Title (Make sure your title is short, catchy & conveys the idea behind your story)

"Earning with Others Earnings"

The Situation/ Problem (What was the earlier situation or the past?)

In past, she with her husband was doing fishing as well as former work in others lands and also she was doing embroidery production but that earnings were not so adequate and they were only at hand to mouth, then her husband's friend from another village realized the destituteness and offered selling milk of their personal buffalos for sustaining domestication. Later on, her husband and she observed huge demand of milk in the village they are resided. So she with her husband begun selling 20 Kilogram milk but demand of villagers was fascinatingly increasing but due to lack availability of funds that was less probably. Thus they managed anyway. The sustainability of domestic was much hard and she was not so able to provide proper nourishment to her kids.

Introduce the model or the collective case under study (Now introduce your model here or the Case you wish to present. Give a background detail about your case)

She is Bhagan 60 year old living with her husband Mr. Umar Jatt including her five kids and two out of them are getting their educations in the nearest hamlet, since last 50 years she is persisted in Molvi Suleman Jatt Village 22 KM in NW away from loan center and 210 KM in west far from the regional head quarter. Bhagan is doing business of milk selling since last 2 years in the local community on regular earnings. She said, her daily earnings were around Rs. 500



inclusive of purchasing and selling. Currently she uses to sell 80 kilogram milk in morning and evening in the local community as well as in the sounding areas. She said, she is engaged in the selling of milk since last four years. Besides, she also produces handy-production for additional income as per the locality traditions.

What was the change or the Uniqueness in the story you wish to highlight (The important part of your story where you highlight the change or uniqueness of the story and here the crux should come.)

The story highlights the planning of old age Bhagan that how she converted her undertakings in business for the growth of household. She said, before these grants she was buying milk on loans which was not so productive in income generating activities.

But after getting loan from PMIFL scheme she has begun buying milk on cash on regular



bases which is increasing the income and delivering so sufficient savings i.e. 500 or more than that, is only saving exclusive of purchase and she has also increased the limits of milk selling that is 80 kilogram per day. She said if she could have huge amounts available she can save more than current savings. She said three months have been passed and on regular bases she save and also paying the loan installments easily.

The END / **conclusion** (The result of above narration. How the combination of the model situation, the background and the change or uniqueness in the story has brought viable change in the life of House Hold or at Hamlet/village/UC level).

If we compare her past and present than it is demonstrative that, she has expanded her business of milk selling more than the past, generating so sufficient earnings on regular bases as she was disable to produce cash for running household affairs, she is dealing with domestic matters easily, she is now able to feed her kids properly, she on regular bases buy milk on cash that give her good profit and savings too. She has begun selling milk in also other hamlets and sounding towns from where she gets good edge.