



Sindh Union Council and Community Economic Strengthening Support (SUCCESS) Programme



Tracking Change - First Follow-up of the 20 Households through a Qualitative Longitudinal Study

April 2018



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Executive Summary

This research report presents findings of an ongoing qualitative longitudinal study of the 20 households living in the treatment villages of the two union councils.

In all cases, the heads of all sampled households, except two, are not literate. The household family sizes range from three to 11. The poverty score ranges from five to 22. The list of household head professions includes tenant farmers, daily wage workers, cart vendors, share croppers, house maids and not working categories.

The Community Organisation monthly meetings are rare if not totally absent. In a couple of cases where CO members reported to have attended a meeting, these were instances but informal gatherings of neighbouring women gathered as per routine and happen to talk about members' savings, only.

Two instances of utilisation of CO savings, a woman borrowed Rs 2000 for her delivery recorded during baseline in July 2017 and the other when a woman borrowed from CO savings to help with her husband in prison during the follow up in October 2017 have been observed.

Except one household, 5% of the sample households, none has been affected by their affiliation with the SUCCESS programme to enrol their out of school children to school. Majority of the women members continue their life preferences and perceptions, as usual. Poverty, socio-cultural norms and quality of education continues to discourage parents to send their children to school.

The health status of the households remains unaffected as Micro Health Insurance Cards were just delivered to the eligible households, having PSC below 13, once the households were interviewed for this study. Therefore, none of the recipients of the cards had used the card. However, the recipients of the card were hopeful of using the facility to their great advantage. The open defecation practice continues unabated and as part of the routine practice. In one case out of 20, a woman, native of the settlement Sheash Mahal, Revenue Village Kariyo Gulsher, UC Masoo Bozdar, said the landlord did not allow them to build a toilet.

The households experience occasional cash inflows owing to cotton crop and livestock proceeds. In the coming months, January and February 2018, the farming households will expect to have sugarcane crop proceeds. Diseases, social functions and in particular marriages happen to be the most demanding events financially. Among the sources of immediate credit and cash in times of emergency such as death, disease and marriage, the landlord happens to be the most trusted and reliable source. For everyday needs, shop keeper and neighbours fill petty gaps and help to sustain life.

So far, as the programme has started, nothing notable has changed in the lives of these 20 households. As time passes and programme interventions and other affects touch the lives of these individuals, changes will be documented through this study.

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Acronyms

BISP	Benazir Income Support Programme
CBO	Capacity Building Officer
CDD	Community Driven Development
CIF	Community Investment Fund
CMST	Community Management Skills Training
CO	Community Organisation
CPI	Community Physical Infrastructure
CRPs	Community Resource Persons
EU	European Union
FGDs	Focus Group Discussions
GoS	Government of Sindh
IGG	Income Generating Grant
KII	Key Informant Interview
LMST	Leadership Management Skills Training
LSO	Local Support Organisation
MHI	Micro Health Insurance
MIP	Micro Investment Plan
NRSP	National Rural Support Programme
PSC	Poverty Score Card
RSP	Rural Support Programme
RSPN	Rural Support Programmes Network
SM	Social Mobilization
SO	Social Organiser
SRSO	Sindh Rural Support Organisation
SUCCESS	Sindh Union Council and Community Economic Strengthening Support
TRDP	Thardeep Rural Development Programme
TVST	Technical and Vocational Skills Training
UC	Union Council
UCBPRP	Union Council Based Poverty Reduction Programme
VO	Village Organisation
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TRDP	Thardeep Rural Development Programme
TVST	Technical and Vocational Skills Training

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1. Introduction to the SUCCESS Programme

The Sindh Union Council and Community Economic Strengthening Support (SUCCESS) Programme is centred on the social mobilisation approach to Community Driven Development (CDD), funded by the European Union and implemented through Rural Support Programmes (RSPs) and Rural Support Programmes Network (RSPN) in Pakistan. The centrepiece of the social mobilisation approach is the belief that each poor household has the potential to improve its own condition. However, the household faces constraints that do not allow it to realise this potential. This potential can be harnessed if the poor households are mobilised to foster their own network of organisations at Mohalla (Community Organisations – COs), Village (Village Organisations – VOs), and Union Council levels (Local Support Organisations – LSOs). Once the women from poor households are organised, they prepare Micro Investment Plans (MIPs), wherein they highlight the potential income generating activities that they can undertake on their own, identify constraints they can face, and devise methods to overcome these constraints. RSPs provide Community Investment Fund (CIF) to these organisations so that they can provide small loans to CO members for the implementation of MIPs for income generation. While COs focus on income generating activities, VOs focus more on broader issues that affect the whole village, such as education, health, and infrastructure. The focus of LSOs is to support and guide VOs and to foster linkages with government line departments.

Apart from guiding and supporting social mobilisation and provision of CIF, RSPs also support other interventions under the SUCCESS Programme: income generating grants (IGG) to the poorest households identified through the Poverty Scorecard (PSC) census exercise, Micro Health Insurance (MHI), Community Physical Infrastructure (CPI), Technical and Vocational Skills Training (TVST), training of CO/VO/LSO leaders and Community Resource Persons (CRPs), and awareness raising sessions at the community level. RSPs also facilitate linkages with government line departments and other programmes/projects.

The SUCCESS Programme is being implemented in eight districts of Sindh, namely: Kambar Shahdadkot, Larkana, Dadu, Jamshoro, Matiari, Sujawal, Tando Allahyar, and Tando Muhammad Khan with the objective to mobilise 770,000 women from all rural areas of the respective districts into 32,000 COs, 3,400 VOs, and 307 LSOs. The National Rural Support Programme (NRSP), Sindh Rural Support Organisation (SRSO), Thardeep Rural Support Programme (TRDP), and the Rural Support Programmes Network (RSPN) are the implementing partners for the SUCCESS Programme. The Programme is supported by the European Union Delegation to Pakistan. Further information about the SUCCESS Programme is available at www.success.org.pk

2. Research Component of the SUCCESS Programme

Under the SUCCESS Programme, RSPN has a research component to expand understanding and document the dynamics of poverty at the household level, identify the causes of chronic poverty, and suggest ways to escape chronic poverty. RSPN is collaborating with the University of Mannheim (UM) for conducting this research in two union councils of district Tando Allahyar

through a quasi-experimental design. After conducting Poverty Score Card (PSC) survey, a socio-economic baseline survey was also conducted in the two union councils from June-September 2016.

The socio-economic surveys will be conducted annually to document changes in the household quantitatively about demography, expenditure, savings, income sources, assets, access to social services, and poverty status. While these results will show the change, they would not capture the transformative process that unfolded and led to the changes, if any. To capture this transformative process, 20 women CO members' households are purposively selected from the different settlements of UC Dad Khan Jarwar and Masoo Bozdar, to conduct baseline case studies. Further information about the SUCCESS Programme's research component is available at <https://success.org.pk/index.php/research-and-advocacy/>

3. Aim, Scope, and Methodology of the study

The study, set up in May 2017, aims to track the transformational changes in the lives of these 20 households with the rollout of National Rural Support Programme's (NRSP) interventions under the Sindh Union Council and Community Economic Strengthening Support (SUCCESS) programme, every four months over the course of programme until 2021. There are various programme interventions like Community Investment Fund (CIF), Income Generating Grants (IGG), Micro Health Insurance (MHI), Technical and Vocational Skills Training (TVST), and Community Physical Infrastructure (CPI) that are offered in the area.

A quasi randomised control trial (RCT) has been set up in the same union councils, Dad Khan Jarwar and Masoo Bozdar, district Tando Allahyar, Sindh, Pakistan, under the research component of the SUCCESS. Under the RCT, some settlements have begun to receive the programme intervention since December 2016 and others will begin to receive the interventions with delay of two years; in January 2019.

While the RCT surveys conducted every year will report quantitative results of the changes in the programme area, this longitudinal study will provide the interpretation of the results to answer 'why' and 'how' questions about the changes in the lives of households and communities under the RCT.

This report covers analysis of eight months of period between May-August 2017, baseline data collection, to October-December 2017, first follow up. Until the first follow up, all the settlements where these households live have been organised in community organisations, village organisations and local support organisations as per the social mobilisation practice, centre piece of rural support programmes.

These households have been sampled purposively to demonstrate a variety of factors using the results of the Poverty Score Card (PSC) and socio-economic baseline surveys to reflect as diverse characteristics as possible. Some of the factors considered are marital status, household Poverty

Score, family size, status of children in and out of school, education of the head of the household, occupational status of the head of the household, disability in household and location of the household in the treatment area.

The data is collected through qualitative research methods' tools including rapport building, in-depth interviews, focus group discussions and participant observation. Semi-structured interviews with particular questions about households' human, capital, natural, social and cultural capital are asked. Questions are also asked about their involvement in the SUCCESS or other development programmes. Main respondents are the female members of the Community Organisation. The study also records responses of the field and office-based staff of the district office NRSP, responsible for SUCCESS programme in the study area. Oral informed consent is every time before each interview and permission is sought to take and use the photographs in official documents. The baseline narratives of the 20 households were collected between May - August 2017, later published and can be accessed at <https://success.org.pk/wp-content/uploads/2017/11/Revealing-the-Unnoticed-Dynamics-of-Poverty-Socio-economic-Baseline-Narrative-Household-Studies.pdf>.

All interviews were conducted in the Sindhi language and later translated by the native speakers of Sindhi language, field researchers in English. Data analysis was carried out through continuous review, coding and category development based on emerging themes. All sampled women had at least nine months old membership of respective Community Organisation (CO) at the time of the first follow up, on average.

The main objective of these baseline narrative studies is to understand the present socio-economic status of the households and then to track the transformational change in households with the rollout of NRSP's interventions under the SUCCESS Programme. Further updating of the studies will help to track and explain transformational changes.

4. Household Studies

4.1. Ms Sodhi



Figure 1: Ms Sodhi along with her son

Ms Sodhi is a 38 year old widow of Allah Bux who resides in Settlement Dildar Solungi. She did not receive any formal education and was only 8 years old when she got engaged to her paternal cousin Allah Bux and then later married him in 1995 under *Watta Satta* (bride exchange) arrangements. Sodhi claims that as she and Allah Bux grew up, her family found out that Allah Bux was facing issues of mental retardation. Sodhi added, “In our culture, a girl is not asked about her choice in selecting her husband, she is just married off. The girl cannot raise a voice even if her future husband is mentally disturbed. She just has to accept and face the situation. In fact, she sacrifices herself to protect the family’s honour.”

After marriage, Sodhi lived in a joint family system with her parents-in-law, brothers-in-law, and their families. There were ever-increasing bouts of arguments, shouting, and fights as time passed and therefore the family elders asked Allah Bux to leave the family. Sodhi continued, “I was living a relatively cheerful life before marriage but after marriage, my life changed drastically. My situation worsened and I faced many hardships and I continue to face them today.”

And, “My father had 15 acres of agricultural land. However, as is the prevailing social norm, my sister and I were not given our share of the inheritance and my father just divided the land equally between my four brothers.”

Sodhi's suffering was worsened when her son became handicapped and could no longer use one hand. Then to make the situation worse, her husband passed away. Loss of inheritance, the break-up of the joint family system, handicapped child, and loss of her husband are the main reasons for Sodhi's sorry condition. Today, her household's PSC score is 21.

Talking about her late husband, Sodhi said, "Allah Bux was the master of his own will; when he was in mood, he would earn for the family, otherwise he lived in his own thoughts and world. Given his mental instability, hence his unpredictable nature, on January 15, 2015, he attempted suicide by drinking agricultural insecticide. After suffering for 15 days at a hospital, he passed away."

Currently, Sodhi lives with her three children (two sons aged ten and seven and one daughter aged 15 years) in one room of a mud house (belonging to her father in law) without a toilet facility - the whole family goes to the open fields for defecation. Her household uses a hand pump belonging to her brother-in-law and electric power supply line is also provided by another brother-in-law.

After the death of Allah Bux, all the household's financial responsibilities fell on Sodhi. To make ends meet, she sews quilts, and *Rili* (traditional wall/floor covering), and her daughter also supports the family by doing embroidery work on scarfs, tablecloths, and on pillow sheets from which they hardly earn Rs.400 - Rs. 500 (USD 4-5) in a month. They are living in a small settlement and women have very few livelihood opportunities in her area.

Sodhi and her daughter also pick cotton during the summer harvest season and works on other farms as a labourer as well. Sodhi has one goat of her own and one goat on a sharing basis and the value of her own goat is about Rs. 15,000 (USD 150). She has one acre of land (that belonged to her late husband) which she has given to her brother for cultivation. In return, she gets some share of the crops grown (usually wheat and cotton) - Sodhi estimates that she gets about 450 kg of wheat and 400 kg of cotton every year from her brother. The total value of Sodhi's share, combining the value of both the crops, is about Rs. 45,000 (USD 450). She said, "I store wheat for household consumption, and sell cotton for cash." She also receives Rs. 4500 (USD 45) of BISP after every three months and claimed that, "I use BISP cash to buy household consumption items and repay the loan to the shopkeeper."

Sodhi estimates that her monthly household expenditure on food items is about Rs. 3,000 - 4,000 (USD 30-40). Most of this money is spent on vegetables, cooking oil, sugar, and tea. Sodhi said, "We live a very simple life. Rarely do we buy new clothes; we just wash and wear old clothes. We eat season vegetables as they are relatively cheap and some potatoes, and pulses. Meat and fruits are luxuries for us. At times, our neighbours share buttermilk with us and when we run out of money or food then my brother helps a little bit."

Sodhi's family does not avail any natural resource except one acre of agricultural land, one goat and fuelwood (Cottonwood) which is free of cost. Sodhi collects cottonwood at the end of cotton

crop season from her own land and saves enough so she can use that for cooking. Her household uses the goat milk to make tea, one or two times in a day.

Sodhi's household does not have easy access to health care, sanitation, transportation, and communication facilities due to inadequate income. In case of any emergency, the household borrows vehicle from neighbours to reach the desired location but mainly they use public transport like a bus or rickshaw (Qing Qi) for travel.

According to NRSP's Scorecard Survey 2016 under the European Union funded SUCCESS programme, and also during a visit to her home, it was noticed that Sodhi hardly owns any of the basic life amenities. She does not own a refrigerator, cell phone, television, or any vehicle. She cooks food on a mud stove using cotton sticks. Sodhi's village is deprived of public services like a government health facility and in case of health issues, her household visits the nearby Karachi Hotel Stop at a distance of about two KMs where there are some private clinics run by quacks.

Sodhi is trying her best to make life comfortable for her children but as a single parent and due to poverty, she is unable to meet all their needs. Her sons are studying at a nearby government primary school, but her daughter Sahib Zadi is illiterate due to the cultural norm of not sending girls to school. Also, there is a reluctance to send girls to mixed primary schools. Sodhi said, "In our village, there is a socio-culture norm of not sending girls to school so I did not send my daughter to school."

According to Sodhi, there is trust and social bonding between the villagers and they help each other in emergency situations, however, sometimes people squabble with each other. Sodhi said, "My sister-in-law squabbles with me. She and her family want me to leave so that they can have my house which my father-in-law gave to me."

The biggest worry that Sodhi now has is about the marriage of her daughter, who is 15 years old. According to local social norms, girls should be married by this age. Being a widow, Sodhi is worried about finding a suitable groom for her daughter and then finding the money for her wedding.

The social mobilisation process was initiated in her settlement in January 2017. The Social Organizer visited Sodhi's village and conducted programme introduction for the community with their consent on January 16, 2017. As a result, the Community Organisation 'Dildar Solungi-1' was formed by NRSP. The members elected Zainab as CO President and Bachul as CO Manager. Sodhi also joined the CO as a member with the hope that her family will have some benefits. The entire CO's members did not deposit savings in CO formation meeting as they were not asked by the Social organiser due to the reluctance of members and conflict in forming CO in the settlement.

Sodhi said, "I do not know about the importance of a community organisation because this is a new experience for me but there is hope that this will be beneficial for us in the future. With the

help of this CO, we can work together for the betterment of our households and for our whole community.”

Ms Sodhi’s baseline narrative story was recorded during the first week of May 2017.

4.1.1. First Follow-up visit to Ms Sodhi

Currently, Sodhi’s house is under construction. She has purchased house construction material for Rs. 70,000. To raise this amount, she sold her two goats, one fully owned and the other on sharing basis, and raised Rs. 14,000. A sum of Rs. 40,000 she had of her share from the cotton crop. Additionally, she borrowed some amount from her brother hoping to return him from the next cropping season. Her son is working with the Mason and other craftsmen building her house. She plans to construct a two rooms’ house. However, construction of Latrine is not her priority if at the end she had material and money she will construct a latrine.

Her daughter is picking cotton and earns 200-300 per day. Her sons are enrolled in the school although the elder son Punhoon did not attend classes regularly as he is busy in their construction work. Sodhi shared, “Punhoon will attend his classes regularly when our house will be fully constructed.”

Her village is not visited by any other government or Non-governmental institute. However, NRSP team has visited their village for the distribution of MHI cards. Sodhi has not availed anything under the SUCCESS programme. Their CO does not conduct regular meetings. Members only deposit savings to their CO manager. Currently, Sodhi’s saving is Rs. 110.

First follow-up visit to the household of Sodhi was paid on October 18, 2017.

4.2. Ms Sadori



Ms Sadori is 30 year old resident of settlement Mubeen Burfat. Sadori narrated, “My father was a cattle trader. I was the eldest among all siblings and supported my mother in household chores. At that time girls’ education was not considered as important so I never got a chance to attend school.” Sadori was married at the age of 13 years to one of her maternal cousins. Her family included her husband, parents-in-law, and a brother-in-law. Her husband and her father-in-law were share-croppers on a landlord’s land and had enough yield from wheat and cotton crop.

Her household’s situation started to deteriorate after seven years of her marriage when her father-in-law fell ill. The family went through many financial shocks because of hospitalization and medication costs. Sadori said, “My father-in-law was paralysed and remained ill up to two years and then passed away.” Almost three years later, in 2011, my husband had severe pain in his kidney for which he consulted different doctors in Tando Allahyar and Hyderabad. Doctors suggested that he should opt for an operation at the government hospital Karachi.” In addition, “For the operation, Rs. 400,000 (USD 4000) was required, and at that moment, I realized how illness forces the poor to beg for money.” Her family sold all the cattle and yet were only able to collect mere Rs. 85,000 (USD 850) from their relatives and villagers. Sadori said, “Even after the treatment, my husband is not well so he is unable to work and support the family.”

Currently, Sadori lives with six family members: her mother-in-law, a brother-in-law, her husband and her three children - two sons (eight and three years old) and a daughter (13 years old), in a single room without a toilet. All the household members use open field areas for defecation alike

her entire community members. For drinking water, she uses the community hand pump that is shared by approximately 20 other households. Electric power supply line in her household is provided and paid by her mother. As observed during field visit and according to NRSP's Poverty Scorecard (PSC) Survey 2016, her household poverty score is 22. Her household does not own a TV, refrigerator, or a motorcycle and her settlement does not have the facility of gas supply. Her elder son Aftab is studying in class one, daughter is out of school due to the stammering problem, and the 12 years old brother-in-law supports the family economically by working in the fields.

Sadori stated, "Our street pavements are of mud so when it rains, we became prisoners in our own homes. In such situation, we are unable to visit our nearby village to purchase food or any other basic things. In daily routine, we visit Dad Khan Jarwar to buy things. The village Dad Khan Jarwar is approximately at a distance of 30 minutes' walk from our village so we walk as we do not have a vehicle." Her household uses public transport such as Qing Qi (Rikshaw) and local bus to visit the main city of Tando Allahyar. Sadori shared, "when our community (15 to 16 households) is collectively invited to any gathering, we use a tractor to go there and give our due share for fuelling. In case of a health emergency our family rents a car. The fare of renting a local car to reach Tando Allahyar is Rs.1, 000 (USD 10) but in an emergency, it costs double fare."

For common health issues like flu, cough and fever, her family calls on Dr Bekharam, a quack in the village who charges Rs. 50-100 (USD 0.5-1) fees per visit. In an emergency case, her household visits Government hospital Tando Allahyar.

Ms Sadori's family was financially sound when her father-in-law was alive and her husband was physically fit. At present, her household faces a tough situation with worries about two meals in a day. Sadori and her mother-in-law pick cotton two to three months in a year and the rate depends on the labour market value.

Sadori said, "I and my mother-in-law pick cotton and we both earn approximately Rs. 200-300 (USD 2-3) in a day." She also works in onion and Mung bean (green gram) season, from harvesting to packing the harvested product in sacks, she is paid Rs. 100 (USD 1). As Sadori said, "it's a difficult work and compensation is very low, in both seasons, I and my mother in law only pack few bags of onions and Mung bean (green gram)." As these are seasonal works, when the season ends, they are hand to mouth so to support the family, her brother-in-law works on daily wages in fields. Being a child, he is paid a maximum of Rs. 150 (USD 1.5) and minimum Rs. 50 (USD 0.5) per day. From his compensation, her household buys food for seven household members, but since his earning is not enough to buy two times' meals so sometimes her relatives also provide a meal to her family. Sadori's household monthly income is approximately Rs. 5,000-6000 (USD 50-60) and the expenditure is around Rs. 6000-7000 (USD 60-70) per month. Household's deficit is met by borrowing from the shopkeeper and from relatives. Her household poverty score is 22.

One of the main sources of income for the household is the BISP cash they receive. Sadori said, "I receive Rs. 4,500 (USD 45) after three months. From this cash, I repay the loan taken from the shopkeeper and neighbours, and from the remainder, I buy household consumption items." Sadori and her mother in law also raise three buffaloes on a shared basis; one buffalo produces milk that is used for household consumption. Sadori stated, "We usually take flatbread (roti) with

buttermilk (lassi) or with vegetables. If we do not have cattle we ask neighbours for buttermilk (Lassi) as a meal during the daytime. We consume meat rarely, only on occasions such as on wedding ceremonies or on Eids (Special festivals).”

Sadori’s community members are socially bound, they are cooperative though they themselves are poor and do not hesitate to help each other in times of need. They also work together and participate collectively in gatherings.

Social mobilisation process was initiated in her settlement Mubeen Burfat, union council Dad Khan Jarwar, district Tando Allahyar by National Rural Support Programme (NRSP), under the European Union funded SUCCESS programme. A Social Organizer visited the village and conducted programme introduction with the community and with their consent on February 11, 2017. Community Organisation ‘Mubeen Burfat-1’ was formed. The members also elected a CO President and a CO Manager. In the first meeting, Sadori and each other CO member deposited Rs. 20 (USD 0.2) as their first saving. Their total saving was added up to Rs. 520 (USD 5.2)

Sadori said, “NRSP team visited our settlement and told us about the way out of poverty, before NRSP team’s visit no one told us about the benefits of saving, resolution of issues, and poverty reduction.” She added, “Currently, our Community Organisation is supporting the CO members in health issues by providing them financial aid and it will also take other initiatives in future.”

Ms Sadori’s baseline narrative story was recorded during the first week of May 2017.

4.2.1. First Follow-up visit to Ms Sadori

In August 2017, Sadori’s brother in law Azad Ali (aged 12 years) went to the land of Akbar Jarwar to collect fodder where his own relatives squabbled with him. The land was in the Mohala of their relatives and for many years, they are in the clash with their relatives. This time the clash turned violent with both sides opening fire. During this, one man was killed and Sadori’s husband and her two cousins were arrested. Currently, they are in Central Jail Hyderabad and case has been registered. Her husband has a severe kidney problem; and fighting for his life in the central jail’s hospital as he is seriously ill. Police officers advised Sadori to submit an urgent bail request for her husband but Sadori’s family is unable to hire a lawyer.

Adding further to her woes are threats of murder of Sadori’s brother in law from the other side. Her family has sent Azad Ali to Tando Mohammad Khan at the house of relatives to save his life. Azad is the only bread earner for his family. Currently, her family’s expenditures are more than Rs. 3,000 per week as the family has to go to the jail every week in Hyderabad.

To meet their needs, the family sold three shared basis young buffalo’s and earned Rs. 11,000. This low share was one of the buffalo fell sick and so the owner also had a loss. For the other two, she received Rs. 11,000. The money was spent on the family’s visits to the central jail. Additionally, the family is under debt of Rs. 1,00,000 of a shopkeeper. She expected to pay the debt through sale of the animals but then this clash happened and she was unable to pay.

Presently her household does not have money to buy two times' meal. Sadori said, "to feed the family my mother in law began to beg in different villages. She collects some money once in a week to buy food items." Sadori has not received BISP cash since the last four months. She reported, "BISP cash was a great support for our family. Now I am in a lurch as I have not received my BISP cash yet." After dispute her household situation worsened, she is unable to send her son to the school as she is afraid off being hurt from the other party. Currently, she rears a calf and a buffalo on sharing basis, at home.

Sadori is a member of community organisation Mubeen Burfat CO-1 and her household poverty score is 22. Sadori has not deposited her CO saving due to expenses on the police case and her husband in imprisonment; however, she is willing to deposit her savings. She said, "When our household's financial conditions will get better I will deposit my all CO savings.

Sadori attends CO meetings, however, meetings are not regular. Her CO helps the needy community members in health issues by providing some financial aid from their CO savings. Currently, her CO savings are also spent on the visit to the central jail by Sadori's family and other relatives. Her entire community including her CO members are familiar with the issue of this clash but cannot play any role to resolve the clash as it has been a serious issue and they do not think they can do anything to resolve it.

First follow-up visit to the household of Sadori was paid on October 10, 2017.

4.3. Ms Meeran Kirshan

Ms Meeran is a 41-year-old lady living in a settlement called Almani farm. She was married to Kirshan at the age of 17 and both of them are uneducated. Just after one year of her marriage, they had a baby boy and now they have seven children including five sons (aged 16, 13, nine, seven, and six) and two daughters (aged eight and five years). Her family lives on a small plot of land in a mud-and-thatch room (owned by her husband's former landlord). They practice open defecation the field area, bushes, and agricultural farmland due to the lack of a toilet facility in the entire village. Her elder son has a mobile phone and a mobile phone solar panel, excluding this her family do not own any amenity. Her village is not connected to the national grid and thus there is no electric power and gas supply. The household uses a mud stove for cooking and does not have a water source hence they use the community hand pump situated nearby.

Ms Meeran said, "My children are out of school, they never got a chance to be enrolled in any school except my eldest son. He also passed the fourth grade and later left school. My children are of school age but due to poverty they are missing out on education."

Her household faced a crisis in 2010 when her husband was a farm tenant in village Sin Surari, City Digri, District Mirpurkhas. She articulated with grief and sorrow, "It was a heavy rainfall and flood that submerged and damaged our crop. This led us into a debt of Rs. 100,000 (USD 1,000). We were aware that we could not pay the amount our whole life and this debt will increase with

the passage of time. So one day we decided to flee from Sin Surari to village New Dumbalo near Tando Ghulam Ali, district Badin overnight so that no one would catch us.”

In New Dubalo village, Meeran supported her husband in farm labour. After four years, due to the shortage of work, the household migrated to Almani Farm, district Tando Allahyar, 22-kilometers away from New Dumbalo. Meeran opined, “In New Dumbalo, labour work opportunities were low thus we lived our life in starvation. One day, my husband contacted his relatives and they suggested that we should migrate to their village - Almani farm, district Tando Allahyar.”

Currently, her husband and two sons are working as unskilled labourers in the agricultural fields. Although her household members spend most of their time in the field but they do not earn enough money. They earn Rs. 600-700 (USD 6-7) per day depending on the type of daily wages’ work and sometimes they are unable to find work. Her household is not a BISP beneficiary and they do not receive any other charity either.

Meeran breeds shared livestock from which half of the benefit will accrue to her at the time of the sale of the livestock (a cow and a buffalo). Her ten years old son also pastures the landlord’s cattle without compensation. Meeran said, “Pehlaj pastures landlord’s animal without compensation as we are living in the landlord’s area. Sometimes, the landlord gives him few rupees Rs.20-50 (USD 0.2-0.5) as pocket money.”

From the daily earning, her household buys milk, wheat, and vegetables. Meeran said, “We take meals and tea twice in a day, once in morning and once in the evening. Although we work the whole day we are unable to save money. When we do not find daily work, we borrow wheat from the village shopkeeper by committing to return the money within few days. If he refuses, we spend our day without taking a meal.” She said, “Commonly we eat flatbread with tomato and potatoes curry, pulses curry, spinach curry, and sometimes we eat only boiled rice or flatbread with raw onion or with green chillies.” Her household’s monthly expenditures are just equal to the household income. Meeran said, “We only earn and eat. So, I can say our household’s monthly expenditures are approximately Rs.15, 000-20,000 (USD 150-200).”

In minor health complications, her household visits private clinics by travelling on local transports; her village is near to the main road and has access to local transport. She prefers to travel by bus to save money. Meeran said, “We use local buses or Qing Qi (Rikshaw) to reach private clinics on Karachi hotel stop and the Doctor takes Rs. 50-100 (USD 0.5-1) consultation fees.”

Meeran finds herself detached from her relatives because poverty keeps her busy in income generating activities. Meeran said, “There is a traditional practice of marrying a girl in another caste out of her own village so I hardly meet with my parents because poverty keeps us engaged in earning bread and butter.”

In January 2017, the National Rural Support Programme (NRSP) Social Organizer visited Meeran’s settlement - Almani farm, under the European Union funded SUCCESS programme, and

conducted programme introduction dialogues with their community and with their consent, on January 21, 2017, Community Organisation 'Almani farm-2' was formed. The members also elected a CO President and a CO Manager.

On the day when the CO was formed, Meeran was not present at her home as was busy in the farm labour work. She heard about the programme from her neighbours that she was selected as a member of the CO because of her household's low poverty score of six only. She did not know about savings and how much savings were collected in the first meeting and hence she did not deposit her first saving and nobody asked her for it either. Meeran said, "I was not present in Programme introduction and neither in CO formation process as I was engaged in my routine work so I missed the meetings. However, I am interested in attending the meetings which will be held in the future."

Meeran's baseline narrative story was recorded during the second week of May 2017.

4.3.1. First Follow-up visit to Ms Meeran Kirshan

In July 2017, her community hand pump was broken. Currently, majority of households in their community are unwilling to pay for its maintenance. Therefore, children have to fetch water from another hand pump at the distance of 30 minutes. Meeran still rears the same livestock as no change in livestock is recorded in the duration of four months. Her son Pehlaj left herding animals as it fetched no compensation. Now, he works as a labourer at a nearby agriculture farm and earns Rs. 200-per day. Her elder son looks after the landlord's farm and gets paid Rs. 5,000 per month. Her children still do not go to school due to poverty and unavailability of school in their area.

Meeran is a member of the community organisation Almani Farm 2. However, she has not deposited her savings as she is reluctant to go to the other muhala of their village, 10-15 minutes' walk away. She is the only woman selected as a CO member from her muhala. So it is difficult for her to go there alone. She has not attended programme introduction meeting and other meetings held by NRSP staff. She said, "No one informs me about meeting and CO savings." She does not have any information regarding CO savings and CO meetings whether they or conducted or not. Her household poverty score is six. She has not received her MHI card so far and she has no knowledge about it and feels detached from the programme activities.

Ms Sajida Parveen Social Organiser (SO)-NRSP said, "we have distributed MHI cards in her village. However, Meeran was neither present in the meeting nor at home so her MHI card is undelivered. When our team will have a visit to her settlement, we will deliver her card."

First follow-up visit to the household of Meeran was paid on October 18, 2017.

4.4. Ms Irfana



Figure 2: Ms Irfana at her household

Ms Irfana was born in a settlement called Ahmed Khan Lund in 1985. Recalling her childhood memories, Irfana said, “I was second among my siblings, I had four sisters and four brothers. Our family was very poor so I never got a chance to attend a school like my brothers and sisters. Hence I supported my mother in household chores and in raising livestock.” Irfana was engaged with her maternal uncle’s son at the age of two years and got married at the age of 21 years. He was an illiterate land tenant and only worked on farm as labourer and Irfana supported him in his work. After two years of her marriage, Irfana gave birth to her first baby child. Today, she has four children, one son (aged three) and three daughters (aged seven, five, and two).

Irfana lives in a single room house without a toilet facility, drinking water, or gas supply. She collects wood pieces for cooking purpose and resorts to a nearby community hand pump for water. The family uses the open field area for defecation. Irfana shared, “I wash clothes at the bank of the canal which is a ten minutes’ walk from our home.” Her husband only owns a mobile phone and her family receives free electric power supply from their neighbours.

For health problems, her household visits Basic Health Unit (BHU) of Masoo Bozdar located at a distance of one hour by foot. She goes there in Qing Qi (Rikshaw) which takes a fare of Rs. 50 (USD 0.5) per trip. Mostly, she prefers to go there on foot to save money and at times rides a donkey. Her children are not of school age, except her elder daughter Ameeran, who is mentally ill.

Irfana had tearful eyes while sharing about her daughters’ health, “My daughter had Polio in 2006. The District Health Officer (DHO) and other government health employees came to our home in luxurious cars. They asked me about the lady health worker, I told them that the lady health worker was giving polio vaccination drops to my daughter according to cards in each polio

vaccination campaign but still my daughter got polio. They went back but did not provide us any help. Currently, my daughter is disabled as she is unable to use her one hand and she is also mentally ill.”

Irfana’s husband and her brother-in-law are working as tenant farmers and cultivate cotton and wheat on two acres of their landlord’s land. From the share of the yield, Irfana stores wheat for their annual consumption and sells the cotton to fulfil other needs. Irfana opines, “We receive one-fourth of the production, which is not sufficient for us, so we find time to work on daily wages.” The household’s annual farming and casual wages’ income are approximately Rs. 60,000-65,000 (USD 600-650). Her household poverty score is 18.

Irfana remains busy in household chores, cooking two meals in a day, rearing children, and in farm labour. Irfana shared, “We eat simple food like boiled rice, flatbread, lentils, fried potatoes, spinach and Ridge Gourd.” She has two goats on a shared basis and she collects grass for them and gives water to them two times a day. She does not know the actual selling price of the goats but she roughly estimated that she may earn about Rs. 9,000 (USD 90) for both as part of her share. She is not a BISP beneficiary and also does not get any Zakat.

Her household’s monthly expenditures are fulfilled from the bi-annual income of shared cropping and from the daily wages. Irfana shared, “Our household’s monthly expenditure is approximately Rs. 8,000-9,000 (USD 80-90).” Her household meets the financial emergencies by borrowing from her in-laws and from the landlord.

One day, Irfana was busy in her routine work when few females of her settlement came to her and invited her to attend the meeting being held by National Rural Support Programme (NRSP), under the European Union funded SUCCESS programme. Irfana said, “The Social Organiser’s team conducted the programme introduction and with our consent on March 14, 2017, our Community Organisation called Ahmed Khan Lund – (CO 4) was formed. Many women were interested to join the CO but only 25 women were selected because of their low poverty score. We also elected a CO President and CO Manager.”

In the CO formation meeting, members agreed to initiate the savings programme. In the first CO meeting, like other members, Irfana also deposited Rs. 20 (USD 0.2) as her first saving and their CO’s total saving added up to Rs. 500, which was kept by the CO Manager. Irfana Shared, “I attended introduction and CO formation meeting. This was a new experience for me. Due to illiteracy, I did not get much from the meetings but I hope with time I will understand the programme.”

Ms Irfana’s baseline narrative story was recorded during the second week of May 2017.

4.4.1. First Follow-up visit to Ms Irfana

Irfana had deposited Rs. 20 at the time of formation of the CO. Currently, her CO is not collecting savings owing to the unwillingness of members and CO meetings are not held. Irfana said, “I am

willing to deposit my savings each month but no one asks me for savings.” Under the SUCCESS programme, she has not received anything yet other than being a member of the CO.

These days, Irfana is busy in the onion field. She weeds, harvest and packs onion in sacks and is paid Rs. 100 for per onion sack. She said, “I fill four or five sack of onion in three days and will be paid Rs. 400-500 as my compensation. Five days ago, she borrowed Rs. 5,000 from her neighbour for the treatment of her son who had fever and motion. She rented a vehicle to reach the government hospital in Tando Allahyar and bought medicines prescribed by the doctor. From the remaining amount she bought household food items. She continues to rear the two goats on sharing basis.

Her children are still out of school and her husband is doing the same tenant forming work. As per her words, “My husband and brother in law still work together as tenant farmers.”

First follow-up visit to the household of Irfana was paid on October 18, 2017

4.5. Ms Sanam



Figure 3: Ms Sanam with her family

Ms Sanam is a 29 year old who lives in settlement Ghulam Hussain Leghari. Her household poverty score is 20. She was raised with four sisters and three brothers and her father was a street pavement contractor. Sanam never got a chance to attend school so she picked cotton with her sisters to support the family financially. At the age of 20 years, Sanam was married off to one of her relatives. Her new family comprised of her husband and her mother-in-law. Before marriage, her husband was a labourer in a thread factory at Noriabad Karachi where he earned between Rs. 4,000-4,500 (USD 40-45) per month. For some time, he also worked in And Textile mill as a labourer but he discontinued his work and shifted to Ghulam Hussain Leghari to live with

family and there he worked as a tenant farmer. In tenant farming, he earned one-fourth share of the yields. In addition, he also worked on daily wages and earned Rs. 200-300 (USD 2-3) per day.

Two years after her marriage, Sanam got pregnant. When she was close to her delivery date, her father passed away and Sanam lost her consciousness and remained in the grief of her father's death. Sanam said, "Due to this, my baby died inside of me. We paid Rs. 15000 (USD 150) to the doctor in city hospital Hyderabad for the operation."

In 2011, her husband was filling a truck of sugar cane with other labourers and accidentally fell from the truck and as a result, he became paralysed due to spinal cord injury. "My husband is paralysed since 2011 and unable to do anything," Sanam said. Doctors sent us home saying there is no treatment of such cases in Pakistan. They just recommended painkiller tablets to my husband which cost Rs. 4000-5000 (USD 40-50) per month."

Her household situation worsened after this incident. Her mother-in-law also died within few months due to the shock of his son's injury. Currently, Sanam remains busy taking care of her handicapped husband and her six years old daughter. Sanam shared, "From the day my husband got paralysed, our family depends on charities. We do not own a TV, Motorcycle, or a refrigerator. At the time of Eid ul Fitr people give us Zakat and at the season of wheat harvesting, they gave us wheat. We save money and wheat to take two times' meals. So we just live hand to mouth."

Sanam continued with her story, "I cannot leave my husband and go out to work because my husband completely depends on my help. I do not have any skill like stitching clothes neither do I have money to buy a sewing machine or to start my own small business like a tuck shop at home. I wish I could do anything to become the breadwinner of my family but currently, I hardly find time to go outside to collect wood pieces for cooking." Her family lives a single room house without a toilet. They use the toilet in her parents' home which is located at a distance of a few minutes from their house and her husband is on bowel care after the injury. Her household uses the hand pump of her brother-in-law. Moreover, there is no electric power supply or gas supply in her home. Her family uses a public transport such as Qing Qi (Rikshaw) or local bus to visit district government hospital Tando Allahyar.

Her household is also not a BISP beneficiary so at times when her family runs out of basic food supplies and money, Sanam said, "We ask our relatives and neighbours for Lassi (buttermilk left over) or another vegetable for the meal." Her family is surviving due to her neighbours and relatives' help and charity for their survival. Approximately, her household is given a charity of Rs.6000 (USD 60) per month and their household's expenditures are fulfilled from this. Sanam said, "I do not like that we completely depend on the financial aid given by others but our situation is not hidden from anyone, our conditions have constrained us to take help from others."

In December 2016, the social mobilisation process was initiated in settlement Ghulam Hussain Leghari by National Rural Support Programme (NRSP) under the European Union funded SUCCESS programme. A social mobilisation team from the NRSP visited the village and conducted the

programme introduction and with their consent on December 20, 2016 and as a result, the Community Organisation 'Ghulam Hussain Leghari – CO 1' was formed. The CO consists of total 23 women members from whom a CO President and a CO Manager were elected.

In the CO formation meeting, the members agreed to initiate the savings programme. In the first CO meeting, Sanam and other members deposited Rs. 50 (USD 0.5) as their first saving and their total saving added up to Rs. 1150, which was kept by the CO Manager. Sanam said, "I hope that by this programme our household's financial situation will improve and we would not need to rely on charities thus I am happy to be a part of this programme which is especially for poor people like us who are unable to reduce their household poverty."

Sanam's baseline narrative story was recorded during the first week of July 2017.

4.5.1. First Follow-up visit to Ms Sanam

Ms Sanam's household poverty score is 20. Her household is run on charity money. A few days earlier to this visit, she borrowed Rs. 1,000 from a neighbour for the treatment of her daughter. Her daughter was suffering from ear pain and Sanam took her to a private clinic in Masoo Bozdar. However, she is still suffering from the pain. Sanam said, "I am worried as I have no money for her treatment." Her husband is still suffering from the spinal cord problem and he is unable to buy his medicines prescribed by doctors due to poor financial conditions. Her household conditions are same as they were four months ago. Her daughter is regular in the school and she takes care of her cleanliness.

Sanam is a member of community organisation Ghulam Hussain Leghari CO-1. Under SUCCESS programme she has not received any intervention yet. Sanam is ready to give Rs. 20 as CO saving but she is not asked by the CO-president to give savings. She is also not informed for the meeting because no one is interested in the meetings. While sharing about IGG and CIF nominations, Sanam gloomily shared, "Our household depends on charities as I have noticed no one will take guarantee for our CIF loan provision."

First follow-up visit to the household of Sanam was paid on October 19, 2017

4.6. Ms Shahzadi



Figure 4: Ms Shahzadi with her husband and three daughters

Born in the house of a poor woodcutter in village Ghulam Hussain Lund in 1982, Shahzadi was the fifth of all her siblings - six sisters and four brothers. Residing every day in a simple mud house without a toilet and other basic facilities, Shahzadi and her sisters spent her time helping her mother in daily household chores such as fetching drinking water from the hand pump in her settlement while her brothers earned as daily labourers. Shahzadi has never attended any school because of poverty and the custom in her area of not sending girls to school. Only one of her brothers has received primary education but he too was forced to quit school due to the dearth of financial resources. Shahzadi claims, "I remember it was very difficult for us to have two meals in a day, let alone go to school."

At the age of 17, Shahzadi was married off to one of her cousins who, like her brothers, was also a daily wage worker. After two years of marriage, she gave birth to her first baby girl but her happiness was short lived as her infant daughter died after mere six months due to high fever. One and a half year later, Shahzadi was again blessed with another daughter. At present, she has seven daughters and is pregnant with her eighth child. Shahzadi narrated her story by saying that, "The doctor told me during an ultrasound that my current baby is also a girl. I never used any contraceptive methods because I desire a son but this time again I will have a baby girl."

Shahzadi said with tears in her eyes that, "People laugh at us for having so many daughters and no son. They do not realise that it is not in our hands to give birth to a boy or a girl. God gave us daughters but people taunt us and this is very painful for me. Especially my relatives, they do not see that this is a twist of fate but instead laugh at us." Shahzadi said that she feels extremely depressed and detached from others because of their consistent taunting.

At present Shahzadi lives along with 9 other family members: her husband, seven daughters (aged between 14 years to 2 years) and a brother-in-law. None of her daughters are currently studying in a school due to poverty. Only her elder daughter attended school for a while but had to quit when her school's female teacher passed away. Her daughter said, "Three years have passed but no female teacher has been appointed in the government girls' school. Only a few girls go to boys' primary schools and others are not permitted by parents to attend classes with boys."

Shahzadi resides in a single room with her entire family. With a poverty score of only seven, her household is without the facility of a toilet and drinking water; she uses the community hand pump that is shared with approximately 30 other households. Her daughters fetch water from the community hand pump located at a distance of five minutes. Electric power supply line is given to her household by her mother-in-law. Her household does not have gas supply though it is available in the settlement. Neither does she have access to any other amenities of life such as a TV, refrigerator, or a motorcycle. Shahzadi opines, "For everyday minor health issues we visit Basic Health Unit of our village and in other health issues we visit government hospital Tando Allahyar by using public transport such as a Qing Qi (Rikshaw) or a bus."

Her household relies on her husband and brother-in-law's income. They are daily wage workers at the agricultural farm and earn about Rs. 400 (USD 4) per day. Shahzadi said, "Most of the time they remain in search of work. In a month, they usually find work in only 15 to 20 days. Our monthly income remains between Rs. 8,000-8,500 (USD 80-85)." Another source of income which she receives is BISP cash. Shahzadi narrated, "I receive Rs.4, 500 (USD 45) after every three months and buy household consumption things and clothes from it."

From a day's compensation, her household buys four kilograms of wheat flour at the rate of Rs. 160 (USD 1.6) per day. Shahzadi stated, "Our expenditures include milk for tea, vegetables, vegetable condiments, and other daily use things." Although her daughters are small yet they do not drink milk. Shahzadi narrated, "It's difficult for us to buy milk as our income is low so we cannot afford extra expenditures."

Her elder daughter (aged 14) also picks cotton and earns up to Rs. 100-150 (1-1.5) per day. Her daughter is interested in acquiring the skill of sewing clothes and do embroidery work but due to the unavailability of a sewing machine and lack of any skill development opportunity, she is unable to fulfil her wish to support her mother financially at the moment. In emergency situation, Shahzadi's her husband borrows money from his relatives who live in Mureed Mori.

On 26 January, 2017, NRSP social organizer team visited her settlement. Recalling the visit, Shahzadi said, "A female from NRSP came to conduct the dialogue with us. She told us about the programme. This was a new experience for all of us. In the first meeting, we did not understand many things, however, I was happy to hear that they will help us to improve our livelihood." On 28 January, 2017, Community Organisation Ghulam Hussain Lund – (CO 1) was formed in Shahzadi's settlement under the European Union funded Sindh Union Council and Community Economic Empowerment Strengthening (SUCCESS) Programme. Shahzadi said, "Our CO consists of total 23 women members. We elected CO President and CO Manager in the CO formation

meeting and we also agreed to save and hence deposited Rs. 20 (USD 0.2) to CO Manager as our saving. Our first saving was added up to Rs. 450 (USD 4.5).”

Shahzadi’s baseline narrative story was recorded during the first week of July 2017.

4.6.1. First Follow-up visit to Ms Shahzadi

Ms Shahzadi is a member of community organisation Ghulam Hussain Lund CO-1 and her household poverty score is seven. She has received a Micro Health Insurance (MHI) card under the SUCCESS programme. She narrated, “I am glad to receive MHI card, however, I could not use it as I received one month after my delivery. I am glad to have health insurance facility. Now I may use it for the treatment of my husband who remains ill.” Sharing about their CO’s saving progress, Shahzadi said, “our CO members are not conducting monthly meetings. We have deposited only our first saving and after that, savings are not collected by CO Manager and President as they are unwilling to organise CO meetings.”

She delivered a baby girl at a government facility named Peoples Primary Healthcare Initiative (PPHI) Bukera Shareef, district Tando Allahyar in August 2017. About the PPHI service, she was satisfied and said, “I was provided free of cost services and I only paid Rs. 300 for the vehicle that dropped me back home.” A lady health worker is her relative and lives near to her house and Shahzadi consulted her often. Shahzadi enrolled her two daughters, aged 11 and 13, in class one in the mixed primary school, originally a boys’ primary school, of her village, while her older daughter, 14 now, did not join this mixed school. Shahzadi waits for the girls’ primary school to have a female teacher to admit her elder daughter in the school. when asked what made her to admit her two daughters in the school, she does not relate her decision to her joining the SUCCESS programme CO as people in her village send their girls and boys to schools. Even some parents who can afford and are not satisfied with the quality of education in the village, send their male children to schools in the city. Shahzadi remains busy in household chores and in care of children.

Her household’s income remained same during the last four months. She still owns a goat. Her husband and brother-in-law work on daily wages and earn 500-600 per day depending upon the availability of work. Her household expenditures have increased due to the increase in household members. She buys milk for the newly born baby as recommended by her doctor. Her husband also remains ill. He has stomach issue and often visits a private clinic in Massoo Bozdar. Shadzadi has not received BISP cash for the last four months. Shahzadi said, “I am waiting for my BISP cash as I have been receiving it after every three months but this time four month have passed. I remember I received my last amount before Eid-ul- Fitar.”

First follow-up visit to the household of Shahzadi was paid on October 17, 2017

4.7. Ms Kuwar



Figure 5: Ms Kuwar sitting with her family

Ms Kuwar was born in 1983 in a peasant family at Jhangano Bozdar. She was raised with her three brothers and four sisters in a small hut. Remembering her childhood, Kuwar narrated, “We were very poor so none of us received any formal education. As daily chores, I used to help my mother in collecting buffalo’s dung to dry, I also collected grass and watered the cattle.”

Kuwar was married off at the age of 19 to a tenant farmer in village Mao Patel, Tando Allahyar. Her marriage was based on the cultural *Watta Satta* arrangement. After marriage, Kuwar lived in a joint family comprising of her husband, parents-in-law, and a brother-in-law. She blissfully said, “Those were the beautiful days of my life because we were living in peace and had no worries. My husband was a tenant of the landlord and my father-in-law was a government employee with a monthly salary of Rs. 19000 (USD 190). Our family cultivated nine acres of the landlord’s land on sharing basis and we had enough to live a joyful life.”

After three years of her marriage, she had her first baby boy and the family was jubilant. However, life took a cruel turn when one year later, Kuwar had a stillbirth. Her family spent Rs. 26000 (USD 260) for her operation. Today, Kuwar has 10 children (five sons aged 15, ten, and five years, and the youngest of just 15 days) and five daughters (Aged 12, eight, six, four, and three years). Kuwar never used birth control methods due to unawareness of contraceptive methods except for sterilization. Currently, she is planning for sterilization because of her poor health but she does not have enough money for the process. Her children are deprived of any formal education due to the unavailability of a school in her settlement. Kuwar said, “My children wear old torn clothes, no shoes, no notebook, or pocket money so I cannot afford to send them to school.”

In 2011, her father-in-law was diagnosed with hepatitis C and thereon her household situation went downhill. Kuwar said, “My father in law remained ill up to four years and then passed away. We spent 5 lacs on his treatment. We sold our all cattle and spent all of our saving on his treatment but could not save him. After his death, we only cultivate 1.5 acres of land on sharing basis, which is not enough for us to meet the household expenditures.” Her mother-in-law struggled up to one year to get a pension, Kuwar narrated her story, “My husband and mother-in-law struggled for a year and visited government offices many times for pension. Finally, she was given 11,000 rupees per month. She received the money for a few months and later on she was paralysed and passed away.” Due to her mother-in-law’s bad health, the family spent all income on her treatment, completely ran out of money and went into debts.

As observed during the field visit to her household and NRSP poverty score survey, her household’s score is just nine. They live in a single room house made out of mud and straws without the facility of a toilet or a hand pump. Her household uses the nearby community hand pump to fetch water and resort to the agricultural field areas for defecation. Her settlement neither has electric power nor gas supply. Kuwar said, “Our bi-annual income remains between Rs. 35,000-40,000 (USD 350-400) depending upon the yields’ market value. My husband also tries to find some daily wage work to earn Rs. 200-300 (USD 2-3) per day to buy bread and butter for the family.”

She added, “We have one cow, one goat, and one buffalo on shared basis. When they are sold, we will get a share of approximately 15,000-20,000 (USD 150-200) from the sale of all these animals - depending on the market value of the cattle.”

Another source of income of the family is the Benazir Income Support Programme (BISP) cash received by the household after every three months. Kuwar said, “I get Rs. 4500 (USD 45) after every three months through BISP, from which I purchase some food for the family and then use the remaining money to repay our loan to the shopkeeper.” Her family’s food needs are hardly fulfilled. Mostly, they borrow loan from the landlord or from the shopkeeper which has led to the accumulation of a massive debt of Rs. 50,000 (40,000 (USD 400) owed to the landlord and 10,000 (USD 100) to the shopkeeper), further deteriorating the financial conditions of the family.

In minor health issues, her household visits the nearby clinic at Bhanbhro Kho. A doctor takes Rs. 30-50 (USD 0.3-0.5) consultation fees and in case of a complicated health issue, the family visits the district government hospital in Tando Allahyar. Usually, they use local buses and Qing Qi (Rikshaw) to reach the hospital. Kuwar also shared that, “In an emergency situation, we also borrow our neighbours’ motorcycle.”

Kuwar remains busy in the upbringing of her children. She said, “My younger daughter supports me in household chores by making dung cakes for fuel and also washes dishes.” Her family’s basic diet is simple, they take simple flatbread, boiled rice, pulses, raw onion, and chillies; eat meat only on occasions like Eid or a wedding ceremony. Most of the time, her family members take black tea in the morning and evening due to unavailability of milk, and buy fruit when any member of the family gets sick.” She said, “One Kilogram of wheat flour costs Rs. 40. (USD 0.4) and we buy four kilograms of wheat flour per day. Including other expenses in wheat expense,

per day our household expenditure is Rs. 200-300 (USD 2-3). Monthly expenditure is Rs. 7000-8000 (USD 70-80).”

Kuwar said, “One day I was busy in my household chores and heard that a team has visited our settlement. Next day they came again to conduct the programme introduction and with our consent on 26 December, 2016, Community Organisation Mao Patel – 1 was formed.” CO Mao Patel-1 consists of total 19 women members out of which the majority (14 members) belongs to 0-23 poverty score. The members elected Neeli as CO President and Lakshmi as CO Manager.

In the CO formation meeting, members agreed to initiate the savings programme. In the first CO meeting, Kuwar and each other member deposited Rs. 50 (USD 0.5) as their first saving and their total saving added up to Rs. 950, which was kept by the CO Manager. CO members are consistently saving Rs. 950 (USD 9.5) each month. Kuwar was also depositing her saving in the CO but currently, she has not deposited savings. Kuwar said, “I have not deposited savings from last two months because of my household’s current miserable condition and I also borrowed Rs. 2,000 from CO savings on 27 July, 2017 - It was for my delivery in a government hospital, which I will return to CO manager within one or two months.”

Kuwar continued sharing that “I am very happy to be a member of CO. Previously, in an emergency situation, we took help from the landlord or from my neighbours. This was challenging for us because sometimes they helped us but at times they refused to help.” Kuwar added, “I hope this Community Organisation will be helpful in future as well and will provide us with an opportunity to enhance our household’s financial situation.”

Kuwar’s baseline narrative story was recorded during the first week of July 2017.

4.7.1. First Follow-up visit Ms Kuwar

Kuwar is a member of community organisation Mao Patel CO- 1 and her household poverty score is 09. In the month of September 2017, she has received an MHI card from the NRSP team under the European Union funded SUCCESS programme. She is delighted to have the MHI card. However, she is unaware how to use the MHI card. Currently, her household situation is same as it was four months ago. Only there is an increase in her shared livestock. One of the shared buffalo had a calf and a goat delivered two baby goats. While verifying her household members in the first follow-up visit, Kuwar reported she had nine children. However, in baseline visit she had recorded 10 children as she mistakenly counted her one son two times confusing his original and nick name.

Kuwar has not received BISP cash for the last four months. She said, “I was worried so I asked from other members of our community who are BISP beneficiary and I realised that other beneficiaries also faced the same issues.” Sharing about the public health services Kuwar said, “Lady Health worker (LHW) rarely visits her village.” Her children are still out of school and support her in household chores. Hence, no change in her household facilities is recorded for the duration of the last four months. There is still a debt of Rs. 50,000 on her household owed to the landlord and the shopkeeper. Her family’s source of income and basic diet is same.

Her CO does not organise meeting each month. CO Members have informal interactions with each other. Members deposit CO saving. Kuwar has not deposited her CO savings due to her household's poor financial condition. She has not returned previously borrowed CO loans. She said, "I will return the borrowed CO loan from the benefit of shared livestock, once it is sold."

First follow-up visit to the household of Kuwar was paid on October 18, 2017

4.8. Ms Rani



Figure 6: Ms Rani during Key Informant Interview (KII)

Ms Rani is a 54 year old poor woman residing in the settlement Mao Patel of district Tando Allahyar. Sharing about her past days Rani said, "Oh, you reminded me of my childhood, I was born in a poor farmer family in the village of Hala, District Matiari. My father worked as a peasant and mother as house maker, she also looked after the livestock. I had four siblings; two brothers and two sisters". She added, "we supported our mother in household chores and in grass collection; none of us went to school. We faced days when we had nothing but water to survive. We lived our life on starvation because of unemployment. I remember it was a happy day for me when my father said we are migrating to Shaikh Bhirkio to find better work opportunities."

Rani could not remember how old she was at the time of her marriage. She said, "I may have been 14 years when I was married to Mohan who was a daily wage worker". She said her new family comprised of her husband and her brother-in-law. Her family members lived in a mud and thatch hut without basic facilities. She also remembered giving birth to her first baby boy after one and a half years of her marriage.

In 2007, poor household conditions made her family migrate to find better work opportunities and hence they got settled in Mao Patel, Union council Masoo Bozdar, District Tando Allahyar. In Mao Patel, Rani and her husband worked on daily wages. After one year Rani gave birth to a baby

girl – her second child and later on she had two daughters and two sons. None of her children received any formal education but instead supported the family through income-generating activities in farmland. Rani narrated, “I arranged my elder son’s marriage in 2013. Later in 2015, I arranged the marriage of my younger son and daughter in *watta satta* agreement. However, my married daughter lives with me because she got separated from her husband after one and a half years when he just left her at my home and never returned. My second daughter is unmarried.”

With a poverty score of 16, Rani lives in a single mud room house along with her nine family members including her husband, son, two daughters, her grandson, her brother-in-law and his daughter. They have no toilet facility in the household so they use open field area and bushes for defecation alike their settlement people. Her household uses a hand pump that is shared with another family. Rani collects cottonwood to use as fuel while the electric power supply line extended to her by neighbours is only used for one light bulb. Her entire settlement does not have gas supply.

Rani’s whole family works on daily wages except for her husband who is old and does not work. Rani remains busy from dawn to dusk in household chores and in agricultural work. She claimed, “I wake up early and remain busy in household chores and livestock breeding. I also perform seasonal labour like picking cotton, sugar cane leaf removing, onion harvesting and packing in sacks.” Her son and brother in law work on daily wages and earn up to Rs. 300-500 (USD 3-5) per day. They find 20 days’ work in a month and search for work in the remaining days. Rani stated, “Our household’s monthly income is Rs. 9500 (USD 95) from all sources collectively.”

Currently, Rani is breeding a goat and a cow on shared basis and expects to earn approximately Rs. 12,000 (USD 120) depending on the market value of both the animals, which is her share of the sale price. For selling the livestock, she would ask the owner of the cattle to sell and give her half of the sale price.

Livestock serves as an insurance against shocks. Rani said, “Recently my daughter had her delivery in a government hospital and we needed Rs. 7,000 (USD 70) for her operation. We had a goat on sharing basis so we asked the owner of the goat to sell it and give us money. He sold the goat and gave us Rs. 4,000 (USD 40). To meet the remaining expense, my daughter sold her silver hinged anklet.”

Her household’s diet includes boiled rice, flatbread, pulses, raw onions, green chillies’ paste, and some common vegetables. Rani shared, “We buy the least expensive fruit after three or four months”. She estimated her household’s food expenditure in a month at Rs. 8,000 (USD 80) and other expenditures up to Rs.2000 (USD 20). Her household meets the other expenditure from the Rs. 4,500 (USD 45) BISP money that Rani receives after every three months; she also repays her loans from BISP money. Currently, her household is under a debt of Rs. 50,000 (USD 500) which her husband borrowed from the landlord to arrange their son’s wedding.

When the social mobilisation process was initiated in the settlement Mao Patel by National Rural Support Programme (NRSP) in December 2016 team visited Rani’s village and conducted the

programme introduction. With the consent of the settlement's households, the Community Organisation Mao Patel – 2 was formed under the European Union funded Sindh Union Council and Community Economic Empowerment Strengthening (SUCCESS) Programme on 26 December, 2016 consisting of total 19 women members. Rani talked about her role in the CO by stating that, "the CO members elected me as CO President and Javi as CO Manager."

In the CO formation meeting, members agreed to initiate the savings programme and in the first CO meeting, each member successfully deposited Rs. 50 (USD 0.5) as their first saving leading to a total accumulation of Rs. 950, which was kept by the CO Manager. Thereon, the CO members are consistently saving Rs. 950 (USD 9.5) each month despite being poor. However, the CO gives relaxation to the members that if someone does not have enough money at the start of the month they are allowed to deposit anytime later in the month. Rani said, "For the first time, I am a member of any organisation and I feel proud to say that even though before we were aware of the benefits of saving, we never saved money which could be used in case of emergencies but now our tanzeem has made collective saving possible for our community."

Rani further said, "Recently we helped one of our CO members as she needed Rs. 2,000 (USD 20) for her delivery. Our CO lent her the required amount which she returned within a few days. Now that we understand the benefits of a CO, we are interested to work for our community's betterment through it."

Rani's baseline narrative story was recorded during the first week of July 2017.

4.8.1. First Follow-up visit to Ms Rani

Ms Rani is a president of community organisation Mao Patel CO- 2 and her household poverty score is 16. She remains busy from dawn to dusk in rearing one goat and a cow, shared basis animals, and with other farm work. Her son and brother in law are still working as farm labourers. Hence, no change in income, facilities and shared livestock is recorded during the four months. Rani has not received BISP amount this time so she finds herself in deep financial trouble. There is still a loan of Rs. 50,000 of the landlord on her household.

She has not received any facility under the SUCCESS programme. She is depositing her savings each month. Currently, her saving in CO is Rs. 500. She will use this savings once it reaches Rs. 6,000.

She conducts CO meetings, However, she expressed a concern of being uneducated thus unable to maintain the saving record. She is also facing a problem of collecting saving from her members because no one gives her the amount of saving in meeting. So she goes door to door for collecting money. She said, "CO members are poor as most of them do not have money to deposit in CO meetings. So I go door to door to collect money. Few members are also reluctant to give money and I have to convince them and collect their savings which takes my time and energy." Despite this hassle, she appreciates the idea of savings and believes that the CO members can save a good amount of money to purchase something to initiate a small business activity.

First follow-up visit to the household of Rani was paid on October 18, 2017

4.9. *Ms Meeran Chetan*



Figure 7: Ms Meeran with her children

Ms Meeran is a 43 year old resident of settlement Khalid Lund Hari, union council Dad Khan Jarwar, district Tando Allahyar. Her household poverty score is seven. She was born in a poor family in district Thar. Sharing about her past life, Meeran said, “We were four sisters and I was the eldest among all siblings. Even after my marriage, my mother had three sons because she never used birth control methods because of her desire to have sons.” Meeran never attended school due to poverty and instead worked as a labourer since her childhood like her siblings. Meeran continued with her story by saying that, “At the age of 15, I got married to Chetan who was also illiterate. I remember that at the time of my marriage, my parents gave me one suit, gold earrings of Rs. 1000 (USD 10), some utensils, and an iron trunk box.”

Meeran started her married life with her husband in a joint family in Thar. After two years of her marriage, she gave birth to her first baby girl followed by six more children with the gap of two to one and a half year in each pregnancy. Meeran faced a tragic situation in 2010 when floods and heavy rains destroyed her house and crops in the settlement. Like other families, her family also took refuge in a camp provided by an NGO. Meeran said, “After few months of staying in the emergency camp we migrated from Thar to district Tando Allahyar along with other relatives. In Tando Allahyar, my husband and brother-in-laws searched for work for many days and we lived under the open sky until we gathered straws to make a shelter again.” After two years of migration, in 2012, she arranged the marriage of her elder daughter and then marriages of other two daughters after two years.

At present, she resides along with her husband, two sons (aged 11 and seven) and two daughters (aged nine and five) in a single room house without electric power and gas, and without a toilet.

They use open field area for defecation and fetch water from a hand pump that is situated almost at a distance of one hour from her house. Meeran said, “My daughters and I fetch water from the handpump that we share with 200 other households. I wait approximately two to three hours for my turn - it is very time-consuming.”

All her children are out of school due to unavailability of school in her settlement and the only option available is a school situated in Dad Khan Jarwar which is at a distance of one hour by foot. Consequently, Meeran’s children do not go to school but instead support her in household chores and in daily wages’ work. For everyday health issues, her family visits the nearest Basic Health Unit (BHU) at a distance of 15 minutes’ walk and in case of an emergency, they visit district Tando Allahyar’s government hospital.

Meeran narrated, “We use local Qing Qi (Rikshaw) or busses to reach district Tando Allahyar and at times we borrow our neighbour’s motorcycle and pay money for fuel.” In 2015 she had a baby boy, in a government hospital, who died within 24 hours after birth. Meeran narrated, “I never used birth control methods but after the loss of my baby, I decided to go for a sterilization operation last year, in the government hospital.”

Her husband works as a labourer on agricultural farms on daily wages and earns Rs. 200-300 (USD 2-3) per day and Meeran also supports him in farm work. Meeran narrated, “We collectively perform some activities like cotton picking, wheat harvesting, and sugar cane cutting, and are paid together.”

Meeran remains busy in household chores from dawn to dusk and also rears shared cattle. Currently, she has eight goats and two buffaloes on sharing basis. She cleans the animal shed, collects grass, and waters the cattle twice in a day. Meeran roughly estimated that her share of the sale price would be Rs.18000 (USD 180) for all the cattle collectively. Meeran said, “We repay our loans or marry our children through sale of our shared cattle as we do not have any other source of saving. Currently, we have to repay a loan of Rs. 12000 (USD 120) to the shopkeeper.”

Her 11 year old son grazes the cattle of the landlord and gets Rs.1500 (USD 15) salary per month. Her household’s monthly income accumulates to around Rs. 7500 to 8000 (USD 75-80). Meeran shared, “We eat potatoes, tomatoes, beans, and flatbread with garlic and chillies’ paste. We take meals and tea twice in a day and eat cheap fruit after two or three months in case we visit the city.” Her household’s monthly expenditures are Rs. 8500-9000 (USD 85-90) that are met by borrowing from the local shopkeeper and relatives each month. Her household is not a BISP beneficiary and they do not get any charity either.

Meeran said with pain and tears in her eyes that, “One of my daughter who got married last year was physically tortured by her husband because of infidelity. Her mother-in-law provoked her husband. I will not let my daughter live with them for a longer time because I am scared they may harm her.” Meeran added, “A few days ago one of my neighbour’s daughter was murdered by her husband. She was married in the village of Laar Sindh. One day, her husband came and left his wife unconscious with her parents saying she is sick and needs rest, as advised by the doctor. Her parents waited whole night in the hope that she will wake up but she was already dead and

there were torture marks on her neck. In the morning, they buried her and did not complain to the police. This happened just because her husband was doubtful that she was having an affair with some other man. Meeran shared, "I am afraid that my daughter is facing the same situation so I do not want to take any risks."

CO Khalid Lund-3 was formed on 29 January, 2017 by NRSP team under the European Union funded Sindh Union Council and Community Economic Empowerment Strengthening (SUCCESS) Programme.

Meeran said, "When in January 2017 some people from the NRSP came to my village to form a community organisation of women, they told us about the benefits of saving. We asked them, 'We do not have anything to eat two times a day, how do we contribute to a group saving?' the amount of money we were expected to contribute to the organisation's savings was our own will. A person from NRSP said that we could save a rupee a day and we can have Rs 30 (USD 0.3) by the end of the month."

Meeran continued, "I agreed to deposit savings like other members and hence gave Rs. 20 (USD 0.2) as my first saving."

Meeran's baseline narrative story was recorded during the second week of August 2017.

4.9.1. First Follow-up visit to Ms Rani

In August 2017 her family seasonally migrated to Golarchi district Badin for labour where the whole family harvested rice for three months. Her family took some basic utensil with them to live there for this period. The family was paid eight maunds of rice as compensation for their labour. Currently, her family consumes rice floor with other basic foods to meet their daily needs. Within these four months she attended a relative's marriage ceremony and spent Rs. 1500 borrowed from her neighbours. Currently, there is a loan of Rs. 20-25 thousand of the shopkeeper on her household. Meeran said, "Our family will repay this loan from the benefit of shared livestock, once sold." Her son is grazing cattle and her husband is temporarily jobless due to lack of farm labour work.

Meeran's daughter who was married in 2016 still lives with her due to domestic violence issue. Meeran raised her daughter issue in Panchayat held by Khalid Lund and also in her CO. Only for the few days, her in-laws remained calm after that they began to beat her again and she returned home. The in-laws would not feed her and physically torture her.

Meeran had eight goats on shared basis out of which three died during the last four months. Her family consulted with veterinary doctor who charged Rs. 500 fees, paid by the owner of goats. The reason of their death was given as animal polio. Currently, she has five goats and two buffalos on sharing basis. Her household has same sources of income as before. Lady health worker often visits their community.

A few months ago she has enrolled her son Khepal in the Government school of Dad Khan Jarwar. Meeran said, "Our CO-president and manager mobilised us to enrol our children in school." However, her daughters are still out of school due to unavailability of school in their own village. Her family avoids to send their girls to any other village for the fear harassment on the way to school and also girls education is not a priority for their whole community.

Meeran is a member of community organisation Khalid Lund-3. She received her MHI card under the SUCCESS programme as her household poverty score is seven. Currently, she is nominated for the IGG. She shared with a dazzling smile that, "I will receive the IGG amount and I have planned to buy goats." She considers herself fortunate she received an MHI card and now she will receive IGG under the SUCCESS programme.

First follow-up visit to the household of Meeran Chetan was paid on December 28, 2017

4.10. Ms Shaharbano



Figure 8: Ms Shaharbano sitting with her children

Ms Shaharbano is a 38 year old woman who lives in settlement Mola Bux Thaheem, UC Dad Khan Jarwar in district Tando Allahyar. Her household poverty score is 16. She is the eldest daughter of a tenant farmer and housewife. Shaharbano said, "My father married three of his cousins because of the tradition of not marrying a girl out of relatives." Shaharbano's family was against sending a girl child out of the home unless accompanied by a male member of the family so she never attended school.

At the age of 18, Shaharbano was married to her cousin Urs who was uneducated and worked as a tenant at a farm. Shaharbano narrated, "My parents gave me four or five pairs of clothing and some utensils as dowry and I started my married life in a simple mud house with my husband's joint family." Her father in law bought 12 acres of residential land about 30 years ago at the rate of 3,000 per acre. However, they are the owners of land but they do not have legal written

documents only had verbal agreement. From many years they are struggling to document their land but the owner is exploiting their right and not providing them the land ownership documents.

After one year of marriage, Shaharbano delivered her first baby at her house which turned out to be stillbirth. Learning from experience, she delivered her following children in the government hospital of Sheikh Birkhiyo. Currently, she has five children (four daughters and a son) and none of her children goes to school due to unavailability of a school in her settlement and the nearest school is situated at a distance of two kilometres from her so she prefers not to send her daughters to school while her son is reluctant to go to school.”

For the last four years, she has been living separately with her husband and children in a single room house which has an open pit toilet. She narrated an incident, “I was about to die because our toilet wall collapsed suddenly, it can become dangerous at times.” Her household uses the tube well and dug well water for drinking purposes. They have electric power supply but do not have any appliances such as a TV, refrigerator, or a motorcycle. Her community has a joint power supply meter thus they received a high bill after few month weather depositing the bill now they are using free electricity line for a year. There is no gas facility available in her settlement either.

To make bread, her husband cultivates four acres of agricultural land on sharing basis and roughly gets about 858 kg of wheat and 700 kg of cotton every year from the landlord. The total value of the household share is about Rs. 90,000 (USD 900). She said, “I store some wheat for household consumption and sell the remaining wheat and cotton for cash.”

Shaharbano remains busy in everyday labour, household chores, and raising shared cattle. Presently, she has one buffalo and five goats on a shared basis and expects to receive approximately Rs. 25000 (USD 250) from the sale of the shared livestock. She also sells two litres of buffalo’s milk in the morning at a rate of Rs. 60 (USD 0.6) per day and uses other two litres for household consumption. In a month, she sells milk worth Rs. 1800 (USD 18). Shaharbano estimates that her monthly household expenditure on food items is about Rs. 6,000 (USD 60) and other expenditures are roughly about Rs. 3500 (USD 35). Most of their income is spent on vegetables, cooking oil, sugar and tea. The household consumes seasonal vegetables as they are relatively cheap, and potatoes and pulses. She also uses the tenant farmland strands to grow some vegetables that include Tori (Ridge Gourd), Tindy (apple ground), and Guar (cluster bean). Mostly, the household grows these vegetables and consumes a part of it and also shares with the landlord.

Shaharbano’s household also receives Rs. 4500 (USD 45) after every three months from BISP since the last five years. Shaharbano said, “I have not received BISP cash amount since last six months. I visited the bank and they said I have to replace the card. Then I went to BISP office for confirmation and they said the card is the same and there was no issue with it. Since then I have made several trips to BISP office and the bank but all in vain. Now I am waiting for help to get BISP money again.”

On 28 February, 2017, CO Mola Bux Thaheem was formed under the SUCCESS programme funded by the European Union. Shaharbano talked about this by saying that, “Six months ago, in February, I attended a CO meeting as I was informed by my relatives to attend the meeting. For the meeting, we all gathered at one place where Ms Sajida Parveen from NRSP had a discussion with us about the SUCCESS programme.” Shaharbano continued, “This was a totally a new experience for all of us to gather at one place and have a discussion. I enjoyed hearing that we will be working together. NRSP team visited our village for two days and also encouraged us to save with the CO so on the second day of the meeting, I deposited Rs. 20 as my first ever saving.”

Shaharbano’s baseline narrative story was recorded during the second week of August 2017.

4.10.1. First Follow-up visit to Ms Shaharbano

The broken road that leads to her village Mola Bux Thaheem was in the worst condition than it was few months back. It became worst because the sand of canal was layered on the road by the landlord. This sand was removed from the canal to make it wider.

A few months ago, she has enrolled her son in a Non-Governmental Organisation (NGO) school at Haji Haroon Thaheem. While, her daughters are still out of school due to lack of interest and traditional barrier of not sending a girl out of the village. Their village school is closed due to unavailability of a teacher for many years. While explaining the steps taken by the community to reopen the school, Shaharbano’s Husband¹ hopelessly said, “the one who holds power does not do anything to reopen the school how a poor like us can do anything.”

Ms Shaharbano’s household pays Rs. 50 for the water each day as the whole community pays money to buy petrol to pump out the water from well. Her husband still cultivates four acres of land on tenant farming. Her family had borrowed Rs. 30,000 from their landlord to fulfil their basic consumption needs. The household expects the amount will be paid from the benefit of the yield. Her household also borrowed Rs. 2,000 from the shopkeeper.

A few days ago her younger daughter had a cough and asthma and she visited a government hospital at Sheikh Birkhio and spent Rs. 600 on medicines and injection recommended by the doctor. She visited hospital using rickshaw (Qing Qi) and a local Suzuki.

Their CO does not conduct regular meetings and members just deposit saving, CO manager and president also collect savings from the members.

¹ Mr Urs (Husband of Shaharbano) is illiterate, in baseline visit his mother and wife reported that he is primary pass although in follow-up visit Urs verified that he is illiterate.

Shaharbao is a member of CO Mola Bux Thaheem. She said, “NRSP team has visited our CO to fill our CIF form. I told I would purchase baby goats from the CIF amount. I spent Rs. 100 on photos that will be attached on the CIF form and I have paid Rs. 400 fees for the CIF loan.”

First follow-up visit to the household of Shaharbano was paid on December 30, 2017

4.11. Ms Darangi



Figure 9: Ms Darangi with her husband and children

Ms Darangi is a 32-year-old woman with a household PSC score of 13. She is a resident of Mubeen Burfat village, RV Bouchar, UC Dad Khan Jarwar, Taluka Chambar, District Tando Allahyar, Sindh. Darangi is married to Hero who is 36 years old and attended primary school up to 5th class while Darangi cannot even read or write. Hero is a tenant farmer (Hari) and labourer earning daily wages. They have seven children (four sons and three daughters) and after giving birth to the seventh child, Darangi went through sterilisation operation for stopping further births on the advice of her Lady Health Worker (LHW). Darangi said, “I feel comfortable now and can feel the benefits of birth control. More children would have added an extra burden to our poor situation.”

The family remains busy year round in working on one-acre land to earn their basic subsistence. Hero said, “We grow onions and also some fodder for our animals. For all our hard work, our share of the crop yields an annual income between Rs. 15,000 - 30,000 (USD 150-300) - all this depends on the yield and the market prices. With this cash, which is about Rs. 1,250 (USD 12.4) to Rs. 2,500 (USD 25) per month, we manage to buy wheat and rice to last for six to seven months. Therefore, we are forced to work as daily casual labourers. When we do find some work, the

wages are minimal, about Rs. 200 (USD 2) per day. This small amount helps, but not a great deal. We are constantly looking for work to meet our survival needs. In times of emergencies, such as health emergencies, we borrow some money from our landlord who then deducts it at year end from our share of the crop harvest.”

Darangi added, “I think the total income from farming and casual labouring comes to about Rs. 6,000 (USD 60) per month and our monthly expenditures are Rs. 7,000 (USD 70). The balance is met through borrowing from the landlord.” Hero adds, “We do not have a written agreement with the landlord, only a verbal one.”

Darangi cooks two times a day - morning and evening. The diet is very simple and comprises of mostly boiled rice and Rotis (flat bread) with vegetable curry. When vegetables are not available then raw onions and green chilly pickles are consumed with rice and Rotis. In the afternoon, Darangi only prepares tea; sometimes with milk and sometimes plain black tea only. For fuel, Darangi makes cow dung cakes and dried branches.

Among her children, two boys are admitted in Mubeen Burfat government primary school. Munsikh and Chandar are both students of fifth class. Darangi’s children also work with her on the field after school. In the words of Hero, “There is no fee for the schooling of our children as they are getting an education in government schools free of cost, even books are given to them free. However, we believe that it will be a violation of tradition to send girls to school as our community does not prefer to send girls to school.”

Darangi and Hero got married at an early age when she was only 14 and he was 18 years old. Darangi said, “My parents had ten children - five boys and five girls. They were labourers and raised and married all the children with great difficulty. Since they were very poor, they arranged their daughters’ marriages at an early age in order to lessen their financial burden from their shoulders. My parents are now old but they still work to feed themselves.”

Darangi said, “I have one cow and two calves and if I sell them, I can get Rs. 100,000 (USD 1,000). But I am not interested to sell my animals as the whole family depends on them for getting milk from which I prepare tea and also spare some for the children to drink. We also have three goats on sharing basis. One day these animals will be useful for my children.”

Darangi lives in a simple hut without electricity. There are no durable goods in her house; only some cooking utensils. They visit their relatives only in case of marriages or death events. When they go outside the village, they use public transport, e.g. rickshaw or bus. Darangi opines, “There is no toilet room in my household, like everyone else here, we also go to the fields early morning and evening for open defecation. There is no water hand pump in the whole village so I go to Dado Mori as there is water hand pump to fetch drinking water and this trip takes about 40 minutes every time. Some days I have to make multiple trips. Water for regular usage, such as washing my family’s clothes, I resort to the banks of Dado Mori canal.”

One important source of support for Darangi is the Benazir Income Support Programme (BISP). She said, “My household has been getting a payment of Rs. 4500 (USD 45) after every three

months from BISP for last three years which means Rs. 1,500 (USD 15) per month. My husband takes my BISP card and withdraws money from a bank at Taluka Chambar. We purchase some food and clothes from BISP payment. In case of health issues, we go to Dr Bekharam for treatment.”

Talking about possible alternate income sources, Darangi added, “I can stitch clothes as I learnt this skill from my relatives when I was unmarried but I do not have a sewing machine. I also know about Rili (traditional wall/floor covering) making and embroidery but I find it very difficult to do embroidery work or stitching, as I believe, it requires a lot of inputs and money which I cannot afford. Even if I could afford, how will I sell these items? I cannot go to other villages to sell.” She lacks guidance and planning and believes that she cannot handle it hence she finds it very difficult to work for herself. However, Darangi felt that if she had a sewing machine, then she could sew dresses for fellow women in the village and make some money.

Social mobilisation process was initiated in Darangi’s settlement by National Rural Support Programme (NRSP) in February 2017. Sajida Parveen, Social Organizer, visited the village to hold the first dialogue and to initiate the process of formation of CO. Mubeen Burfat Community Organisation (CO-2) was formed under SUCCESS programme on February 2, 2017, and 25 women became its members. They also elected Kamla Bai as its president and Maigi as its manager. Both leaders have earned the trust of all members and as a result, at the first meeting of the CO, each member saved Rs. 20 (USD 0.2) and total savings were added up to Rs. 500 (USD 5).

Darangi also participated in CO formation meeting and deposited Rs. 20 as her saving. Previously, she had never thought about becoming a part of any community organisation which will provide her with an opportunity to strengthen her socio-economic conditions and of her household’s. she was very happy to become a member of this organisation and made up her mind to take part in all the activities of her CO with zeal and zest.

Darangi said, “CO formation was a totally new experience for me as I had never imagined that there will be a CO which will be run by us. I liked the gathering of women at one platform where they discussed the role of the CO and the numerous benefits of saving. It was so interesting to know that we have the power to change our bad situation by ourselves.”

Darangi’s baseline narrative story was recorded during the first week of May 2017

4.11.1. First Follow-up visit to Ms Darangi

Ms Darangi is a member of Mubeen Burfat Community Organisation (CO-2) and her PSC score is 13. Under SUCCESS programme, she has not availed any financial benefit yet. She expects SUCCESS program will provide her household with a little economic support to lessen her poverty. But at the same time, she also expresses that it is also her household’s responsibility to burn the midnight oil to fight poverty. In this regard, her husband has gone to another village, Ghulam Hussain Machi, to work as a labourer on the farmland for a few days and in return will bring five maunds of rice back home. According to her, it is an effort of survival of the fittest. Even

though, living in such conditions, Darangi has not stopped her children from getting education. As per her words, “firstly, my two sons, Chandar and Munsikh (12 and 10 years old) used to go to school but now my third son, Sarwan (five years old) has also joined them and studying in the first grade. Now we also take care of their cleanliness, this is what we learn from the local activist “Dr Bekha Ram” who runs a school in the government building school”. Bekha Ram is a Hindu and had been a quack before. Almost for three months since August 2017, Bekha Ram took over the teaching in the only primary school in the village when the existing government teacher retired and no new teacher was appointed. Since then, Bekha Ram has been teaching, mainly minority families children, in the the school building and charges Rs.200-300 per child. He also teaches children about health and hygiene.

Her household has not received BISP money and facing a difficult situation. She said, “BISP money was a great support for us, but this time, we have not received it, adding fuel to the fire. We are now worried that how can we purchase food items.” She does not have any idea why BISP payments stopped and looks forward to the elected members of the area for help. However, she is clueless what should be done in this situation. Even she does not know what her CO can do in this regard.

Among her household members, her two children and a husband fell sick during the last four months due to fever and motions. In her words, “I took my two children to the BHU Ghulam Hussain Lund and my husband went to a private clinic to get his treatment and spent Rs. 1000.” In addition, Lady health worker does not visit her household as she has gone through an operation and need not family planning any more.

She has not given Rs. 20 for CO saving for the last three months because she does not have money. As per her words, “I do not have money to purchase new clothes for our Diwali celebrations. This time, we have not received BISP money so we are facing a bad situation and unable to give Rs. 20 for CO saving. I attend meetings when I am invited but in the last four months I have attended only one meeting.” Her household once received Rs. 1000 in the time of need with the verbal consent of all members of CO and in a months’ duration she returned it to the CO.

First follow up visit was paid to the household of Darangi on October 18, 2017

4.12. Ms Shanti



Figure 10: Ms Shanti is sitting with her son

Ms Shanti is a 40-year-old woman living in Patel Lemo Kohli village, RV Bouchar, UC Dad Khan Jarwar, Taluka Chambar, District Tando Allahyar. She got married at an early age of 13 years only to a 16 year old man named Petho. Shanti and her husband are uneducated and work as labourer. They have seven children (two sons and five daughters) and all her children do not go to school due to lack of interest and dire financial circumstances. Her husband's daily income is hardly 200 rupees because he is highly dependent on the availability of work on daily wages. It is very difficult for them to earn adequate income to run the household and meet daily expenditure. Her household's poverty score is six as per the poverty scorecard survey conducted by NRSP in Tando Allahyar in 2016 under the European Union funded Sindh Union Council and Community Economic Strengthening Support Programme (SUCCESS).

At the time of her marriage, Shanti's parents gifted her a calf, and today she owns one cow and two calves. Her family consumes 1 litre of milk obtained from the cow and there is no surplus milk to be sold. In addition, she rears three goats on sharing basis as well.

One of the major reasons behind not sending her children to school is that Shanti prefers that her children should help her in working in the fields. Shanti claimed, "If we send our children to school then who will work with us? When we work only then we are able to eat something. Therefore, it is better to work and earn together so that we may be able to have something as education cannot be received on empty stomachs." Her elder son, who is 13 years old, works as a labourer and in the coming year, he will be married since he has already been engaged with a 12 years old girl.

When any member of her household becomes sick, they go to Ghulam Hussain Lund Basic Health Unit (BHU) for treatment which is free of cost. It takes them 25 minutes to reach there by walking

as it is one and a half kilometre away from their village. During an emergency, they go to the government civil hospital, district Tando Allahyar by road, often by borrowing their neighbour's motorbike. Shanti said, "My children have no medical problem by birth and the lady health workers visit us for polio drops and guide us about family planning. After giving birth to seven children, I went through an operation, at the government hospital Tando Allahyar, with the consent of my husband. The total expenditure of the operation was Rs. 300 as it was almost free of cost. In three hours, we were discharged from the hospital and came back home. The reason behind the stopping further children was poverty because we were facing difficulty in feeding our seven children, how could we afford more?"

The plot, on which they have built their hut for living belongs to the landlord Raees Akbar Khan Jarwar. Shanti's household will have to vacate the plot at any time on the orders of the landlord. As per the words of Shanti, "We live in a one-room house of mud and sticks and even that is not ours. We live hand to mouth because our earning is not sufficient and we hardly eat twice a day. We prepare food in the morning and evening and we eat only vegetables like fried potatoes, tomatoes, green chillies, and onions with a chapatti or roti." She further added, "We seldom cook chicken because it is very expensive for us to purchase. We take vegetables mostly from the field and sometimes from the shop. Vegetables are affordable for us as they can be purchased at a less price or we get them from our relatives who work as tenant farmers." For drinking water, the family uses a neighbour's hand pump due to unavailability of any water source inside the house."

Shanti is not a BISP beneficiary and works in the field on wages to earn her livelihood. According to her, "I perform the tasks of a typical labour like cutting grass, sugarcane, harvesting and packing onions, and picking cotton. I also help my husband in ploughing but right now we do not have any agricultural land. We are desperately looking for work as tenant farmers." She added, "When we do not have anything to eat we go to our relatives for help or take a loan from our neighbours to afford food items."

Shanti knows how to embroider but does not know stitching. She undertakes embroidery work to make "Rillis" and cushions her household's use. She said, "I can learn the skill but what will I do after learning it because I do not even have enough money to initiate my own business. I find it very difficult. Instead, I am more interested in livestock because it is beneficial for us in terms of monetary benefits."

Her household has no power or gas connection like the rest of the village people. The household members live in a miserable condition and she believes that only God can help them to get rid of poverty as it is not in their own hands. Currently, her household is free from any debt.

Shanti further added, "We earn daily to be able to eat but when we do not earn, we look towards others for supporting us with food. We keep wheat and rice in our home for some time after working in the fields as labourers which helps us to pass some good days and when it finishes then we face a difficult time. Sometimes, we eat only once in a day."

The process of social mobilisation started in this settlement in February 2017. Ms Sajida Parveen, social organizer and Mr Aslam Bughio, community building officer, visited the village and held their first dialogue with the community to initiate the process for formation of Community Organisation (CO). Patel Lemo Kohli Community Organisation (CO-1) came was thus formed on February 2, 2017, under the European Union funded Sindh Union Council and Community Economic Strengthening (SUCCESS) programme with a membership of 23 women. All the members of this CO took part in elections and casted votes for the selection of a CO president and CO manager to lead their tanzeem. Ms Lashmi was elected as CO's president and Ms Devi as its manager. Both leaders won the trust of all members and in their first CO meeting, each member saved Rs. 20 (USD 0.2) with total savings amounting up to Rs. 460 (USD 4.6).

Shanti also participated in the CO formation meeting and deposited Rs. 20 (USD 0.2) as her saving. She appeared excited to be a part of the community organisation and looked forward for more opportunities in the future to improve the socio-economic condition of her household. This activity was totally new for her but she expected that things to become clearer and understandable with future meetings and some necessary activities to create awareness about the importance of the CO. She said, "My wish is to see my children as skilled persons so that they become capable to earn good amount of money. Right now, they are labourers and wanderers. They can become drivers; electricians, and my daughters can learn stitching or embroidery trade with some financial support under this programme. In the end, we can improve our household's economic conditions."

Shanti's baseline narrative story was recorded during the first week of May 2017

4.12.1. First Follow-up visit to Ms Shanti

Ms Shanti is a member of Patel Lemo Kolhi Community Organisation (CO-1) and her household's PSC is six. According to her words, "My CNIC card was not formed so I could not receive my MHI card as I was nominated for this facility under SUCCESS programme due to my household's PSC. I went to NADRA office to obtain my CNIC, I will receive in one-months' time. Then, I will be able to get my MHI card, I would consider a big support for a poor person like me."

Her household is not a beneficiary of BISP. She and her husband work as a labourer and earn Rs. 200 to 300 depending on the availability of work. She says, "we find work to earn, cook and eat. We are managing to eat two times a day. Tomorrow is Dewali (Hindu festival) but we do not have money to purchase new clothes for our children."

She has ²seven children and all of them are out of school. In last four months, she and her son fell sick due to motions, fever, cough and flue. First she tried self-medication but then went to a private clinic and spent Rs. 900 for the treatment. Lady health visitor does not visit her household as she has stopped giving birth to children now. However, she is aware of the visit of LHV in her village.

² Ages of all children of this case will be documented in next visit

There is no loan on her household. Her household has one cow, two calves and three goats on sharing basis indicating no change in livestock in last four months. She gives Rs. 20 for CO saving every month but she has no record of this savings and does not know that how much amount she has saved so far. She does not know about CO meetings in last four months.

First follow up visit was paid to the household of Shanti on October 18, 2017

4.13. Ms Ayesha Sheikh



Figure 11: Ms Ayesha is sitting with her son during the interview

Ms Ayesha is a resident of settlement Ahmed Khan Lund, RV Sahiki, UC Dad Khan Jarwar, Taluka Chambar, District Tando Allahyar. According to Ms Ayesha Sheikh, “We embraced Islam 14 years ago because we were fascinated by the practices of Islam. We, then, decided to be Muslim and people of this village gave us moral support and felicitations. Gul Sher Lund gave us a plot for living in support. My first name was Daniyani Bheel and my husband’s name was Jurio Bheel but now his new name is Mohammad Umar Shaikh.”

She has eight children (three daughters and five sons). Her two daughters are married and other children have also grown up but they cannot find a girl for marriage because they have to look for a girl from the family which converted to Islam. Her children are not part of any skilled labour and due to poverty they are unable to marry because nobody is ready to give them a daughter in marriage. In her words, “We are very upset that nobody wants to become part of our family. If we were Bheel or Hindu it would have been easy for us to find a girl from our relatives for marriage but now, we are in a fix – Muslims are unwilling to join our family and we cannot marry among Hindus because we are Muslims. My elder son is 27 years old and still unmarried.” She

further added, “The second reason of not getting the hand of a girl easily for marriages of my sons is our poverty. Other people do not want to have any relation with us. Whereas our Bheel community expelled us from the tribe and they do not talk to us, especially our close relatives like our brothers and sisters who did not accept Islam.”

Her household’s poverty score is five as per the poverty scorecard survey conducted in 2016 by NRSP. Her house is a one-room house made up of wood, straw, mud and dry leaves. She said, “We use gas and electricity connections of our neighbours who charge us Rs. 200 per month. We all are labourers and work on daily wages up to Rs. 200 (USD 2). One of my sons, Mohammad Siddique, 18, is the servant of Ali Khan Lund where he works as a labourer to cut grass and fodder for the cows and buffaloes. His salary is Rs. 3,000 (USD 30) and he works from 8 a.m. to 8 p.m. He has been feeling pain in his abdomen for a long period of time. so we have been seeing a doctor at a local clinic for his treatment but his condition is still the same. We took a loan from Ali Khan Lund which he deducts from the salary of my son.”

Male members of her household are not tenant farmers because they work as wage labourers for their livelihood. Her household is not a BISP beneficiary either. No member of the household is medically unfit or challenged. When any member of the household becomes sick, they go to the BHU Masoo Bozdar village for a check-up because it is free of cost but they still have to buy medicines. It takes 15 minutes to reach the BHU by public transport like Qing Qi (Rikshaw). Due to poor eating habits, one household member gets sick in almost every month. Ayesha said, “We are always sick and spend a lot of money on medical treatment. We take more medicines than food. We are able to earn hardly 5 to 6 thousand rupees in a month because the daily earning is Rs. 200.” She narrated further, “My two children (boys) go to school and Madrassa. Two of my sons have passed fifth grade and did not pursue further study due to weak financial conditions of the household. While, my daughters could not get an education due to traditional barriers, poverty, and our lack of interest.” There is no toilet in her household so the family defecates in the open fields. They take water from their neighbours because the hand pump in the house was out of order.

Ayesha also works as a seasonal labourer - picks cotton, collects onions, cuts sugarcane, and helps her husband in ploughing the fields. In other times, she cuts grass to prepare fodder for the two goats kept on sharing basis. She said, “We hardly have two meals in a day and sometimes, we sleep without eating a meal when food is not available at home. We prefer not to beg from people and so sleep on an empty stomach.” She further added, “We prepare tea twice in a day and when there is no milk then we have tea with water only (black tea). We always take food items from the shop on loan and when we get paid for work then we return the loan to the shopkeeper. In case we are unable to return the loan to the shopkeeper soon, we feel ashamed and embarrassed.”

Her children and husband go outside the village to Sakrond city as labourers in the months of August and September every year because in these months they fill the truck with sugarcane, sacks of wheat and rice. They return with Rs. 10000 (USD 100) to Rs. 15000 (USD 150) for a month. Ayesha said, “Two years ago, my elder son, Mohammad Usman went to Karachi to work as a

waiter in a wedding hall. He got work on behalf of Ghulam Ali Lund, his village fellow. He worked there for 20 days and earned Rs. 4000 (USD 40). Later, he was expelled from the wedding hall due to overstaffing.” Her son added, “When there was an event of marriage, we had work and earned money and when there was no event, we were not earning, so I left Karachi.”

National Rural Support Programme (NRSP) initiated the social mobilisation process in this place in March 2017. A team of two social organizers of NRSP visited the village to hold the first dialogue and started the process of formation of Community Organisation (CO). Ahmed Khan Lund Community Organisation (CO-3) was formed under the European Union funded SUCCESS programme in March 2017 with a membership of 18 women. They also elected Ms Haleema as its president and Ms Rabia as its manager. Both leaders won the trust of all members and in the first meeting of CO, each member saved Rs. 20 (USD 0.2) thus total savings added up to Rs. 360 (USD 3.6).

Ayesha also took part in CO formation meeting and deposited Rs. 20 as her saving. She was more optimistic that something better is going to happen because she saw a ray of hope in this programme. As her household’s economic conditions were poor, she participated in the CO formation to learn about how to improve and strengthen her household’s economic conditions. She said, “I believe, if my children are given different skills’ training then my children will be able to earn more money and can get rid of this wage work. My elder son Mohammad Usman is ready to undertake a driving course so that he can earn good amount of money to live a better life.”

Ayesha’s baseline narrative story was recorded during the first week of May 2017

4.13.1. First Follow-up visit to Ms Ayesha

Ms Ayesha is a member of Ahmed Khan Lund Community Organisation (CO-3) and her household’s PSC is five. Her CNIC is available but she has not received MHI card yet. According to the words of Aslam (Capacity Building Officer, CBO NRSP), “Ayesha’s MHI card has been dispatched late by the Jubilee General Insurance (JGI) company and she will receive her MHI card in a few days as we are planning a visit to her household.”

Nowadays, she is not feeling well due to high blood pressure. As per her words, “Now, since am sick, I do not work in the field. I also have asthma but have no resources to seek treatment. My husband also remains sick. He suffers from spirit possession, does not work and remains at home all the time. If we get MHI card, we will get free medical check-ups which will be a great support.”

Due to poverty, her children’s marriages are not taking place and they are growing older in age. Currently, her two sons and a daughter have gone to another village, Mureed Ahmed Lund, to work on the field for one and a half month. In return, they will bring 10 maunds of rice. Her younger son has joined Madrassa in Chambar to learn holy Quran. Her household is not a beneficiary of BISP.

There is an outstanding electricity bill of Rs. 19000 on her household of different months but she does not have money to pay it. As per her words, “I have not attended meetings of CO for the last three or four months because I do not have any information about it and I have also not given

Rs. 20 for the last three months for CO saving. In addition, I have not taken money as a loan from the CO saving.”

First follow up visit was paid to the household of Ayesha on October 18, 2017

4.14. Ms Galali



Figure 12: Ms Galali with her husband and children

15 years ago, Ms Galali got married at the age of 16 years. She is a mother of seven children (five sons, and two daughters) and none of them goes to school. She is a native of settlement Sheash Mahal, RV Kariyo Gulsher, UC Masoo Bozdar, Taluka Chambar, District Tando Allahyar. Her husband, Amarshi, has been a tenant farmer for three years and the whole family works on the three-acre land of Imdad Khan Nizamani. The household cultivates sugarcane on two acres and onions on one acre. The sugarcane crop takes a year to give its output and her household waits a whole year for its yield. Her household’s Poverty Scorecard Survey score is just six, as per NRSP’s team under the European Union funded SUCCESS programme. Galali said, "During the year, we continue to borrow Rs. 3,000 (USD 30) or Rs. 5,000 (USD 50) every month to run our household expenditures. The record is kept by the landlord. He deducts our borrowing at the time of yield of the crop and whatever amount is left for us, we receive it in instalments." The household purchases 20 mounds of wheat from a wheat agent through the landlord. The landlord guarantees to pay the amount to the wheat agent by charging to Galali's household. Her husband said, "Last year, our share was Rs. 70,000 (USD 700) and out of this amount, Rs. 40,000 (USD 400) were deducted from the total amount because of loan and expenditure on our side and then Rs. 30,000 (USD 300) were given to us but not at the same time. The sum of the amount is not in our hand because the record is maintained by the landlord so whatever he writes, we have to accept it. As we are uneducated so we do not understand the sum of money

so we are only left with the option of accepting the sum." The plot, on which Galali lives, belongs to the landlord who has given it to them for the period they work for him as his tenant farmers.

In terms of livestock, Galali has a buffalo and a calf which are her own. Her parents had given her a calf at the time of her marriage. Now, it has turned to a buffalo which has also given birth to a calf. In her words, "We are able to get three kilos of milk in the morning which we give to our children for drinking and keep the remaining quantity of milk for two times' tea. No quantity of milk is left for selling because it is consumed by all the family members."

Her husband, Amarshi, has been a diabetic patient for six years. He uses injections to control the level of insulin every day and the total cost of these injections is up to Rs. 550 which lasts for 20 to 25 days. At times when Amarshi is sick, he gets treatment from Hyderabad. Medical check-up fee is Rs. 800 and other expenses of tests and the treatment were 10,000 (USD 100) to 15,000 (USD 150) rupees. She paid it by selling livestock on sharing basis for the treatment of Amarshi. Now, she does not have any livestock on sharing basis because she is unable to collect more fodder for animals.

Galali said, "My husband works in the farmland and during the work, he often falls down due to diabetes. We are facing a very hard time because he is unable to work extra as we need to supplement his work for earning from the farmland. Now, we are facing a troublesome situation in purchasing his medicines because he alone is the bread earner for us."

She also works in the field with her husband and children. Her household came in contact with this landlord three years ago through her relatives and they agreed to work on his farmland. Only an oral agreement was made, nothing written, but her husband accepted the offer of work as a tenant farmer because her household was in dire need of it.

Her household has been a BISP beneficiary for the last four years and gets Rs. 4,500 (USD 45) quarterly which she believes is a great support for her household from which she purchases food items. There is electricity in the village but no gas. Her household is using electricity without meter through the connection of a passing by line. A hand pump is available in her home but there is no toilet. Her household might have built one but the landlord does not allow it. Her household neither own a refrigerator or a bike.

As per Galali's words, "Our source of income is farming so we work as tenant farmers and the BISP money is another financial support. There is a loan on us of Rs. 30,000 (USD 300) from the landlord which will be deducted from the yield of the next crop." She further added, "We go to visit our relatives by road using public transport. When our children become sick, we go to the Bhambhro Khooh Stop to visit a clinic of the local doctor. We pay Rs. 100 (USD 1) for the doctor's fees. The doctor gives injections but we pay for medicines separately and the total treatment costs around Rs. 200 (USD 2). We walk to the Bhambhro Khooh Stop and it takes 15 minutes to reach there."

She added further, "In a year, we go to the doctor twice or thrice and rest of the year we give medicines to children using the doctors' earlier prescriptions about a similar situation to avoid

the check-up fees and prefer self-medication. I have gone through an operation to stop giving birth to more children because we cannot feed more children due to our lesser income resources."

Galali possesses a silver bangle worth Rs. 15,000 (USD 150) but she would never sell it unless in an extremely difficult time. She also possesses a nose ring worth Rs. 4,000 (USD 40). She said, "We will arrange the engagement of our elder daughter, Devi, 10 years old, soon and when she will be of 12 years old we will arrange her marriage too. We may sell the silver bangle and nose ring for the arrangements of her marriage." She went on saying further, "As we have two girls so their marriages will be made on Bado system (exchange of daughters). My other three sons' marriages will not take place on Bado as we have two daughters only. My three sons' marriages will have to be arranged by paying money to the parents of the brides."

The household eats two meals in a day only and once in a month they purchase half a kilo of chicken meat. In other days, she cooks green chillies, pulses, potatoes, tomatoes, and vegetables. She purchases clothes on Eid only. Galali said, "We also see a hard time when we do not have anything to eat. In that situation, we go to our neighbours to ask for help and also visit a shopkeeper to borrow food items."

In the settlement Sheash Mahal, social mobilisation process was initiated by National Rural Support Programme (NRSP) in December 2016. Ms Sajida Parveen, social organiser and Mr Shuhabudin, supervisor, visited the village to hold the first dialogue and initiated the process of formation of a Community Organisation. Sheash Mahal Community Organisation (CO-1) was formed under the European Union funded SUCCESS programme in December 2016 and 22 women became its members. They also elected Ms Ratna as its president and Ms Heeri as its manager. Both leaders were successful in winning the confidence of all members and in the first meeting of the CO, each member saved Rs. 20 (USD 0.2). and thus the total savings added up to Rs. 740 (USD 7.4).

Galali participated in the CO formation meeting and deposited Rs. 20 as her first saving. In her words, "Through this organisation, an improvement can take place to ameliorate our lives. We hope that we will be able to get something from it like any help which can bring a small positive change in our life. At the same time, we also believe that we have to work hard to change our lives." She added further, "It is good to see our own Community Organisation (CO) consists of only women members because we have a great chance to rise as independent women and taking our decisions without undue male interference. We save 20 rupees per month which will be a good amount in future that can be utilised by us for our own welfare."

Galali's baseline narrative story was recorded during the first week of July 2017

4.14.1. First Follow-up visit to Ms Galali

Ms Galalai is a member of Sheash Mahal Community Organisation (CO-1) and her household PSC is six. Her CNIC is already formed but she has not received her MHI card under SUCCESS programme. According to her words, "I need an MHI card, really needed now as my husband is

sick due to diabetes. He struggles work and our livelihood is vulnerable.” Her case was brought into the notice of Mr. Aslam (Capacity Building Officer, NRSP Chambar Unit) by RSPN research team. He said, “Galali’s MHI card was sent to us by Jubilee General Insurance late so it will be handed over to her in two to three days.”

Her husband’s condition is same as he is a diabetic patient. As per her words, “my husband still works on three-acre land, though not fully as he is a diabetic patient. There is a loan of Rs. 30,000 of the landlord on my household.” In addition, she has not taken a loan from the CO yet. She did not attend the meetings of CO in the last four months because CO meetings are not taking place. She gives Rs. 20 for CO saving on a regular basis and her total CO saving is Rs. 120.

Her household has been unable to receive BISP money this time creating a lot of trouble. As per her words, “I am passing through an economic and psychological torture because I have not received the BISP money that I had to give to the shopkeeper and buy new clothes to wear on this Dewali, our Eid. We requested to the shopkeeper to sell clothes on credit but he refused. So there is no Eid for the poor. However, my children are innocent they are unable to understand it and they are asking for new clothes to wear on the Dewali as they do not know what is poverty?”

Her own buffalo has given birth to a calf a month ago which is a good news for her household. “This calf will be grow and then we will it at the time of our children’s marriages. It is a great support for us”, she said. During the interview, her children were watching a movie on the TV. She said, “I borrowed TV from my sister in law for some time and I bought dish Antenna from the BISP money four months ago for Rs. 2500. Before this, our children used to sit in a hotel outside the home to watch TV late at night, not a good thing. Now children are happy and watch TV at home.”

Her children still do not go to school and they have not gone through the vaccination course but get polio drops whenever any lady health visitor comes to their village. She has borrowed food items of Rs. 3000 from the shop and has not returned money to the shopkeeper. Her younger son got sick due to fever and motions but then recovered after the treatment from a private clinic. She spent Rs. 150 on his son’s treatment.

First follow up visit was paid to the household of Galali on October 20, 2017

4.15. Ms Shama Gul Naz



Figure 13: Ms Shama Gul with her household members

Ms Shama Gul Naz was born in 1980 and she is intermediate pass. Her husband, Mr Ali Mohammad Gaho was born in 1960 and he is uneducated. Both of them got married in 2000 when Ali Mohammad Gaho was 40 years old and Shama was 20 years old. She is the inhabitant of Hashim Gaho village, RV Kariyo Gulsher, UC Masoo Bozdar, Taluka Chambar, District Tando Allahyar. Her household's PSC score is 22.

Her husband, Ali Mohammad is the guardian of a 15-acre mango orchard situated in Otha Farm and gets a salary of Rs. 5,000 (USD 50) per month. He started work as a guardian on this orchard around 20 years ago with an initial salary of Rs. 500 (USD 5). The owner of the mango orchard is Mohammad Siddique Memon. As a guardian, Ali waters the mango trees, cleans the drain, and picks up the heaps of leaves from the orchard. He goes to work daily in the morning and comes home in the evening and it takes him 15 minutes of walk to reach the farm. Her household does not have any agricultural land to cultivate.

Shama is a mother to five children (a boy and four daughters). Her eldest daughter got married one year ago at the age of 15 years with a man who was 20 years old. She was also educated up to fifth grade. Shama started a private job in District Tando Allahyar at Sindh Hospital as a receptionist a few months ago, earning a salary of Rs. 5,000 (USD 50) per month. In her words, "Due to low-income of my household, I was so worried about the expenditures. Now, our household income has been doubled by the addition of Rs. 5,000 (USD 50) but still we are running short of money due to ever-increasing household expenses." She commutes to and from work in district Tando Allahyar daily by public transport from her village at 9: 00 a.m. to 6:00 p.m. She has to spend Rs. 1000 (USD 10) – 1500 (USD 15) in bus fares per month.

Her three children attend the government school. Her son, Rehan, is in first grade, and daughters Maheen and Rukhsar are in 2nd grade 5th grade, respectively. Shama's parents are old and they live with her in the house. Her father used to be a labourer and her mother was a housewife. Now, both are ill and she has to take care of them. Shama opined, "My children study in a government school and expenses of schooling of my children per month are up to Rs. 400 (USD 4). In addition, my parents also live with me and I am paying for their treatment at the government hospital. In addition, I also have to spend on any emergencies such as the kidney stone treatment I had to undergo two months ago and Rs. 2,000 (USD 20) were spent on it." She added, "When we become ill, we go to the clinic of Dr Kirshan Laal at Bhambhro Khooh Stop where we pay Rs. 50 (USD 0.5) as the doctor's fees and Rs. 100 (USD 1)-150 (USD 1.5) for medicines. We go to the clinic on foot - walking up to 15-20 minutes. Currently, we are not thinking about family planning I have heard at my workplace (hospital) that family planning is not a good thing because it creates medical problems through reactions."

Shama owns a buffalo and a calf. The Buffalo gives two-kilo milk every day, some of which is consumed by her children for drinking and the remaining is used to make tea twice a day. She does not own any livestock on sharing basis because she cannot handle it due to her job and also due to unavailability of fodder. Her household members eat two meals which she cooks in the afternoon and at night. Her household members can only eat chicken once a month and mostly, she cooks vegetables because it is cheaper option for her and which at times can also be picked from the farmlands of her neighbours and relatives.

Shama purchases the household's monthly food items from the shop of Deevan which costs her Rs. 4,000 (USD 40) to Rs. 5,000 (USD 50). She narrated, "We borrow food items from the shopkeeper at Sheash Mahal Stop during difficult times and on the first date of every month we return the debt. We have a TV and a Dish Antenna but we do not own a refrigerator. We have one ceiling fan in our house which is also out of order." She added, "We use electricity without a meter and moreover, there is no gas connection at the village so we use dung-cakes as cooking fuel. We do have the availability of a bathroom and hand pumps in our house." There are two rooms in her house which is her personal property. Her household is not a BISP beneficiary and also does not get any Zakat. She purchases new dresses on the occasion of Eid only. At present, there is no debt on her household but during the worst situations, her household is provided help by her close relatives.

Social mobilisation process was initiated in the settlement Hashim Gaho by National Rural Support Programme (NRSP) in November 2016 under the European Union funded Sindh Union Council and Community Economic Strengthening Support Programme. Ms Sajida Parveen, the social organizer, visited the village and held the first dialogue to initiate the process of CO formation. Hashim Gaho Community Organisation (CO-1) was formed under SUCCESS programme on November 26, 2016, with a membership of 20 women. They also elected Ms Wilayat Khatoon as its president and Ms Ayesha as its manager. Both leaders have the trust of all members. At the first meeting of CO, each member saved Rs. 20 (USD 0.2) adding up to Rs. 1600 (USD 16) in total.

However, Shama could not participate in the first CO formation meeting or any subsequent meetings because she is on job in the hospital. Her relatives, on behalf of her, got her membership and deposited Rs. 20 as her saving. She expressed, "I have not attended any meeting yet, but my relatives attend all the meetings and deposit money on my behalf. This is the first time that I am meeting any employee of the organisation." She further stated, "I do not know about the CO much but it looks like an interesting organisation of women which has been formed here to empower them to take initiatives to improve their household's economic conditions. I have talked to the president of the CO that if the upcoming meeting of CO is fixed on Friday then I will be able to attend it because it is a holiday. I am really interested to be an active member of the CO."

Shama's baseline narrative story was recorded during the first week of July 2017

4.15.1. First Follow-up visit to Ms Shama Gul Naz

Shama Gul Naz is a member of Hashim Gaho Community Organisation (CO-1) and her household's PSC is 22. Her parents also live with her in the house and this house is the property of her husband. According to her, "I belong to Mohajir family which settled in Hyderabad. My father was a labourer who worked on a decoration shop and my mother was a housewife. Both were illiterate and now they are old and live with me." Shama was doing a private job in District Tando Allahyar at Sindh Hospital as a receptionist and her salary was Rs. 5,000 per month. She said, "I have left the job because the salary was very low, spent in the two-way bus fare. Now I am looking for job where I can get salary more than Rs. 8000. In this regard, I have also dropped my CV at NRSP for the job. However, my husband does the same job of guardian at a mango orchard and earns Rs. 5000 per month."

After she has resigned from the job, the household is in financial trouble. She says, "we are facing difficulty times as I have no savings. My father is paralyzed and my mother is mentally ill and both are living with me and their treatment is on my shoulders but I don't have money." She further said, "One day, a team of NRSP visited my village and asked me if I needed CIF. I said yes I need it! Now, I applied for CIF in SUCCESS programme and plan to purchase two baby goats to raise them for future benefit. In addition to this, I also applied for learning tailoring trade but I would also request to be provided a sewing machine. Only then, I can stitch new clothes. I cannot purchase a sewing machine".

Her three children used to go to school, two daughters and a son but now her daughter has left going to school as she has passed the 5th class. According to her words, "There is no girls higher secondary school in the village where I can send my daughter for getting further education. The higher secondary school is situated in taluka Chambar and I cannot afford to send here there."

In these three months hardly any her family member got sick, so, they spent Rs 500 to Rs 600 on the medicines. In addition, she did not sell or purchase any livestock. Hence, the number of livestock is same. During this time, no any livestock got sick. They did not go outside village for any event and remained in the village. Lady health worker visits her village frequently but she is

not interested in family planning. No CO meeting was held but she gave Rs. 20 every month for savings.

First follow up visit was paid to the household of Shama Gul Naz on November 23, 2017

4.16. Ms Mariyam



Figure 14: Ms Mariyam with her three sons

The household of Ms Mariyam is located in Mohammad Ismael Mehrani village, RV Bail, UC Dad Khan Jarwar, Taluka Chambar, District Tando Allahyar. Her household's PSC score is 18 according to the poverty scorecard survey conducted by NRSP under the European Union funded Sindh Union Council and Community Economic Strengthening Support Programme. She was born in 1960 and her husband, Photo, was born in 1948 and they got married in 1985. One year ago, her husband passed away as he due to high blood pressure. She is now a widow and single mother of nine children (six daughters and three sons). Out of her nine children, one son and five daughters are married. She said, " My elder son, Sulaiman, got married at the age of 14 years but has no offspring as yet, and my daughter, Zainab, was 13 years old at the time of her marriage."

Maryam's husband used to be a tenant farmer of Nizam Mehrani who gave her household three-acres of land for farming. The plot, on which her house is built, does not belong to her because it is the property of the landlord. In her words, "We were given this plot by our landlord for a temporary stay. We built a house on it with mud and sticks about 20 years ago. Our children were born here and also grew up here. I used to work with my husband in the farmland to earn a livelihood and when our children grew up they also joined us in the field. As we are extremely

poor, we cannot send our children to school because we were not in a position to afford their educational expenses."

Her three sons work as tenant farmers and also as casual labourers while simultaneously being involved in rearing and caring for livestock on sharing basis to supplement their household income. Her household is paid Rs. 6,000 (USD 60) by the landlord per month. Mariyam said, "I do not think that Rs. 6,000 (USD 60) is a sufficient amount for meeting the household expenditures. It is the main reason that my children also look for extra labour to earn something extra to meet the household expenses." She added further, "We get a share of our work, up to Rs. 90,000 (USD 900), for the entire year from the landlord but in cash, but we receive just Rs. 18,000 (USD 180) after deduction of our monthly borrowing of Rs. 6,000 (USD 60) from the total. At the end, we do get the amount but not altogether, we receive it in instalments."

She used to rear livestock including two buffalos, three goats, and a bull on sharing basis. At the time of her children's marriages, she sold off the bull and received approximately Rs. 40,000 (USD 400) share. In addition, she also rears two bulls, one buffalo, and two goats on sharing basis. These animals are owned by Pitafi Irshad Ali. Every year, the household looks for animals to rear on sharing basis because it is a beneficial income generating activity.

As per the words of her son, Sulaiman, "A Buffalo is of Rs. 80,000 (USD 800) and if we sell it at this price then our share would be Rs. 40,000 (USD 400). We collect fodder from the field that we cultivate - we get it free of cost. If an animal falls sick, then the cost of the treatment is distributed between both the sharing parties. However, in case if the animal passes away, it will be the loss of the owner only."

There is a loan of Rs. 50,000 (USD 500) on her household due to the flood of 2011 which caused a great loss to the crop. The initial loan was Rs. 200,000 (USD 1000) which her household paid back gradually and brought it down to Rs. 50,000 (USD 500). From one acre, 20 mounds of wheat are yielded, out of which, her household's share is five mounds after deducting the cost of sowing, harvesting, and landlords' share. Her household has three-acres land for cultivation and hence Mariyam claims, "We get six or seven mounds of wheat in each season. If we have to pay off any loan, then this share is lesser. One mound of wheat is Rs. 1200 (USD 12) and we sell it when we need money. However, we prefer not to sell it and keep it for our own consumption."

Her son, Sulaiman, considers the cotton crop as more beneficial in terms of monetary benefits. If the cotton crop gives high yield, her household gets a good share of the yield – around 30 to 40 mounds. From one acre of the cotton crop, the average yield is 40 mounds. 10 mounds will be her household's share and then expenditure and loan will be deducted from it. However, the price of cotton varies from time to time and market to market. The best price her household receives is up to Rs. 3,500 (USD 35) per mound and the minimum price would be up to Rs. 1,800 (USD 18) per mound. The farmer arranges fertilizers, pesticides, and seeds while the landlord has to pay the amount for field ploughing and water. In this area, tube wells are used for pumping water due to higher level of land than the canal water. Her household is not a BISP or Zakat beneficiary.

Mariyam's village has electricity connection but no gas. Currently, her household is using electricity facility without a meter. There is no fridge, TV or a fan available in her house. Moreover, they have access to water through a hand pump in the house but do not have any toilet. Her kaccha house comprises of two rooms. She said, "Construction of a toilet is expensive as it can take around Rs. 10,000 (USD 100) and I do not have this money. Also, it is not my plot, the landlord may not allow building a toilet here."

When her household members get sick, they visit the private clinic situated in Bachal Pitafi village and pay Rs. 100 (USD 1) as check-up fees and a separate amount of Rs. 100 (USD 1) for medicines. They go to the clinic by Qing Qi (Rickshaw) and if there is an emergency during the night, they borrow their neighbours' motorbike to reach the hospital. Sometimes, they borrow a donkey cart to reach the hospital. As per her words, "I am a patient of high blood pressure and face difficulty in purchasing medicines due to poverty. When my husband died, there was no pill available in the home to control the level of his blood pressure." She went on saying further, "At evening, my husband's blood pressure level increased and his condition started worsening and then he died on the way to the hospital. As he used to take daily pills of blood pressure but at that time his pills were not available which caused his death."

The process of social mobilisation was started in Mohammad Ismael Mehrani village by National Rural Support Programme (NRSP) in February 2017 under the European Union funded Sindh Union Council and Community Economic Strengthening Support Programme. Social organizers of NRSP paid a visit to the village and held the first dialogue to commence the process of CO formation. Mohammad Ismael Mehrani Community Village (CO-2) was formed on February 20, 2017, and 23 women became its members. They elected Ms Janat as the president and Ms Jamela as the manager. Both leaders won the trust of all members as during the first meeting of the CO, each member saved Rs. 20 (USD 0.2) amounting to total savings of Rs. 1840 (USD 18.2).

Mariyam took part in CO formation meeting and deposited Rs. 20 (USD 0.2) as her first saving. She said, "I liked the way the women were talking about issues like education, health, and clean water in the village. I have given money for four months. I have heard that we will get something in turn. If one of my sons gets skills' training under this program like driving or electrician work, then it would be a great support for us." She further added, "After getting training through a course, my son can be a driver or an electrician so that he can earn up to Rs. 5,000 (USD 50) monthly which will be a huge financial support for our household. I have high hopes from this programme and from my community organisation that something better will happen."

Mariyam's baseline narrative story was recorded during the first week of July 2017

4.16.1. First Follow-up visit to Ms Mariyam

Ms Mariyam is a member of Mohammad Ismael Mehrani Community Organisation (CO-2) and her household PSC is 18. She has not availed credit facility under SUCCESS programme yet. According to her words, "I am suffering from high blood pressure problem for a long time and also have an extreme headache since yesterday but I have no money to get treatment. I am

waiting for my son to borrow some money for my treatment then we will go to the private clinic for the medicine.”

Her younger son, Javed (Aged 13) had started work as a cattle guardian four months ago in the village on a salary of Rs. 4000 per month. As a cattle guardian, he prepared fodder for buffaloes. Couple of months later, he left the job because he was not paid on time. He did not like his owner who delayed his salary and scolded him during work. Now, Javed works on the same farmland where his two brothers work with no extra income. Marriyam lost the Rs. 4000 monthly income. As per her words, “My household is not BISP beneficiary so I face a difficult situation in purchasing food items.”

There is also a loan of Rs. 50000 of the landlord on her household. This loan will be settled from the new crop. In her words, “My children are working as tenant farmers, only means of subsistence for us. I do not have money to install a hand pump for my household or build an extra room or toilet. I am also worried about my daughter’s marriage.” She has not attended any meeting in last four months because she has no any such information about it. She gives Rs. 20 every month to the son of CO-president who comes to collect it from her doorstep. She has not taken any loan from the CO saving.

First follow up visit was paid to the household of Mariyam on October 19, 2017

4.17. Ms Azeema



Figure 15: Ms Azeema is sitting with her children

Ms Azeema resides in Mohammad Ismael Mehrani village, RV Bail, UC Dad Khan Jarwar, Taluka Chambar, District Tando Allahyar. Her household's poverty score is 12 as per the poverty scorecard survey conducted by the National Rural Support Programmes Network (NRSP) under the European Union funded Sindh Union Council and Community Economic Strengthening Support Programme in 2016. Azeema was born in 1978 and got married in 2001. It was her first marriage and her husband was a blacksmith who used to work in a shop in Hyderabad. She has

three children from her first husband - a son and two daughters. With the passage of time, her husband's health started deteriorating and he fell seriously ill. Later on, he was diagnosed with cancer and died in 2008. After his death, Azeema lived in a dismal and volatile situation and silently faced the hardships of her life.

Her elders arranged her second marriage for her social security and financial support. But unfortunately, her second marriage was not successful and Khuda Dino, her second husband, left her due to domestic feuds as he was already married and preferred to live with his first wife and children. Consequently, Azeema felt stranded and became helpless again and was in dire need of financial support. Landlord Ismael Mehrani gave her plot a for living as she was extremely poor. The plot, however, is not her property as it is not written in her name in legal documents. As time went by, Landlord Ismael died and his son Nazar Hussain Mehrani took charge of his fathers' land but never asked her to vacate the plot.

She is spending her life in Kacha house built in one room. Azeema says, "Daily, I go to different houses to wash their pots and get Rs. 20 (USD 0.2) in turn. I was also a maid-servant in the house of Meer Mohammad Mehrani who used to give me Rs. 3,000 (USD 30) per month. I daily visited his house as a maid-servant to wash the pots, clothes, and to clean the house, and then to cook a meal. My duty timings were from early in the morning 7: 00 a.m. till 3:00 p.m. afternoon. I worked there for six years and now it has been two months that I was expelled from there and I am just going to different houses to wash their pots to earn Rs. 20 (USD 0.2) per house. I visit two to three houses for this work." She further added, "The reason behind my expulsion from the house of Mehrani was the quarrel with his daughter. She disturbed me a lot as she wanted me to work strictly and to leave the house in late hours which I did not like, I could not be there after 3:00 p.m. I refused to stay there for long hours without any work. She complained to his father who expelled me from the job." Now, Azeema also works in the field as a labourer. She cuts the grass, picks cotton, and collects onions to fill a sack to earn Rs. 300 (USD 3) per day during the days of harvesting.

In her words, "I get seasonal work for three to four months from August to November and I could save some money to run the household expenditures. But nowadays, I am washing pots in two to three houses and get Rs. 40 (USD 0.4) to Rs. 60 (USD 0.6). I use this money to purchase food items daily." She further said, "We also get some food in the name of Allah from the neighbour for one person only and for two times, morning and evening. It is also a great support for us which comes from the house of Murtaza Mehrani for the last eight years. Murtaza's household gives us this meal one time as they know about us that we are very poor. They also give us one new dress in the month of Ramzan. We always pray for them."

One of her daughters got married two years ago when her age was 14 years. Now, she is pregnant and has come to her mother for first delivery as it is their tradition that first delivery should be in the house of the girl's mother. She said, "I am very much worried about the expenditure of her delivery because she has to go through operation of caesarean section. I am looking for money to borrow and then will return it later."

She stated further, "Maira is my second daughter who is unmarried. She is 12 years old and I am looking for a boy for her marriage. Akash is my third child who is seven years old and he does not go to school because school is closed now." Her son, Akash was in first grade and now he does not go to school because his teacher has retired and new teacher has not come yet.

Nizamuddin Mehrani was a teacher there but he did not teach and rather sent his nephew Ghulam Sarwar to teach in his place and gave him a salary of Rs. 4,000 (USD 40) per month. After the retirement of his uncle, Sarwar left the teaching in school named, Government Primary School Ismael Mehrani. Hence, in the absence of a teacher, the school is closed till the arrival of a new teacher.

There is no TV, fridge, or washing machine available in Azeema's household except an old pedestal fan. Her household uses electricity illegally from the connection of the nearby electricity pole. There is no gas in the village. She does not have any livestock on sharing basis or on her own. There is no hand pump in her household and she fetches water from the tube well where she also washes the clothes - it is situated at five minutes walking distance. The household does not have any toilet facility so the family resorts to open defecation in the open field areas.

According to her words, "I received BISP money thrice and then the card was misplaced. Four years have gone but I have not received any BISP money. I do not know where to go and to whom to ask for it. I am also not getting any Zakat." She said further, "When we become sick we go to the village of Peer Nisar to get medicine from the BHU and also get some relief. The good thing is that it is free of cost for people like us who are poor and cannot afford the fees." During an emergency at night, she calls for a taxi in the village and goes to the government hospital Tando Allahyar. She does not go outside the village for marriage ceremonies or death rituals because her economic position does not allow her to attend such kind of events.

The Social mobilisation process was initiated in the settlement Mohammad Ismael Mehrani by National Rural Support Programme (NRSP) in February 2017 under the European Union funded Sindh Union Council and Community Economic Strengthening Support Programme. Ms Sajida Parveen, social organiser and Ms Naseem Akhtar, social organiser visited the village to hold the first dialogue to initiate the process of formation of a Community Organisation. Mohammad Ismael Mehrani Community Organisation (CO-4) was formed under the SUCCESS programme on February 20, 2017, with the membership of 18 women. They also elected Azeema as its president and Ms Zareena as its manager. Both leaders have the trust of all members and during the first meeting of the CO, each member saved Rs. 20 (USD 0.2) and total savings added up to Rs. 1,800 (USD 18).

Azeema also participated in CO formation meeting and deposited Rs. 20 (USD 0.2) as her first saving. She had never thought that she would be elected as the president of the CO. On winning this election, she promised to work with honesty and bring some positive change with the support of her fellow women. In her words, "I hope that members of our CO will get some support from this SUCCESS programme to strengthen our household's economic position and we will also learn how to use our potential." She went on saying further, "When the CO was going to be formed, I took part in it and happily became its member. I heard during the first meeting that

saving is a very good thing and it can bring some positive change in our life but as we are not educated so we understand things slowly and gradually." She feels that some positive things will take place due to CO formation in her life. Now, she is saving money every month and also meets at a common place like in the house of any member to discuss the issue being faced by the women in the village. She is optimistic that she will succeed in achieving the positive results from her activities in the village through her CO to prove as a change agent.

Azeema's baseline narrative story was recorded during the first week of July 2017.

4.17.1. First Follow-up visit to Ms Azeema

Ms Azeema is the President of Mohammad Ismael Mehrani Community Organisation (CO-4) and her household PSC is 12. She says, "I have received MHI card under SUCCESS programme, a big support for me. However, before receiving this card, I took a loan of Rs. 10,000 from Meer Mohammad Mehrani for the delivery of my daughter. Now I work as a maid in his house from 6:00 a.m. to 1:00 p.m. I am paid Rs. 3000, deducted from the loan. I wash pots, clean house, wash clothes and cook meal."

She is also suffering from a pain in her arm. In her words, "I had no money to seek treatment but now I am thinking to use this card for my treatment. But if, there is no treatment of small diseases on this card, what is the benefit of holding it?" Her son still does not go to school because no new teacher has joined the government school after the retirement of the previous teacher.

She further says, "I give Rs. 20 every month for CO saving and I also collect it from all the members and keep it with myself. As for as, meetings are concerned, we arrange meetings when there is need to check out CO saving and to discuss what are we going to get from this project. Otherwise we do not conduct meetings regularly every month. Only two or three such meetings have taken place in the village. In addition to this, I have not taken a loan from the CO saving. I face difficulty due to unavailability of hand pump and toilet in my house."

First follow up visit was paid to the household of Azeema on October 19, 2017

4.18. Ms Marvi



Figure 16: Ms Marvi with her household members

Ms Marvi is 40 years old and is the second wife of Mr Allah Bux, aged 66 years. She is a mother of six children- five daughters and a boy. Her two elder daughters were married in their early ages of 13 to 14 years. She lives with her husband and four children in the village, Godo Thaem, RV Bail, UC Dad Khan Jarwar, Taluka Chambar, District Tando Allahyar. Her household's PSC score is 14 as per the NRSP's PSC survey conducted in 2016 under the European Union funded Sindh Union Council and Community Economic Strengthening Support Programme. Among her children, her daughter Samreen, is studying in K.G. class at Faiz Public School set up by Sindh Education Foundation (SEF) situated in the nearby village named Haji Haroon. She said, "Children are getting a quality education in this school free of cost. In this school, there are four male teachers and three female teachers, all are very punctual and regular in the school. Total students enrolled in this school are up to 200 comprising of both girls and boys." She added further, "This school was opened a year ago and we heard that it is a standard school. Then, I thought to send my last child, Samreen, to the school because my whole family was uneducated and it would be better if Samreen could get an education from there which is two kilometres away from our village. We use Qing Qi (Rikshaw) to drop her to school."

Her household has one calf and six goats on sharing basis which will be sold during Eid-ul-Azha. She believes that a good amount of Rs. 30,000 (USD 300) to Rs. 40,000 (USD 400) will be her household's share in the sell-out of these animals. In addition, she had a buffalo a year ago which was sold at Rs. 140,000 (USD 1400) because of being old. Her husband did not hesitate to sell it at this price. As per her words, "From that amount, we purchased a calf and used the remaining amount in repairing the house and in marriages of our two daughters."

Her husband, Allah Bux, has five acres of land which he has given on rent to Shamshad Kaimkhani. In turn, he gets Rs. 8,000 (USD 80) per acre per year and the total amount received for five acres

per year is Rs. 40,000 (USD 400). Allah Bux and his four sons, from his first wife, work on these five acres of land as tenant farmers. He has eight children from his first wife - four sons and four daughters and all of them are married. Thus, Allah Bux looks after his two wives, three daughters, and a younger son. In the words of Marvi, "There is no saving, whatever we earn - we eat, hence, we are hand to mouth. There is a debt on us of Rs. 100,000 (USD 1000) because of a loss in onion crop. The crop turned out to be bad despite using pesticides but even then, it could not get a good rate at the time of sale and caused a huge loss."

She lives in her own house constructed in one room. She also gets quarterly BISP money of Rs. 4,500 (USD 45) since last four years which she believes is a great financial relief. She purchases food items from this money and also returns some of the money to the shopkeeper to pay off her borrowing. She said, "We cook two meals and prepare tea twice a day. We eat vegetables and mostly consume food like potatoes, tomatoes, green chillies, onions and pulses with Roti (wheat flatbread). In a month, we buy half a kilo meat of chicken and fish to cook in the house. We are unable to purchase meat of goat or buffalo the whole year. We also prepare tea with water when there is no milk."

She has been suffering from epilepsy for the last 15 years and her younger daughter, who is 17 years old, Nasreen, is perceived to be a victim of some supernatural possession since last four months. Marvi said, "We have not consulted any doctor yet because it is not a case that a doctor can solve. We took her to a Saint (Peer Baba) in Tando Allahyar but her condition is still the same. Now, we are thinking to take her to another Peer (spiritual healer) as he does not charge as much money as doctors do." She added further, "We do not have enough money to take her to a doctor but at the same time, we are of the view that it is not a medical case. In addition, when we are sick, we mostly go to the government hospital and then to a private hospital in case no relief comes from the government hospitals' treatment."

Her household has no power or gas connection as it is not available in the entire village. There is no toilet in her household either however, a hand pump is available in her house where she washes clothes and gets potable water. There is no basic health unit in the village so the residents go to the nearby village for medical check-ups. Moreover, a government school is available but it is closed due to the absence of a teacher and mostly children from this village go to adjacent villages to attend school. Her household is surrounded by agricultural lands with no road to her house. In her words, "We face more difficulty during an emergency due to lack of proper physical infrastructure and public transport. In that situation, we get help from our neighbours or relatives to cope with the emergency."

The process of social mobilisation started in Godo Thaem village in March 2017. Ms Sajida Parveen and Ms Naseem Akhtar, social organisers of NRSP visited the village to hold the first dialogue for Community Organisation (CO) formation. Thus, Godo Thaem Community Organisation (CO-1) was formed under the European Union funded Sindh Union Council and Community Economic Strengthening Support programme in March 2017 with a membership of 21 women. Ms Zeenat was elected as its president and Ms Husna as its manager. Both leaders

have the trust of all members and at the first meeting of the CO, each member saved Rs. 20 (USD 0.2) amounting to a total savings of Rs. 1,260 (USD 12.6).

Marvi also took part in the first CO formation meeting and deposited Rs. 20 (USD 0.2) as her saving. She said, "We are village women and we do not have any clear idea that what we have to do in CO. However, saving is a very good thing because it can be used when there is any difficult time on any member of the CO. It is also good to see all women together at one place talking about their issues and this has never happened before." She believes that something better is going to take place owing to these activities which are totally new to her. She further added, "My younger son, Sajid Ali (18 years old), works as a labourer. He is interested to take a driving course so that he can become skilled in order to earn a good amount of money. I wish that the SUCCESS programme enables my son to learn driving because this skill is better than being a labour."

Marvi's baseline narrative story was recorded during the first week of July 2017.

4.18.1. First Follow-up visit to Ms Marvi

Ms Marvi is a member of Godo Thaheem Community Organisation (CO-1) and her household PSC is 14. According to her, "I have heard I will get something from this programme but still I have not received anything." She is hopeful that SUCCESS programme will provide her with some support for improving her household's economic resources.

Marvi is having a life of a sick person. But even in such a condition, she goes to work in the field to pick cotton. She says, "if I do not go to work, from where the money will come to purchase food items? Although, I am sick and sometimes feel dizzy but I do not leave work as I have no alternative. I have not taken any medicine or treatment due to poverty."

Her household has also not received BISP money for the last four months. She says, "it was a big support as I used to purchase food items. I do not know what is the reason behind stoppage of this money. However, it has created a very critical situation for us. My household struggles to purchase food items, that's why I have to do labour work even when I am sick but I have no alternative."

Her younger daughter is regular in the school and another daughter who had been possessed by a spirit, has recovered. She was taken to a spiritual healer. During the last four months, she has not sold or bought any livestock and not taken any livestock on sharing basis. In addition, there is no loan on her household. She says, "our CO-president asked us to deposit Rs. 100 per month instead of Rs. 20 as there are more benefits of it. I am depositing Rs. 100 from the last month. I attend meetings when I am informed."

First follow up visit was paid to the household of Marvi on October 19, 2017

4.19. Ms Natho



Figure 17: Ms Natho with her children

Ms Natho is the resident of settlement Khalid Khan Lund (Hari), RV Thul, UC Dad Khan Jarwar, Taluka Chambar, District Tando Allahyar. Her poverty score is 11 as per the PSC survey conducted by the NRSP in 2016 under the European Union funded Sindh Union Council and Community Economic Strengthening Support programme. Natho is 43 years old and her husband, Kastoro, is 48 years old. Both are uneducated and did not send any of their children to school. She is the mother of eight children - four daughters and four sons. Two of her daughters and two sons are married. Her elder daughter, Reeti got married six years ago at the age of 12 and currently, she is a mother of four children. Her second daughter got married at the age of 10 years but she has no offspring yet. Her two sons also got married in the same age as of their sisters.

Natho's husband is a tenant farmer of landlord Khalid Lund who owns 250 acres of land of which, Kastoro has five acres of land for cultivation as a tenant farmer. He works in the field with his wife and children to earn their bread and butter. Natho's household cultivates sugarcane crop on two acres of land and cotton crop on the other three acres of land. Her household gets six to seven thousand rupees per month from Khalid Lund which is deducted at the time of harvesting. Natho said, "After total calculation, at the time of harvest, we get only 30 to 40 thousand rupees in our hand. Our landlord gives us all the money at one time that is why we have been working on his land for the last 20 years. He has given us a plot for living on which we have built our house consisting of two rooms."

In livestock, she owns two buffalos, two cows, and five goats on sharing basis. She collects green leaves and grass from the field at evening and prepares fodder for the livestock to feed them. Thus, she gets two-kilo milk and her household members consume it by themselves and do not sell it. In her words, "Five acres of land owned by Khalid Lund and the livestock can be considered as our household's source of income. We raise animals and sell them on a good price to get

financial benefit. We purchase other livestock and some silver ornaments as our saving. She added further, "I have a silver bangle worth Rs. 15,000 (USD 150) and a silver chain worth Rs. 3,000 (USD 300) which we can sell at the time of a grave need. We sell our saved assets during an emergency and social event like a marriage ceremony or death ritual. Our daily expenditure is Rs. 50 (USD 0.5) or 100 (USD 1). We purchase food items as we eat two times a day and also take tea twice daily. As a meal, we eat only vegetables like pulses, potatoes, green chillies, tomatoes and onions."

Her husband owns a donkey cart which he uses for the collection of sticks, dung cake for kitchen fuel, and green leaves or grass for preparation of fodder for the livestock. Her household has no power and gas connections because their village does not have these facilities. Her household is surrounded by fields without any proper road. She said, "There is no hand pump in my household but there is a hand pump situated one-kilometre away, which was set up by an NGO, Research and Development Foundation (RDF), we fetch water from there. We wash clothes on the brink of a watercourse which is also one-kilometre away from here. We also take bath in that watercourse. Also, there is no toilet in our house so we go to the fields for open defecation."

The household has currently not taken out any loan, however, at the time of emergencies, her household can borrow up to Rs. 25,000 (USD 250) from the landlord which could be deducted from their final calculation. As per her words, "We purchase new dresses once in a year on special events like Eid and marriages of relatives. During the marriage ceremonies of our relatives, we go to Thar by public transport and spend a fare of Rs. 500 (USD 5) and also give Rs. 500 (USD 5) as a gift to the family of the bride or the groom." She stated further, "We feel joy during special events but feel a little bit sad too because of money spent on the bus fares and gifts as we are in a hand to mouth situation so we face difficulty in the household expenditures later."

Basic Health Unit (BHU) is situated in Ghulam Hussain Lund village which is near to Khalid Lund village. Natho and her household members always go to BHU when they are sick which is one kilometre away from their village. When they do not recover, they go to private clinics at Chambar or Tando Allahyar and they spend Rs. 500 (USD 5) to Rs. 800 (USD 8) on medicines, doctor's fee, and bus fares. In her words, "Mostly, we become sick due to fever, flu, and diarrhoea. In a month, one of us falls sick and our first choice is government facility (BHU) because it is free of cost. However, when we do not recover, we reluctantly move to private hospitals but it charges more money which we cannot afford easily every time." When she does not have money to purchase food items, she borrows a small amount such as Rs. 500 (USD 5) or Rs. 1,000 (USD 10) from neighbours and returns it later. She also lends money to others as it is reciprocal.

Natho said, "There is unity in our village because we all are relatives and help each other during difficult times." She added further, "My household also got Rs. 2800 (USD 28) five years ago as BISP money for two to three months but after that, I lost the BISP card and never received any amount of money from BISP. I went to the BISP office, Tando Allahyar two to three times but never got a positive reply from the office. On the last visit to the BISP office, I got no reply from them and then I just left visiting the BISP office, Tando Allahyar, after being dejected from the response of their office staff."

The social mobilisation process was initiated in Khalid Lund (Hari) village in January 2017. Ms Sajida Parveen, social organiser of NRSP visited the village and held the first dialogue for Community Organisation (CO) formation. Hence, Khalid Khan Lund (Hari) Community Organisation (CO-4) came into existence under the SUCCESS programme in January 2017 and 23 women became its members. Ms Natho was elected as its president and Ms Gori as its manager. Both leaders have the trust of all members and at the first meeting of the CO, each member saved Rs. 20 (USD 0.2) amounting to a total savings of Rs. 700 (USD 7).

Natho also took part in CO formation meeting and deposited Rs. 20 (0.2) as her saving. In her words, "I was elected as president because I am honest, intelligent, and talkative. I believe that Community Organisation is a great platform for us to discuss our problems and to come up with solutions. The first activity of this CO is based on savings which is a very useful concept because women participants give Rs. 20 per month and soon it will be a good amount of money with which we will be able to help each other."

She further opined, "Some of the members are not giving this amount as they do not understand its importance. I also learnt a lot in Community Management Skill Training (CMST) and will apply that knowledge in the upcoming meeting with the members. I hope that I would be successful in convincing them to give money to maintain savings for our own benefit." She was very optimistic that SUCCESS programme will bring about positive changes in their living standards. She further added, "Under this programme, if my household is provided with health support, skills training, or livestock, it would be a great relief to reduce our poverty."

Natho's baseline narrative story was recorded during the third week of August 2017.

4.19.1. First Follow-up visit to Ms Natho

Natho is a member of Khalid Khan Lund (Hari) Community Organisation (CO-4) and her household PSC is 11. Her husband, Kastoro, is tenant farmer who works on the five acres' land of the landlord Khalid Khan Lund. She said, "I sold one goat for Rs. 7000 because I needed money for my treatment due to pain in my body and Rs. 2000 to Rs. 3000 were spent on it."

She has also received MHI card under SUCCESS programme though not used yet. She says, "I can use MHI card in delivery or in emergency cases. My CO members are not taking Community Investment Fund (CIF). They think they cannot give Rs. 1200 per month. Per month instalment is beyond their capacity and affordability. We can be given Rs. 12000 to Rs. 15000 in CIF. I am interested to take this loan on the condition of returning it after one year. We will purchase baby goats and can only return the amount once the baby goats grow and sold out."

There is a loan of Rs. 30,000 of the landlord on her household. The loan will be paid out from the household crop share in the harvest season. She has also borrowed some food items in this month from the shopkeeper of Rs. 400. They had also arranged marriage of a daughter 15 days ago. They spent Rs. 32000 on this marriage. They borrowed Rs. 30000 from Landlord Khalid Khan Lund. She was 16 years old and now there are two sons and a daughter who are living with them.

She said, “next month, I will arrange the marriage of my son who is about 18 years. We will need Rs. 70000 to Rs 80000 for this marriage. My son’s fiancée lives in Nangar Parkar near the border of India and it would require a lot of money to travel there. My husband will sell livestock for the marriage of our son. We have two buffaloes, two cows and now four goats as we sold one goat already for Rs. 7000.” She further added, “I have heard about the skill’s training and I am thinking about the tailoring and driving trades for my son but yet not finalized.”

No big quarrel has occurred in the village. If any big feud occurs in the village, then they go to Khalid Khan Lund to settle the issue. However, girls do not go to school due to traditional and cultural barriers. In this regard, their CO could not do anything because people do not understand their suggestion of sending girls to school. She says, “girls school is 10 kilometers away from here, half an hour by any transport so nobody is ready to take a risk to send their daughters away.”

CO meeting does not take place. She says, “we have saved Rs. 800 as CO saving but now members do not give money due to lack of interest.” Her daily household expenditure is Rs. 100. Lady health worker visits her village. She does not receive BISP money because her BISP card was misplaced.

First follow up visit was paid to the household of Natho on December 28, 2017

4.20. Ms Aami



Figure 18: Ms Aami is sitting with her son

Ms Aami is the inhabitant of Sultan Mehrani village, RV Bail, UC Dad Khan Jarwar, Taluka Chambar, District Tando Allahyar. Her household’s poverty score is 16 as per the PSC survey conducted by the NRSP in 2016 under the European Union funded Sindh Union Council and Community Economic Strengthening Support programme. Aami is 45 years old and her husband,

Achar, is 50 years old. Both are uneducated and they did not send any of their children to school. She is a mother of nine children - three daughters and six sons. Three of her sons and one daughter is married. Now, she is living with her husband, three sons, and two daughters in a house made up of one room. The plot is the property of Sultan Mehrani who has given it to them temporarily due to their appalling conditions. They have been living in this village for eight years and working as labourers to earn their livelihood.

Her husband, Achar, sells edibles for children on a cart in nearby villages to earn up to Rs. 200 (USD 2) daily. Aami works as a labourer in the field and also does household chores. Nowadays, she is on bed rest because she cannot walk due to pain in her knees and her treatment is in process. She said, "I used to work in the field as a labourer during the harvesting season and earned Rs. 250 (USD 2.5) for 20 days per day. Now I am feeling pain in my knees from the last three months and unable to walk. I went to BHU in Peeran Jo Goth for the treatment which gave me some relief but I am feeling pain again and do not have enough money to go to the private clinic for better treatment."

When she was alright, she also worked as a Dai (midwife) in the village and earned Rs. 500 (USD 5) per delivery in a month. Her mother was a midwife and she learnt this skill from her and started the work in her village. Her son Raja, 18 years old and unmarried, works as a cattle servant for Meer Mohammad on a salary of Rs. 5,000 (USD 50) per month. Raja has been working there for seven years with an initial salary of Rs. 3,000 (USD 30). He goes to work daily from 7:00 a.m. to 6:00 p.m. and prepares fodder for the buffalos, churns milk, and cleans the cattle and the shed. He gives the whole salary to his father for household expenditures. In her words, "The salary of my son is a great support for the household from which we purchase food items for the whole month."

Her other son, Rano, 15 years old, looks after two buffalos on sharing basis in the house. He remains busy the whole day in rearing and caring for livestock. As per her words, "We do not take more livestock because there is a problem of collecting grass for the livestock as we are not tenant farmers of any landlord. However, we manage to collect fodder for two buffalos from the farmland of Sultan Mehrani as he has given us livestock on sharing basis." She added further, "There is more benefit in selling out of animals on sharing basis which gives us a sigh of relief for some time and when there is no debt on us, we purchase our own livestock from the money earned. Therefore, livestock rearing and caring is our first priority."

Aami's household is also a BISP beneficiary and receive cash grant. She gets BISP cash payment of RS. 4,500 (USD 45) quarterly since the last two years. In her words, "My husband takes Rs. 2,500 (USD 25) out of Rs. 4,500 (USD 45) to purchase some edible items for children to sell them on his cart in different villages. We live hand to mouth and are unable to save money for rainy days. When we do not have money to purchase food items we borrow it from the shop in order to meet our needs." She stated further, "We always take vegetables in our food and consume the meat of chicken after two to three months only. Sometimes, we face difficulty in borrowing money because we are poor and hardly any person shows a willingness to lend us money. However, there is no loan or debt on our household at this point of time."

There has been no gas or power connection at her household for the last eight years. In addition, her household does not have a hand pump and she fetches water from the tube well situated half a kilometre away from her house. She washes clothes on the brink of watercourse passing near to her house. There is no toilet in her house so all household members go to open fields for the defecation. Her household has no bicycle to take her to the clinic for medical treatment as she is unable to walk due to pain in her knees.

In her words, “One year ago, my husband became injured due as a hotel’s roof came down on him. It was raining and he was standing under the roof of the hotel with his cart when the roof fell on him and he became unconscious. We did not have enough money to take him to the hospital.” She further added, “At that time, the son of Sultan Mehrani (landlord), Aftab Mehrani, helped us. He called a taxi from the village and then took him to civil hospital Tando Allahyar and then to Hyderabad. We arranged Rs. 10,000 (USD 100) by selling livestock on sharing basis for his treatment. Now, he is fine but we faced a dismal situation during the emergency.”

The social mobilisation process was started in Sultan Mehrani village in March 2017. Ms Nasim Akhtar, social organiser of NRSP visited the village and held the first dialogue for Community Organisation (CO) formation. Sultan Mehrani Community Organisation (CO-4) was formed under the SUCCESS programme in March 2017 and 27 women became its members. Ms Noor Banu was elected as its president and Ms Hazooran as its manager. Both leaders have the trust of all members and at the first meeting of the CO, each member saved Rs. 20 (USD 0.2) amounting to a total savings of Rs. 2700 (USD 27).

Aami also participated in CO formation meeting and deposited Rs. 20 (USD 0.2) as her saving. As per her words, “Community organisation is a very good initiative and we hope that we will get something beneficial from this programme. Community organisation has given us a platform and an awareness to understand our problems and then to discuss its solutions.” She said further, “I have attended its two meetings in which participants talked about the issues like schooling of children, health issues, the physical infrastructure of the village and best use of savings. All of us stressed a need to work together in order to reduce the levels of miseries being faced by us.” She appeared very enthusiastic about that SUCCESS programme which will enable them to take their decisions of common interests and to come forward to show their worth in their community. She added, “Right now, we are working as labourers and lack proper skills. If my children are given skills’ training so it will be a great support for my household which can change our mode of work from labour to skilled labour.”

Aami’s baseline narrative story was recorded during the third week of August 2017.

4.20.1. First Follow-up visit to Ms Aami

Aami belongs to a Hindu minority and she said, “one month ago, my sister passed away. I travelled and spent Rs 2000 to Rs. 3000 on her death rituals.” She further added, “after two months there are marriage ceremonies of my daughter and son for which Rs. 40000 are required.”

Her son rears cattle on a salary of Rs. 5000 per month. She believes that she will be able to borrow some money from the landlord for the marriages of her children. She has the same number of livestock. She said, "People from other organisations have not visited us. However, a team of NRSP had come to fill our CIF form. I told them that I would take CIF from to purchase a baby goat but I do not know how much money I would be given and what is the process of returning the loan? I have also given Rs. 400 fees for the loan. Besides, we were not asked for the training. However, we have been given tailoring machine by the government but we do not know how to sew the clothes."

She does not know properly the names of CO manager and president. She has been giving Rs. 100 for five months as CO saving. CO meetings do not take place. There are no power and gas connections in the village. She said, "We have been unable to build a room or bathroom. In addition to this, I got sick and my daughter fell sick twice in the last three months. We spent Rs. 1500 on her treatment. There is a continuous pain in my legs so I cannot work in the field."

There is a loan of the shopkeeper on her household of Rs. 8000. She has not received BISP money for the last five months. She said, "We get our clothes sewed from the city for Rs. 200 per suit as local women in the village cannot sew clothes in proper design." Lady health worker comes to her village to administer polio drops to children. She spends daily Rs. 100 to 150 as household expenditure. Her household members cook the broiler chicken when her any guest comes to the house. According to her, "We work to earn and eat. We bring water from tube well, half a kilometer away from our household. We request your organisation to give us a hand pump. We are facing difficulty in fetching water as it takes half an hour to fetch it. We are not share croppers but just labourers of the landlord."

First follow up visit was paid to the household of Aami on December 30, 2017

5. Next Steps

So far, as the programme has just started, nothing notable has changed in the lives of these 20 households. As time passes and programme interventions and other affects touch the lives of these individuals, changes will be documented through this study. The next follow up will start in May 2018.