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COVER STORY

EMPOWERING COMMUNITIES IS KEY TO ACHIEVE SDGS

Sindh Union Council and Community
Economic Strengthening Support Programme
(SUCCESS is funded by the European Union)





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(SUCCESS is funded by the European Union)



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EMPOWERING COMMUNITIES IS KEY TO ACHIEVE SDGs

ISLAMABAD, September 15, 2017

Local Support Organisations (LSOs) significantly contribute to stimulate community driven development approaches to sustainability. This year's National Convention of LSOs convened with the aim of highlighting these contributions to achieve Sustainable Development Goals (SDGs) empowering communities. Mr. Sartaj Aziz, Deputy Chairman, Planning Commission of Pakistan talking as chief guest at the convention said that the SDGs and their link to the Local Support Organisations (LSOs) is of an utmost value as these community networks can play a vital role in achieving SDGs. He said that Millennium Development Goals (MDGs) were a top-down mechanism and essentially a bureaucratic process. Therefore, many countries including Pakistan missed out on achieving MDGs. "We couldn't localise MDGs, but since SDGs are an international standard, we need to convert them to integrate with the local context. We have started converting SDGs into national goals. It's equally important to convert them into provincial and local goals to enhance people's understanding and mobilise them to achieve SDGs," he said.

The Rural Support Programmes Network (RSPN) and 11 of its partner Rural Support Programmes (RSPs) espouse a common approach for rural development: social mobilisation. LSOs are central to this approach of social mobilisation. Speaking about the methodologies employed by RSPs, chairman RSPN, Mr. Shoaib Sultan Khan while quoting his mentor Akhter Hameed Khan remarked, "these social mobilisation principles are as precise as the law of gravity, and going against these principles is like building crooked walls." He said that the RSPs function on the assumption that even the poorest of the poor have the potential of improving their livelihood. Mr. Rashid Bajwa, CEO National Rural Support Programmes (NRSP) shared his thoughts along the same lines, while quoting Mr. Rahul Gandhi he said, "Social mobilisation is like a general purpose software; once you have this network of community organisations, it's easy to add on multiple things on it in terms of development, in terms of poverty alleviation, and especially in the rural areas." Chairperson Benazir Income Support Program, Marvi Memon, commented on the LSOs being a part and

"ONLY STRONG, WELL-ORGANISED COMMUNITIES CAN DEMAND QUALITY SERVICES FROM THE GOVERNMENT"

Mr. Jean-François Cautain

Ambassador of the European Union to Pakistan

parcel of development; 'we will be doing some great graduation hopefully along with you, in terms of utilising these very LSOs, these very BBCs [BISP Beneficiary Committees]. There's nothing which we can't achieve together, unless of course, we don't have the process right. And the process is the LSO", she said.

The event represented a total of 110 LSO leaders from around 60 LSOs, each of whom are working on various SDG indicators. The LSOs highlighted the work they have done that contributes in achievement of the SDGs.

LSO Awaz from Shikarpur, Sindh has initiated various income generating activities for poor households, providing earnings worth 1.2 million rupees to





the female artisans, and focusing on the goal of No Poverty (SDG-1). Similarly, LSO Itihad from Jacobabad is also working on the same goal through the formation of Business Development Groups (BDGs). LSO Jhand Mehlu from Punjab has started a series of health and environmental awareness campaigns in light of achieving the goal of Good Health and Well-Being (SDG-3). LSO Jhand Mehlu is also working on safe drinking water, and bringing out of school children into school hence focusing their work on the goals of Quality Education (SDG-4), and Clean Water and Sanitation (SDG-6) for their community. Other LSOs from Shangla, Khyber Pakhtunkhwa, LSO Kisan Shigari Khord, from Gilgit-Baltistan shared their work linking with several other sustainable development goals, such as (SDG 7) Affordable Clean Energy, (SDG 3) Health, (SDG 4) Education, (SDG 8) Economic Growth and (SDG 9) Infrastructure Development respectively.

Reinforcing the importance of the power of communities and collective action, Mr. Paul Martin, Senior Adviser on SDGs to the UN Resident Coordinator (UNRCO), reiterated that, "No country will achieve SDGs by itself; mobilisation of resources at local level is indispensable for it." His Excellency, Mr. Jean-François Cautain (Ambassador of the European Union to Pakistan) expressed his pleasure to be present at the convention. He stated that the 2030 agenda for attaining Sustainable Development taken on by the UN in September 2015 is the international community's retort to global challenges. trends regarding sustainable development and the advancement from the MDGs to SDGs is mirrored through the change in approach to global development.

Furthermore, he said that the European Union is a leading support to Civil Society Organisations (CSOs) in Pakistan. Mr. Cautain expressed, "We believe that sustainable development can only happen if communities at local level are taking charge of their own development, because only strong and well organised communities can demand quality services from the government and make officials accountable." He said that the work being

done by RSPs is harnessing the potential of people. In this regard, he shared that, "In the last two years, I have been visiting the rural communities of Khyber Pakhtunkhwa, Sindh and Balochistan. I have witnessed that the RSPs work has unleashed the potentials of communities to undertake development initiatives impacting their lives."

The LSO convention is a significant testament to the approach of bottom-up development. Development initiatives that do not involve concerned communities has proven to be unsustainable time and again. Under the umbrella of SUCCESS, RSPN and partner RSPs are moving forward to bring an impactful and sustainable change in reducing poverty and supporting rural communities. In this light, LSOs and their work have proven to be similar of a continuous process that develops strong linkages. This system is indicative of the use of both individual and collective capacity along with an effective use of all resources present in order to achieve sustainable development, and consequently progress in achieving the SDGs.

"WE COULDN'T LOCALISE MDGs, BUT SINCE SDGs ARE AN INTERNATIONAL STANDARD, WE NEED TO CONVERT THEM TO **INTEGRATE WITH THE** LOCAL CONTEXT. WE HAVE STARTED CONVERTING **SDGS INTO NATIONAL GOALS. IT'S EQUALLY** IMPORTANT TO CONVERT THEM INTO PROVINCIAL AND LOCAL GOALS TO **ENHANCE PEOPLE'S** UNDERSTANDING AND **MOBILISE THEM TO** ACHIEVE SDGs."

Mr. Sartaj AzizDeputy Chairman, Planning Commission of Pakistan

RSPS' ANNUAL STRATEGY RETREAT 2017

BHURBAN, May 20 - 21, 2017



Every year RSPN hosts a strategy retreat providing a platform for the RSPs to engage with stakeholders, share experiences, review strategic aspects of their work to consolidate and enhance efforts for future programmes of poverty reduction. In her opening remarks, Ms. Shandana Khan, CEO RSPN, emphasised that the mission of RSPs is to "reduce poverty and improve the quality of life of the rural poor by harnessing their potential for them to manage their own development, through their own institutions." This notion of harnessing their own best potential remains true for organisations as well, therefore, the annual retreat presents an opportunity to take stock of the experiences of previous year and learn from each other to improve the work of the RSPs.

While complimenting the quality of RSPs work, His Excellency Ambassador Jean-François Cautain said that the EU has witnessed the quality and impact of RSPs work on rural poor communities across Pakistan to be highly impressive. This is the reason that the Rural Support Programmes are the second largest EU fund recipients in Pakistan. HE Ambassador Cautain highlighted the key objective of the EU's support to the RSPs was to eradicate poverty. "We value our work in Pakistan and particularly focus on strengthening pro-poor policies and bottom-up approach," he maintained.

Chairperson Benazir Income Support Programme (BISP), Ms. Marvi Memon, praised the work of the RSPs and hinted that a partnership among BISP and RSPs would be of great benefit to both, "I have seen the successes of community driven development approach of RSPs and we want to work together to replicate this approach to alleviate poverty. Since, RSPN and RSPs have a proven model and both RSPs and BISP work across Pakistan, we can form a partnership to maximise the impact on people's lives," she said.

REGIONAL COOPERATION: EXPOSURE AND LEARNING VISIT TO TAJIKISTAN

BHURBAN, May 20 - 21, 2017

The Rural Support Programmes' (RSPs) approach to Community Driven Development (CDD) through social mobilisation is derived from Pakistan's first RSP – Agha Khan Rural Support Programme (AKRSP) in Gilgit, Baltistan and Chirtal. The concept was taken to Tajikistan in the 1990s and was embraced by the Mountain Societies Development Support Programme (MSDSP) of the Aga Khan Foundation (AKF). Under the EU funded SUCCESS programme and over the course of one week in April, a 12-member team, representing SUCCESS partners and the Government of Sindh (GoS) undertook field visits to meet with members and leaders of the Community Institutions (CIs) fostered by the (AKF/MSDSP) in the Rasht and Khatlon regions of Tajikistan.

Commenting on the importance of the relationship between the government and the masses, Mr. Sheheryar Memon, Deputy Secretary, Planning & Development department of Government of Sindh said, "the strong relationship of civil society, development partners and the people of the land with the incumbent government, in order to fulfil the developmental needs, is an epitome, for others to follow." The team members were most impressed by the work and achievements of AKF/MSDSP in partnership with the organised communities and appreciated several aspects of their work in Tajikistan including the legalisation of CIs to legitimise them and prevent against any manipulation (the Tajik government passed a law to legalise CIs in 2008). Ghulam Mustafa Jamro, Programme



Manager, SUCCESS, NRSP shared his most important takeaway from the visit and commented, "the major difference I observed between our programme and this programme was the household coverage. We are focusing on 70% household coverage, while they have 100% household coverage. Also the community institutions in Tajikistan have a strong support from the government in recognising these organisations as development partner."

Not only this, but despite significant achievements in its areas of expertise, the AKF/MSDSP continues to expand its work to new areas such as ultra-poverty, value chain development and increasing the involvement of youth. The overarching lesson the delegation took from this exposure visit was the importance



of government's recognition, involvement and ownership of programmes that focus on social mobilisation. The approach is sustainable and results in better development for the communities and national economy.

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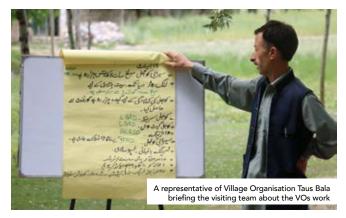
SHARING EXPERIENCES: EXPOSURE AND LEARNING VISIT TO AKRSP GILGIT

July 11 - 17, 2017

The Aga Khan Rural Support Programme (AKRSP) came into being in 1982 with a mission of devising a replicable CDD approach and to double the income of the peoples of Gilgit-Balitistan (then called Northern Areas) and Chitral. Under the EU funded SUCCESS programme, a team of 11 members, representing SUCCESS' partner RSPs, Government of Sindh (GoS), and 3 local community representatives visited AKRSP, Local Supports Organisations (LSOs),) Village Organisations (VOs) and Women Organisations (WO) over the course of five days.

Starting with the initial idea of increasing people's income to twofold, currently, the AKRSP has expanded its thematic focus to building capacity of local activists, community leaders and to creating linkages between partners to provide technical assistance to community managed projects. Mr. Shafqat Ali Solangi, Assistant Director, Social Welfare, Tando Muhammad Khan, Sindh appreciated the work of AKRSP and the government agriculture department. He said that he was, "highly impressed by the way community is engaged with the government administration and this could be a model system for Sindh by promoting the participatory approach."

Mr. Hamid Ali Magsi, District Manager, Larkana, Sindh Rural Support Organisation (SRSO) said that "the work of AKRSP being the mother of all RSPs is very remarkable and especially the communities and their interest in the mutual development and uplift is impressive." This visit helped the participants to closely observe the work of communities and meet the community institutions so that they can implement the practices in their respective programme areas.





JOINT DEVELOPMENT COMMITTEES FORMED AT DISTRICT AND TALUKA LEVEL IN 3 DISTRICTS

The key objective of a Joint Development Committee (JDC) is to create synergies between the Community Institutions (CO/VO/LSO) and local administrations/departments and externally supported development investment in the programme districts in the planning of SUCCESS interventions. This participatory planning approach will provide a learning platform for all actors concerned to avoid duplication of efforts and monitoring of collaborative efforts to impact development results. It will also contribute to the elaboration of a dedicated Sindh Government policy for local CDD to be implemented through the budget process from 2018 onwards. The District Joint Development Committee (JDC) will be chaired by Deputy Commissioner, the Taluka Joint Development Committee (JDC) will be chaired by the Assistant Commissioner of the respective taluka.

Both these committees will conduct their meetings every six months. During the meetings, main agenda items will be shared including the village and UC level development plans, progress of the programme interventions and the district government plans and implementation status. This forum will also provide an opportunity for the LSO representatives to review the government plans and discuss strategies to improve access to public sector social services. Representatives from other NGOs may also be invited to share their plans (on case to case basis). Each JDC will comprise of 3 LSO representatives as members.

The district administration of Sujawal, Dadu and Qambar Shahdadkot notified the JDCs at District level and Talluka level in the months of July and August respectively.

SINDH – EU RURAL DEVELOPMENT AND NUTRITION WORKSHOP

August 23 - 25, 2017

The European Union Delegation to Pakistan held a workshop on 'Sindh – EU Rural Development and Nutrition' from 23 – 25 August, 2017. The objective of the workshop was to reinforce coherence among overall EU-financed rural development programmes in Sindh.

Various organisations including Government of Sindh Planning & Development Nutrition Unit, local NGOs, organisations from the private sector as well as other donor agencies participated in the workshop. The two-day workshop focused on sessions of nutrition and rural development, where the GoS, EU and EU-funded partners gave presentations about their projects, followed by group work at the end of each day to consolidate and provide recommendations for EU programming in Pakistan.





Corresponding to the specific outputs of the workshop, following recommendations were made:

- 1. All partners to continue to build on the networking that has happened during the workshop.
- 2. EU to continue working with Government of Sindh to move forward with the Programme for Improved Nutrition in Sindh (PINS) which is to be launched soon.
- Multi-sectorality must be the way forward. All programmes need to come together and build synergies. The community institutions formed by the SUCCESS programme and UCBPRP should be used for all community initiatives in Sindh.
- 4. EU and its partners to continue to convene forums similar to this (at least once a year).
- Establish a WhatsApp group to enhance information sharing and networking between partners.

APPROVAL OF THE TECHNICAL ASSISTANCE (TA) INCEPTION REPORT BY STRATEGY AND POLICY DIALOGUE COMMITTEE

KARACHI, July 28, 2017

The Technical Assistance (TA) component of SUCCESS is the 'policy component' of the programme. Ernst and Young (EY) assists the Government of Sindh (GoS) to develop and implement Poverty Reduction Strategy (PRS) and Community Driven Local Development (CDLD) policy and associated budget framework.

The TA submitted the Draft Inception Report to the EU Delegation on 31 January, 2017 and to the GoS and RSPs on 22 February 2017. The Inception Report presents conclusions relating to the operational context for the PRS/CDLD policy development and implementation. This includes the poverty context, PFM context, GoS and local government institutional context. The report provides an outline of planned TA strategy and approach and sets out direction for the policy development and implementation stage. After receiving feedback and discussions with stakeholders, the TA Team further revised versions of the report which were submitted on 2 June and 6 July respectively. The Inception Report was approved by the Government of Sindh at a meeting of the Strategy Policy and Dialogue Committee (SPDC) on 28 July 2017.



DISTRICT CONSULTATION WORKSHOPS FOR POLICY DEVELOPMENT

July 2017

The technical assistance component of SUCCESS by Ernst & Young (EY) is supporting the Government of Sindh (GoS) in developing a Poverty Reduction Strategy and a Community Dirven Local Development Policy. During July, three district consultation workshops were held in Sukkur, Hyderabad and Mithi (in Tharparkar District) to take the views of local stakeholders into the policy formulation process into account. Stakeholders from surrounding districts that come under SUCCESS and the

Union Council Based Poverty Reduction Programme (UCBPRP) by the Government of Sindh were invited to each of the three district locations for the workshops. The participants in these workshops included GoS officials, district officials of the provincial government, local government members, MPAs in the relevant districts, relevant NGOs and community organisations and representatives of academia, such as district-based research institutes.

HEALTH CARDS LAUNCHED IN QAMBAR SHAHDADKOT

QAMBAR SHAHDADKOT, April 27, 2017

On 27 April, Deputy Commissioner Qambar Shahdadkot, Mr. Shahmir Ahmed Bhutto launched the Micro Health Insurance (MHI) component of SUCCESS by distributing MHI cards among 20 women in the district. Chairman RSPN, Shoaib Sultan Khan, and ex-senator, Nisar Ahmed Memon were also present at the ceremony. Speaking on the occasion, Mr. Bhutto said, "I always find myself extremely happy when attending such events as I see the marvellous achievements made by these rural women. The change that we desire will surely take place in these areas. These health cards are very helpful for the poor households who cannot afford the expenses in good hospitals." Chairman SRSO and Mr. Nisar Ahmed Memon also spoke on the occasion and paid a tribute to the women for their incredible work and remarkable achievements.



One of the component of the SUCCESS programme is to provide Micro Health Insurance (MHI) to the poorest of the poor households. MHI is a social protection measure for the most destitute and vulnerable households. The objective of the MHI is to protect these families from health shocks that may push them deeper into poverty and hamper their capacity to generate income, hence adversely affecting their socio-economic well-being.

CHEQUES OF COMMUNITY INVESTMENT FUND DISTRIBUTED TO COMMUNITY INSTITUTIONS IN LARKANA

LARKANA, September 22, 2017

Mr. Mohammad Abbass Baloch, Commissioner Larkana Division distributed CIF cheques worth total of three million rupees as sub grants to 17 Village Organisations (VOs) formed and managed by women. While speaking at the occasion, Mr. Baloch said that, "he is very happy to see the passion and active engagement of organised women at villages, and union council level." He urged women to play their fundamental role for the betterment of education of their children by taking substantial steps in order to re-activate non-functioning schools and enrol children, and applauded the efforts and role of women leaders as well as Community Resource Persons (CRPs) and assured them to extend his full support for the betterment of education.



Community Investment Fund (CIF) is one of the main components of the European Union (EU) funded Sindh Union Council and Community Economic Strengthening Support (SUCCESS) Programme, and is targeted at the women from poor and poorest households. Under CIF, a capital grant is provided by the programme partner Rural Support Programmes (RSPs) to either VOs or Local Support Organisations (LSOs), and is used by those community institutions (CIs) as a revolving fund given to women members of the community for income generating and asset building activities. The first round of CIF was distributed earlier in March 2017.

EU DELEGATION VISITS TRDP

DADU - May 24 - 25, 2017

Mr. Amaury Hoste, Head of Rural Development along with Mr. Georges Dehoux, First Secretary of the EU delegation to Pakistan and Ms. Genevieve Hussain, Policy Advisor FAO visited villages Khameso Khan Khaskeli, Hari Camp of Jamshoro district and Tharrir Jado Shaheed of district Dadu. European Union commits to play a vital role for rural development in Sindh. Mr. Amaury Hoste, said that, "The European Union is working with Government of Sindh and other partners for integrating rural development, nutrition, economic empowerment and land rights to alleviate poverty in rural Sindh." The delegation had meetings with community organisation of women formed by Thardeep Rural Development Programme (TRDP) under the SUCCESS Programme.

The Village Organisation (VO) Kainat warmly welcomed the EU delegation to Pakistan and all other respective guests in their village Khameso Khan Khasklei UC Mondar Khan Palari of district Jamshoro. The representatives of the VO shared that since its inception in April 2016, Kainat is representing four community organisation (COs). 87 households of the village are organised in



four COs; 50 households are in the 0-23 Poverty Score Card (PSC) range and remaining 37 are in 24 to 100 range of PSC. On 25 May 2017, a meeting with staff was held at Bhitai Hotel hall in Dadu. Mr. Allah Nawaz Samoo, CEO TRDP, briefed the delegation about the overall updates and so far progress of the SUCCESS programme. Later, the delegation conducted meeting with Village Organisation in Village Thariri Jado Shaheed of district Dadu. The village organisation briefed the delegation regarding their experience of being organised in organisation and working together.



A RALLY TO RAISE AWARENESS ON VOTER EDUCATION IN DADU

DADU, July 20, 2017

In more than 90 blocks of Dadu, a district in Sindh with a population of 1.55 million, the ratio of female voters is only 30% of the total. District Election Commissioner, Mr. Abdul Qadir Rajput, organised a rally from the Election Commission office to the Press Club to raise awareness on voter education.

Mr. Ali Nawaz Nizamani, District Manager TRDP Dadu, addressed the rally and informed that TRDP has its presence in terms of community organisations in all 96 rural union councils of the district. More than 3,000 community organisations are formed under EU funded SUCCESS programme – the message would be communicated to all the women community organisations to raise the awareness regarding voter education.



GOVERNMENT OFFICIALS VISIT SUCCESS – TRDP IN JAMSHORO AND DADU

JAMSHORO, July 11, 2017

Deputy Commissioner District Jamshoro Mr. Sohail Ahmed Pathan visited TRDP-SUCCESS office on July 11, 2017. Mr. Jai Parkash Shivani, Programme Manager SUCCESS, TRDP, briefed him about the overall objectives of the SUCCESS Programme and its interventions in District Jamshoro. Mr. Sohail Ahmed Pathan expressed his keen interest and ensured support from his office and other line departments for effective and result oriented implementation of SUCCESS. TRDP is implementing SUCCESS Programme, funded by the European Union in Dadu & Jamshoro districts of Sindh.





DADU, May 17, 2017

Mr. Mohammad Ashraf Solangi, District Chairman Dadu visited TRDP-SUCCESS office in Dadu on May 17, 2017. Mr. Jai Parkash Shivani, Programme Manager SUCCESS, TRDP, briefed him about TRDP, the overall objectives, expected results and progress of SUCCESS Programme. Mr. Solangi said that he is happy to know that such an integrated rural development programme is being implemented in his district through women. He said that, "a woman is the concierge of a household, her participation in development process would bring the real change." He assured his full support as and when required and invited TRDP to attend the next District Council Meeting.

SUB GRANT AND MICRO HEALTH INSURANCE CARD DISTRIBUTION IN TANDO ALLAHYAR

TANDO ALLAHYAR, July 11, 2017

An activist workshop was organised in Tando Allahyar to provide a platform to community activists for creating linkages with the government line departments and the local government representatives and other development stakeholders. Members of Community Institutions shared their concerns and openly demanded for improved health and education services for their community. Mr. Mian Ali Mohammad Walhari, chairman District Council distributed sub grant cheques to the LSOs, and distributed Micro Health Insurance (MHI) cards to 51 poor households. He further expressed that, "it is indeed a good sign that women are taking a proactive role in the development process." He also assured that the newly elected local body representatives from District Council to Union Council will make close coordination with NRSP and community institutions to make the implementation of the programme successful.



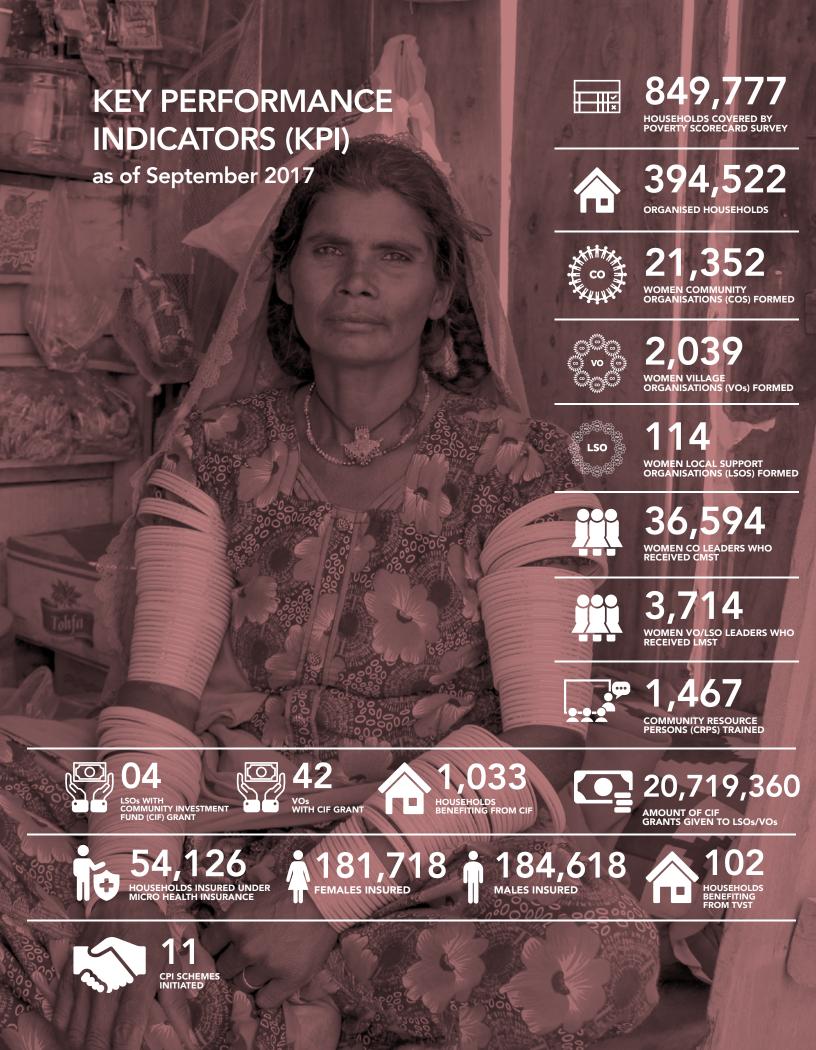
ACTIVIST WORKSHOP ORGANISED IN SUJAWAL

SUJAWAL, July 31, 2017

Another activist workshop was organised in Village Kamal Jat, Union Council Darya Khan Soho to allow women to share their views. The women were very confident in sharing their views, they also shared that social mobilisation process has enabled them to speak up and raise voice for development of their villages. Dr. Imran ul Hassan, ADC-1 and chief guest of the event, expressed his views by praising the collective efforts of rural women and the role of women's Local Support Organisations (LSOs) to raise the core issues of the area.

He further said that, "I am optimistic that very soon these community institutions will gain fruitful results of their efforts and nurture the new generation." He assured that government line department will facilitate LSOs where they need assistance. In the end he distributed Micro Health Insurance (MHI) cards to 73 poor households. The project has to benefit 23,680 families for MHI until 2021. In response to this target, the project has distributed 15,792 MHI cards where the process continues for remaining cards.





HEALTH CARDS BRINGING AN AIR OF HAPPINESS IN POOR RURAL HOUSEHOLDS

Reported by Khimchand Sanjo, Documentation & Communication Officer, TRDP



"It was a warm and welcome introduction to motherhood and a wonderful start to the life of my baby. The newest addition to our family brought us immense happiness and continues to enjoy our undivided attention," says Ms. Khusbhu (literally meaning fragrance), a member of Community Organisation (CO) from Dadu.

I feel very happy on the birth of my first child. At the end, it went exactly how I wanted it to go, but earlier, I was worried for the expenses of my delivery as it was my first time and the doctor had advised for a C-section. It kept getting scarier for me the more I heard from other women of our village that the process may be painful and complicated.

It was hard to predict the cost of delivery but I found a helping hand in the form of health cards provided by TRDP through the European Union funded SUCCESS Programme. The card covers for up to 25,000 rupees for each insured member of the household and I am very happy that in my case all hospital bills were within the estimated range and I received the best care provided at the hospital on the panel of Jubilee Insurance – the insurance provider.

I am very blissful and grateful for being awarded this exclusive facility in terms of Micro Health Insurance (MHI). It is great to know that many other poor families in a remote area such as ours, can benefit from it too. This would help down trodden poor families like mine to not worry about huge financial costs for basic health needs, which are otherwise too costly to avail at private hospitals.

The MHI card turns into a safeguard for us and I am profoundly happy that our financial burden was released by availing free Micro Health Insurance facility. Based on my experience, it is very important for women to be prepared mentally as well as physically before attempting to deliver a child, especially for those women who are attempting it for the first time. It is not something that women can go into lightly.

A lot of women in rural areas suffer complications during their pregnancy at the hands of local quacks. Less than 10% of rural women get access to hospitals due to social and economic constraints and that is one of major reason that maternal mortality ratio is still as high as 276 per 100,000 live births in Pakistan.

The Micro Health Insurance facility provided under the Sindh Union Council and Community Economic Strengthening Support (SUCCESS) Programme with financial support of the European Union (EU) is bringing a visible change and supporting in reducing the child and maternal deaths. This programme is focused on poor rural households in remote rural areas of Sindh.

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PAVING THE WAY FOR PROSPERITY THROUGH CO SAVING

Reported by Gohar Jamal, Programme Officer, NRSP



"People of my village Abid Jat, district Sujawal rely on income from livestock, farming and daily wage labour from the agriculture sector," said Rehmat Bibi, manager of Abid Jat Community Organisation (CO). The earning is not enough to feed our family and consequently we are in a state of extreme poverty, added Rehmat. One busy day when we all were busy in our routine work, some strangers came across us and told us that they belong to NRSP. They shared with us that collective action has the power to resolve many of our problems, including getting rid of poverty. Twenty-five women from Rehmat's village including herself agreed to form a CO comprising of both literate and not-literate members. Following the formation of the CO, the members received a comprehensive training to enable the members of the CO to efficiently perform organisational matters. The four-day long training not only proved beneficial in equipping the members in organisational skills, but also briefed on the importance of saving to promote a culture of saving among the community.

"We strengthened the saving mechanism at community level and initiated small scale internal lending loans," says Rehmat. These loans are used for small businesses operated by poor individuals of the village. "In the first stage of disbursement, six members received a loan from CO savings. The amount now revolves to promote rural enterprise particularly focusing on livestock and poultry," shared Rehmat. Besides initiating a system of saving

through the CO, the members also introduced a kametil system at the village level, so that all households may benefit from it. In alignment with our village development plans, we also inform and encourage other village members to save given its importance. Thus far, we have convinced 64 households out of a total of 150 to start saving through the local mechanism kameti so that they can add value to existing businesses or establish small scale businesses for themselves. It's interesting to see that the school going children have also adapted this practice and save a small proportion of their pocket money.

"I was not-literate, NRSP enabled me so I can write my name and deal with basic numeric figures. Now I keep all records of internal lending and follow the lunar calendar to remind members to pool together their contribution for savings. The collected money is our communal financial resource that is accessible to the neediest persons. I want to make sure that every household benefits from this financial resource," says Rehmat. CO Abid Jat, consisting of 25 members has also developed a mechanism for transparency for the saving money and it makes sure that every single penny saved by the member is used transparently while keeping them informed about their savings every month and its use. The women of this village have a tendency to establish small business and a few of them already have set up grocery shops; they are now planning to establish a small enterprise for operating collective businesses as well.

1. A kameti system is a rotating community saving pool, where all members submit a fixed monthly amount, the total of which goes to a new member every month until each of them has received their share on a turn-by-turn basis.

Names have been changed to protect privacy of the individuals

MEHR KHATOON: MOTIVATING VILLAGE MEMBERS TO HELP EACH OTHER UNCONDITIONALLY

Contributed by SUCCESS SRSO Team



"I AM AN ORDINARY WOMAN WHO KNOWS HOW TO SEW CLOTHES. I HAD NEVER THOUGHT TO PERFORM AN ACTION WHICH WOULD SIGNIFICANTLY INTRODUCE THE TENDENCY OF CHANGE IN THE MIND-SET OF OUR VILLAGERS, ESPECIALLY WOMEN".

Mehr Khatoon belongs to village Ghulam Haider Jatoi, union council Lashari from district Larkana. In her village, people used to help each other financially during emergencies, but on a conditional basis. The financial help was associated with a markup of as high as up to 20%, which was set out to pay as interest for the help received. This was a common yet inadequate practice which promoted individual benefits only. Mehr narrates how the situation has always remained the same and people used to pay the mark-ups demanded by the supporting parties, including women and men. Time went by with no one realising the impact of this high rate of mark-up as unethical conduct within the village.

Soon enough, Mehr was selected as the manager of her Community Organisation (CO) and later as a manager of her Village Organisation (VO) assuming the heavy responsibility of both positions. When she was chosen as the manager of the VO, she started to think of the entire village and the contemporary issues faced by them. For the first time, in light of her responsibility, she realised that the financial help being made on high rate of interest basis was an unfair conduct with the villagers. She couldn't get the thought out of her head, which lead her to share this issue with her husband, who appreciated her point of view and encouraged her to raise this in the VO meeting. It was hard for her to disclose an

act which was also being practiced by some of the VO members. She expected bitter opposition and feared internal clash in the VO, and kept postponing it for a few days. In the meantime, she made up her mind to encourage all the CO members federated into a VO to promote the regular savings and increase the quantity of the savings as well. Mehr shared that under the European Union funded SUCCESS programme, she learned the importance of savings and its effective utilisation in emergencies for different purposes in the Community Management Skills Training (CMST) organised by SRSO. Taking her learning, she wanted to inform her fellow members and convince them that it is the financial source that helps a poor member under given circumstances and not the mark up taken from fellow villagers. She took on herself to create a link between both and also intended to differentiate the benefits of savings as compared to the mark up money. It turned out to be the most difficult task she had undertook, as it concerned the behaviours and attitudes that were seemingly hard to change, but Mehr was optimistic to change that with her efforts.

Once the savings became regular and their amount increased, Mehr stepped up to set up an urgent meeting of the VO to discuss the issue of high mark up with all VO members. She remembers being very anxious at the start of the meeting as she presented her case that the high mark-up imposed is totally unfair and must be stopped; she suggested to stop the high mark-up payments until everyone agrees on the issue being resolved. She further elaborated that, "we can continue help to our needy villagers, but the support would be unconditional from our communal savings or be provided individually if any member wishes to do so." She explicitly explained that the idea is to eliminate the high mark-up trend, never an intent to stop the tendency of help in the village. Naturally, the VO members supporting the practice reacted in a harsh manner, whereas, there were also those who supported her stance.

In the next VO meeting, most of the members came back with a realisation that Mehr's suggestion works in their favour. They had already discussed the idea with their husbands, most of whom supported the idea as well. Consequently, all VO members pledged that they will not allow anyone, either male or female to help the villages on a conditional basis. They promised to make a better use of CO savings which were collected for the true help of needy households. Mehr was immediately relieved as soon as she saw the consensus and consent of her fellow members and thanked them overwhelmingly for endorsing her viewpoint.

After successfully dealing with a core issue faced by the village, Mehr shared that, "I am an ordinary woman who knows how to sew clothes. I had never thought to perform an action which would significantly introduce the tendency of change in the mind-set of our villagers, especially women. I am renewed in my inspiration of being an ordinary woman of my village and yet striving to resolve the unaddressed issues of my village and, as a result, of the whole area. Providing unconditional support to the villagers is a social responsibility, which we enjoy today only after the formation our own institutions," added Mehr.

Names have been changed to protect privacy of the individuals

DYNAMICS OF WOMEN EMPOWERMENT – AN INSIGHT FROM MOHAMMAD ISMAEL MEHRANI

Nadir Ali Shah, Field Researcher, RSPN SUCCESS - September 2017



Mohammad Ismael Mehrani village is situated in revenue village Bail, union council Dad Khan Jarwar, taluka Chambar, district Tando Allahyar. There are a total of 142 households with a total population of 869 in Mehrani. Under the SUCCESS programme, the National Rural Support Programme (NRSP) formed seven Community Organisations in this village. Mohammad Ismael Mehrani Community Organisation CO-2 came into existence on 20 February, 2017, after continuous efforts of the NRSP staff. The membership of CO-2 consists of 23 women. Each household represented at the CO has a different poverty score, where 10 households have a poverty score above 23. These women became members of the CO because of their interest in the well-being of the community.

"It was not an easy task to form COs of women in this village because of backwardness, conservative traditions and male domination. Therefore, it was no less of a challenge for us to convince male members of the community through dialogue and seek their consent to allow women of their households to be a part

of this programme," shared Imran, Capacity Building Officer-NRSP. Due to the lack of education, women were shy and unwilling to take part in CO formation as they thought that leaving their

"I KEEP THE CO SAVINGS WITH ME BECAUSE THE MEMBERS TRUST ME. BUT I FACE SLIGHT **DIFFICULTY IN COLLECTING MONEY FROM** THE MEMBERS; SOME OF THEM APPEAR **RELUCTANT TO DEPOSIT THIS MONTHLY AMOUNT (20 RUPEES) AS THEY DO NOT** UNDERSTAND THE IMPORTANCE OF SAVING. I KEEP TRYING TO CONVINCE THEM THAT IT IS BETTER FOR US TO SAVE SOME MONEY FOR THE RAINY DAYS."

house or village to go to meetings and trainings would be difficult for them. The NRSP staff had to make a lot of efforts to bring the female members in the fold of this programme. After successful social mobilisation and conducting meaningful dialogues, the NRSP staff successfully convinced all members of the community to be a part of the programme for the development of their village.

Ms. Zainab, 47 years old, a widow who holds primary education is the president of this CO. She is a mother of four children, two sons and daughters each, all of whom have completed their intermediate studies. Her household's poverty score is 53 and she is motivated to work for the uplift of her community. Now, she is leading her CO very well through her vibrant coordination and effective communication skills. She has successfully been arranging meetings every month and has collected 3500 rupees (35 USD) in savings for the CO. Each member of the CO contributes 20 rupees (0.2 USD) per month for these savings. In her words, "I keep the CO savings with me because the members trust me. But I face slight difficulty in collecting money from the members; some of them appear reluctant to deposit this monthly amount (20 rupees) as they do not understand the importance of saving. I keep trying to convince them that it is better for us to save some money for the rainy days."

One of the CO members, Ms. Rukhsana requested the CO president to let her borrow a 1000 rupees (10 USD) from the CO saving to get treatment for her one month old daughter who was seriously ill. After consenting all CO members, the CO-president gave her this amount. Rukhsana took her daughter, who was suffering from acute diarrhoea, to the hospital but she died on the way. She returned this amount to the CO president after a month and thanked the CO members for their support. Another member, Ms. Shamoo requested the CO president for 1000 rupees (10 USD) to purchase new clothes for her children on Eid. Once again, with the consent of all members, the president disbursed this amount to Shamoo. She returned it soon after a month. According to Ms. Zareena Khatoon, "initially, I did not understand why we were saving money this way but later on I realized its importance when some CO members took money from the CO savings at a time of need. They returned it in a month's period. These instances motivated me to participate more actively to contribute to CO savings."

Another CO member, Ms. Amna continued, "we are thinking about increasing the amount of our monthly saving from 20 rupees (0.2 USD) to 50 or 100 rupees (0.5 or 1 USD) to save a bigger amount.

"A BIG CHALLENGE, WE ARE FACING AT PRESENT, IS CRITICISM FROM MALE MEMBERS OF OUR SOCIETY".

Then, we will be able to borrow around five to ten thousand rupees. From this amount, any member in need can open a small shop, purchase a sewing machine or buy livestock. The member can later on return it in instalments from the earning they get." In the upcoming meeting of the CO, this matter of increasing the amount of CO saving contribution from 20 rupees (0.2 USD) to more will be discussed by the CO members. If all members develop a consensus, the monthly saving amount would increase so that it's more helpful to all the members. Therefore, earnest efforts are made to make this more active and vital for future actions.

In addition, under the SUCCESS programme, the CO has nominated two members for a Micro Health Insurance (MHI) plan. One of the nominees, Ms. Dhiyan received her MHI card on September 18, 2017, with her household's poverty score at 9. Another CO member, Ms. Zareena Khatoon (household poverty score 12), hasn't yet received it because of her misplaced CNIC. She will receive the card as soon as she produces her CNIC to NRSP staff. In Ms. Khatoon's own words: "I am so happy that my household has been nominated for MHI under the SUCCESS programme which is of great support for us. I will soon visit the NADRA office for my CNIC card because without it I will not be able to avail the services of MHI."

The CO president Ms. Zainab remarked that, "a big challenge, we are facing at present, is criticism from male members of our society. They discourage us that we will not get anything from this programme and it will be a failure. I think they do not like our organizational role and use derogatory language against us. Even my son, sometimes, asks me to refrain from the activities of the CO after hearing critical remarks from people. However, my daughter encourages me to continue my work as a CO-president and lead the group of women that have come together." She added further, "it is the main challenge for us to sustain the criticism of our male community members because we face social and cultural barriers in this male-dominated society. We are working under certain limits. But after having worked for 8 months, we have realized that our organization has a great potential to bring positive change in our community."

Another CO member, Ms. Rabia further added that, "it seems that men do not like our work but we have understood that we have a brain to use for our benefit and welfare. If all CO members are united, then we can be successful. We are optimistic that we will convince the male members of our community with our positive work and successful results. We have high hopes for this programme. We will learn new skills or ways through training or from each other that can help us lessen the level of our poverty and our misery." Despite all of this, all CO members require encouragement and moral support from the male members of their community. If not supported by the male members, they will not be able to continue their work as CO members.

WAY FORWARD

As SUCCESS finishes its second year and enters into the third year by end of the next quarter, it is important to highlight that programme interventions such as Community Investment Fund (CIF), Income Generating Grant (IGG), Micro Health Insurance (MHI), Technical and Vocational Skills Training (TVST) and Community Physical Infrastructure (CPI) remained a focus of implementation. A total amount of 5.45 million rupees has been distributed as CIF grants to the community. As far as social mobilisation is concerned, 50% of the total target households for the year were organised in eight programme districts, with a particular focus on poorest of the poor and hence strengthening the network of COs, VOs, and LSOs formed.

However, the biggest success so far has been the empowerment and an increase in the self-confidence of women activists both within and outside their communities. **Engagement of Community Resource** Persons (CRPs) remained instrumental in mobilising women, creating an awareness on cross cutting issues and in helping to resolve the issue of keeping a record in Community Institutions (CIs) as most of the office bearers are unable to read and write. In a short span of time, women have collectively worked together to organise and start bringing a change in their lives. This newsletter stands as a testament to only a few of those stories.

It is imperative to not only mobilise communities to form institutions but to strengthen them sufficiently to function sustainably once the programme concludes, the key to which lies in linking them with local government institutions to build a strong working relationship. This year, we noticed that the presence of district administration and line department officials has been very effective during various Activist Workshops, and remains instrumental for further programme implementation.

The SUCCESS programme will also increase synergies with the Union Council Based Poverty Reduction Program (UCBPRP) aiding its implementation in 6 new districts. This extension costing 4.9 billion started in June 2017. The total coverage of rural Union Councils (UCs) by SUCCESS and UCBPRP is 694 UCs. The extension of UCBPRP has started and finished in four districts already, where maintenance of the programme continues.

Moving forward, the added focus is on strengthening the apex of the three tiered structure, the LSOs, and subsequently to establish links with the local government departments to undertake future initiatives at the union council level. The Government of Sindh is supporting the programme through developing a Poverty Reduction Strategy (PRS) and a dedicated Community Driven Local Development (CDLD) policy with the technical support of Ernst & Young. Along with EY, we expect that a draft for Sindh's PRS and CDLD policy will be ready for Government of Sindh's approval and adoption in the coming year.

SUCCESS

SINDH UNION COUNCIL AND COMMUNITY ECONOMIC STRENGTHENING SUPPORT PROGRAMME

SUCCESS Programme is based on the Rural Support Programme's (RSPs) social mobilisation approach to community-driven development (CDD). Social Mobilisation centers around the belief that poor people have an innate potential to help themselves; that they can better manage their limited resources if they organise and are provided technical and financial support. The RSPs under the SUCCESS Programme provide social guidance, technical and financial assistance to the rural poor in Sindh.

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