

The Road to Success

Economic and Social Empowerment of Poor Rural Women



Case Studies from
Government of Sindh's
Union Council Based
Poverty Reduction
Programme in
Shikarpur District



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Design & Print: Dot Advertising

Cover Photograph by: Savaila Hunzai

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Foreword

The Rural Support Programmes (RSPs) have a national presence. RSPs' approach to community driven development (CDD) is based on the three-tiered social mobilisation approach tried and tested at scale by the Aga Khan Rural Support Programme (AKRSP) in the Gilgit, Baltistan and Chitral (GBC) regions of northern Pakistan. Mr. Shoaib Sultan Khan, the first General Manager of AKRSP, espoused and practiced the belief that people have to be the drivers to harness their own potential. However, people may not be able to do so due to certain constraints faced by them. These constraints can only be loosened and removed, allowing people to improve their livelihoods and lives, by bringing the people into an organised fold of their own organisations. RSPs call these organisations community institutions (CIs), which include Community Organisations (COs), Village Organisations (VOs) and Local Support Organisations (LSOs).

The CO comprises 15-20 households living in a close proximity sharing common socio-economic conditions. COs are the foundation. COs focus on supporting households to improve their incomes and livelihoods. COs support each member household to prepare a Micro Investment Plan (MIP) in which the household identifies and prioritises an income generating activity that the household members themselves can undertake. Forms of support needed to implement the income generating activity are also identified in MIP. These COs are participatory bodies where all members partake in meetings and in decision making process. COs then federate into VOs, with the VO having two representatives from each CO. VOs focus on larger village level issues, and formulate a Village Development Planning (VDP) to address them. The VO is also responsible for management of Community Investment Fund (CIF),

community physical infrastructure (CPI), and social sector activities. Once a Union Council (UC) has several VOs, these are federated into LSO, with two representatives from each VO. VOs and LSOs are representative bodies. LSOs' key roles and responsibilities are to support member VOs/COs, foster linkages with government line departments to extend their outreach to community households, mobilise local and external resources, and to undertake local advocacy activities on behalf of COs/VOs.

When people have their own institutions, then they are strategically placed to generate and access capital for income generation activities, as well as to build up their productive and non-productive assets, and to constantly improve their social, financial, and technical skills. With organisations, capital and skills (OCS), the people begin to break the vicious cycle of poverty and at the same time begin to climb the virtuous ladder leading them out of poverty.

In 2007, Mr. Shoaib Sultan Khan, Chairman Rural Support Programmes Network (RSPN), took senior management of RSPs to the Indian State of Andhra Pradesh. Beginning in 1994, Mr. Shoaib Sultan Khan, under the auspices of the United Nations Development Programme (UNDP), had led the South Asian Poverty Alleviation Programme (SAPAP). In Andhra Pradesh, the Society for the Elimination of the Rural Poverty (SERP) was set up along the lines of RSP by the state government. SERP had adopted and adapted the RSP approach to CDD based on social mobilisation. In 2000, with support from the World Bank, SERP undertook State-wide social mobilisation. Along with horizontal expansion, SERP also supported Self Help Groups (SHGs) in vertical institutional development, i.e. fostering federations of SHGs at village level, block

level and district level. SERP also adopted an integrated approach whereby various local level development interventions were brought together in one programme. A key intervention of SERP was the introduction of CIF. SERP targeted mobilisation of poor rural women.

After this visit to SERP, RSPs undertook a strategic review of their interventions and devised the Union Council Based Poverty Reduction Programme (UCBPRP). Apart from social mobilisation, this included CIF, Income Generating Grants (IGGs), CPIs, Technical and Vocational Skills Training (TVST) and Micro Health Insurance (MHI). In early 2008, RSPN and the National Rural Support Programme (NRSP) initiated Union Council Based Poverty Reduction Programme (UCBPRP) in union council Kamar Mashani of Mianwali district. In late 2008, UCBPRP also became part of the Planning Commission's official policy for rural development, social protection and women's development, after the Planning Commission presented it to the President of Pakistan as the result of the deliberations of the Special Committee on Poverty Reduction, Social Protection and Women's Development, under the Task Force on Social Sectors.

After the general elections of 2008, Mr. Shoaib Sultan Khan undertook advocacy activities with all four provincial governments. A presentation was made to the Chief Minister of Sindh and he very generously accepted the approach and supported the UCBPRP for implementation in two districts of Shikarpur and Kashmore by the Sindh Rural Support Organisation (SRSO).

UCBPRP in Sindh had some unique features. Firstly, the programme was focused on women, and the poor and poorest households, identified through a Poverty Score Card (PSC) survey. Secondly, the programme was the first ever major project of the Government of Sindh (GoS) that was being implemented through community participation. Thirdly, the programme comprised integrated interventions. Fourthly, the programme

was for all rural union councils (UCs) of the districts, i.e. a district-wide programme. And lastly, the programme involved organising rural people into 'organisations of the poor' at the community, village and union council level, i.e. CO/VO/LSO.

Under UCBPRP, SRSO aimed to foster a network of people's own organisations, and then to support these organisations to contribute to improve people's livelihoods and lives. Interventions supported by SRSO included CIF, IGGs, CPIs, vocational training, MHI and low cost housing. CO/VO/LSO also began to undertake activities to support their members.

In October 2016, RSPN in coordination with SRSO, began a process to undertake household-level analysis to capture the socio-economic changes that have taken place in the lives of the rural households of Shikarpur district, Sindh. The household level case studies in this report present a detailed account of the impact of the social mobilisation on member households' livelihoods and lives. These case studies are from two UCs of the Shikarpur district. The case studies convincingly demonstrate how the poor local women have been economically empowered by coming together and fostering their own institutions.

With the organisation of the poor rural women in COs, SRSO was able to provide technical, social and financial support to the rural women of Shikarpur, enabling them to improve their means of livelihood. Apart from material benefits, perhaps the most significant gain has been that the voice-less women have been empowered. They now have more voice within their households, as well as in their community. These series of case studies clearly demonstrate that social mobilisation has acted as a catalyst to unleash the inherent potential of the poor women of Shikarpur. Now, they have their own organisations, capital and skills to carry on improving their livelihoods and lives and to build better future for their children.

Acknowledgement

Many people have supported and guided me to undertake this assignment. I want to thank Mr. Khaleel Ahmed Tetlay, Chief Operating Officer (COO) RSPN, for providing me the opportunity to undertake these stimulating case studies. Also, I am grateful to Mr. Khurram Shahzad, Specialist Monitoring & Evaluation RSPN, and Mr. Noor Muhammad, Communication Officer, SUCCESS Programme RSPN, for their feedback, comments and suggestions for improving these case studies. I am immensely thankful to Mr. Naveed Memon, Programme Manager, Monitoring and Evaluation SRSO, for his guidance during my stay at Sukkur.

I also want to take this opportunity to thank Mr. Naimat Ullah Sawand, Monitoring and Evaluation Officer SRSO, and Ms. Parveen Social Organiser SRSO Shikarpur, for supporting and facilitating my field visits as well as for providing background information.

Last but not the least, I want to extend my heartfelt thanks to the community members who participated in the interviews and shared their life experiences, pains, joys and hopes during the field work from October to November 2016.

These studies are dedicated to the ordinary rural women of Shikarpur who have undertaken extraordinary steps on the road to success.

Savaila Hunzai

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Rural Support Programmes Network (RSPN)

December 15, 2016

Abbreviations

AKRSP	Aga Khan Rural Support Programme
BKPAP	Bacha Khan Poverty Alleviation Programme
CMST	Community Management Skills Training
CO	Community Organisation
CIF	Community Investment Fund
CPI	Community Physical Infrastructure
GoS	Government of Sindh
IGG	Income Generating Grant
KP	Khyber Pakhtunkhwa
LSMT	Leadership Management Skills Training
LSO	Local Support Organisation
LCHS	Low Cost Housing Scheme
MIP	Micro Investment Plan
NADRA	National Database and Registration Authority
NRSP	National Rural Support Programme
MHI	Micro Health Insurance
PSC	Poverty Scorecard
RSP	Rural Support Programme
RSPN	Rural Support Programmes Network
SERP	Society for Elimination of Rural Poverty
SMC	School Management Committee
SO	Social Organiser
SRSO	Sindh Rural Support Organisation
TBA	Traditional Birth Attendant
UC	Union Council
UCBPRP	Union Council Based Poverty Reduction Programme
VDP	Village Development Plan
VTP	Vocational Training Programme
VO	Village Organisation

Chapter 1

1.1 UCBPRP in Shikarpur District

Introduction of the process of Social Mobilisation, under the UCBPRP initiative in Shikarpur District, has been one of the major development interventions undertaken by the Government of Sindh (GoS) and SRSO. The primary objective of this initiative is 'to improve the quality of life of communities living in rural areas that lack basic facilities'. The specific objective is to build the capacity of the population living below the poverty line through social mobilisation in the rural areas to empower the locals, both socially and economically. UCBPRP was designed to reduce rural poverty using the RSPs conceptual package of social mobilisation supplemented by a programmatic interventions based upon a holistic approach. In addition to poverty reduction, the project was also aimed at helping the poor women improve their social indicators relating to health, environment and education.

UCBPRP involved the identification and targeting of the poorest, through a Poverty Scorecard survey (PSC), and a programme of social mobilisation, complemented with delivery of necessary technical and financial support. Key support interventions included IGG, CIF, CPI, TVST, MHI and low cost housing. One of the key challenges faced by developing organisations is proper identification of the target groups, specifically the target households. In order to ensure proper identification of the current poverty status of the households, SRSO undertook the (PSC) census of all households in all rural UCs of Shikarpur.

PSC calculates a score between 0-100 that indicates the likelihood of the household being poor (lower the score, higher the probability of being poor). PSC is today widely used in Pakistan.

SRSO aimed to mobilise 100% of the households falling in the 0-23 category of the PSC, and generally 70% of the rural households. Only women were to be mobilised. UCBPRP was then the largest women-only social mobilisation programme of the country.

CIF is a community managed revolving fund where all management decision making lies with the community members, e.g. what service fee to charge, duration of micro loan repayment and purpose for which micro loan is given. SRSO provided the overall guidance that CIF is 'to be used and not consumed, and that over time its amount should increase'. All other decisions lie with the community members. CIF is targeted at the households falling in the 0-18 category of PSC score. SRSO trained 5,096 community leaders in CIF management. Nearly 45,000 women members of COs have accessed CIF in Shikarpur district. Average CIF loan size is about Rs. 15,000. SRSO also provided one-time grants, IGGs to poor households falling in the 0-11 category of the PSC score. Nearly 4,000 poor women members of COs received IGGs. Average size of IGG was Rs. 10,000. Beneficiary households used this grant to buy productive assets that would contribute to enhance the household income.

Chapter 2: Scope of the Study

2.1 Methodology

The main objective of these household level case studies is to document the changes in social and economic dimensions of the lives of the poor women and how the social mobilisation process amalgamated with the intense package of developmental interventions of UCBPRP has supported them in improving their lives and livelihoods. Each profile reported in this document elaborates livelihood activities before and after the intervention and gives the holistic account of how the beneficiaries achieved these socio-economic results during the process of becoming change agents throughout these years. Furthermore, each case study in the document presents the detailed process and the gains of social mobilisation.

For this study a qualitative research approach was employed, i.e. the case study method. Case study approaches 'in their true essence, explore and investigate contemporary real-life phenomenon through contextual analysis of a limited number of events or conditions', (Zainal, 2007). For data collection, key informants' in-depth interviews were used.

Fifteen women members of COs from two UCs were selected for undertaking these case studies. The PSC scores for these women before and after the project were

compared. A checklist/questionnaire was designed and then in-depth interviews were conducted during October and November, 2016. Each interview was conducted after receiving a verbal consent from the respective interviewee. Furthermore, the interviewees were given information about the purpose of the study and its outcomes. Each interview lasted between two and a half hour, on average. Moreover, these interviews were digitally audio-recorded and photographs were taken with the participants' permission. Information collected via interviews was triangulated and supplemented through informal conversation with the CO/VO/LSO leaders and SRSO Social Organisers (SOs). In addition to the collection of primary data, documents and data about the UCBPRP, available on SRSO website and district office, was also reviewed.

The case study approach has some limitations. When interviewees are recalling their family histories and participation in various development activities, the issue of accuracy of information arises. However, efforts were made to mitigate against these by cross checking with SRSO records, meeting community leaders and feedback from SRSO's Social Organisers.

Chapter 3

Findings

The key finding from these case studies is that under the Government of Sindh's UCBPRP intervention, SRSO has significantly contributed to poor rural women's economic and social empowerment. Women empowerment is defined 'as women's acquisition of resources and capacities to act as change agents in a context of gender inequality' (Schuler, Islam & Rottach, 2010). The key to this empowerment was the catalytic role of social mobilisation, the formation of poor women's own organisations, and training them to identify problems and find solutions. All 15 respondents repeatedly mentioned that it was only through coming together into COs that they were able to play a proactive role in improving their own livelihoods and lives. When the MIPs were being prepared, the women and their household members themselves identified the potential income generating activities that they could undertake. SRSO's support enabled them to remove the constraints that inhibited their ability of self-help. The respondents confirmed that SRSO supported them to harness their own potential and to become change agents. SRSO's support allowed the poor rural women to unlock the opportunities that were always there. This was achieved through enhanced skills and knowledge, and by accessing small amounts of capital. Rural women, who had previously remained unheard and their existence had been confined to undertaking household and farm chores, have now empowered themselves economically and socially. Today they are more aware about education (especially for girls), mother and child health, birth spacing/family planning,

issues of early marriage and child bearing, dowry, gender based discrimination and violence. By accessing capital through CIF, women have become more active in income generation. By playing a more active role in the household economy they have gained greater voice, respect and role in intra-household and community decision making process. Their mobility has been enhanced; once limited to the household yards, now they are mobile across communities, villages and towns. One respondent even travelled to India for experience sharing.

In summary, the process of social mobilisation and the allied support has contributed significantly towards the social and economic empowerment of women, as further explained below:

1. **Civic rights and social awareness:** The respondents are now more aware about civic rights. They have Computerised National Identity Cards (CNIC). They know about the importance of registering their marriages and the birth of their children. Women are now more aware that early marriages and early child births can cause health issues.
2. **Access and control over productive assets:** After becoming members of COs, women now have access and control over productive assets, e.g. sewing machines, livestock, savings, etc.
3. **Mobility:** Prior to the process of social mobilisation, many women did not go outside their houses. After becoming CO members, respondents now have much broader mobility and visit different places, e.g. markets, medical facilities, to

attend CO meetings, as well as outside their villages for attending training sessions.

4. **Enhanced role in household decision making:** Earlier, women had very limited role in household decision making. Now they are involved in various household decisions (individually or jointly with the husband), for example, decisions related to household repairs, livestock raising, children's education and engaging in micro enterprises.
5. **Control over expenditure:** Prior to social mobilisation, respondents did not have access to money. All money related matters were dealt by the menfolk. Now respondents have access and control over money. While they use money to enhance the household welfare, now they can also use money for themselves, e.g. buying small jewellery items, new clothes, etc.
6. **Recognition in the community:** Initially women were not even allowed to attend programme introduction meetings. Now they have won recognition within their communities, both as leaders and members of COs and VOs. Broader communities have also benefited from the activities of their own organisations, in terms of improvements in schools, community infrastructure and access to shops in the community. This has led to the locals recognising that women are playing a key role in the development of the community.
7. **Gaining voice:** Earlier women were quite invisible. Now, they are active and have the capacities to engage with the key local stakeholders for the rights of

their fellow women. Their individual and collective successes have given them the confidence to reach within the community, as well as outside, to try to address the issues facing their fellow community members. Many of them have become brilliant orators.

8. **Burden becomes the asset:** Women were seen as a burden. Parents would want to marry off their daughters at a very early age to 'reduce their burden.' No investment was made on girls and young women; they were not sent to schools. Now that many women are CO leaders and members, they have become successful at running and managing micro enterprises. There is a visible shift in the community's perception of girls and women. Parents have begun to invest in girls, especially in their education.
9. **Improved livelihoods and lives:** in 2009, 14 of the interviewed households were in the 0-23 PSC score category, and only one household was in the 24-100 PSC score category. In 2016, there were 11 households in the 24-100 PSC score category, and only four in the 0-23 PSC score category.

These household case studies clearly demonstrate that the poor rural women have the potential to improve their livelihoods and lives through coming together and setting up their own organisations, mobilising capital through savings, and improving their social, managerial and technical skills. This potential can only be unleashed by empathetic support organisations that firmly believe that all poor people have the potential to improve their own lives, through their own actions.

Chapter 4

Household Case Studies: The Road to Success

4.1

Nabul's journey from despair to hope



VILLAGE

Mujharat

UC

Rustam

DISTRICT

Shikarpur

Nabul Khatoon, a 29 year old, was born and raised in village Mujharat of Taluka Lakhi Ghulam Shah in Shikarpur district. She has 12 siblings; seven brothers and five sisters, and is the fifth among her siblings. Her family lived in a straw hut. Her parents worked as labourers on a local landlord's farm. Nabul had a very rough and tough upbringing. Nabul, tears in her eyes, narrated her childhood memories, *"once when I asked my mother for money to buy my necessities she burst into tears, because she did not have a single penny in her pocket. I remained silent. However, after that she would give me a Rupee coin, once or twice a week, which I would save in a jar."*

When the savings were sufficient, Nabul purchased a wooden frame to create embroidered products, using cloth. She was a quick learner, so she learned the art of stitching and embroidery from her mother and neighbours. She wanted to contribute to the family's livelihood, but many a time she was unable to buy the necessary inputs, e.g. cloth, thread and needles. Nabul remembers that her parents rarely bought clothes for themselves. Her mother could barely afford to buy a single cloth in a year that her grandmother would then stitch in a very simple design.

I asked my mother for money to buy my necessities she burst into tears, because she did not have a single penny in her pocket.

Nabul was married to her cousin at the age of 16. She recollects that at her marriage ceremony she was not even asked about acceptance for the marriage. She said that it was a simple departure with her cousin. She started her married life in a single room mud house. Her husband was the eldest among his five siblings. Her parents in law were tenant farmers receiving one third of the harvest for work. Nabul remembers that the share the family received was not even enough to meet their basic needs. It was not unusual for the family to take rice and wheat on credit from local shops to eat, and survive. Nabul's husband also worked along with his father.

After 18 months of marriage, Nabul gave birth to a baby son, who is now 11 years old. She recollects that she did not know anything about pregnancy and health related issues. She did not see any doctor; therefore, she was not aware of the child's nutrition, vaccination immunisation or medical check-ups. The baby was born at her home without the assistance of a doctor or a midwife. With the gap of one year between each child, Nabul had five children. Unfortunately, two of the children died within few months of their birth due to lack of treatment. Due to the family's poverty, they could, unfortunately, not take the children for treatment. Nabul spent her days looking after her children and also did the household chores.

"One fine day, Madam Saima from SRSO visited our village and asked the women to gather for a meeting," recalls Nabul. "The elder women discouraged the young ones from attending the meeting. We had never stepped out from the boundaries of our houses."

Describing the village's social context, Nabul said, *"once a male neighbour went to NADRA office to apply for CNIC. The NADRA staff asked him to bring his wife to the office. He acted accordingly and received the CNICs. Hearing about this, the villagers started taunting him. They accused his wife of having a bad character, because she went out to the city. Similarly, when my husband went to make his CNIC, NADRA staff asked him about me and he answered that he is not married. Such was the village environment."*

Nabul's father-in-law prohibited her and many other women of the village from attending the meetings called by SRSO. He complained saying that these outsiders will ruin the women and bring great dishonour to the village. She narrated, *"Initially, I went to the meetings secretly. My father-in law came to the meeting and saw me and then fought with us, while the SRSO Social Organiser remained speechless."* Nabul, however, persisted and kept on attending the meetings and finally joined the CO as a member. After hearing about the Community Investment Fund loans available to poor CO members, Nabul informed her family about this opportunity. However, her father-in-law was against Nabul taking CIF. She said, *"my father-in-law thought the loan will be with a heavy interest and he also said that SRSO and all such organisations are fraud."*

However, Nabul's persistence paid off. In 2013, she applied for CIF loan and received it. The loan amount was Rs 15,000. When she handed over her CIF to her father-in-law, he smiled and seemed pleased. With the interest free loan amount, Nabul's father-in-law bought fertilizer for the land. After harvest sales, the loan was repaid. In 2014, Nabul took another CIF loan of Rs 15,000 for agricultural inputs. That loan has also been repaid. In 2015, Nabul received the



Nabul with her two daughters showing their designed dresses that she stitched.

third loan for agricultural inputs which she plans to repay by the end of 2016 after the rice harvest sales.

Being from a poor family, Nabul also received further support from SRSO. Under the livestock project, Nabul received two heifers. One of the heifers unfortunately died, while the other one is now pregnant. Nabul's husband attended a Vocational Training Programme supported by SRSO. He learnt designing and stitching clothes. Upon completion of training, he opened a tailoring shop in partnership with another fellow villager. Later, Nabul also learnt stitching dresses from her husband. Now, Nabul and her husband are able to earn by stitching clothes. She charges Rs. 150 per baby's suit, Rs. 350 for a man's suit and Rs. 300 for a female's suit. Now they have two sewing machines at their home.

Nabul, after the aforementioned changes, started to think about her children's education. She has begun to save money to that end. Nabul learnt the importance of savings from the CO meetings. Her eldest child studies in grade two and the younger one in grade one. Nabul says that she has plans to educate all her children.

"I was always eager to do something, especially after my marriage. It was only after becoming a CO member that the avenues opened up for me. I am so glad that SRSO came to our village and supported us to set up the CO."

4.2

Abida's entrepreneurial prowess



VILLAGE

Younis Machi

UC

Rustam

DISTRICT

Shikarpur

Abida, 29 years old, has been brought up in Younis Machi, a village in Shikarpur district of Sindh. Her family farmed their 1.5 acres of land and lived in a single room mud house. Like other girls in the village she never attended any school. She learnt embroidery to make *Rillis* (traditional wall hangings) by observing her neighbours, who also made embroidery on fabric and *Rillis*.

Abida was married at the early age of 13. Her marriage was arranged by her parents. Her husband was a labourer and worked at a traditional bricks kiln on meagre wages. Abida's father-in-law had three wives. She started her married life with the joint family: four brothers in law, five sisters in law and three mothers in law.

Abida remembers that right after the third day of her marriage, she was ordered by her mothers in law to do all household chores along with her sisters in law. The men of the family

Abida, who lived a resource deprived life in a straw hut, on getting access to capital through CIF loan has now nurtured a grocery store, has a proper house that she is proud to call home; she has a solar panel for electricity, owns a television which gives her children broader exposure and entertainment, and also owns an electric motor to pump water for the washroom and household use.

and three mothers on law worked in their own land to earn a living for the family. She said that the family owned 1.5 acres of land where they grew rice and wheat. She said that the produce from their own land was never sufficient for the big family. Therefore, they had to work on other farmers' land too, to make the ends meet. The family also had a cow and two buffaloes.

After three years of her marriage, Abida gave birth to a baby boy. Later, with the gap of one year between each child, she had three more children: a son and two daughters. When her first child was only three years old, the elders in the family decided to distribute the family's assets. Abida's husband received half acre land and a buffalo in his inheritance. Abida, with her husband, mother-in-law and her children, started living in a straw hut. The family grew rice and wheat on their land. She remembers that quite often they ran out of food, as the farm produce was not enough to feed the family. During the lean periods, the family took a loan from Hindu Dewan community and landlords on high interest.

One day Abida's neighbour shouted out from the street and asked Abida to come out. Abida said that, *"when I went out I found her with some outsiders. My neighbour said that these people have come to our village to help us and they want us all to gather at a common place. I, holding my daughter in my arm, went with them. Other females from the village also gathered after we informed them. The visitors said that they are from an organisation called SRSO and that they want to support us to get organised and that later they can provide material support as well to improve our lives. The first step was for the women to foster a Community Organisation (CO)."* Recounting some of the challenges they faced, Abida said, *"Some menfolk were hesitant about the community women talking to outsiders. Community women listened to the SRSO team and accepted the message, and fostered one CO with 12 members. The SRSO team kept visiting us and taught us how to conduct meetings. Eventually, we also gained a lot of confidence and the members began to talk freely. Gradually, the resistance from our men evaporated."*

"When the Social Organiser from SRSO asked the CO members to select a leader for our CO, all members unanimously suggested my name and named the CO as Abida. It was the year 2009 when we formed our CO and started bi-monthly meetings," she narrated.

"The Social Organiser asked us to fill in the Micro Investment Plan form and mention what we wanted to do to change our life standards. I discussed this with my husband and he suggested me to opt for a village shop. Hence, I mentioned that I wanted to open a shop in the village as the villagers had to go to other villages to buy even a match box."

After formation of the CO, the Social Organisers conducted training sessions about management of meetings and record keeping. All CO presidents were asked to discuss the CO members' problems and come up with solutions. Later, a VO was formed at the village level to discuss problems of all the COs in the village. The VO was named as Younis Machi, after the village. Later, all VOs in the union council got together to set up the Local Support Organisation (LSO). The LSO is named as Sindh Sujag; *Sujag* means awakening in Sindhi.

In 2010, Abida received a loan of Rs. 10,000 from CIF set up by the VO. With this money Abida opened a small shop in the village. She said that her husband helped by making purchases from a wholesaler in Shikarpur city. Initially they kept sweets, biscuits and some basic items in the shop. As there was no other shop in the neighbourhood, all villagers flocked to her shop to make routine purchases. The shop was successful. Within six months, Abida was able



Abida and her husband in her grocery store.

to return the loan. Over the months, as more customers visited her shop, Abida kept adding to her inventory.

Given the success of the shop, her husband who worked on a brick kiln in a neighbouring village, joined Abida to run the shop. The villagers' demand for items increased and Abida needed funds to fully stock up her shop. Abida applied for and received another loan of Rs. 10,000 from the VO in 2011. Adding this amount to family's savings of Rs. 15,000, Abida's husband extended the shop and bought more items. Now the small shop had developed into a village level general grocery store. Abida also began selling fresh vegetables and fruits. She repaid the loan well within the due period.

Abida is now able to fulfil her household needs from the profits earned from the shop. However, Abida's family still lived in the same old hut, which, obviously, was not conducive for the family. To resolve the housing issue, Abida availed the opportunity offered by SRSO through the Low Cost Housing Scheme. She now has a two-room house.

In 2012, Abida again applied for and received another loan of Rs. 10,000 from the VO. Along with the family's savings, further investment was made in the shop. Abida began to

sell flour, sugar, cooking oil, rice, vegetables, tea, and other grocery items in her shop.

Abida's family is very happy with the flourishing grocery store. Her husband said, *"with SRSO's guidance and Abida's efforts, our family has witnessed a great success. I am now supporting Abida to run the grocery store; this has somehow reduced her burden. Our monthly sales have grown and now range between Rs. 40,000 to Rs. 50,000."*

Despite running the grocery store, Abida is still actively involved in CO matters and continuously strives to support her fellow community women, particularly to improve their skills and livelihoods.

Abida proudly says,

"Now we have a proper house that we are proud to call home, we have a solar panel for electricity, we own a television which gives us and our children broader exposure and entertainment, and we also have an electric motor to pump water for the washroom and household use. I have saved some money and I am planning to buy a washing machine and a fridge. My husband has sent my eldest son to Sukkur to get modern and Islamic education. I want to educate my younger children. In my earlier life, I faced many hardships and suffered deprivations. I now desire that my children should have a better future."

4.3

Manzooran's fall and rise



VILLAGE

M. I. Soomro

UC

Rustam

DISTRICT

Shikarpur

Manzooran is 40 years old. She was born and raised in village Muhammad Ibrahim Soomro of Shikarpur district. Her family lived in a simple straw hut. Her father worked as a labourer on his brother in law's land while her mother stitched clothes for fellow villagers and also made *Rilli* (traditional floor coverings) to earn some income for the family. Manzooran said that her father was a gambling addict and most often lost all his earnings in gambling. The family relied on the mother's meagre earnings. Manzooran learned stitching clothes, weaving chairs and making handmade hats from her mother.

Manzooran was married in her own village at the age of 18. Initially, her husband was unemployed. Her father-in-law was a carpenter by profession who earned livelihood for the whole family. The family lived in a single-room mud house and a straw hut. The family did not have any land or livestock. After one year of her marriage, Manzooran gave birth to a baby girl. Later, with a gap of one year between each child, she had six children: three daughters and three sons. One of her sons died young. She said that after the death of their son, her

SRSO supported tailoring training and CIF loans allowed Manzooran to generate income for the family who were betrayed by new technology based designing market.

husband started taking life more seriously, and decided to work and earn money. He took painting lessons from a teacher in the village. In four years he became a painting artist. He made decoration frames, undertook wall chalking, painted large posters and large banners on demand. Her husband's painting efforts went well, because there was demand for his work.

In the year 2000, the family migrated to Chak, a town in Shikarpur district, in search of a better life. She said, *"my husband's work had more demand in the city; therefore, we decided to migrate to the city. Here, we lived in a rented house. As demand for art work was at the zenith those days, we were confident enough to take a loan from the bank. We took a loan from a bank and purchased a plot of land to build a house in Chak. My husband's earning was sufficient for household needs and also for some savings. We saved money and repaid the loan. Again we took loans from the bank to build our house. We built a three room concrete house. Also, we admitted our children in schools."*

The broader technological landscape was changing, and this did not bode well for her husband's work. Computerised designing had started changing the market, and the demand for her husband's talent declined. People ordered banners and posters from vendors who had access to modern technologies. This severely dented the family income, and gradually her husband found no work.

Her Husband said, *"the introduction of Panaflex machine in the market was a bad luck for my family. I did not find work afterwards. I had to return Rs. 500, 000 to the bank."* The interest on bank loan kept growing, and the family could not repay the loan. Her husband started to work as a labourer with the groups that painted houses, but the income was not sufficient for the family. The family's low income brought trauma to the family and Manzooran felt helpless whenever her children asked for their school fee.

One day some girls from her village came to her house and informed Manzooran that some outsiders had come to the village and they wanted to help the poor women in improving their lives. She recalled, *"they said the women of this area will have to come together in a group so that they can discuss their needs, problems and potentials. I went out in street and observed them. Our neighbours did not trust them and asked them to leave. Some of the villagers did not even want to talk to them. However, an old lady in the next street allowed them to sit in her house. I along with two other females from the village went there and listened to them. They said that they are from SRSO and they want to know that what the women can do to improve their economic conditions."*



Manzooran making Rilli.

Initially, the villagers had misconceptions about people from SRSO and their desire to work with females only; it was a huge challenge for the SRSO team to convince the villagers. However, SRSO team was successful in convincing few villagers who further explained the objectives of SRSO to others. Manzooran said that the village women asked her to join the Community Organisation (CO) that consisted of 20 females, initially. The CO members named their organisation, Marvi. Manzooran attended the weekly meetings where she learned that through this organisation she will be able to learn stitching clothes.

After some months of CO formation, SRSO came up with a vocational training programme for women in 2009. Manzooran attended the tailoring training. She said that she attended the complete course of the sewing machine, stitching clothes and embroidery work through machines.

In the same year SRSO team asked the CO members to fill the Micro Investment Plan (MIP) for their individual households. She said that she mentioned her desire for buying a sewing machine in her MIP. She received a loan of Rs. 10,000 from CIF of VO. With this money she bought a sewing machine and an electric motor. She started taking orders to stitch clothes and charged Rs. 200-300 per dress. With the electric motor she was able to stitch 5-6 dresses per day. Apart from that she saved the money and purchased fabric to make hats for children.

Manzooran said that on festivals, she receives more orders for stitching. Her daughter has also learned to stitch clothes and she helps her during the period of high demand. Manzooran returned the interest free loan by stitching hats and clothes for villagers.

Meanwhile, her husband joined the Panaflex market as an order booker. For this work, he received a 5% commission per order. Manzooran said that during this period, she continued to support her children's education. *"If our children are educated, they will never suffer due to poverty,"* she says.

Her eldest daughter has just completed her intermediate level of education (grade 12) and now she has opened a tuition centre for the village children in one of the rooms in her house. She said that her daughter has 17 students. Her son studies in grade 11 and he makes french-fries and sells them in the street, on part time basis. Manzooran said that now her children earn enough money to meet their own educational needs.

The family has returned 60% of the bank loan. They look forward to the day when they will be debt free. Manzooran wants her children to get higher education, and she knows she will need more resources to fulfil her dream.

'I and my husband will keep working hard to educate our children, so that they will not face what we did.'

4.4

Gulshan Khatoon realises her potential



VILLAGE

M. I. Soomro

UC

Rustam

DISTRICT

Shikarpur

Gulshan Khatoon, a 50 year-old, was She was born and brought up in village Muhammad Ibrahim Soomro of Union Council Rustum, Taluka Lakhi, District Shikarpur. She grew up under very tough conditions, because her parents were tenant farmers. She was the eldest among her siblings; two brothers and three sisters. She never attended school, because the local custom was to keep girls at home.

She was married off to her cousin at the age of 14, without her consent, in accordance with the local tradition. In her village, the women's roles were clearly defined, and their mobility was limited. Women's roles were limited to undertaking household work and working in the agricultural fields. Men were the decision makers. While recollecting her childhood memories, Gulshan said that people, and particularly women, in her village had very limited awareness about education and health; they did not know about schools and never visited a doctor. Life was simple, but also very hard, for the village people, especially for women. After her marriage, like other women in the village, she was engaged in daily household chores.

Gulshan gave birth to 11 children. Her husband used to say that God will provide food and shelter for their children; there was no need to worry about the future of the children. Both, men and women, lacked awareness about family planning. One of Gulshan's key and

When the men were in-charge of the village, they did nothing other than talking. But when we [women] got organised into CO and started to work, we made everyone work for betterment of the community.

constant concern was feeding and clothing her children. Her husband worked as a labourer on other farmers' fields. As an asset, the family had 120 yards of land, where they grew rice and wheat that hardly met their requirements. Gulshan remembers that the family ran out of basic food supplies within weeks of the harvest. Her large family lived in a straw hut.

Gulshan's first child was a boy. He showed signs of weakness and Gulshan became worried about his health. Her husband proposed local remedies that did not work. However, the baby survived against all odds. Later, Gulshan became more aware about the importance of children's health and started visiting local health facility for her children's medical check-ups. Gulshan recalls that her family's life was very hard. With a large and growing family, she always was worried about finding food for her children. The straw hut was also too small for the family. In the rainy season, her family faced additional problems of leaking roof and accumulation of mud in the yard.

Gulshan's life began to change for good in 2009 when some female social organisers from the Sindh Rural Support Organisation (SRSO) visited her village and interacted with the locals. Initially the village men showed hesitance in allowing the SRSO staff to conduct meetings with village women. However, the SRSO staff persisted and finally the men consented. The SRSO team conducted initial programme introduction meetings and introduced the organisation, its strategy, objectives and approach. The first meeting was held at a common meeting place (*Autak*). Since women never visited the *Autak*, Gulshan sent her children to seek out their father and only after his arrival, and with him accompanying her, she attended the meeting.

Gulshan recalls the first meeting with a laugh. *"It was a tiresome day for SRSO team to visit us because none of us really understood what they were saying or what they wanted us to do. There was a chaos, but the landlord, who was also a teacher in the neighbourhood, made us understand what the SRSO team was saying. Essentially, the SRSO team said that if the women wanted to improve their lives, then they would have to organise themselves into a Community Organisation (CO)."* Since all the women present wanted to improve their lives, they agreed to form the CO and name it Amir, which has 12 members now. Gulshan was elected as the CO President.

Gulshan recalls that after the CO was formed, the members started meeting regularly and saved small amounts of money, and also discussed common issues. SRSO's social organisers used this CO forum for awareness raising activities and building confidence of the CO members.

Gulshan further recalls the visit by Mr. Shoaib Sultan Khan, Chairman SRSO, to her village. *In the CO meeting he asked us, "What do you want to do in your Community Organisations?" Everyone remained silent. Finally, I stood up and said, "We the members of CO want to solve our problems that we have identified and shared with SRSO's social organisers." Since we had gained confidence at the CO meetings, it was relatively easy for me to speak at the CO meeting in front of important visitors.*

Gulshan gained confidence from leading weekly meetings with the CO members. In these meetings the members discussed their problems and collectively proposed solutions. SRSO's social organisers imparted community management skills training and also trained them on CO recordkeeping, especially savings recordkeeping. Initially members were hesitant to save but within a short time every member began to save according to her capacity. Sometimes, this money was used to meet emergencies in the village.

Gulshan also highlighted the improvements the CO made in the community. She said that the first thing that CO members decided to undertake was the brick paving of community lanes. She recalled the muddy pathways, where the young village children fell down every day and it was very hard to walk during the rainy season. SRSO provided funds for the bricks and the community members provided the labour. Gulshan says with pride, *"when the men were in-charge of the village, they did nothing other than talking. But when we [women] got organised into CO and started to work, we made everyone work for betterment of the community."*

One day the social organisers visited the village and discussed the Community Investment Fund (CIF) during the CO meeting. The social organisers explained the objectives of CIF and how it should be managed and utilised as a revolving fund, and that only women members from poor households can avail it. CO members understood the importance of CIF and agreed to partner with SRSO for the management of CIF. Gulshan says that this fund is interest free and is for the poorest to buy productive assets which would produce more income for the household. Local Village Organisation (VO) manages the CIF and the COs facilitate their members in accessing and repayment of the loans to the VO.

Gulshan availed the first CIF loan to undertake an activity outlined in her Micro Investment Plan (MIP) in the year 2010. Gulshan said, *"CIF has brought real changes in our lives as this has allowed us to increase our assets and have more income for the benefit of our families. I have taken three CIF loans."* The first CIF loan that Gulshan took was Rs 7,000 and with this small amount one goat was purchased. After six months, the goat produced two goatlings. She returned the CIF loan by selling the goatlings, and was left with the goat as a productive asset of her family. Over time, more goatlings were born.

For the second CIF loan, Gulshan received Rs. 13,000. She added the income from selling two goats to this amount, and purchased a buffalo for Rs. 25,000 in the year 2011. Milk from the buffalo is used for domestic consumption, as well as for selling to neighbours. Gulshan earns about Rs. 3,000 per month from selling milk. Gulshan speaks very fondly about her buffalo, *"this buffalo did not only increase my family income, but also improved the nutritional status of my family."*

Gulshan adds, *"as time elapsed, I worked hard and kept accumulating other productive assets, such as hens. Also, the buffalo produced a calf and we looked after it, so it could help us fulfil the family's needs."* Gulshan repaid the second CIF loan. In 2013, she took the third CIF loan amounting to Rs. 50,000. She bought a heifer for Rs 25,000. The young buffalo was sold. Then, Gulshan's family constructed a two room house, with a kitchen. *"After having built this house, I am happy, and I do not have any fear of monsoons,"* she happily says.

While discussing the grave issues that the villagers faced prior to the CO formation, she says, *"earlier, maternal mortality was high in the village. Young adolescents faced a higher risk of complications during child birth. We did not have any healthcare centre or a trained midwife in the village."*

Later, SRSO trained the Traditionally Birth Attendants (TBA) from the community. Gulshan was selected by the CO to attend the TBA training, where she learned about basic health care, support and advice during and after pregnancy, and childbirth. She says, *"I am now respected in the community, because I have always been responsive in helping women in the community. I earn Rs. 3,000-4,000 per child birth and sometimes families pay me more on the birth of a baby boy."* Talking about the changes in her personal life, she says, *"with the improvement in the*



Happy Gulshan showing her livestock.

assets and income of the household, I have gained greater respect within the family and am now more involved in decision making at home."

Gulshan adds, "we did not have a single primary school in our village. In our CO meetings the community members felt the need of a school in the village. Therefore, we passed a resolution and submitted it to the Village Organisation. Taking this resolution in consideration, SRSO opened a primary school and appointed two teachers. I visit this school on weekly basis to look after and ensure attendance of the teachers and students."

CO Amir also conducts weekly meetings and is looking forward to doing something else for the community. The members actively participate in the meetings and Gulshan keeps a record of every meeting. *"We use saved money whenever we have a need. Also, we help the poor who cannot afford treatment. She added, last week we had Rs. 25,000 savings in the CO account. We have given Rs. 10,000 to a needy woman from our CO to cover her delivery expenses."*

Today, Gulshan has become self-sufficient. She has enough money to save, nutritious food to eat, a house to live in, and her granddaughter studies at the community school. Apart from this, her journey with SRSO has made her grow in to a respected social worker, who works hard for the community's development.

Gulshan says,

"We have gained a lot over the past six years. This is essentially due to the message that SRSO conveyed to us on the first day; that all poor women have the potential to improve their lives and this potential can only be harnessed by coming together and forming our own organisations."

4.5

Shabira's story: From barren land to the sky



VILLAGE

Amil

UC

Rustam

DISTRICT

Shikarpur

Shabira was born in Village Amil of Shikarpur district in 1965. She was the seventh among her siblings; six sisters and three brothers. Her father had some livestock and mother was a housewife. Like other girls in the village, she did the household chores with her mother.

Shabira was 18 years old when she was married to her mother's relative who worked as a labourer on agricultural land. She started her family life in a single-room mud house. Her husband was the eldest among his siblings. Their first child, a baby boy, was born to her after one year of marriage and died after 15 days of birth. She says, *"the baby was healthy at birth, but later he got sick and we didn't have any hospital nearby and we could not afford his treatment in the city."* Her second child was a stillborn baby.

On being asked about her early marriage life, Shabira says, *"I was a jolly woman in my village. I undertook my household work. My husband was happy with me. However, the women in my neighbourhood couldn't tolerate my happiness because their husbands were harsh with them, and they were always submissive. They blamed me for being a shameless woman, who does all the wrong things. Also, my mother in law conveyed this false information to my husband. Then my*

Shabira's poverty was more than lack of sufficient income or meeting the material basic needs. She was socially deprived, vulnerable to disrespect and lack of participation in social and cultural life. She survived honor killing and finally, CO empowered her economic and social well-being.

husband's attitude towards me started to change. He became harsh, and began to mistrust me. This made me frustrated, sad, and there was darkness around my life. I tried to kill myself several times."

"One night my neighbours attacked me while my husband was sleeping. I ran out from the house. The community male members gathered to beat me in the name of honour. Fortunately, one of my neighbours informed the police, who rescued me. Due to trauma and sadness, I lost my unborn baby. I moved to my brothers' place. Everyone in the neighbourhood looked down at me and considered me as a filthy being. My marriage was over. After a couple of years, my family decided to remarry me. A sympathetic man in the village married me. This man already had a wife and four sons."

"I started my second married life living in a simple straw hut with this family. These were the hardest years of my life. I had to struggle working on other people's land for one simple meal a day. The hut was the only asset of the family. In monsoons the rainwater trickled down on us, and in summers, it was unprotected from the scorching sun. We did not have a single tree in the vicinity. There were some bushes little behind the hut, where the family defecated. The family collected water from a joint water pump in the village. It took us an hour a day to collect a single bucket of water because we had to wait in queue to collect water. We often had fights among neighbours at the water pump."

Shabira said that she used to have only one dress which she washed and wore throughout the year. Her husband was the only breadwinner, and he was also a daily labourer. She faced many problems, including going hungry on occasions due to shortage of food. Apart from the household chores, Shabira also worked with her husband in the landlord's fields where they grew wheat and rice. She faced domestic violence on daily basis. *"I was tortured by my in laws. They didn't allow me to take rest. Whenever I found some time to sit, my father-in-law would threaten me with a stick saying, 'wake up and go, work with your husband.'"*

Shabira says that her situation worsened when she had the first child; a boy was born to her after one year of marriage. Later, with the gap of one year between every child, she had six daughters and two sons. Talking about the family size Shabira said that neither she nor her husband knew anything about family planning. The family started to have fights over limited resources and struggled to make ends meet. After sometime, Shabira's father-in-law forced Shabira and her children out. Her husband collected straws from landlord's fields in the village and made a straw hut for Shabira and her children in the yard.

Shabira says that she had learned to weave wooden baskets from her sister. Her husband used to accompany her for collecting branches to weave the baskets. She weaved baskets at home while her husband sold them in the market. However, this was not a sufficient source of income for the family. She says, *"there were days when we ran out of food and slept with empty stomachs. My eldest children have experienced these hardships and I still feel the pain of making them sleep hungry."*

Shabira continued to say, *"no one in the community helped me in my bad days. Whenever I asked for help the community people refused, questioning how I will return the money when I do not have a source of income. Even my elder sister, who lived in my neighbourhood, did not talk to me. I wanted to share my sorrows with her, but her husband did not allow her to converse with me. Also, our husbands had an argument so both of us were strongly prohibited from having any sorts of communication with each other."* Everything was gloomy in her life, but like all tragedies, better times were ahead.

Shabira, after sharing painful details about her ordeals, described the process that dramatically changed her life. *“One day the SRSO team visited our village. A female social organiser sat with us in the yard and informed us that SRSO will help us solving our problems if we organise ourselves into a Community Organisation (CO). None of us really understood why the team wanted us to form a group. However, the social organiser convinced us and we formed a group of 15 women, while some of women in the neighbourhood just observed, sitting in our meeting.”*

The newly formed CO members started meeting regularly. The meetings were facilitated by a social organiser from SRSO. In these meetings the social organiser taught the CO members about conducting meetings, keeping record of meetings, and savings. Also, the SRSO team organised sessions about family planning, hygiene and sanitation.

Shabira recalls, *“one day the social organiser came and sat down with all CO members to prepare a micro investment plan (MIP). For this MIP, each member household was asked to identify an income generating activity that they themselves could undertake. SRSO would then provide support for the identified activity through the Community Investment Fund (CIF). These CIF funds are meant to be utilised productively and then returned for revolving amongst other members.”*

Initially, CO members were reluctant to receive CIF funds. Shabira says, *“we were hesitant to receive the fund because we thought that we will be required to return the fund with an interest. We agreed to receive because the social organiser made us understand that it was interest free. This is beneficial for us because it enabled us to undertake income generating activities.”*

In 2009, Shabira received a CIF loan of Rs. 10,000. She used this amount to buy one goat for Rs. 5,000. Investment in goat proved very productive as within few months the goat gave birth to twin goatlings. She used the goat milk for domestic consumption; this added nutrients in the family's diet.

Shabira says that with the remaining Rs. 5,000 from CIF, she prepared a small fish pond in her yard and bought feed for the fish. She says, *“fish harvesting is a labour intensive work, and we worked hard. We collected small fish from far flung areas in the village. Later I sold the fish in the village and made a profit. Within six months, I was able to return Rs. 10,000.”*

Carrying on with fish farming for two years, in 2011 Shabira again applied for and received CIF loan of Rs. 10,000. This was again invested in fish farming enterprise. After six months, this loan was repaid. Then Shabira applied for another CIF loan for Rs 12,000. She invested this loan in installing a water pump to fill up the fish pond. Shabira and her husband worked hard and are now able to generate additional income and food for the family by selling the fish.

Despite using and benefiting from CIF funds, Shabira faced a major problem after the 2010 heavy rains when her hut was severely damaged. Through CO, Shabira approached SRSO for support. Under the Low Cost Housing Scheme of the Government of Sindh, SRSO supported the construction of a two room house. Shabira and her husband worked as labourers during the construction of the house. Later, SRSO also supported them in the construction of a latrine. Today, Shabira and her family are happier, and feel secure about their shelter.

Apart from CIF and housing scheme, SRSO provided various trainings to the CO members. Shabira received Traditional Birth Attendants training facilitated by SRSO. Later, Shabira became a government employee at the Basic Health Centre in her village. Shabira earns



Shabira with her daughter in front of her fish pond.

Rs. 14,000 per month as salary. She visits homes and give instructions to villagers about sanitation and maternal health.

Shabira was always thinking about her children's future as well. She decided to send the youngest two to school to get education. It was not possible for her to educate her elder children because of financial issues. Now, as she has diversified sources of income, she can spend money on her children's well-being.

Not only did joining the CO improve her economic well-being, it also had a huge impact on her social well-being. Now her villagers look up to her whenever they need help. Her sister, who did not talk to her, is now her good friend. She says,

"I was bare footed on a barren land. SRSO has held me up to touch the sky."

4.6

Nawab Khatoon's tryst with success



VILLAGE

Abad

UC

Mirzapur

DISTRICT

Shikarpur

Nawab Khatoon, 38, was born and grew up in Abad village of district Shikarpur. She was the first-born out of her eleven siblings; nine sisters and two brothers. She said that her grandmother used to argue with her father to marry another woman to have a son. However, her father refused and believed in Allah's blessing. Finally, the 10th child was a baby boy. Her family lived in a single room mud house. Her parents worked as labourers on a local landlord's farm. Nawab has seen her parents struggle to earn bread for the family. She narrated that apart from household chores and farming, her mother also made handicraft *Rilli*, a traditional quilt in Sindh. Her mother also acted as a local self-taught medic, preparing homemade medicines for family members who fell ill.

Nawab spent most of her time at home and around the yard. She did not get a chance to attend school. However, staying at home she learned stitching clothes, and making *Rilli* and *Paranda* [a decoration for bridal tassel] from her mother and neighbouring women.

Nawab Khatoon, who earlier faced hardship due to her ailing, and gambling addict husband, took the burden of family on her shoulders and started a clothes business with the CIF loan. Today she gets good return of her hard work to run her family and expand her business.

One day Nawab's paternal uncle visited their house and showed his interest in marrying a girl in the village. Her father identified one family. Nawab narrated, *"when my father visited the family's house to ask for the girl for my uncle, the girl's father agreed on the condition that one of my father's daughters will marry him. In order to fulfil my uncle's wish, my father agreed to this arrangement. From our family, I was chosen to marry that man. Such arranged marriages are called Watta Satta."*

"I got married to that old man who already had a wife, three daughters and a son. I was sacrificed by my father in order to fulfil his brother's wish. I started my married life with this family in a straw hut. The family did not own any land; they used to go to bushes to defecate and used a neighbour's bathroom. We used to have arguments over using the shared bathroom. But still we had to use it, because there was no other option."

"I spent my time helping my co-wife (Sotan) in household chores and collecting water from a shared tap in the village. It took almost an hour to collect a single bucket of water as many households in the neighbourhood collected water from the same shared tap. My husband visited house to house to collect milk and sold it out in Sukkur city. His earnings were not sufficient for the family as he was also a gambling addict and spent most of his earnings in gambling."

"After seven years of my marriage, I gave birth to a baby girl. Later, with the gap of one year between each child, I had seven children: five daughters and two sons. The family became vulnerable when my husband started to face health issues. Gradually, he became feeble because we could not afford his treatment. The family's income flow decreased over the years. My step son started to work as a street vendor and sold fried maize and grains. However, his earning was insufficient for such a large family. We had no choice but to beg for food from fellow villagers in order to feed our children. I could stitch clothes, and use other skills that I possessed, but I did not have enough money to buy the necessary inputs. I took my husband to the government hospital and bought medicines whenever we managed to save few rupees."

"One day I was busy doing the household chores. The children, who were playing in the street, came with the news that some people are here in the village and they want to meet the women. I looked out in street and saw their vehicle. I went to meet them while my co-wife shied away. They said that they are from an organisation called SRSO and that they want to help the village women come out of poverty. The local people gossiped that these people may well be running a scam. However, they promised that they will visit us frequently. As they wanted us to meet them in a group, I convinced my neighbours to meet them and 18 village women attended the first meeting with the SRSO team. Social Organisers asked us to foster one Community Organisation and to elect our leaders. In the beginning it was hard for the Social Organiser as no one was willing to become CO leader. The elders in CO shied away saying we are illiterate and do not know how to talk. Finally, the CO was fostered and named Nazul. A president and treasurer for the CO were also elected. Likewise, many COs were formed throughout the village. Later, all the CO representatives met at the village level and formed a Village Organisation."

"The Social Organisers from SRSO facilitated our initial CO meetings. They said that we could start our meetings reciting a verse from Al-Quran. Also, we learned to speak by introducing ourselves. Everyone in the CO was given a chance to introduce herself and share her opinion."

"After the formation of CO, each member of the CO prepared a Micro Investment Plan (MIP) for their household. In MIP, each household identified one income generating activity that they could

undertake themselves. Initially, 11 CO members received CIF from the VO."

"In 2009, I applied for and received a CIF loan of Rs. 14,000. With this money I bought clothes from a wholesaler in Shikarpur. I opened a cloth shop at my home in the village, Abad. I could stitch and sell, but the villagers do not prefer readymade suit; therefore, I sold the cloth only. I bought cloth for Rs. 600 per suit and sold it out for Rs.750. This way I earned the profit of Rs. 50-150 per suit. As I developed the habit of saving with the CO, I saved the profit and was able to return the CIF loan to the VO within six months."

"In 2010, again I applied and received a loan of Rs. 14,000. Adding my savings to this amount, I bought more cloth from the wholesaler. I repaid the loan by selling cloths to village women and saved the profits in the CO. I received my third loan, of Rs. 15,000, in 2011 and invested it on the extension of my cloth business. I returned the loan within one year. Meanwhile my husband recovered from his illness and started his work. My step son also enhanced the street vending enterprise. Now he sold vegetables and fruits in streets. Through such efforts, we were able to meet the family's needs."

"Also, I saved my money in the Muhallah committee. Committee is an alternate method of saving money in our village. The model entails contribution of Rs. 10,000 by each member. The cumulative amount is given to one of the committee members each month, either by a draw, or by mutual consensus, on the basis of need. In this process every member gets the whole amount once a year. I participated in this committee. When I got the amount of Rs.90, 000 in 2012, I purchased a plot of land. With Rs. 35,000 from my savings, we readied it for construction of a three-room house."

"In 2012, I received Rs. 60,000 grant through SRSO's Low Cost Housing Scheme. With this amount, we built the foundation of our house. My two step sons worked as labourers and step by step we were able to construct the walls and lay the roof by the year 2014. Now, we live in this house which has three rooms, a washroom and an open veranda."

Apart from improvements in the living standards, Nawab says that she has improved as a person. Being an active and vocal member of her CO and VO, she has recently been elected as treasurer of the Local Support Organisation (LSO). Also, after observing her active role in community development, the chairman of the Union Council Mirzapur invited her to contest election as a local councillor. Nawab won the election and became an elected councillor of the Union Council. She receives Rs.7,000 per month as her honorarium. Being a councillor, Nawab is now playing a key role, acting as a bridge between the government departments and the people, raising their issues and helping them in finding solutions. Nawab has now become a role model for other illiterate and poor women in the community. Her example demonstrates that when the poor women get together, they can develop a voice, articulate their needs and potentials, and, with suitable support, harness their own potential for the benefit of their families and communities.

Talking about the community's accomplishments through CO, VO and LSO, Nawab said, *"now everyone in CO was improving their lives at the household level, but there still existed some common issues. In our CO meeting we discussed that we needed more water hand pumps in the neighbourhood. We relied on the single water pump, where we had arguments standing in queues for filling our buckets. We passed a resolution about the problem in the VO meeting, and with the support of an NGO, Hidayat Trust, we were able to receive support to drill 21 water hand pumps in the village. Also, SRSO linked the LSO with HelpAge. This organisation supports village elders and*



Nawab Khatoon showing her cloth business.

supports them to improve their own and community lives. HelpAge provided support for poultry farming and kitchen gardening.”

Nawab has now realised the importance of acquiring education and how it benefits people in improving their standards of life. She said that if she was educated she would have faced lesser problems. For this reason, she has admitted her youngest two children in school. She said that from the CO savings, she was able to send her step son to Saudi Arabia for work. Later the step son invited her first son to Saudi Arabia where both are working as drivers. She said that she saves the money her sons send from abroad. With this money, Nawab will construct separate houses for her two sons. Nawab is thankful to her fellow village women for coming together and fostering the CO. With the fostering of CO, the process of improvement in her and other members’ lives began. Nawab concluded by saying,

“organisation is power; if people get organised and have their own organisations, then livelihoods and lives can start to improve.”

4.7

Social Mobilisation: A pathway for wealth creation**VILLAGE**

Mujhawar

UC

Rustam

DISTRICT

Shikarpur

Rehmat, 48, hails from village Mujawar of Union Council Sehwan, District Shikarpur. Rehmat was born in a family of six siblings: 2 brothers and 4 sisters. She said that apart from farming on other people's land, her father weaved bunk beds for sale in the village. Belonging to a conservative village, and because of her parents' weak economic conditions, she was unable to attend any school. Rehmat remembers that in her childhood she never ever visited a hospital; her parents used homemade remedies in case of sickness. The family lived in a single room made up of mud and straws.

Rehmat was only 13 years old when she was married off to her cousin. She said that not until her wedding day did she know that she will have to live in her cousin's house from now on. She started her married life in a straw hut with her husband's family. Her mother in law had passed away before her marriage. She was the only female among seven male family members: her husband's three brothers, father-in-law, and husband's two cousins. The two cousins were suffering from chronic Tuberculosis and they were on bed rest. Rehmat narrated that her life became very difficult after marriage because she had to do all household chores while her husband helped his father in farming. Her husband also undertook part time studies to complete his matriculation.

CIF allowed Rehmat to improve her livelihood through improvement in her human, physical, and financial capital.

Describing the physical conditions of the house, Rehmat said that the hut was in a miserable condition; it was just a shelter to avoid the sweltering heat of the sun. During the rainy season, the floor became all wet and muddy.

The family did not own any land. They farmed as tenants. The family received one-third of the harvest. Rehmat said that their share of the harvest was never sufficient to meet the family's needs. The situation used to worsen during the years when the crop yields were not good due to inclement weather. The family faced severe food shortages. Rehmat recalls that at times her family had to take loans to buy food.

Rehmat said that after one year of her marriage, she gave birth to a baby girl. Her situation worsened. Rehmat narrated, *"I had to do all the household chores while carrying my baby in my arms. Later, with the gap of one year between each child, I had nine children: five sons and four daughters. I did not know about family planning. But, I was always worried thinking how we will ever be able to nurture these many children. Our men said that it is our religious obligation to have more children to increase Muslim community. Our men said, 'Allah has created us all and he is responsible for our food and shelter, so we should not worry about the children,' my husband would say. Family planning is a sin, and one should not follow that, ever."*

Rehmat said, *"I nurtured my children in very difficult times. One day a neighbour's girl came to my home and advised me that I must learn the art of embroidery and start to earn money like her. I learned embroidery from her but did not get a chance to continue working on that, as I had hundreds of other responsibilities at home. Once my children grew up I started embroidery and sold handmade items."*

Rehmat said that the household's economic conditions became better as her husband's brother also started to work. Since her husband had passed his grade 10 exams, he got a teaching job in the village school. After some time, the family left the straw hut and moved to a newly built mud house. Her brothers in law also got married. Rehmat said that, being educated, her husband realised that to provide a better life to his children he needed to leave the joint family, and live separately. Also, his brothers were economically stable enough to build their own simple houses. Therefore, her husband saved money from his salary and within a couple of years he built a two room house for his wife and children, and moved there.

Rehmat said that in 2009, SRSO staff visited the village and conducted a household survey. After the survey, SRSO Social Organisers met the local women and asked them to form a Community Organisation to resolve their common issues. She says, *"with the help of the Social Organiser from SRSO we formed a Community Organisation (CO) and we named it as Murk, Sindhi word for smile. The Social Organiser taught us how to conduct CO meetings. Later, many COs were formed and our president, whom we selected, went to Village Organisation (VO) meetings, where all CO presidents and treasures met and communicated the members' issues to SRSO."*

Rehmat explained that after the formation of VO, based on the household, each of the CO members was given a score. And they asked them to make Micro Investment Plans (MIP). The Social Organisers said that based on MIP, the VO will give small loans to CO members to implement their income generating projects mentioned in MIP. Also, the Social Organiser said that we have to return the loan to the VO within one year. The CO members who used the loan for agriculture, returned the loan amount after six months, but the ones who bought livestock returned it after one year. *She stated, "in our MIP we mentioned how we wanted to invest that loan. In my Micro Investment Plan, I mentioned that I wanted to buy a cow. In 2009, I*

received a loan of Rs. 22,000. With Rs. 17,000 from this loan I bought a cow and spent Rs. 5,000 on buying feed and hay for the cow. After one year, on Eid-ul-Adha, I sold the cow for Rs. 28,000. I returned the loan to VO and bought a sewing machine with the remaining profit."

I started stitching clothes and also taught my two daughters. This increased our household income as we charged Rs. 150 for each suit.

Rehmat elaborated, "in 2012, I applied for and received another loan of Rs. 22,000 from the VO. Adding some amount to this money from household savings, I bought a cow again. I returned the CIF by saving money that I earned from stitching clothes for the villagers. The cow produced a calf and now I own two cows. This saved the money that we used for buying milk for consumption."

"In 2013, the CIF scheme was ceased for reasons that I do not know. We demanded more CIF for the poor in our CO, but the VO members said that CIF had been stopped. Many of the CO members were disappointed for not being able to get CIF. In this situation, as I have two calves, I decided to give the calf, which was one year old, to a needy CO member free of cost. The calf was priced at 40,000 rupees at that time."

She went on to explain her journey and said that: "in 2014 SRSO restarted distributing CIF through the VO. I applied and received a loan of Rs. 21,000. I and Gawaar, a fellow CO member who also received Rs. 21,000 as CIF loan, added Rs. 8,000 from our savings to this amount and bought a buffalo calf jointly. We returned the loan by saving money from stitching clothes for villagers. Also, we sold handmade products such as Rillis [local floor coverings] that we made at home."

Rehmat said, "after one year the buffalo produced a calf, and its value doubled. We sold the buffalo for Rs. 100,000. We divided the amount equally. As my husband was working as a teacher, he was able to meet the household's needs. Now I was independent to purchase whatever I wanted to buy with my money. I had always dreamt of wearing gold ear and nose rings. With my share of Rs. 50,000, I purchased gold rings."

She plans to make a gold set, including necklace for herself, and purchase one buffalo and a cow for herself. She is also planning to increase her livestock so that she can distribute them equally among her offspring. She says that she might have to purchase more livestock to ensure that none of them gets less than the others. She has also planned that she will purchase technologically advanced automatic sewing machines for her daughters.

Rehmat said that many other members of her CO have also benefited from the CIF loans. Sharing the story of one of her CO members, Rehmat said, *"Zamreen was very poor. She had no assets or skills. Her husband worked as a labourer and could barely earn enough to provide a meal per day for the family. As CO member, Zamreen applied for and received a CIF loan of Rs. 20,000 from VO. She purchased a cart with loan money. Her family already owned a donkey. Her husband made a very productive use of the donkey cart in the village and now her husband is earning a livelihood, and also able to save Rs.100-200 per day after meeting all expenses."*

Rehmat mentioned that during the heavy floods of 2010, many families in her village lost their huts and they only managed to save their lives. In this dire situation, it was the local CO and VO that supported these families. CO members who were not severely impacted by the floods provided shelter to the affected households. CO and VO leaders collectively reached out to seek assistance for the rehabilitation of the affected households. With the support of CO and VO, these households received various items and support from UNICEF, government agencies and NGOs.

Rehmat continued, *“apart from this, the village school was also damaged by the heavy rains during the flood. As it was not safe for children to study and play, the school building was closed for six months. We, the CO members, asked my husband to write a resolution so that we could share it with SRSO. We passed the resolution to SRSO and they provided funds for its maintenance. With SRSO’s support, the school became functional.”*

Rehmat narrated that now male community members also appreciate the work of COs. Also, her husband recognises the awareness in community members that is brought about by CO. He said that CO has helped people utilise their potential, and it has contributed to build improved social and reciprocal relationships amongst CO members. Further, her husband recognised that the VO managed CIF has enabled many females to contribute to the household members’ lives.

Rehmat said proudly, *Before the CO formation, “we were the same women, but we were never heard; we did not have awareness. We did not know how to talk. Now, we are aware and active like the men; like them, we can also go out to cities, talk in public, get training, and fulfil our wishes. My daughter in law is treasurer of the CO and my husband helps her in keeping records of the savings we make. I want all women in my CO to work hard with dedication and, unlike us, we want our daughters to get an education.”*



Rehmat pumping water from the SRSO supported hand pump.

“Before the CO formation, we were the same women, but we were never heard; we did not have awareness. We did not know how to talk. Now, we are aware and active like the men; like them, we can also go out to cities, talk in public, get training and fulfil our wishes.”

4.8

Zari's potentials unleashed by social mobilisation



VILLAGE

Birkhan

UC

Birkhan

DISTRICT

Shikarpur

Zari, 52, was born and raised in Birkhan village of Shikarpur district. She was the eldest of her five siblings; two brothers and three sisters. Her family lived in a single room mud house. Her parents worked as labourers on a landlord's farm. She narrated that her father was suffering from chronic Tuberculosis, and he was unable to fulfil the household's needs. She remembers that her family was always in economic crises. She has seen her mother struggling to earn a livelihood for the family. She narrated that apart from household chores and farming, her mother worked as a cleaner in a landlord's house, a baby sitter, and also made homemade remedy products to fulfil the family needs. She said, *"my mother used to fight whenever we cried with an empty stomach. She scolded us saying, your father is unable to earn, so from where I will bring money to buy things for you."* She learned to stitch clothes, weave *Charpai* [bunks] and make *Pranda* [a decoration for bridal tassel] from her neighbours.

She says, *"I learned stitching clothes from a neighbour. I did not have a sewing machine, scissor and other tools used for stitching at home. Neither the family had enough money to buy these things for me, nor did I ask for them. I used our neighbour's hay mower to cut the fabric and*

Zari lived a deprived life with no basic facilities. She had the potential, but lacked capital. Participating in CO helped her get access to the capital and utilise her skills. Now, she is happy with her improved livelihood.

stitched it with a needle by hand."

She got married to her cousin at the age of 13. She said, *"as a gift from my parents I was given two dresses on my departure with my husband. My mother rented the bridal jewellery for the wedding night."*

She started her married life in a straw hut with the husband's family; parents in law and three brothers in law. Her husband was the eldest among his siblings and he was a gambling addict. Her father-in-law was an old man, who could not work and mother in law worked as cleaner in neighbouring houses to earn a living for the family. After five years of marriage, she gave birth to a baby girl. Later, with the gap of one year between each child she had eight children; five daughters and three sons.

She did all household chores while her mother in law worked outside as maid. She said that she has seen some days when the family begged for a single meal a day from neighbours. She said that she needed resources to feed her children but she did not have a source. One day she visited a neighbour's house to see her neighbour, who was suffering from an illness. She saw the neighbour had a sewing machine. She borrowed the machine for a couple of days. She started to stitch dresses as she knew the art from her childhood. She charged Rs. 50 per suit. However, she discounted for the ones who could not afford Rs. 50. She said that the customers who could not pay me in cash, paid me in the form of goods, like wheat or rice flour. This way she collected Rs. 375 and purchased the sewing machine from her neighbour.

Now, as Zari owned the sewing machine, she became confident to look for other sources of income. She borrowed a baby buffalo from her neighbour to look after. She charged hay for stitching clothes from some of her customers. When the baby buffalo grew up healthy, the owner sold it out for Rs. 25,000. She received Rs. 10,000 from this amount for looking after the buffalo. With this money she constructed Damp-Proof-Course (DPC/foundation) of a room. She along with her mother in law collected broken bricks from the vicinity. She took loan of Rs. 2,000 from the brick maker and bought bricks to construct the house. She narrated that she paid the loan in several instalments. It took them four years to build the house. The family moved out from the straw hut to the room. She made the house but the household necessities were still needed. She fed her children with *Lassi* and rice that her neighbours provided as alms on daily basis and she remained hungry on the days when they had less food.

One day, unfortunately, Zari became ill and she went to the hospital for her check-up. She heard some patients gossiping about Sindh Rural Support Organisation (SRSO) that wanted to work with poor women. Later, the news spread throughout the village that this organisation wants to work with females only. This agitated the local men.

Zari narrated that SRSO staff kept roaming around in streets but none of the villagers allowed them to interact with their females. The rich ones in the village suggested the Social Organisers from SRSO to visit the poor families, because they will allow them to interact with their families. When the poor interacted with the social organisers, the rich ones looked down at them. She remembers vividly, *"the village men looked down at us because we talked to strangers which was considered as causing shame for our men. One of the village man named Muhammad Edan allowed the social organisers to conduct a meeting at his house where they met few of us. I secretly attended the meeting and when I came back, I heard people taunting me, "has the time finally come for you to read and write, and attend meetings?" Men at my home scolded me*

saying, what other village men will think of us? My husband got angry at me because some village men asked him, as a taunt, to wear bangles and stay at home. "Your wife is now moving around in the city for meetings", they told him. Some village men even warned us that they will exclude us from the community [if we didn't stop attending the meetings]. Listening to these all comments our men got angry at us, but they had trust on us, so they did not refrain us from going to the meetings. Also, I had convinced my family well after attending the first meeting. I told them that SRSO will turn out to be beneficial for the family. Hence, as per the social organisers' directions, we formed a Community Organisation (CO) consisting of 12 women in 2009. We named our CO as Noor, the Arabic word for light."

The CO Noor started to have weekly meetings facilitated by social organisers from SRSO. She said that she attended all the meetings where she learned to introduce herself, listen to others' opinions, share her problems, and saving money. She said, *"returning from meeting to home, men started to taunt me. When I passed by them in the streets, they started to do 'slow claps', saying, 'now Zari will earn money and her husband will stay at home wearing her bangles.' However, I ignored this behaviour of the villagers."*

"Observing our meetings, other women in the village, who previously refused to become members, also showed their willingness to make COs. Now, CO Noor has 20 members. In the beginning we had only four COs in the village. Later, fourteen COs were formed. We selected our presidents and treasurers. The presidents and treasurers from all COs met in Village Organisation (VO). Now, as we were organised, well in COs, and the presidents were able to conduct meetings, they kept records of the meetings. SRSO started to provide us with benefits."

Zari said that after the VO was formed, she was asked by the Social Organiser to fill a form and make Micro Investment Plan for her household. In this plan she showed her interest in buying a sewing machine for her daughter. Her daughter had learnt stitching clothes from her, but due to lack of capital she could not use her potential. As her poverty score was below 18, she was given a loan of Rs. 5,000. With this money she bought a sewing machine for her daughter. Her daughter started to stitch clothes for the villagers and paid the CIF loan within one year. She said that, later, her daughter contributed to the family income and helped her siblings get better food to eat and clothes to wear. Zari said, *my daughter also saved money in CO account for her marriage. However, the money was saved because SRSO linked us to Hidayat Trust, who sponsored my daughter's marriage expenditures."*

In the year 2010, she got Traditional Birth Attendant training provided by SRSO. She volunteered for a year at the Basic Health Centre in the village. Later, in the same year she was appointed as permanent staff as a government employee. She started to earn Rs. 14,000 as monthly salary.

In 2011, she applied for and received another loan of Rs. 10,000 from the CIF. With this money she bought sugar for her son's marriage. She narrated that, *"I invited all villagers at my son's wedding. As a tradition of the village, I distributed a cup of sugar to each invitee and everyone gifted me Rs. 100 - 300. This way I gained a profit of Rs.10, 000 apart from the premium. I used this profit to fulfil the rest of needs at the wedding. I returned the money later by stitching clothes."*

In 2011, SRSO, through its Low Cost Housing Scheme, built a two-room house shelter for her family. She narrated that her previous house was in miserable condition and it was close to collapse. The roof was very weak and the family lived in the house at high risk.



Zari showing how she cut the fabric when she did not have a scissor.

Apart from self-improvement, Zari has also proved herself as a humanitarian during 2010 flood in interior Sindh by working in a hospital on volunteer basis. She was the only woman from the CO who contributed her services in flood affected areas. Also, Zari has been supporting her CO members in their illness. She administers vaccines free of cost. She encourages the community members for regular medical check-ups, and also provides free of cost delivery support to them.

Zari bought a donkey cart for her elder son, who is also able to contribute to the family's income. The other son works as labourer on farms owned by other people. She has taught her two daughters stitching clothes and embroidery art. They are now able to earn money by stitching clothes and selling embroidered work. They are saving money for their own marriage.

She has a dream to educate all her grandchildren, to see them having a better life. She envisages their life with all basic needs and free of difficulties that she had faced.

Talking about her life before the formation of CO, Zari said, *"when people face hardships they become feeble. Even men commit suicide when they can't afford taking care of their family. I never gave up. I struggled throughout those difficult years. I could not educate my children because I was barely able to feed them once a day. I remember the days when I just wanted to take a permanent exit from life, but I gave myself hundreds of reasons to live. All those bad experiences have weakened me down, but they have also taught me that life is all about ups and downs. Staying on the course is the key. In the downs one should not give up. Rather, we should work with dedication and commitment."* Zari Says,

"I faced all the difficulties with courage and this CO appeared in my life as a source of happiness. Today, I do not ask for food from the villagers. I never had tea in my house once. Today, I have all household accessories and food items stored for the year. The community men salute me to show respect. Today, I am happy."

4.9

Abida Khatoon's story of resilience and empowerment

VILLAGE

Boriri

UC

Rustam

DISTRICT

Shikarpur

Abida Khatoon, 32, was born in Boriri village of Shikarpur district. She was the youngest of five siblings. Her father had a tea stall in the village. He earned a little amount of money whenever he got some customers, which was not enough most of the time. Also, the family had four buffaloes and some agricultural land where they grew rice and wheat. In her childhood, she saw her parents working in their fields. She remembers her childhood as the happiest days of her life when she did not have to think about household needs. The family lived in a two-room mud house and was economically sound.

Abida was only 13 years old when she was married off to her cousin. Her father passed away in the same year. Her husband was the fourth out of his 14 siblings; seven sisters and seven brothers. She started her married life in a mud house with the joint family. After three years of her marriage, she gave birth to a baby girl. Later, with a gap of two years between every child she had another daughter and a son. She said that she lived happily with the family and her husband was cooperative and helpful.

Initially being scared of standing up, speaking in a group and trembling on asking her name, Abida Khatoon is now able to travel to Karachi to meet her children, earn living, lead her CO, discuss and solve the community's problems.

However, the scenario changed when her husband's two sisters, who were married to her brothers, started arguments over ownership of the property. Abida's brothers did not want to divide the property; rather they wanted to live jointly. However, her sisters in law did not tolerate each other in the same house. Observing this, her husband tortured her demanding her brothers divide their property and give Abida's share to her.

Abida narrated her ordeal, *"my husband became violent. He started to hit me. Seeing this, my brothers also restricted their wives to the house. This ignited my husband's anger and he increased physical and mental torture. Then he divorced me. "My husband took away my two children from me, but the youngest daughter is with me because she was just a few months old at the time of divorce. I started to live with my youngest brother along with his wife, four children, my mother and mother's sister, who was a widow and lived with us. In inheritance my brother received four Kanals (half an acre) of land, where he grew rice and wheat. He sold the surplus to meet other household needs."*

"After four years of my divorce, my youngest brother died of a heart attack. With the death of the family's only bread winner we became vulnerable. Trauma about the uncertain future and sadness of brother's death made us all feeble. However, we did not give up. We had five children in the family, so we had to work to earn for their survival. We started to make traditional hats, my sister in law could stitch clothes and I learned from her. Also, we continued farming our land. We faced days when the family had nothing to eat. As the basic diet was very poor, I became very weak and would often fall down, having no stamina. In times of sickness we had to sell our stored food to get some treatment, remaining hungry for days, sometimes weeks. I usually thought, "Oh Allah, how will we survive this long journey of life." The situation was so gloomy."

She added, *"one day the school master in our neighbourhood visited us and told my mother to attend a meeting in the village school. The next day she went to the meeting and came back with news that people from SRSO named organisation have come to make Tanzeem. She said that she did not understand all the things they said. She asked me to attend the next meeting whenever it would happen."*

After a week the SRSO team visited the village again in the year 2011. Abida said, *"I attended the meeting and learned that the team will only work with women. Initially they asked us to make six groups, so in my group there were 15 women. They told us that this group will be your Tanzeem (Community Organisation-CO). Furthermore, they told us that you have to nurture your CO just like your children. They said that through this CO you can begin to improve your livelihoods. We named the newly formed CO as Rabeel, because Rabeel is a name of the flower that spreads fragrance in its surroundings."*

Observing these activities, the men in the village lost their cool, and expressed their anger, many a time through violence within the household. They prohibited us from getting together for meetings. The village men said, *"household chores and farming is the only suitable activity for women. If they attend meetings and start moving around, they will forget the norms and traditions of our village."*

Abida narrated in length about how she had witnessed women go through physical and mental abuse in the village community since her childhood. They used to kill women in the name of honour. She has seen cases where men stoned women to death. They killed women as brutally, and as casually, as killing a fly. At the household level, the men yelled at their females, hit them and dominated all household decisions. Men never allowed their women

to go out from the premises of their houses. They even admonished them for going to the hospital to seek treatment.

Abida went on to add, "however with the repeated visits by the SRSO Social Organisers to the village, the village men became more cautious. They started to stop us from attending meetings. Many times we cancelled the CO meetings, but we met whenever we found a slot of time free from men's influence. Once, when one of our CO members was sick, we went to her house for the meeting and told our men that we went to see the sick neighbour. This way the CO members continued meeting by making excuses at home."

"SRSO team asked us to open an account in a bank, to help us save our money in a bank. Also, through this bank we would be able to withdraw loans. We were confused, because we had never stepped out of the village boundaries. The SRSO team helped in the opening and operating a bank account. SRSO distributed loans to the needy CO members. When women received loans and made good use of them to get benefits for the household members, their menfolk finally began to recognise the benefit of CO and began to trust their women."

Abida said that after the formation of CO Rabeel, her household, like others in the village, also prepared a Micro Investment Plan. In this plan, she had indicated that she has the skills to raise livestock but since she did not have capital she could not utilise her skills. Given that her poverty score was less than 18, Abida requested for a loan of Rs 18,000 from the Community Investment Fund (CIF) being managed by the Village Organisation. Abida received the loan in 2012. Abida and her sister in law (who also received Rs 18,000) pooled the amount and bought a young buffalo. Abida said that previously either they dumped or gave the hay to neighbours, but now they could utilise the hay to feed their own buffalo. Further, her mother and mother's sister looked after the buffalo and it grew healthy. Abida and her sister in law returned the loan by selling their handmade crafts and stitching villagers' clothes. Abida said that after 10 months they sold the buffalo and bought a pregnant one. After six months the new buffalo gave birth to a calf. The milk produced by the buffalo was used for domestic consumption, as well as sold in the market. She learned that by investing in the buffalo, she was able to fulfil her household food consumption needs and also generated financial asset, as she sold milk and continued to save a small amount with CO.

In 2013, Abida applied for and received another CIF loan of Rs. 22,000 from the VO. She sold the buffalo calf and added the amount to the loan and bought another pregnant buffalo. She carried on selling milk and was able to return the loan within six months. She sold the offspring and saved more money. In 2014, Abida took another CIF loan of Rs. 22,000. Adding this amount to her savings, she bought another buffalo. She returned the loan within one year by selling milk. Within a period of few years, Abida's family is a proud owner of three buffaloes and one calf. This progress, Abida says, was unimaginable before the CO formation.

On a personal level, she strived against the odds to become a member of the CO. She was very keen to attend meetings, learn new things and take benefits from the CO activities. She said that once she was threatened by her own uncle that if she ever goes to the CO meetings again he will cut her legs. She said that she left the CO for a couple of months because she was frightened by the threat. She used to feel very insecure and scared. However, as her economic status improved her uncle's anger cooled. As a member of local Village Organisation, Abida also became a member of the local LSO. Abida said that by attending LSO meetings she further developed her skills and confidence, and today she is a member of the LSO Board.

Abida said, *"the LSO meetings built confidence in me. Parveen, a Social Organiser from SRSO, used to visit the village to facilitate the CO meetings. She was the one who consoled me and taught me to be brave. Observing the SRSO team members, I also wanted to be bold like them, to work like they do. They inspired me to learn. They told me about my rights. I took admission in Adult Education Centre, an education programme of the Government of Pakistan. When I started attending the school people mocked at me saying 'now this old lady will get education'. But I ignored their comments. I was a quick learner because I had studied till grade five before. I completed grade eight from this school. Afterwards, I continued studying in the high school in the village. I will sit for matriculation exam next year."*

Further, she has also worked with different organisations, including as a promoter of family planning with Greenstar Social Marketing, a volunteer with Save the Children - International NGO - on family planning component with a monthly stipend of Rs. 1,500. Currently, Abida is working as Community Health Worker (CHW) in her village under the USAID's Health Communication Programme implemented by RSPN/SRSO. Abida is covering a population of about 1,000 people. Within this, there are 140 Married Women of Reproductive Age (MWRA). Abida played a leading role in setting up Community Support Group (CSG) with the support of CO and Village Health Committee (VHC) with the support of VO. Abida registered all the pregnant women in her catchment area and regularly undertakes household visits to advise them about the importance of pre-natal check-ups, nutrition, and immunisation of pregnant women and young children. Abida receives a monthly stipend of Rs. 3,000. Also, she has become an active member of the LSO; last year she was selected as the General Secretary of LSO.

Abida has learned to fight for her rights. She said that at the time of divorce, her husband took two children: a son and a daughter away from her, and shifted to Karachi. He did not allow her to meet her children and also wanted to snatch the youngest daughter who lives with Abida. She did not meet her children for seven years because she was afraid and was unable to go to Karachi. However, today she is bold, she has money and she knows that it is her right to meet her children; she visits her children twice a month.

Talking about her achievements, Abida says that her family's economic situation is now much better. They have been able to mobilise assets worth hundreds of thousands of rupees. Her family's livelihoods trajectory is improving. The family is now more secure, and looks forward to continuing this trajectory. Apart from improving her livelihoods means, Abida has also grown very confident. She has developed new sets of managerial skills. As the General Secretary of LSO, Abida now has more responsibilities, and in order to fulfil these she has the support of her fellow LSO members. On a personal note, Abida said that once when she was hospitalised and needed an operation, fellow LSO women members took the responsibility and signed the payment guarantee form. Abida concludes her story by saying,

"my life has seen a revolution within a short span of time. I am grateful to the CO, VO and LSO members for trusting me. Most of all I want to thank SRSO for bringing an approach to us that allowed us to unleash the potential that would have remained dormant forever. We had the potential; SRSO supported us to harness it."

4.10

Bashiran's story of struggle and success



VILLAGE

Kabulo

UC

Bamhihar

DISTRICT

Shikarpur

Bashiran, 48, was born and brought up in village Kabulo of Taluka Gari Yaseen, District Shikarpur. She was the eldest child among her seven siblings; three brothers and four sisters. Her father owned two acres of agricultural land, where the family grew seasonal crops, i.e., rice and wheat. Her mother worked as a traditional mid-wife in the same village. Bashiran said that her parents owned five buffaloes. The family was able to sell the surplus milk and meet various household needs. Bashiran added that the family was relatively well-off economically. However, misfortune hit the family when one of her brothers became a gambling addict. This led to selling off of productive assets including buffaloes and land. This turn of events traumatised her father and he became sick. The family began to see some harsh times and suffered a lot as it was now dependent on her mother's meagre wages that she earned whenever a child was born in the village. Given the bad situation, in order to make her contribution to the household economy, Bashiran decided to learn stitching clothes. Luckily for her, there was a woman in the neighbourhood who knew how to stitch.

Being LSO President, Bashiran is in-charge of the School Management Committee. She was accountable for all the construction funding and led the school construction process under her supervision. The school is now successfully running for the past two years. Bashiran takes great pride in the school and regularly visits it to oversee its performance.

Bashiran was engaged to her cousin since birth. Her parents and her mother in law had decided that she will get married to the cousin, who was the only child of his parents. Interestingly, the in-laws chose two brides for their son, to fulfil their desire to have a big family. This way, her husband had two fiancées at the same time. Bashiran's wedding was arranged when she was 18. She remembers that her marriage was very simple. People in her village rarely practiced the tradition of giving dowry to their daughters at that time. She said that during the initial days of her marriage, her husband did not earn or do any work for wages. Her father-in-law was working as a labourer on other people's agricultural farms. The family lived in a single room mud house that leaked whenever there was rain. Later, her father-in-law opened a small tuck shop with her husband, and sold grocery products to earn a livelihood.

After 10 years of marriage, she gave birth to a baby son. Later, with the gap of one and half years between every child, she had five children; four sons and a daughter. Her co-wife had nine children; four sons and five daughters. Bashiran was encouraged by her in-laws to have more children to make a bigger family. Bashiran said that she and her co-wife lived like sisters in one house. They looked after each other's children, and performed domestic chores together.

However, when the family became bigger, they needed more basic necessities and resources; they needed more space to live, and food to eat. She said that then they started to have arguments over resources every day. The family sold half an acre of their land and used the money to build four mud rooms. Bashiran along with her five children and parents in-law started to live in two rooms, and the other wife lived in the remaining two rooms with her children.

As her husband's income was divided between the two families, Bashiran economic conditions declined severely. The family faced severe financial crisis. She was afraid that her children would remain uneducated and suffer throughout their lives. Therefore, to secure their futures, she developed a desire to educate her children. However, it was not easy for her to meet their educational expenses. She did all household chores and worked on the farm during the day and at nights stitched clothes for the fellow villagers. She charged Rs. 100 for sewing simple dresses and Rs. 150 for customised ones. Bashiran worked very hard and barely managed to meet her household's basic needs, and her children's educational expenses.

Bashiran remembers her brother complaining, when he saw her daughter going to school. She said that the villagers did not encourage girls to get an education. She said, "they thought household work was the only suitable work for girls." However, her daughter had a strong desire to get an education; she ignored people's comments and continued her education.

One fine day her sister's husband visited Bashiran and informed her about SRSO. She narrated, *"he said that SRSO team visited the village, but women were not clever enough to understand their message. He understood their mission, and he had seen SRSO's work in other villages, but they work with females only. Therefore, he could not be part of it. He said, "you are active and intelligent, you may understand their programme, and you must attend the meeting next time." I was convinced by his words."*

Bashiran attended the meeting and learned that the team was discussing the importance of

the formation of Community Organisation (CO). She said, *“they told us that if we get together and foster a CO, We will be stronger, and that SRSO will support us. I right away approached the team and told them that we will make a CO in our neighbourhood. I came back to my locality and convinced other women in the neighbourhood. My sister’s husband gave us confidence by saying positive things about SRSO team. When SRSO team visited our locality, I gathered all the females, and we formed a Community Organisation comprising 20 members in the year 2009. We chose Benazir as the name of our CO, because Benazir Bhutto was a brave leader, and a woman. The CO members chose me as their president.”*

Bashiran went on to tell us that after formation of COs in the village, SRSO asked all presidents and treasurers of the COs to attend an eight-day training programme in the Gari Yaseen Field Unit Office. There, they taught us about conducting meetings, keeping meeting minutes and maintaining records, mechanism for saving money, as well as Micro Investment Plans and CIF distribution. When the training session ended, I called a meeting in my CO and shared what I had learned in the training. The CO members decided to meet twice a month. In these meetings we discussed savings and Micro Investment Plans. We also discussed the needs of all CO members and identified the neediest members. Later, all COs of the village got together to foster a Village Organisation (VO). At VO meetings, all CO presidents would get together and discuss their issues and plans. Since the poverty scorecard census had been conducted by SRSO, we knew the number of poor households, i.e. households whose score was less than 18, in each locality and CO. After the first VO meeting, a resolution was submitted to SRSO for the provision of Community Investment Fund.

She said that by the end of 2009, 17 CO members from our VO received CIF loans. *“I had applied and received a loan of Rs. 18,000. I added Rs. 6,000 from my savings to this amount and bought a buffalo calf. I repaid the loan in instalments by stitching clothes,”* she added.

In 2011, Bashiran received another loan of Rs. 18,000. Adding to this amount she bought another buffalo calf. She sold the surplus crop of rice and paid the loan within six months. Her husband looked after the livestock.

“The advantage of having a buffalo was that we had milk for domestic consumption. We could save the money that was otherwise spent on purchasing milk from the market. Now, apart from domestic consumption, I sell up to 4kg of milk every day.” After a couple of years, the buffalo gave birth to a calf; now Bashiran has three buffaloes. This has not only added nutrition in the family’s daily diet, it has also enabled her to increase her financial assets, by selling milk, and saving money.

In 2010, Bashiran received Traditional Birth Attendants’ training provided by SRSO. She became a mid-wife. She says, *“I earned Rs. 10,000 -12,000 per month depending on the number of births in the village. The rich ones pay me more, especially when a son is born, and for the needy ones I do not ask for any fee. Earlier, many women suffered from complexities during their pregnancies and deliveries. Now, I guide these women from their early days of pregnancy about maternal and child health.”*

Bashiran has educated her children. Her daughter has completed her B.A degree, and is now teaching at the Community Cluster School in the village. Her eldest son has studied up to 10th grade, while the other three are studying at the community school.



Bashiran tapping her livestock.

Bashiran has continued to support members of the COs and VOs. In return, they have placed great trust in her. She was elected as the president of the LSO, for her active contribution in the village development programmes. Education is a key issue in the area. To tackle this issue, the LSO approached SRSO for support. With assistance from SRSO, a Community Cluster School was constructed on land donated by the community members mobilised by LSO. Being LSO president, Bashiran was in-charge of the School Management Committee. She was accountable for all the construction funding and led the school construction process under her supervision. The school is now successfully running for the past two years. Local COs, VOs and LSO are continuing to emphasise the importance of education at various meetings. SRSO and LSO partnership is benefiting hundreds of children to get good quality education up to grade 10. Bashiran takes great pride in the school and regularly visits it to oversee its performance. Remembering her previous life, Bashiran said,

“whatever we have achieved as individuals and as communities is due to one action. We always had it within ourselves to improve ourselves. Yet, we could not find the way to harness our own potentials, and therefore we and our children continued to suffer. The SRSO field teams showed us the path, and the journey along that path began when we, the poor women, got together and set up our own CO, VO and LSO.”

4.11

Akhtaryaar Khatoon takes charge



VILLAGE

Bado

UC

Chatto Mangi

DISTRICT

Shikarpur

Akhtaryaar Khatoon, 40, was born in Bado, a village situated in Shikarpur district of Sindh. She was the youngest child of her parents, with two brothers and three sisters. Her father worked as a farmer in a landlord's land. He could barely earn enough to provide for two meals a day. Her mother died when she was only two years old; she grew up with her grandmother and father along with her other siblings. Her grandmother had two buffaloes; she was able to sell milk, generating a small income. The family lived in a two-room mud house. Akhtaryaar's neighbour taught her embroidery skills.

Akhtaryaar got married to her first cousin at an early age of 14. Her husband was the fourth out of his five siblings. She started her married life in a joint family with her two mothers-in-law, father-in-law, and four brothers-in-law. Two of the elder brothers-in-law were married and farmed their own land. The family owned five acres of land and lived in a two-room mud

Like other females in the village, Akhtaryaar did not step out from the boundaries of her house. By participating in different activities in CO, she has become bold, confident and courageous, eager to take more initiatives for the development of her community. She envisages to links her LSO with more organisations to help her people get more benefits and break the cycle of poverty.

house. Her husband also had a donkey cart in the village and added to the family income. She learned to stitch clothes from her elder sister, who was married to her husband's brother.

She gave birth to a son after one year of marriage. Later, with the gap of one year between each child, she had thirteen children. She believes that five of her children died after being haunted by some supernatural being (Jinn). Eight of her children, including three daughters, are alive. As the family size increased, the elders in the family decided to distribute the property. She moved out with her husband and children, and started to live in a straw-hut. Her husband continued to earn with the donkey cart while she looked after her children and did domestic chores. The family grew rice and wheat on their small piece of land.

Akhtaryaar had never attended school. However, she wanted her children to go to school and get an education. She admitted her children in a government school in the village. They relied on the earnings from the donkey cart to meet some of the children's educational expenses.

Akhtaryaar's family suffered a major shock when her husband was hit in a traffic accident, and was unable to work for almost two years. At the time of the accident their eldest son was in class 10th. Unfortunately, he had to discontinue his education and started to work as a *Munshi* (record keeper) at the village van station. His basic salary was Rs. 100 per day. Akhtaryaar remembers that in the same year, the village witnessed a feud over land ownership, and a rival group torched their crops. Akhtaryaar said that the dominant people in the village take such actions, but people are afraid to report such incidents to the police.

These were very difficult years for Akhtaryaar's family. She recalls that her family could afford only one meal a day during this period. To make ends meet, Akhtaryaar had to work very hard. Apart from undertaking household chores, Akhtaryaar spent hours stitching clothes for fellow village women, and also made and sold embroidered table clothes, pillow covers and handkerchiefs. Akhtaryaar continued to cover the cost of her younger children's education through the sale of her products. At times, Akhtaryaar would ask her brothers for food, to feed her children. Akhtaryaar's life began to improve a little bit when her husband recovered from his injuries and was able to start farming his piece of land. Now, the family had three working adults; their economic condition began to improve to some extent. With the passage of time they were able to build a mud room and the family moved from the old straw hut.

One day her husband came home with a news that a team from SRSO had visited the village but the community members refused to listen to them and forced them to leave the village. Akhtaryaar said, *"the SRSO team kept visiting the village, but none of the villagers allowed them to visit their houses or even sit in Autak. The main reason for this response was that the SRSO team wanted to mobilise and work only with the women. Some male members of the SRSO team also wore shirts and trousers. This too was unacceptable to the menfolk. They forced the SRSO team to leave the village. There was an element of mistrust among village men."*

She added that the SRSO team, however, did not give up. They continued to visit the village, six or seven times. In this process, two members of our community understood the objectives of SRSO, and its work. They were able to lobby and persuade the village's menfolk to allow the SRSO team to meet with the women. The men only consented to this with the pre-condition that they would sit and witness the dialogue between SRSO and the women; they wanted to directly hear what messages the SRSO team conveyed to their wives, and daughters.

"Later, an all-female team from SRSO visited the village. This was welcomed by the men, who also allowed the team to sit in the Autak. We were also allowed to meet the team. The SRSO female team spoke very well and explained to us that if we wanted to improve our lives, then we will have to organise ourselves and foster a Tanzeem (Community Organisation-CO). While recollecting her memories about the formative stages of the CO, Akhtaryaar laughed and said, we did not know what Tanzeem was. We kept hearing [about it] but did not understand their message. We did not know how to speak at gatherings. All of us were bewildered and confused, because we had never stepped out from our houses before. However, the SRSO team kept visiting the village and eventually we understood what a Tanzeem was."

Talking about the first meetings, Akhtaryaar said, *"in the first meeting the SRSO team asked us to make a circle and sit on the floor. We argued, saying, 'why would we sit on the floor?' They asked us to recite Tilawat [a verse from Quran] to start the meeting. To this we complained, 'Is it someone's funeral? Why are we reciting Tilawat?' Similarly, we complained when they asked us to introduce ourselves. They actually wanted to teach us the meeting procedures and structures, but it was hard for us to accept all this. Later, they made us accustomed to the meeting rules and procedures, and we saw their benefits, and accepted. It took us four months to form our CO and to initiate bi-monthly meetings."*

After the village women accepted to foster a CO, the SRSO team members asked them to select a president, and a manager. *"The team advised us to choose a member who we thought will work with us sincerely, and someone who was honest, and trusted. The CO members unanimously selected me," she said.* However, she was reluctant to agree because her husband would not permit her to become the CO President. The CO members visited her house and requested her husband to allow her to lead the organisation. Her husband accepted the women's requests, and she finally became the CO President.

"Before the formation of CO, we did not have any concept of women's participation in any activities, other than household chores, or assistance in farming. After the CO formation, we began to have meetings; SRSO staff also attended these meetings. They trained us on how to conduct and manage meetings, record keeping and saving procedures. In these training sessions, the SRSO team would reiterate a key message 'think about the poor in the village, meet every member individually, and give each member the opportunity to share her opinion, discuss her problems, identify needs, and, most importantly, highlight their skills'.

The next challenging step was to convince other females in the village to foster COs. I along with the manager of our CO, visited houses in the village to convey the message of forming COs. The SRSO team also continued its efforts to mobilise the women, and form COs. Our efforts bore fruit; we fostered 12 COs and a VO," she said.

After the CO and VO formation, the SRSO team supported the members to prepare household level Micro Investment Plans. Under the plans, each CO member household identifies activities that it can undertake on its own for income generation. They also identify what support is required to initiate the activity. The SRSO team, after two months, asked them to identify poor CO members who were willing to work for their own improvement. They identified households that lacked shelter, access to water and sufficient food, and then we passed a resolution and submitted it to the VO for support.

SRSO has supported the construction of two-room houses for 35 CO members in Akhtaryaar's



Akhtaryar showing her award of recognition for her effort by PPAF.

village through its Low Cost Housing Scheme. Another problem that they faced was access to drinking water. There were few hand pumps in the village, which created two problems: a lot of time was spent for collecting water and, sometimes, petty disputes would also arise as women and girls waited for their turn to fill their pots. SRSO had supported the installation of 13 hand pumps in the village in partnership with the COs. This has contributed to saving time, and reducing disputes.

SRSO had undertaken a poverty scorecard census in the village, whereby each household was given a score that indicated their poverty status; lower the score, higher the poverty level. The households falling under the 0-18 category, the poorest category, were given an interest free loan from the Community Investment Fund that SRSO provided to our VO. CIF capital was used for income generating activities identified in the micro investment plan. The villagers were told that this fund was to be utilised only for income generation activities, and repaid fully within one year.

"My poverty score was below 18, and in 2009, I received a loan of Rs. 10,000. With this amount, I bought a goat because I knew that goats gave birth twice a year. The goat produced twin goatlings. After a while, I sold the goat and repaid the CIF loan. I was left with two goats as my assets. I looked after them for some time. Later, I sold one of them to pay for my children's school fees. At the household level, now I was better off compared to 2009. My eldest son was already working, and the second son had started teaching at a school in another village. I did not need CIF anymore. However, I stayed involved in the CO and VO, to help my community members improve their livelihoods."

She said, *"after the formation of Local Support Organisation (LSO) in 2011, we became even more active. All VOs in the Union Council federated in to the LSO, represented by one member from each VO."*

One of the important issues in the village was that the village children did not go to school.

Parents were unaware of the importance of education. The existing government school in the village was not functional. The school building was about to fall and it was used as a hay store, by influential people. Explaining the situation of village children, Akhtaryaar said, *“the village children used to spend all day roaming around in the streets and playing in the mud.”*

The issue was discussed in the LSO meeting. During the meeting, they came to know that the children’s situation was even worse in other villages. The LSO members realised the need for a functional school in the village. They passed a resolution and submitted it to SRSO seeking support for the construction of schools in two villages. SRSO signed an agreement with two VOs and provided support for construction of two schools.

Soon, the newly established Community Cluster School started regular classes. Initially, only 12 students took admission in the school. Villagers hesitated to send their daughters to school because only male teachers were present. Also, because many villages were far from the school, the parents feared that the girls could face a lot of hardships reaching the school. To address the fears of the parents, Akhtaryaar Khatoon along with her fellow LSO members went from door to door to ensure that every child is given his/her right of getting an education. She said that it was a challenging task for the LSO members to motivate parents to send their children to school. But their efforts bore fruit, and today 380 students are benefiting from the school at present. They were also successful in arranging transportation facilities for the girls coming from distant villages.

She continued talking about the activities that she has been involved with at the platform of LSO. Apart from the above activities, the LSO has established links with other organisations, such as Save the Children, Green Star, Hidayat Trust, Pakistan Poverty Alleviation Fund (PPAF), HANDS and CHIP. The CO members have benefitted from their services. She has received an award from PPAF in recognition to her efforts through the platform of LSO in spreading awareness about sanitation, polio vaccinations, and maternal health.

So far, besides the above mentioned activities, she has been involved in helping the poor in her community to overcome their vulnerabilities. She said, *“we help the needy households. So far, the LSO arranged dowry items for nine poor girls, who could not get married because their families could not afford their dowry expenses. Also, the LSO arranged treatment fees for five babies from their UC who needed surgeries.”*

Being a dynamic and sincere social leader, Akhtaryaar has been elected as the president of her VO and Vice President of LSO Bakhtawar. By participating in different activities, she has become bold, confident and courageous, eager to take more initiatives for the development of her community. She envisages to link her LSO with more organisations to help her people get more benefits and break the cycle of poverty. She says, *“my husband, who was once against my social activities feels proud about my efforts for development of the village.”*

“I have received an award from PPAF in recognition to my efforts through the platform of LSO in spreading awareness about sanitation, polio vaccinations, and maternal health.”

4.12

Bilquis's story of success and sacrifice



VILLAGE

Khai

UC

Birkhan

DISTRICT

Shikarpur

Bilquis Hakdo, 45, was born in Juma Nehal area of Shikarpur. She was the third of her six siblings; three sisters and three brothers. Her father was a government employee who worked in the Department of Forestry in Shikarpur. Her parents' home was comfortable and had access to electricity, gas and water supply. The family owned 40 acres of land. The family was leading a good life. Later, her father was terminated from his job and he became a farmer. She said that she was loved the most by her father who fulfilled all her wishes except her desire of getting an education. She said that she was a position holder in her primary school. When she passed her fourth grade and asked her father to buy books for grade five, he refused. She narrated, *"I was healthy, fair and pretty and my parents were insecure about me."*

Her commitment, courage and perseverance in improving community's life have made continuing impact on her community; however, she had to tolerate the results of her imbalance domestic life. Spending more time on social work and being mobile in the village, where women rarely step out from houses, made her family mistrust her. She is no more allowed to attend social gatherings; however, she "leads her LSO from behind the curtain". Her LSO members are very happy from her effective style in building a strong sense of community.

The society was not good for girls at that time. Therefore, my father prohibited me from going out in the city and I left the school. Apart from that, he fulfilled all my wishes. He brought everything that I demanded from him. My mother was a Baloch; apart from domestic chores, she made laces, and Rillies, handmade bed sheets, at home. I learned cooking, and making bed sheets from my mother."

Bilquis was only 12 years old when her father's friend selected a groom for her. She narrated, *"this friend of my father was from a village and he brought the groom's brother who met my father. Looking at the groom's brother, my father thought the groom will also be healthy and young like him, so he consented to my marriage. However, on the day of our engagement, my father came to know that my to-be husband was already 37 years old. My father got very disappointed by his decision about my marriage. He agreed for the engagement with the promise that my younger sister will get married to my husband's younger brother. They decided her engagement while she was playing in the mud outside the house. My younger sister was just eight years old and did not even know what marriage was. My father thought that both of us, sisters, would be married off in the same village, so that it would be easier to survive for us. As a matter of tradition, my father gifted me nose and earrings made of gold, as part of my dowry."*

Bilquis started her married life in a two room mud house in the village. Her husband was a step son of his mother, and a taxi driver. Her husband's family included his step mother, father and seven siblings; three brothers and four sisters. Her father-in-law was a farmer and younger brother-in-law caught fish for the family and also helped his father in farming. She said that her life became very difficult after her marriage. She was not accustomed to the household chores. *"It took me half an hour to collect a single bucket of water from the Mullah's house in the village. We had to wait for our turn to collect water. Here, we did not have gas supply; we had to collect cow dung and dry it in the sun and used the dried dung cakes to make fire for cooking purpose. We also did not have toilets; we went to the bushes for defecation."*

After two years of her marriage, a baby girl was born. Later, with the gap of two years between each child, she had five children; three sons and two daughters. After the birth of her third child, she got admission at an Adult Education Centre. From this centre Bilquis passed grade eight. Later, she carried on studying from home and managed to complete her matriculation. After this, Bilquis applied for, and was appointed as, the local Lady Health Worker (LHW) and became a government employee. Initially, she received Rs. 1,500 as her monthly salary. She said that she was trained on vaccination, polio immunisation, and general health and hygiene. She undertook door to door visits for awareness-raising on vaccination of newly born babies, and also administered polio drops to children. Also, she guided pregnant females in the village about maternal health issues.

"One day a village woman came to me to ask for her CNIC that was with me. I had it to update my records. I asked her as to why she needed the CNIC. She replied that an organisation named SRSO is visiting the village. They support poor women. They want us to get together and foster a Community Organisation, and that they will support us in the group. This caught my interest and I walked to the meeting venue with her. I observed the meeting and then told the female Social Organiser that being the local Lady Health Worker, I knew everyone in the village and the village women also know me very well. I can convince the village women to organise."

I returned to my home and convinced women from my neighbourhood to form a CO. Our CO consisted of 15 members in the beginning, later others also joined and the membership increased to 22. We named the newly formed CO Awais, after my son. The CO members selected me as their



Bilquis talking about her experience with the LSO.

president and I attended all the training sessions, related to meetings management, record keeping and savings, organised by SRSO.”

She continued to add that: “as all villagers knew me from the beginning as LHW, it was easier for me to spread the news in other communities too. Initially, the Shia community did not allow SRSO team to meet their women. However, I used to attend Majalis with the Shia (Muslim) women. I went to them and asked them to make a CO of the females who attend the Majalis. They agreed. This way we managed to cover the whole village. All the COs federated to form our Village Organisation. Later, in 2010, 24 VOs at the Union Council level federated in to the Local Support Organisation

(LSO). Mehran was the name we chose for our LSO. The LSO consists of 24 General Body Members and 13 board members. All members agreed to select me as the chairperson of the LSO.”

Apart from Community Investment Fund (CIF), the first project that the LSO was given by SRSO was Livestock Project. She narrated, “being the chairperson of the LSO, I was responsible for implementation of the project. We surveyed the households in the LSO jurisdiction. We collected information and identified the needy household in the LSO. I worked from 9 am to 7 pm in 18 VOs when this project was given to our LSO. We distributed livestock among the COs, according to the needs of the members. Apart from this, as I was a government health worker, I had to make sure to fulfil my professional responsibilities as well.”

“I stayed involved in all LSO activities and allocated more than 70% of my day light time to the community's work. I was very keen to work for the betterment of my community since the formation of the first CO. Therefore, I worked with my heart and soul. At personal level, I was economically sound. My sons were grown up and my husband also worked. At home, my sisters-in-law made negative comments about my mobility in the union council, and about my behaviour, but I ignored it.”

Speaking about the challenges Bilquis mentioned that one of the major challenges after the formation of LSO was that they did not have a common space to hold their LSO meetings. Their members belonged to various castes, and they had inter caste tensions and stereotypes. Many female members refused to attend the meetings, because the venue of the meeting belonged to a person from the other caste. Therefore, collectively they decided to ask one of the local landlords, who was also their treasurer's uncle, to donate them a piece of land where they could construct the LSO office. As the landlord was already happy about his relatives' economic development that was brought about through CIF, he allocated a plot of land near the village. Collectively, they levelled the land, and from the LSO savings, and their members' donations, they were able to construct a large single room for LSO office. During the construction phase, Bilquis was very busy supervising the labourers. So, she usually had to go back home very late in the evenings. This made her family angry. She had to face her sisters-in-law's taunts and her brothers-in-law's arguments and objections. However, she used to take her dinner and silently go to bed. This kept happening for months. It was not easy to face all this. However, her work with the community gave her peace and for some time she forgot how her family behaved with her.

"Apart from my activities at LSO level, as an LHW I worked voluntarily to train other people in the 2010 floods affected Kashmir district. I monitored the trainees, and trained many people on health and hygiene, for several days. SRSO paid me an honorarium for this work, and I gave this money to my family at home," Bilquis said while adding, "I have attended several training sessions offered by SRSO. I have travelled to Islamabad, Sukkur and other cities to attend these training sessions. I also supported other community members for attending some training sessions. These training included, CIF distribution mechanism, tailoring, and making Ajrak and purses. Further, SRSO linked the LSO with many other organisations, including Sabah Pakistan."

Through Sabah Pakistan's Enterprise Development Project, she described, "I got a chance to visit India. The main objective of this trip was to show us how SEWA women have been working in India. They wanted us to get inspiration from their work and work like the SEWA members, who have been working successfully for the last 40 years. It was an 11-day long training trip. I had informed my family about the opportunity of visiting India, three months earlier. They did not take me seriously. They made fun of me, saying, 'oh yes!! They will take you to India and teach you.' But, I was serious. With the help of the SRSO team, I obtained my passport and photographs, and Sabah Pakistan arranged a visa for me. Finally, the day arrived when I had to leave for the bus station to travel to Lahore. The conveyance facility was provided by Sabah Pakistan. As the bus to Lahore had to leave at 1 am, the vehicle came to my street to pick me up at 11:00pm. Observing this all, the villagers became doubtful about my character. They thought that I had eloped with some outsider. The rumours spread out in the whole Union Council, while I left for a wonderfully exciting trip to India. The villagers told my brothers-in-law that I will make other women like myself. They threatened that if they did not kick me out from the house, then they will be isolated, or thrown out of the Biradari. I was in contact with some of my CO members and my brothers at home."

"When I landed back in Pakistan, I was informed that I am not allowed to go to my home. I came to know that my younger brother-in-law, who had married my younger sister, had beaten my sister and threatened to divorce her. This was particularly damaging, because now I was seen as a cause of trouble for all my family members. Since the relations had deteriorated, I chose to live with my brothers' families. However, I was not at peace. I wanted to go to my own house, the house that I had built under my supervision. I wanted to see and meet my children. But, for many years they didn't allow me to meet my children. My brother's wife was unhappy with me, because I was staying with them for very long. I felt remorse every day. My husband wanted to take me back, but his brothers were very strict; they didn't allow him to see me. Everyone, including my eldest son, was annoyed. After two years, my children visited me and I came back to my house with them," she expressed.

The SRSO team visited her house again, but this time her family prohibited her from attending meetings. She really wanted to arrange a programme at her LSO level, and share her Indian experience with the CO members. She also wanted all the villagers who had spread rumours of her elopement to know that she went on to the trip with a purpose and learned so many things. Bilquis says,

"today, I am still the president of LSO Mehran. The members have trust in me. They elected me again, but I am not allowed to attend the meetings. I talk to my LSO members over the phone and give my opinion. My eldest son doesn't allow my granddaughters to meet me. However, my youngest son is always on my side."

4.13

Zeenat's investment in her husband's education pays off

VILLAGE

M. I. Somroo

UC

Rustam

DISTRICT

Shikarpur

Zeenat Bano, 26, was born in an educated family in Muhammad Ibrahim Soomro village of Shikarpur District. Her father was a teacher in the village. She was the first-born out of her eight siblings: six sisters and two brothers. Her family was dwelling in a single-room mud house. The family owned 2.5 acres of land where they grew rice and wheat. Zeenat remembers that her father was a visionary and unique person of the village. He wanted to educate his children. The villagers did not allow their daughters to go to school at that time. However, her father took her to the school with him and taught her along with his students. She passed her grade eighth exams. Also, she learned stitching dresses, embroidery work, and learned to make *Rillis* (traditional Sindhi floor/wall covering).

Zeenat got married at the age of 18. The marriage was arranged by her parents. At the time of marriage, her husband was studying for his Bachelor's degree from Shah Abdul Latif University, Khairpur. She started her married life in a very large joint family of fifty family

Zeenat took responsibility for meeting the household expenses, while allowing her husband to complete his education. Through CIF loan she bought a sewing machine; she started to make handicrafts, made embroidery products, and stitched clothes for the villagers and fulfilled household needs.

members: parents-in-law, husband's three elder brothers along with their wives and children, three sisters-in-law, and father-in-law's brother's family. All lived in a two-room mud house, having an open *Verandah*. She said that she had to make 60-70 Chapatis (bread), or cook 10-12 Kgs of rice, a day for the whole family. She spent her day doing all the household chores.

Zeenat added, laughing, *"every year new members arrived, increasing the joint-family's size, because we gave birth to babies. Whenever a guest visited our house, we used to sleep outside on the floor to make space for her/him in the room. I gave birth to my first son after three years of my marriage."*

Zeenat said that the family owned 2.5 acres of land where they cultivated all seasonal crops. Harvest from this land was not sufficient to meet all household's food needs. Many a times, the household had to borrow money at heavy interest to meet household needs. As the family size expanded, they needed more resources; more space to live and more food to eat. Zeenat said that they started to have arguments over the children's needs. Everyone in the family wanted to acquire more resources for their kids, and this led to have arguments and fights among the mothers. Zeenat said, *"my husband's elder brothers wanted to split the land and live in nuclear families, but the elders of the family believed that there was power in the unity of the family. The elders wanted all their sons to stay together, but we [wives] could not tolerate each other. Therefore, the family elders decided to split up, and divided the property among the sons."*

Zeenat's husband managed to build a new straw-hut within a week and Zeenat, along with her son, parents-in-law and her husband, moved to the hut. She said that at the time of separation from the joint family, her husband was a student and unemployed. She said that her husband wanted to quit his studies and find work but she stopped him from doing so. She took responsibility for meeting the household's expenses. She farmed the land that her husband had inherited. Also, she started to make handicrafts, made embroidery products, and stitched clothes for the villagers. She said that she rented a sewing machine from her neighbour. She asked her father for the inputs and made *Rillis* (local carpets) and embroidered bed sheets. Zeenat sold the products locally and made a profit of about Rs. 1,200 – 1,500 per month. This way she supported her husband in continuing his education. Zeenat said that despite all her efforts, the family frequently faced financial crises.

One day her father visited her and informed Zeenat that an organisation named SRSO had started working in the village. The organisation worked only with females and that Zeenat must meet them to look for opportunities. She said, *"as my father was a teacher in the local school, he understood the importance of SRSO and encouraged me to meet the social organiser. My mother-in-law got furious at me. However, I secretly attended their meeting and also provided information for the completion of the poverty scorecard."*

The next meeting was conducted at Zeenat's home. She said that as her neighbours were comfortable visiting her house; she allowed the social organiser to conduct the meeting in her yard. Initially, 20 women gathered for the meeting where the social organiser informed them about SRSO, and how it works with the rural women to improve their social and economic condition. The social organiser then said that SRSO does not work with individuals; it only works with organisations of women. Therefore, if the community women want to partner with SRSO, they have to get together and set up a Community Organisation (CO). Afterwards,



Zeenat standing in front of her pond.

SRSO will work with the CO to support the women in activities that they themselves identify and can undertake on their own. Zeenat said that all the women agreed to work with SRSO. A CO, comprising 20 members, was formed. They called it Sitaara (Star), symbolically pinning their hopes for a glittering future in the organisation. Since Zeenat was educated, fellow members trusted her talents and honesty. She was selected Sitaara's first president.

Zeenat said that later many other COs were also formed throughout the village. The SRSO social organisers then asked all the representatives of the COs to get together and foster a village level organisation. This way the Village Organisation (VO) was set up, and named after the village – VO Muhammad Ibrahim Soomro. SRSO social organisers conducted trainings and taught the CO and VO leaders about conducting community meetings and keeping records. The VO also served as a platform where CO leaders discussed their achievements and issues.

Zeenat said that soon all local women were organised into a network of COs and VO. Each member started to save some money with the CO. She said that in the beginning some of the CO members were hesitant to save their money with the CO. However, when they observed that the members could withdraw the money at any time they needed, their reluctance vanished. Zeenat said, *“we found it easier to withdraw the money from the CO in our times of need. Also, we helped the needy ones during their financial crises, using the saved money.”*

Along with other CO members, Zeenat has also materially benefitted from the CO membership. In 2011, she applied for and received a loan of Rs. 13,000 from the Community

Investment Fund, managed by the VO. With Rs. 10,000 from this money, she purchased a sewing machine. With the remaining amount she bought raw material such as threads, fabric, needles, scissors, ribbons and a new wooden frame to make embroidery. She *previously used to borrow her neighbour's sewing machine, but now* she owned the machine and saved the rent money. She carried out beautiful embroidery work on clothes, bed-sheets, pillow cases, table cloths and *Dupattas* (head scarfs). Zeenat worked hard, and earned increasingly more profits. Zeenat estimates that she earned about Rs. 4,000- 5,000 per month from her efforts. Zeenat proudly stated that she returned the CIF loan within the year.

In 2012, Zeenat was selected by the CO members to benefit from SRSO's Low Cost Housing Scheme. She says, *"under the housing scheme, I received Rs. 85,000 which was sufficient for a two-room house to be constructed. It was a great day when we left our old straw dwelling and moved into the new house."*

In 2012, Zeenat also received support from SRSO under a livestock project. She received one heifer. After two years the cow produced a calf. The cow produced five litres of milk every day. Zeenat sold four litres every day to a local milk collector for Rs. 30 per litre. She earned about Rs. 3,500 per month during the lactation period. She spent this money to fulfil the household needs, as well as to support her husband's studies. In 2012, Zeenat availed another CIF of Rs. 13,000 to purchase agricultural inputs. With increased farm income, Zeenat supported her sister-in-law's marriage. The loan was repaid with earnings from the sale of embroidered products.

Zeenat's husband has completed his education and internship, and is now working as a male nurse at the Aga Khan University, Karachi. The investment that Zeenat made in her husband's education has brought a revolution in the family's life. Zeenat says proudly, *"earlier I used to send money to my husband, and now he sends money to me. Last month he sent Rs. 40,000. With this money I have purchased new furniture for my house. Since my husband now meets the household's expenditures, I save the profits made from embroidery."*

Zeenat is thankful to SRSO for supporting her, and her fellow women, to undertake activities to improve their own lives. She says that small income generating activities allowed her to support her husband to continue his university education. Great sacrifices were made. No gains can be made without sacrifices.

Zeenat concludes, *"since 2009 my life has changed, and the prospects for the future have become even brighter. All of this has happened because one day the village women decided to take one step forward, and that step was to agree to get together and form our own Tanzeem."*

"Earlier I used to send money to my husband, and now he sends money to me. Last month he sent Rs. 40,000. With this money I have purchased new furniture for my house. Since my husband now meets the household's expenditures, I save the profits made from embroidery."

4.14

Gulshad Begum leads her family towards prosperity



VILLAGE

M. I. Somroo

UC

Rustam

DISTRICT

Shikarpur

Gulshad Begum, 37, was born and brought up in a resource deprived village named as Muhammad Ibrahim Soomro in Shikarpur Sindh. Her father was a Primary School Teacher, and her mother was a housewife, and farmer. She was the first-born out of her eight siblings: six sisters and two brothers. Her family lived in a single-room mud house. She states that the society was very strict and conservative regarding girls' mobility. However, being educated, her father was idealistic in the village. He allowed her to get education, going against the strict norms of the society. Gulshad completed her grade five exams from the village school. She learned the art of embroidery from her mother who made embroidery items in her free time.

Gulshad got married at the age of 15, when she was a student of grade five. Her husband was the second out of his six siblings: three sisters and three brothers. Her in-laws farmed their own land. They lived as a joint-family of 25 members, including her husband's parents, uncles and their families, and siblings. She stated that the family cultivated all seasonal crops and barely made the ends meet. She said that during non-availability of financial resources they borrowed money on interest and returned at the time of the harvesting season.

Worried and insecure Gulshad received CIF loan and TBA training that immensely helped her improve her standard of living. Now, confident of her economic condition, she has started construction of a concrete house.

She stated that her husband was the laziest and least sociable, due to which he could not get any job. She said, *"my husband was dependent on his siblings and parents for all his expenses. I cursed my fate for marrying a person who could not afford a single meal for his family."* Gulshad, on the contrary, was a very determined individual. Despite remaining engaged in the household chores, she was able to take time out, study, and appear in home-take exams, completing her education up to 8th grade.

A couple of years after her marriage, she gave birth to a baby son. Later, with the gap of 2 or three years in between, she had five more children: three daughters and two sons. She said, *"as my husband was not employed, I had to work hard to make the elders in the family happy."* She

worked on the farms, collected cow dung and dried it up, and also collected firewood for cooking meals. *Doing all of this routinely*, she had very less time to look after her children.

She says that with the passage of time, her brother-in-law also got married and the family size reached near 50. The family needed more resources: more space to live and food to eat. However, there was no increment in the resources, which were already insufficient for the family. Tensions started appearing over resources, leading to splitting of the family.

After separation from the joint family, she started to live in a single-room mud house that her husband inherited. Also, her husband received a small piece of land where the family grew rice or wheat. She said, *"at that time food was sufficient and shelter was good enough; however, I was worried about my children's future. I knew that as the children grow up, they will need more resources. I used to have arguments with my husband because, unlike his brothers, he was very lazy. He did not acquire any skill, except from farming the land."*

One day her sister-in-law invited Gulshad to her home to attend a women's meeting. She said, *"my sister-in-law told me that an organisation called SRSO wanted to work with women to improve livelihood. When the people from that organisation visit the village, all the women have to get together at her hut. The village men and women, including my mother-in-law, prohibited us from meeting the outsiders. However, "my sister-in-law's father was always encouraging; he had met the SRSO Social Organisers and understood that the organisation was beneficial for the local women."*

She said, *"we secretly met the social organisers when they visited our village. They asked us to form a community organisation (CO) and also to inform all the women in the neighbourhood. They said that SRSO will work with the CO to support further activities. In line with the social organisers' request, we gathered all the women from the neighbourhood, and formed a CO, naming it Sitaara (Star). The newly formed CO started having weekly meetings in 2009. Initially the Social organiser conducted the meeting. Some of the women hesitated to attend the meeting but later joined us after observing our meetings and gaining confidence,"* she added.

As Gulshad knew how to read and write, her CO members selected her as their treasurer to



Gulshad standing with the tree that she planted when it was provided by SRSO.

keep record of the meetings. She said, hiding herself from her mother in law, she attended training sessions organised by SRSO on meeting management and record keeping. She said that most of the time she made excuses, telling her family members that she is going to the hospital, or for some other work, while going to the meetings and training sessions.

After the CO formation, social organisers from SRSO asked the members to develop Micro Investment Plans for the individual household. She stated, *“in MIP, I mentioned that I wanted to invest in my agriculture. In 2010, I received a loan of Rs. 10,000 that I used to purchase seeds and pesticides for seasonal crops. I sold the surplus yield on harvest and returned the loan after six months. In 2011, I applied for another loan for the same purpose and received CIF of Rs. 15,000. I again invested the amount in agriculture, purchasing seasonal crops seed and pesticide sprays to increase the yield. This increased productivity of the land and I benefitted from high yield. I returned the CIF loan in harvesting season. Now, as I had enough yield to preserve seeds for the next season, I applied for another loan to buy a heifer. In 2012, I received a loan of Rs. 25,000. With this money I purchased a baby buffalo. I returned the loan in installments during the crop harvesting season. Now, the buffalo has produced a calf. It also added nutrition to the family's diet, in the form of milk, and other dairy products.”*

Apart from CIF, Gulshad trained as a Traditional Birth Attendant during a training conducted by SRSO. She started working as mid-wife, and added to the family's income. Later, she was hired as a Community Health Worker, with a salary of Rs. 15,000 per month. Meanwhile, her husband got a job in a brick manufacturing company. Confident of their economic condition, they have started construction of a concrete house.

She stated, *“I availed all these opportunities by becoming a member of the CO. These opportunities did not only enhance my livelihood but also helped me groom as a person. Throughout my journey with CO and SRSO I gained the valuable knowledge to utilise and enhance my skills. I always wanted to study, but I was not able to pursue my dream, because girls in the village did not go to high schools. I got motivation from the Social Organisers (SOs), who were women, just like us, but educated, confident and aware of everything. They were a source of inspiration for me. Observing the SOs, and many other educated women during our trainings, I was inspired, and worked hard to study. Later, I appeared in home-take exams and completed 10th grade education. I look forward to continue studying from home and complete my FA (intermediate) next year,”* said Gulshad, with a confident smile breaking on her face.

She plans to educate her children to the university level. Her eldest son, 17, studies in 11th grade. The second, third, fourth and fifth - 15, 11, 9 and 5 years old, respectively - are studying in grade eight, five, four and three. Their youngest son is just one year old. She says, *“not being aware about contraceptives methods, we used to have big families. Now, I am aware, and being a CHW, I spread awareness about contraceptives, sanitation, health and hygiene in my locality.”* This, helped improve the quality of the people's lives. Gulshad is thankful to SRSO for bringing a quantum change in her family's life, and she feels grateful for the opportunities that she received through Sitaara, the women's own organisation.

“Throughout my journey with CO and SRSO I gained the valuable knowledge to utilise and enhance my skills.”

4.15

Rehana Memon's story of using COs for a great cause



VILLAGE

Gari Sahab Khan

UC

Chatto Mangi

DISTRICT

Shikarpur

Rehana Memon, 31, was born and brought up in village Bakhtawar of Shikarpur. Her father was a labourer, and mother a housewife. Rehana was 16 years old when she was married in her own village. Her husband, the only bread winner of the family, worked as a clerk in a factory in Shikarpur city. The family lived in a single room house and they did not own any land. She did the household chores. Rehana stated that she was always passionate about her education, but could not continue beyond 8th grade. As a matter of tradition, women were discouraged to go outside the house after reaching puberty. She remembers reading the newspaper whenever she found one. Her parents-in-law disliked her reading habit. Whatever spare time she had, Rehana spent gossiping with her neighbours.

Prior to CO formation, people did not allow me to administer polio drops and other vaccines to their newly born babies. None of the villagers listened to my sessions about health and hygiene. Now, CO members agreed to clear the stagnant water in the street. They discouraged open defecation practice and worked to make proper drainage system that previously resulted in viral and bacterial diseases. The members are well aware about vaccinations and polio drops.



Rehana's daughter studying in Community Cluster School.

After two years of marriage, Rehana gave birth to a baby girl. After three years, another girl was born. This was not what her husband's family wanted. With time, her husband's attitude changed as he wanted a son. Rehana remembers, *"my husband became emotionally violent and verbally abusive. Later, he got married to another woman. He shifted his new wife and parents to Karachi, leaving me alone with my two young daughters."*

Now that her situation had totally changed, Rehana felt that she would have to work even harder to meet her daughters' needs. Through a neighbour Rehana heard that the Department of Health had job openings. Rehana applied and was selected as a Lady Health Worker. She started her work that entailed household surveys of newly born babies to administer them vaccines, and also spreading awareness about health and hygiene in the village.

Rehana said, *"I sent my daughters to the primary school in the village. When my elder daughter completed her primary education, she had to stop her education as there was no middle school in the village. The nearest middle school for girls was 10 km away."* The elder girl's father arranged her marriage in the village at a younger age, while the younger one was still studying in the primary school.

One day Rehana was conducting a survey of newly born children in the village, when she met SRSO's Social Organisers in the village who wanted to work with the local women. Rehana remembers, *"the Social Organiser said that if the women get together and make their own organisations, then SRSO will support them by enhancing their skills and improving their livelihoods through the organisation. This convinced me. But, the village women hesitated to talk to the outsiders. However, as everyone in the village knew me well as the LHW and trusted*

me, I took the responsibility of spreading the news among the local women. Many local women gradually understood the importance of this message and formed a Community Organisation (CO) comprising 15-20 members."

The CO members then selected their presidents and treasurers, and SRSO conducted household surveys for assessing the poverty status of each household. Later, the poor women developed micro investment plans for their household and benefitted from many opportunities, like Community Investment Fund, loans, livestock project and Low Cost Housing Scheme. Rehana said, *"I was comparatively well off than the other females in the village because I had a job; as a salary I earned Rs. 15,000 per month. My poverty score was 24 and I was not eligible to avail CIF. However, I was encouraged by the SOs to remain member of the CO and VO. They explained to me how it will help create unity in the village, and provide us a space for discussing our issues and resolving them through discussions and joint actions."*

Rehana said, *"the village's environment was polluted and unhygienic. In line with my job description, I used to visit each household and inform them about the importance of sanitation, but none of the villagers understood or followed my messages. The stagnant water in the street, open defecation practice, and unavailability of proper drainage system always resulted in viral and bacterial diseases. Due to lack of knowledge about diseases, parents left their children playing in the muddy streets and contaminated water. Malaria and Typhoid were very common. Some of the villagers did not even allow me to administer polio drops and other vaccines to their newly born babies."*

She added that the platform of CO provided her an excellent opportunity to fulfil her duties properly. While discussing the common issues of the village during the CO meetings, she also highlighted the importance of healthy hygiene practices. *"We urgently needed an adequate, well-maintained, water supply and hygiene facility, including proper toilets and hand-washing in each household,"* she stated. Rehana said that now she has noticed a big change in the villagers' attitude towards sanitation, health and vaccination. The females in locality started cleanliness campaigns and drained the stagnant water. SRSO funded and supported the CO members in building latrines. People have realised the importance of good hygiene for better health.

Apart from cleaning the environment, Rehana, along with her CO members, struggled for creating educational opportunities in the village. The CO and VO members, with the support of SRSO opened a Community Cluster School in the village. The school is for both, girls and boys, and classes up to grade 10 are taught. She said that her younger daughter is now able to continue her education, unlike her elder sister. As a member of the School Management Committee, Rehana visits the school on weekly basis. Rehana states,

"The women's decision to foster Community Organisations has contributed significantly towards the development of our village. It has also helped me perform my duties in a more effective and fruitful manner, because I can communicate with large number of people in a short span of time, and because the women are more motivated and aware now. Unity is strength. All of us look forward to making further improvements in our village."

Conclusion

The aforementioned case studies clearly show that unequal distribution of economic resources, natural disasters, large nuclear families, joint families, lack of security, lack of access to capital, restrictions on mobility, social exclusion, lack of social and technical skills, illness and diseases, indulgence in harmful activities (like gambling and substance abuse), and failed marriages are some of the causes of poverty. These case studies highlight that within the impoverished households, the poverty dynamics can be different, depending on gender. Women of the poor families suffer more, compared to men, because of the patriarchal hierarchies and traditions.

In many households, women are seen as commodities owned by men. They are also considered to be the symbol of the family and the tribe or the village's honour. This leads to severe repercussions for the women whenever they are perceived to be working against the tribe's 'honour', as defined by the men. Honour killings are the worst that can happen to women, and these heinous murders also get a lot of media attention. However, there are other ways in which the women are kept under the thumb and which are considered to be 'normal' by the society. These coercive methods include early age marriages, forced marriages, restrictions on mobility and denial of a voice in the family's decision-making process.

In this backdrop, when SRSO socially mobilised these poor women to foster COs and VO, the phenomenon of harnessing people's innate potentials initiated. The social mobilisation process of SRSO, through UCBPRP, helped the women unite

by forming their own organisations. Once organised, the women became empowered to identify their household level problems, and their solutions. They identified that the major constraints they faced were the lack of confidence, agency, opportunities, skills and capital. SRSO provided them capital in the form of cash and productive assets to create sources of sustainable livelihoods, and also trained them to utilise these resources in the best way possible. By utilising the assets, the women improved their household income. Consequently, they felt empowered and their status within the household and the village changed for good. The enhanced income levels led to provision of better shelter, nutritious food and also, investment in the children's education, thus building and enhancing the human capital.

Gradually, these organised women identified their common problems, for instance, lack of drinking water, sanitation, absence of educational and health facilities in their villages. Being socially mobilised, they were, through collective action, able to approach SRSO and generate resources to address their common issues.

The successes, however, can also come at a huge cost for some women. One woman, for instance, was forced out of her house and remained disconnected from her husband and children for two years, because she was highly mobile and active, which was perceived negatively by the people. Future development interventions should document such cases, and strive to create safety nets, and support mechanisms to reduce the sufferings of such 'unwanted' heroes.

Glossary

Community Organisation: A Community Organisation is the federation of 15-20 people in a community.

Community Investment Fund: Community Investment Fund (CIF) is an opportunity for poor households to create a way forward for income generation through establishing their own small enterprises and developing their own assets. In order to effectively and efficiently reach out to women and the poorest segments of the rural community, UCBPRP Programme has the provision of CIF cash loan. The CIF is a programme which increases the confidence and empowerment of the poorest of rural women by providing them access to flexible micro loans. Community Investment Fund is a cash pool that is disbursed to Village Organisations as per request. Credit can be provided to poorly organised households for setting up local enterprises and leading to increasing in their income.

Empowerment: Empowerment is the process of enhancing the capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes.

Economic Empowerment: Economic empowerment is the expansion of assets and capabilities of poor people to participate in, negotiate with, influence, control and hold accountable institutions that affect their lives.

Financial Capital: Financial resources including savings, credit, and income from employment, trade and remittances.

Human Capital: Skills, knowledge, health and ability to work.

Livelihood: A livelihood comprises the capabilities, assets (including both material and social resources) and activities required for a means of living. A livelihood is sustainable when it can cope with and recover from stress and shocks and maintain or enhance its capabilities and assets both at present and in the future, while not undermining the natural resource base. (Chambers & Conway, 1991)

Local Support Organisation: Local Support Organization (LSO) is the federation of all the village organisations in to a Union Council.

Mobilisation: To organise something in proper groups.

Natural Capital: Natural resources such as land, soil, water, forests and fisheries etc.

Poultry Farming: Poultry farming is raising and keeping of domesticated chickens for the purpose of small business or for food.

Physical Capital: Basic infrastructures, such as roads, water & sanitation, schools and producer's goods including tools, livestock and equipment.

Social Capital: Social resources, including informal networks, membership of

formalised groups and relationships of trust that facilitate cooperation and economic opportunities.

Social Mobilisation: Social Mobilisation is a process whereby people are organised in order to enable them to collectively think and act upon their development.

Village Organisation: The federation of all the Community Organisations in the village is called Village Organisation.

Vulnerability: Vulnerability is defined here as the probability or risk today of being in poverty or to fall into deeper poverty in the future.

Well-Being: This is a dynamic state, in which the individuals are able to develop their potential, work productively and creatively, build strong and positive relationships with others and contribute to their community. It is enhanced when an individual is able to fulfil his or her personal and social goals and achieve a sense of purpose in society.

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