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

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

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

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

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

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

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

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

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

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

4.4 Assiya's Potential Unleashed through Social Mobilisation

Village	Bat Khaila	UC	Kot Maina	District	Malakand

Ms. Assiya, 25, was born and raised in village Bat Khaila of district Malakand. She was the second last among her ten siblings; five brothers and five sisters. Her family lived in a single room mud house. Her father worked as a labourer on a landlord's farm and mother was a housewife. Unlike other girls in the village Assiya and her sisters were sent to school by their parents and she received education till 10th grade. Due to financial constraints, not all children were able to receive education.

At the age of 18, Assiya was married off to a policeman from the same village. She started her family life in a small house of two rooms in a joint family that included parents-in-law, five brothers-in-law and three sisters-in-law. Her one brother-in-law was married and was lived separately. Her first child, a baby boy, was born after one year of marriage and the second child was born in the second year. She in total has four children, three sons and one daughter. She has twins after five years of marriage. Assiya also continued her studies after marriage with the

support of her husband and in-laws. She completed her BA along with the responsibility of her children and other household chores.

“It became difficult for me and my family to stay in the joint family system when they were little grownup, so we decided to have our own place. We found a mud house far away in the village. The room was small but with a small backyard. We took the room on rent because there was not enough income to buy land or to afford a bigger house. I myself completed education after marriage, so I knew the importance of education and sent my children to school. Most of the income was spent on the school fees and on the rent of the house along with minor household items. It was becoming difficult day by day to bear all the expenses with my husband’s limited income. The expense of education was also increasing as the kids were promoted to higher grades.”

“There came a time when I couldn’t even provide one-time meal to my family. My husband and my children would get really mad at me and used to fight over lack of food. One day, I went to a neighbour’s house to do catharsis and shun the mental pressure of what will I serve to my husband and kids when they come back home. I was talking to my neighbour when she mentioned the name of one organisation called NRSP and how it helps the poor rural women in organising themselves, reducing poverty and empowering them. She gave me a few examples of the local women who had benefited from NRSP and also invited me to come along with her to one of the CO meetings.”

Assiya said, “I came back home thinking what my neighbour had told me about NRSP and CO. My husband noticed that night that my mind was occupied. He asked me what was I thinking and what the matter was. I was reluctant to discuss it with him because I wasn’t sure how he would react. He asked me three four times so I finally gathered strength and talked to him. He listened quietly until I finished telling him everything. He encouraged me to go and attend the meeting once myself and see how it CO works.”

Assiya’s life began to improve in 2012 when she attended the CO meeting and met the Social Organisers of NRSP. Assiya recalls her first meeting with a laugh. She remembers that there was a lot of confusion and curiosity among the villagers. She attended the meeting with great interest and agreed to become a member of the CO immediately. Majority of the women in the meeting also decided to form a CO because they wanted to improve their lives and break the poverty trap. The members of the CO started meeting regularly after the formation and they also started saving money and discuss issues with each other.

Assiya soon became the leader of her CO named ’Talha’ and gained confidence from leading the monthly meetings with other CO members. In these meetings the community members would discuss their problems and collectively propose suitable solutions. Assiya also encouraged them

to do savings according to their capacity and later the amount was used in times of emergencies or to give loan to fellow community members.

Later Assiya took a 3-day training from NRSP where the importance of savings, linkages and capacity enhancement were highlighted. As she lived in the rural area far away from the city and there was no school for poor children of the village, Assiya decided to open her own school because she was educated and school would also help in improving household income. She started her school in one room of her house with less than ten students. Assiya worked with determination and hard work to teach the students. Besides running the school and doing household chores, Assiya was also actively participating in the community mobilisation.

Assiya's financial condition improved and she was able to provide nutritious food to her family. Her personality improved and she became more contented and satisfied with her life. Assiya eventually became member of the LSO, started creating awareness in her village and in nearby villages for women empowerment. She became a community mobiliser and social worker. Assiya said, "Men of our village disapproved the formation of community institutions. They stopped their women from meeting us and they thought that the work we were doing was bad. The villagers looked down upon us and considered us rebellion and disobedient."

On the other hand, the number of students increased in her school and the mud room started becoming smaller to accommodate all the students. Assiya and her husband decided to move to a bigger place so that all the students could sit comfortably. "One day I went to my parents' house and discussed the plan of moving to a bigger place with them.

They were very happy to hear the news. They appreciated me for doing good work and helping the children get education. Few days later my father came to me and gifted me a piece of land. He told me to use the land for my house and shift there as soon as possible."

Assiya and her husband built their own house on the gifted land. They made three cemented rooms with a backyard keeping in mind the space that is needed to run the school. It took more than one year to complete the construction. They used their savings and the income Assiya was earning from the school.

Assiya has one room in personal use and the other two rooms are being used for the school. She now has more than fifty students in her school and her monthly income is Rs. 12,000 (USD 120). As member of the LSO, Assiya does a lot of social work and tries to foster linkages.

The LSO is very active and tries to form new COs on their own in uncovered areas of the union council. Assiya said: “We go to other areas to form new COs and to organise the people but they don’t consider this work good. They look down on us and they refuse to meet us. The men in the village also call us names and say that we are working on foreign agenda. They call us disobedient and shameless. Our organisation is still very motivated and we try to explain the system to the women as well as to the men in the village.”

Assiya is further planning to involve more people in her school and add two more teachers. The LSO that Assiya is involved with has been giving six months training session to young girls and women. They are taught to learn sewing and stitching at a vocational training centre and women are learning it to have a reliable source of income for themselves. LSO also distributed hens in the village. CIF loans are regularly given to the CO members. Assiya is very motivated and plans to do better and bigger things for her community members and her village. For her future, Assiya wishes to have a purpose built school with all the modern facilities. She is educating her four children and wants them to excel in their studies.

Assiya concludes her story, “Just when I had hit rock bottom, hope appeared. Becoming member of CO was the life changing event. This provided me an opportunity to harness my own potential, potential that was always there but constrained. Support from fellow CO members and then from my own husband and family allowed me to play a significant role in improving our lives. More than that, through the forum of LSO, we also support other COs in the area. NRSP staff is always available to support and guide us. Now I advocate that social mobilisation is the catalyst for change.”

4.5 Hafsa Tabassum: A Local Social Activist

Village	Bat Khaila	UC	Kot Maina	District	Malakand

Ms. Hafsa Tabassum, 21, was born and grew up in Bat Khaila Village of Malakand District. She was the eldest among her five sibling, three sisters and two brothers. Hafsa grew up in a small mud house of three rooms with her parents and her siblings. Her mother, like all the other women in the village, was uneducated but her father was a teacher in a school.

Hafsa's father also practiced traditional medicine in the village. Even though the father had two occupations, the income was only sufficient to just to cover the cost of food. Hafsa's parents could not afford to send her to school but that did not stop her from getting education. She studied at home and put her efforts to get a private degree of BA.

Hafsa was married at the age of 19. She started her married life in a five room mud house in a joint family system with fifteen people. Her husband was the eldest of eight siblings, seven brothers and one sister. Her husband was a policeman but his salary was not enough to provide for all the family members. The survival of the family was on the income of her husband and the pension of her father-in-law. Out of seven brothers, only one brother was working as a driver. Hafsa wanted to help her husband to support the family and improve the financial conditions, especially to ensure that all eat well.

The scenario changed for Hafsa in 2011 when a team of NRSP visited their village. She finally realised her true potential and has been working as a social activist since then. She said, "In 2011, NRSP started to work here and I was invited like all other females of the village to attend the meeting. Social Organisers of NRSP told us that they came with a simple message that the people can help themselves to improve lives if they get organised. The focus of the meeting was on organising for self-help and savings."

She further narrates, “The meeting and female Social Organisers influenced and impressed me a lot. That was the moment when I decided that one day I will also try to bring change in somebody’s life. I went back home and discussed it with my husband. The other villagers were talking behind our back and looked down on us for going to the meeting but I knew my husband would support me because he was educated. My husband supported me and encouraged me to attend the meetings.”

“I approached the NRSP team then and told them that we will form a CO in our neighbourhood. I came back to the locality and convinced other women of the village to become part of the organisation. I was chosen the President of our CO because the members thought I was the reason they gathered courage to be part of the organisation and attend meetings. In the meetings, we discussed savings and the Micro Investment Plan. We also discussed the issues of members and possible solutions.”

Hafsa went on to say that not all the villagers were in the favour of formation of CO. The men in the village stopped their women to attend the meetings. It was difficult to convince the villagers to become part of the organisation because of the environment of the area and lack of education. The men despised us and called us names. They thought we were dishonouring our families and going against our fathers and husbands. We had to hold meetings for men in the village to educate them that women’s CO is not against the religion but it is for the betterment of the people.

“The LSO Awaz Welfare Khawateen was formed in 2013 by the help of NRSP. When the team of NRSP left, the total coverage was 43 percent and there were 67 COs in the village along with 3 VOs. The LSO was formed by the team and there were initially 24 members. There was an introductory training of the LSO members which focused on three main areas including savings, capacity building and developing linkages.”

Hafsa in 2013 became the Manager of VO and later in the year became the Office Secretary of LSO. She has continued to work for the betterment of her community members and to empower the women in her village. She continued to go to other areas and nearby villages to spread awareness. She narrated, “I use to go to other villages where the women were not organised and inform them about the importance of the organisation and self-management. I also used to tell them how problems can be solved with little organisation and lives can be improved. I was able to make 18 more COs by myself.”

The community members have placed great trust in Hafsa Tabassum. She has actively contributed in the village development projects. She used the training well and developed linkages with various sources of support. She used her linkages and contacted the British Council who helped the LSO to get seven electric water coolers installed in village schools for children.

With assistance from NRSP, a medical camp was set up in the village for women and children where latest machinery was including an ultrasound machine was arranged for diagnosis. Hafsa highlighted that due to lack of medical facilities and especially a maternity home in her village, women have to go to the city for treatment. Most of the time, due to lack of services, women die on the way to hospital. She was also able to increase the enrolment rate in school with the help of other LSO members. Hafsa said that there are now 74 more children studying in the school as compared to last year.

In 2015, Hafsa contacted the Forest Department of her area and set up a nursery in the village. Through her linkages and the help of LSO, she was able to get more than 1,500 plants and she sold them in the village and nearby areas. Hafsa was able to generate revenue of more than Rs. 100,000 (USD 1000) for herself in a few months. She said that by the end of 2017, she will use the earned money from nursery and set up cloth business in the village to further improve the financial conditions of her household.

LSO has been working on several development areas with major focus on education, health, clean water availability and child vaccination. The LSO is utilising their resources in the most efficient manner and empowering the women of the villages. Other than empowerment of the women, Hafsa along with her team is very determined in changing the lives of the rural people and bringing a positive change in their behaviour and lifestyle. Hafsa said that the household coverage has now reached to almost 80 percent of the village and along with the larger projects they also try to do small projects for the betterment of the people. In recent years, the LSO has done several cleanliness activities in the village in which they not only collected the garbage but also conducted awareness sessions about hygiene and cleanliness. Hafsa further informed that in every few months they conduct training sessions for the women to make them independent and also enhance their abilities and skills. The LSO also provides CIF to the needy people to set up a stable source of income and improve livelihoods. Hafsa said that they have provided loans to more than 90 women in the village to set up small businesses.

Hafsa has contributed to support members of the COs and LSOs. In return, the villagers have responded very positively and Hafsa said her aim is to bring improvement in the lives of the

people. She has also involved her younger sisters to participate in the community work and wants them to get higher education. It is her dream to see all the children of her village getting education. Hafsa takes great pride in the development work that she has so far carried out and is determined to do much more. She said: “I have gained confidence from being part of the CO, VO and LSO and I have now become independent financially as well as mentally to take my own decisions. I have also become aware of my rights and I wish to pass it on to more women so they don’t live their lives in misery. It is my mission to empower women and to educate them about their position and strength in the society.”

4.6 Zuhra Bibi's Story of Continuous Struggles

Village	Bat Khaila	UC	Kot Maina	District	Malakand

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

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

The financial condition of the household was not strong. The income was limited and expenses were increasing with every passing day. Zuhra was not educated herself but she had a strong desire to educate her children, for them to excel in their studies and lead a good life. The cost of sending her children to school was high and her parents-in-law were against it. She said: "My parents-in-law wanted only to send my son to school and engage my daughters in household chores. They never considered my daughters a part of family but rather a liability. There were several fights at home over the issue but my husband supported me. The expenses were increasing and there was barely enough money for food so my parents-in-law thought that instead of spending money on my daughters' education they can spend it to meet the household expenditures."

The fights and arguments increased at Zuhra's house and the financial crisis kept on deepening. Problems for Zuhra kept on increasing with the passage of time. One day, one of her relatives in the village came to visit Zuhra when she heard that she was not doing well and there were continuous fights in her home. She came and gave encouragement to Zuhra and ensured her that if she stays strong, she will be able to overcome the problems. Along with encouragement the

relative also informed her about NRSP and its work and how it helps people to improve their living conditions and break out of poverty.

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

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

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

The financial condition of her household began to improve and arguments and fights stopped. Attitude of her in-laws changed towards her and she became more confident and happy with her life. Zuhra had enough savings and wanted to utilise the money to generate more income and support her husband in meeting the household expenses. Zuhra further said, “I realised one day that my father-in-law is retired and in good health. He is also supporting me and encouraging me in my business. I decided to open a tuck shop in the commercial area of the village and include

more items in it. I couldn't run the shop myself but I realised that my father-in-law could do so. When I discussed the plan with him, he was more than happy to accept the offer and agreed immediately."

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

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

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

Chapter 5: Conclusion

It can be clearly seen from these case studies that there are multiple and diversified reasons of poverty that include limited access to resources, large families, illiteracy, lack of social, technical and financial skills, illness and diseases, death of bread winners, family disputes and early marriages. The case studies highlight that the women are the marginalised group in the society and they get more affected and suffer more because of the patriarchal culture and traditions.

In majority of the rural areas the women are considered a liability on the households and treated as a commodity owned by men. Women are also considered a symbol of honour and it is preferred that they stay at home and do not receive any education or even health services most of the time. It can be clearly said in the light of these case studies that the dominant members of the society are men and their major concern is their honour and respect associated with keeping female limited to household chores, rather than the living conditions of their women. It was acceptable to live in slums and have no food but considered wrong if the women wanted to change her life and end poverty. Women in rural areas are kept under control through restrictions on mobility and denial of a voice in decision making.

NRSP played a vital role in shaping and transforming the lives of the rural women. Social organisers provided support and encouragement to the women to form COs and VOs, which acted as a motivator to unleash their innate potential. Social scholars and development practitioners are of the belief that the poor people are aware of their problems and possible solutions, and that they can break the cycle of poverty if provided with support and assistance. NRSP, working on the same phenomena, helped the poor women to form organisations. Due to social mobilisation the households got awareness about their potential and also the constraints that hinder their development.

Once organised the women became empowered and identified that the major constraints they faced were lack of confidence, opportunities, skills, capital and decision making power. NRSP contributed to remove the obstacles by providing them with training to make use of resources in an efficient manner and enhancing their capacity. Provision of capital was also done through cash transfers and productive assets to generate income and stabilise livelihoods. As CO savings built up, members initiated internal lending to the needy through mutual consensus of members. NRSP also provided CIF to the poorest households for income generation. Enhanced income was later used for expansion of business and improved earning, better nutrition and more investment in education.

Social mobilisation helped in building up the economic and human capital of the households and added to their assets to help improve their lives and livelihoods. Moreover, along with improved lifestyle, social mobilisation also contributed to greater unity and trust among the community

members and fostered the spirit of self-help and self-management. It made the development process not only sustainable but also ensured its autonomy by capacitating the local people. Overall, the process of development was inclusive and successful. With the help of NRSP, the rural women of Malakand have found the pathway to prosperity.

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