



## **Livelihood Assistance Program**

### **Case Study on Vegetable Project Oct-Dec 2009 - Nomal, Gilgit Baltistan**

Karim Khan, a forty years old farmer, despite knowing a special technique of cultivating two crops on the same land during which parts of their growth cycle overlap, was never able to practice his skill due to the risk of losing both crops and his produce. His family has a combined total monthly income of Rs. 9000 from his employment as a government servant and his wife's salary as a health worker. They have to support a family of seven and after their monthly expenditures, they are left with only Rs 200 making them extremely vulnerable to external shocks.



*Growing Spinach and Potherb - Nomal*

Evaluating this situation, a household based vegetable project spanning over a period of three months was developed in Oct 2009 under OSDI Livelihood Assistance Program in Nomal, Gilgit Baltistan. With the goal of empowering a household and enabling them to generate an additional income by utilizing new techniques, Karim Khan's unique skill was put into practice. An interest free loan of Rs. 4, 375 was provided which enabled him to grow spinach and potherb seeds over the maize crop on approximately half a kanal of the land. In three months, Karim Khan earned a total of Rs. 13,725 after selling those vegetables in local market. After payment of the interest free loan, Karim Khan's skill enabled him to have an additional income of Rs. 9,350 or Rs. 3,116 per month from Oct to Dec 2009.

A small investment of Rs. 4375 gave three times their return, enabling Karim Khan to generate Rs. 13,275 from the vegetable project. The rise in income empowered him by increasing his savings and deploying his skills for productive use. He was in the process of taking a loan from the local community with high interest rates to pay for the expenses of his daughter's wedding in December. With his previous income he would not have been able to pay off the debt.

The vegetable project provided him an opportunity to use the overlapping cultivation technique and overcome the fear of the underlying risk of destroying three crops, namely maize, spinach and potherb. Karim Khan used the profit on his daughter's wedding. He was not only able to return the loan on time but he felt his confidence restored on his abilities to overcome his poor living conditions and strive to take the towards a better life. The project was a practical example for the villagers to learn from Karim and use the same technique to generate additional income and pull themselves out of poverty.

Such income generation techniques not only add to a household's income but also ensure sustainable livelihood of families, leading to sustainable development of the entire community with increased economic activity.