



Government of Sindh's Union Council Based Poverty Reduction Programme

The Road to Success -III

Household Case Studies from Kashmore District



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The Road to Success-III

ECONOMIC AND SOCIAL EMPOWERMENT OF POOR RURAL WOMEN

Household Case Studies from Kashmore District

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Introduction

The Rural Support Programmes (RSPs) have a national presence, working in 137 of the country's 148 districts, Tribal Areas, Gilgit Baltistan and Azad Jammu & Kashmir. The RSP work of Community Driven Development (CDD) is based on a three-tiered social mobilisation approach, tried and tested at scale by the Aga Khan Rural Support Programme (AKRSP) in the Gilgit, Baltistan and Chitral in northern Pakistan. Under the leadership of Mr. Shoaib Sultan Khan, its first General Manager, the AKRSP espoused and practiced the belief that people have to be the drivers of development and harness their own potential, to do so. However, people may not be able to do so due to certain constraints faced by them. These constraints can only be addressed by bringing them into an organised fold, for them to first create their own organisations. RSPs call these organisations 'community institutions' and they include Community Organisations (COs) at a mohallah level, federated at the village level into Village Organisations (VOs), representing all COs at village level, and further federated at the Union Council level into Local Support Organisations (LSOs), comprising all VO's at the union council level.

The CO comprises 15-20 households living in close proximity, sharing common socio-economic conditions. COs are the foundation of the three tiered structure of community institutions. COs focus on supporting households to improve their incomes and livelihoods. COs support each member household to prepare a Micro Investment Plan (MIP) in which the household identifies and prioritises activities that the household members themselves can undertake. Forms of support needed to implement these activities are also identified in this MIP. These COs are participatory bodies, where all members participate in meetings and decision making processes. COs then federate into VO's, with the VO having two representatives from each CO. VO's focus on larger, village level issues, and formulate a Village Development Plan (VDP) to address them. The VO is also responsible for management of Community Investment Funds

(CIF), community physical infrastructure (CPI), and social sector activities. Once a Union Council (UC) has sufficient households coverage through COs and several VO's, these are federated into LSOs, with two representatives from each VO. The key roles and responsibilities of LSOs are to support member VO's/COs, foster linkages for them with government line departments, mobilise local and external resources, and to undertake local advocacy activities on behalf of COs/VOs. When people have their own institutions, they are strategically placed to generate and access capital for development activities as well as to create productive and non-productive assets and to constantly improve their social, financial and technical skills. With organisations, capital and skills people begin to break the vicious cycle of poverty and, at the same time, begin to climb the ladder out of poverty.

In 2007, the Rural Support Programmes Network (RSPN) arranged a visit for senior RSP staff to the Society for Elimination of Rural Poverty (SERP), in Andhra Pradesh, India. SERP's genesis goes back to 1994 when Mr. Shoaib Sultan Khan, as Senior Advisor Rural Development to the United Nations Development Programme (UNDP), advised the governments of five SAARC countries on the replication of the RSP approach, under the South Asian Poverty Alleviation Programme (SAPAP). In Andhra Pradesh, SERP was set up as a pilot and adopted and adapted the RSP approach to CDD. In 2000, with support from the World Bank, SERP undertook State-wide social mobilisation. Along with horizontal expansion, SERP also supported Self Help Groups (SHGs) in vertical institutional development, i.e. fostering federations of SHGs at village, block and district levels. SERP also adopted an integrated approach whereby various local level development interventions were brought together in one programme. A key intervention of SERP was the introduction of the Community Investment Fund (CIF). SERP mobilised poor rural women. After this visit to SERP, the RSPs undertook a strategic review of their approach and interventions

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

After the general elections of 2008, the RSPs undertook an active advocacy effort, at the Federal level and in all four provinces, with the government. A presentation was made to the Chief Minister of Sindh and he very generously accepted the approach and supported UCBPRP initially in two districts of Shikarpur and Kashmore, implemented by the Sindh Rural Support Organisation (SRSO). Later two more districts of Jacobabad and Tharparkar were included, implemented by SRSO and Thardeep Rural Development Programme (TRDP), respectively.

UCBPRP in Sindh had some unique features. Firstly, the programme was focused on women, and the poor and poorest households, identified through a Poverty Score Card (PSC) survey. Secondly, the programme was the first ever major project of the Government of Sindh (GoS) that was being implemented through community participation. Thirdly, the programme comprised integrated interventions. Fourthly, the programme was for all rural union councils (UCs) of the districts. And lastly, the programme involved organising rural people into 'organisations of the poor' at the community,

village and union council levels, i.e. CO/VO/LSO. Under UCBPRP, SRSO aimed to foster a network of people's own organisations, and then to support these organisations to contribute to improve their lives and livelihoods. Interventions supported by SRSO included Social Mobilisation, CIF, IGGs, CPIs, vocational training, MHI and low cost housing. Leaders of COs/VOs/LSOs also began to undertake other activities to support their members.

In October 2016, in coordination with SRSO, RSPN began a process to undertake household level analysis to capture the socioeconomic changes that have taken place in the lives of the rural households. The first report covered fifteen households' case studies from Shikarpur district. The second report encompassed another 15 household case studies from Jacobabad district. This report covers further 15 households' case studies from Kashmore district. These household level case studies present a detailed account of the impact of social mobilisation on member households' livelihoods and lives. The case studies convincingly demonstrate how poor local women have been economically empowered by coming together and fostering their own institutions.

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

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Last but not the least, I want to extend my gratitude to the community members who participated in the interviews and shared their life stories during the fieldwork in March 2017. These case studies are dedicated to the ordinary rural women of Kashmore, who have undertaken initiatives and actions to improve the lives of their families, often in very challenging situations.

Savaila Hunzai

Research Associate

Rural Support Programmes Network (RSPN)

Abbreviations

AKRSP	Aga Khan Rural Support Programme
BISP	Benazir Income Support Programme
CHW	Community Health Worker
CIF	Community Investment Fund
CMST	Community Management Skills Training
CNIC	Computerised National Identity Card
COO	Chief Operating Officer
CDD	Community Driven Development
CI	Community Institution (i.e. CO/VO/LSOs)
CO	Community Organisation
CPI	Community Physical Infrastructure
DC	Deputy Commissioner
GBC	Gilgit Baltistan and Chitral
GoS	Government of Sindh
IGG	Income Generating Grant
KPK	Khyber Pakhtunkhwa
LSMT	Leadership Management Skills Training
LSO	Local Support Organisation
LCHS	Low Cost Housing Scheme
MIP	Micro Investment Plan
MHI	Micro Health Insurance
NADRA	National Database and Registration Authority
NRSP	National Rural Support Programme
MHI	Micro Health Insurance
OCS	Organisation, Capital and Skills
PSC	Poverty Scorecard
RSP	Rural Support Programme
RSPN	Rural Support Programmes Network
SHG	Self Help Group
SERP	Society for Elimination of Rural Poverty
SMC	School Management Committee
SO	Social Organiser
SRSO	Sindh Rural Support Organisation
TBA	Traditional Birth Attendant
TRDP	Thardeep Rural Development Programme
TVST	Technical and Vocational Skills Training
UC	Union Council
UCBPRP	Union Council Based Poverty Reduction Programme
VTP	Vocational Training Programme
VO	Village Organisation

Chapter 1

UCBPRP in Kashmore-Kandhkot District

In 2009, under the Government of Sindh (GoS) supported Union Council Based Poverty Reduction Programme (UCBPRP), SRSO initiated the process of social mobilisation in Kashmore-Kandhkot (Kashmore) district. The primary objective of UCBPRP was to improve the quality of life of communities living in rural areas that lack basic facilities. The specific objective of the programme was to build the capacity of the rural poor women through social mobilisation and to socially and economically empower them.

UCBPRP involved the identification and targeting of the poorest through the Poverty Scorecard (PSC) census of all rural households of Kashmore district and a programme of social mobilisation, complemented with delivery of necessary technical and financial support. Key support interventions included Income Generating Grants (IGG), Community Investment Fund (CIF), Community Physical Infrastructure (CPI), Technical and Vocational Skills Training (TVST), Micro Health Insurance (MHI), and Low Cost Housing Scheme (LCHS). PSC calculates a score between 0-100 that indicates the likelihood of the household being poor (lower the score, higher the probability of being poor). PSC is widely used in Pakistan today, with Benazir Income Support Programme (BISP) being one of the prominent users. SRSO aimed to mobilise 100 percent of the households falling in the 0-18 category of the PSC, and generally 70 percent of the rural households, with a focus on mobilising women only, thereby making UCBPRP the largest women-only social mobilisation programme

of the country.

SRSO provided CIF, which is a community managed revolving fund where all decision making lies with the community members, e.g. what service fee to charge, duration of micro loan repayment and purpose for which micro loans are given. SRSO provided the overall guidance that CIF is 'to be used and not consumed, and that its amount should increase over time'. All other decisions lie with the community members. CIF is given to households falling in the 0-18 category of PSC score.

By February 2017, in District Kashmore, SRSO had organised 80,345 households into 4,710 COs, 1,673 VOs, and 27 LSOs. Nearly 9,382 community leaders were trained in management skills to lead their respective COs/VOs/LSOs, and 3,771 members were trained in CIF management. An average CIF loan size is about Rs. 11,000 and over 37,000 women have accessed CIF loans in Kashmore district. In addition to CIF, SRSO also provided IGGs to poorest households falling in the 0-11 category of the PSC score. 2,543 poor women members of COs received IGGs. The average cost of IGG was Rs. 10,000. IGG beneficiary households used this grant to buy productive assets to enhance the household income. Furthermore, SRSO trained 1,486 Traditional Birth Attendants (TBAs). 10,713 community members were provided Vocational and Skills Trainings (VST), and 2,040 houses were constructed under Low Cost Housing Scheme in Kashmore district.

Chapter 2: Scope of the Study

Methodology

1.1 Methodology

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

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

Similar to the case studies from Jacobabad district, case studies of the individuals from Kashmore were also collected through in-depth interviews. The interviews traced the individual's life from earliest childhood to the present day, including key life changing events. By talking to the respondent about their life, rather than taking a thematic approach, efforts were made to identify and pinpoint the key moments of opportunities and absence of opportunities. Information gathered through these life histories helped to identify the most common shocks which triggered livelihoods. Also, the constraints which hindered the accumulation, investment and movement

out of poverty were identified. It also gave an account of implicit change in behaviour and attitudes throughout the years.

Fifteen women members of COs from four Talukas of district Kashmore were selected considering their potential ability to answer the questions. The interviews were unstructured or semi-structured and were shaped as guided conversation thus allowing flexibility, the flow of ideas and not restricting the respondents to particular set of questions. This was followed by additional questions emerging from stories that allowed to think respondents about their past and present. The interviews were conducted in March, 2017. Each interview was conducted after receiving a verbal and written consent from the respective interviewees. Furthermore, the interviewees were given information about the purpose of the study and its outcomes. Each interview lasted between 2.5 hours, on an average. Information collected via interviews was triangulated and supplemented through informal conversation with the CO/VO/LSO leaders and SRSO Social Organisers (SOs). In addition to the collection of primary data, documents and data about the UCBPRP, available on SRSO website and district office, was also reviewed.

1.2 Limitations

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

Chapter 3

Findings

These case studies allow readers to analyse how chronic poverty the rural women were enduring since ages was addressed and transformative changes took place after harnessing community institutions under Government of Sindh's Union Council Based Poverty Reduction Programme (UCBPRP). It was the Sindh Rural Support Organisation (SRSO) that introduced rural women of Kashmore district to UCBPRP and enlightened them about the lasting positive impacts of social mobilisation on their lives and livelihood. The proven three-tiered social mobilisation approach proved to be a catalyst of change for the women who were previously confined to four walls of their houses and were never allowed to take part or have say in the decisions impacting their lives.

They got empowered socially and economically, only after getting organised into their own institutions. Becoming members of CIs gave them confidence to think for the wellbeing of themselves and their families, take collective actions for community and raise voice for their rights. They are now mobilised and believe on action orientated approach. They travel to unlock opportunities for themselves, have enhanced role in decision making and contribute to household income. They are being recognised for their good work and contribution at household and community level.

SRSO's support enabled them to bring out their innate potentials. With guidance from SRSO, rural women of Kashmore came up with very innovative ideas while preparing MIPs. At a later stage, the provision of capital through CIF, helped them realise their unfulfilled dreams.

Besides economic and social prosperity, the rural women are now more aware about the

importance of education, mother and child health, birth spacing/family planning, issues of early marriage and child bearing, dowry, gender based discrimination and violence. Their living conditions have significantly changed, not only economically but also in terms of healthy lifestyle.

In a nutshell, fostering community institutions through social mobilisation and technical and financial assistance by SRSO caused meaningful impact on the lives of rural women, who are now more empowered socially and economically. Below are some sector specific details to transformative changes occurred in the lives of rural women:

1. Social awareness: Getting organised gave them awareness about their social and civic rights. They started getting Computerised National Identity Cards (CNIC). They now know about the importance of registering their marriages and the birth of their children. Women are now more concerned about the harmful effects of early marriages and early child births. They now discuss on topics which were earlier considered as taboos.

2. Access to productive assets and control: After becoming a part of CIs, women now have enhanced access to and control over productive assets, e.g. savings, CIF, sewing machines, livestock, etc.

3. Mobility: Prior to the process of social mobilisation, many women were confined to live inside their homes. They did not even visit hospitals and schools. Now they have better mobility and frequently visit different places like markets, medical facilities, their children's schools, attend CO meetings as well as visit other villages and towns to attend training sessions.

4. Enhanced role in household decision

making: When they were not organised, women had very limited role in household decision making. Now they take an active part in household decisions, individually or jointly with their husbands. For example, they have enhanced role in decisions related to household repair or building, raising livestock, purchasing assets, child's education and marriages and engaging in micro enterprises.

5. Control over expenditure: Prior to social mobilisation, women did not have access to money. All money related matters were dealt by the menfolk. Now they have access and control over money. While they use money to improve the household welfare. Women are spending more on education and health. Also, now they can spend money on themselves for buying small jewellery items, new clothes or shoes, etc.

6. Recognition: Previously, the women were not even given permission to attend programme introduction meetings. After getting organised and observing its positive impact on households living, women now are recognised within their communities for their active and effective role in household and community's wellbeing, both as leaders and members of COs, VOs and LSOs. Improvements in schools, community infrastructure and access to shops in the community were some of the milestones rural women have achieved through their organised efforts. Locals now appreciate them for their contributions to their community.

7. Gaining voice: Getting organised gave them voice and courage and confidence to raise their voice. In the past, they used to stay mum even on exploitation of their fundamental rights. After becoming members of COs, they now confidently engage with the key local stakeholders for their and the rights of their fellow women. Their individual and collective success has given them the confidence to connect within, as well as, outside community to resolve the issues faced by their fellow

community members.

8. Enhanced productivity: Women were deemed as a burden in the past. Parents would want to marry off their daughters at a very early age to 'reduce this burden'. No investment on education and wellbeing of girls and young women was made. Now that many women are CO leaders and members, they have become successful in running and managing their micro enterprises. There is a visible shift in the community's perception about girls and women. Parents have begun to invest on girls, especially for their education and health. They are no more treated as burden.

9. Improved livelihood: Women, after getting organised into COs, shared their ideas and wishes to start micro enterprises through MIP. They were supported through CIF. Small loans were given, which they utilised to do small businesses, i.e. raising livestock, sewing clothes, opening up grocery shops, etc. Young men and women also gained new productive skills under vocational training. These ventures not only boosted their confidence but also improved their income and they started contributing to household income. Today, households' incomes have not only increased but also diversified.

These household case studies give us an insight to the depth of social mobilisation approach. How getting organised miraculously helped poor rural women unleash their potential to improve their livelihoods and lives. They came together and established their own organisations, mobilised capital through savings, and improved their social, managerial and technical skills. The government of Sindh's UCBPRP has played a catalytic role in the social and economic empowerment of rural women of Kashmore district.



Chapter 4

Household Cases Studies: The Road to Success-III

4.1 Ms. Nageena



Ms. Nageena, aged 25, is a resident of Jhando Khan Village of Kashmore district in Sindh. Her father is a policeman and mother is a housewife. She was born and brought up in Khandhkot city, as her father's duty station was there. She was the second out of her thirteen siblings: ten sisters and three brothers. Remembering her childhood, Nageena said that, while living with her parents, her life was easy. She did not have to face any problems as her parents managed all the household expenses and met her needs. She learned stitching clothes from her mother.

Nageena was only 15 when the elders of her family searched for and found a man from Jhando Khan Village for her to marry. Her husband was already married but he did not have any children from his first wife. He owned a donkey cart which was his major livelihood source. His other family members worked as sharecroppers. Nageena said that she started her married life in a joint family, which lived in a two-room mud house without a toilet.

Remembering the time right after her marriage, Nageena said, "My in-laws gave me the responsibility of household chores in the initial months of my marriage. However, later I was expected to work in the fields, along with other family members. My daily activities included cleaning the house and the yard, collecting water from a shared hand pump in the village, working in the fields, collecting hay for the donkey, collecting cow dung and making dung cakes, which were used to make fire to cook with, when dry." Unlike Nageena's previous life of relative comfort with her parents, she was living a hard life with her in-laws. Often, along with other family members, she did not have enough to eat. Diet was very basic and not nutritious at all,

just boiled rice and some *lassi* (butter milk). Whenever the family's supply of rice finished, they ate boiled potatoes with tomatoes and chili pickle. In times of emergencies, the family took loans from the landlord. As per local social and cultural norms, women's lives were restricted to the house and the farm. In times of sickness, family women stayed home while the men went to bring medicine from Khandkot town.

Talking about her poor condition, Nageena said, "I suffered from abdominal pain in the sixth month of my first pregnancy. I had no knowledge of maternal health nor did I have nutritious food to eat. It was the harvest season. I worked from dawn to dusk in the fields. I could not tell my husband about the pain because I knew he did not have a single penny in his pocket to buy me medicine. When I shared my problem with my sisters-in-law, they accused me of making excuses to avoid work in the harvest season. After a week of suffering from severe pain, I delivered my stillborn baby at home, without any support from a mid-wife."

Continuing with her story, Nageena narrated, "One evening, I was sitting idle at home and my husband came and said, 'Some people from an organisation have come to our settlement and gathered the women. You should also go along and meet them.' I went out and joined the crowd. I saw two outsiders, one woman and one man, talking to the women. The woman said that they are from SRSO and are visiting the settlement to explain the objectives and way of working of their organisation. SRSO is working for the improvement of the lives of poor rural women and their families. Since SRSO cannot reach each and every woman, they require that women get together and make a group called *Tanzeem* (Community Organisation). If you agree, you have to come together and make a *Tanzeem* and then you must select your own leaders who are honest and competent. You must meet regularly and start to save small amounts of money. This woman said that if you all agree to do this, then SRSO will provide support to improve our livelihoods. Given my own poor situation, this woman seemed to be offering me some hope. The same was the case with other women. Therefore, we all decided to set up the *Tanzeem*."

The women from Nageena's settlement got organised into several COs. Nageena's own CO comprised 13 members and selected her mother-in-law as their President because she was the eldest among them. Nageena claims that with the help of SRSO's Social Organiser, the newly formed CO started to hold and conduct meetings where the women learned to talk about their individual and common problems. She said that although we had a busy life working in the fields, we still managed to find time to hold meetings. Some women complained that CO meetings were wasting their time, but for other women, the meetings were not useless. At these meetings, we learned many things about health and hygiene, saving money and keeping our homes clean. And most importantly, we started to gain confidence."

After one year of CO formation, the settlement faced a major shock. The 2010 flood waters entered the area and destroyed agricultural land and damaged their homes. The community took refuge on a slightly higher ground until emergency aid organisations found them and provided them with emergency shelters. Nageena narrates that they lived in tents for five months where



Nageena poses with her buffalo.

they were given food items by various NGOs. She stated, “During the flood, our donkey, my husband’s sole source of income, suffered from a disease and died. Given the harsh realities of trying to make ends meet, and the increasing arguments and fights within the family, the elders decided to split the family. Perhaps with this split our *qismat* (fate) changed. Within few months of the family split, SRSO conducted a survey of destroyed houses and came up with its Low Cost Housing Scheme. I registered myself in the survey and received Rs. 83,000 (USD 830) to build a single room shelter for my nuclear family and my husband and I made a single room house with this money.”

Nageena said that after months of providing food items to the flood victims, NGOs left the area and the people had to meet their own needs and earn their own livelihood. Nageena continued with her story saying, “We now had a house of our own, but had nothing to eat as the fields could not be cultivated due to standing water. For one year, we could not farm the land so we searched for other sources to earn a living. My husband started to work as a labourer on road rehabilitation and construction sites and earned a meagre wage. That whole year was very difficult for us; the most difficult time of my life.”

In 2012, Nageena and other CO members learned about the Community Investment Fund programme of SRSO. CIF is provided to a Village Organisation. CO members prepare their Micro Investment Plans (MIPs) and then through the CO, apply to the VO for a CIF loan. CIF loans are provided for income generating activities or to create economic assets. Nageena filled in her MIP wherein she identified the potential for goat raising. Through her CO, Nageena applied for and received a CIF loan of Rs. 15,000 (USD 150). With the money, Nageena purchased a pregnant goat. After some time, the goat produced two kids: one female and one male. After a while, Nageena sold the milk-producing goat for Rs. 16,000 to return the CIF loan, and kept the kids as her assets. Nageena said, “Recently I sold the male goat for Rs. 12,000 (USD 120) and

bought gold jewellery for myself. Everyone has their own way of savings; I believe that buying gold is also a form of saving money. I thought that if an income shock occurred and my family needed money, I could always sell the jewellery for cash." In 2013, Nageena again applied for and received another CIF loan of Rs. 15,000 (USD 150). She sold her remaining goat and pooled the amount with the CIF loan and bought a buffalo calf. To repay the loan, she sold her jewellery. Nageena says, "Now, the buffalo is expected to produce an offspring and we look forward to using its milk at home and also to sell the surplus milk to save money for our new born son. The value of the animal now is over Rs. 80,000 (USD 800)."

Apart from getting tangible benefits from becoming a CO member and accessing CIF loans, Nageena's awareness has increased from attending CO meetings. She said, "Previously local mothers did not know about the importance of vaccinations and polio drops. They had misconceptions regarding polio drops and did not allow polio workers to enter their houses. Now through CO meetings, we have learnt about the importance of immunisation. Now all pregnant women and young children are vaccinated. I have completed the course of vaccines for my baby. It will protect my son from many diseases, giving him life-time protection. If I had not joined the CO, I would not have known the importance of vaccination like our elders in the past. I lost my first child as I was not aware about maternal health. I do not want to face the same pain again in my life, ever." Through a training session organised by SRSO, Nageena also learnt kitchen gardening. She said that at the end of the training, she was given seeds to practice kitchen gardening. Now she grows tomatoes, chillies, and pumpkins; these have improved her family's nutrition.

Nageena concludes her story by claiming that, "Today my life is much better compared to when I was married to a poor man, and it got even worse after the floods when our joint family had to split. Today, we have our own house and a buffalo. We plan to slowly carry on building our assets and raising our incomes so that we can eat properly, lead a decent life and finally, educate our son. Becoming a member of the CO was a life changing event. Attending CO meetings is so important. At those meetings, we members developed a sense of togetherness and realised that we are not alone in our hardships. Talking to each other gave us energy, gave us confidence and gave us ideas for self-improvement. Through the CO, we not only get access to financial resources but also other services, e.g. health, to improve our lives. Without the CO, we would have been nowhere. Without the CO, I would not have a house or a buffalo worth nearly Rs 100,000 (USD 1,000). But most of all, I would not have been aware of the importance of savings. Now I am saving for my son's education and I can save because of the CO."

4.2

Ms. Noor Bano



Ms. Noor Bano is a native of Jhando Khan Lashari Village of Kashmir district. She grew up in a large family of 14 siblings: ten brothers and four sisters. Noor's parents did not own any land; they earned a meagre living as sharecroppers. In the lean season, Noor's father worked as a labourer at local rice mills. The family barely made ends meet. Often, there was not enough to eat, and whatever was available was of low nutritious value. The family could not afford to educate any of its children. Noor gained some skills to make *Rillis* (traditional floor/wall covering) from her mother. Occasionally, some fellow villagers would place an order for a *Rilli*. Noor's time was spent helping her family at home and in the fields. The harvest seasons were the busiest and most demanding.

As was the local practice, girls were married off at a relatively young age. The same happened with Noor. She was only 13 when her parents decided to marry her off into a large family. Noor's husband was at least 10 years older than her. Noor said, "At the time of my marriage, my husband worked as a guard for the local landlord. He earned about Rs. 1,200 (USD 12) per month and 20 family members relied on his earning. The joint family lived in a one room mud house. We used to have disputes and arguments over food and space. Given this situation, the family split and my husband set up a separate straw hut for us. However, some of the family's assets were still shared, e.g. a milk producing buffalo and a donkey." After one year, Noor gave birth to a baby girl, followed by four more children.

Talking about her daily activities, Noor said, "While my husband used to go for work, I collected water from the shared hand pump in the village, collected wood, and dried buffalo dung to cook

with. I did weeding in the wheat fields. I never socialised with my relatives and neighbours. No one in the village had time for each other. We were never informed about each other's sickness or sadness. Everyone was busy struggling to make ends meet."

One day Noor was busy working in the fields when she saw some outsiders walking towards the cluster of huts in her locality. Out of curiosity, she left her work and went to the huts to see them. Noor said that the outsiders first met the men and, after getting their permission, they met the local elderly women. Noor said that she observed their meeting from a corner and learned that the outsiders were from an organisation called SRSO, and that SRSO wanted to support local women to get together into what was called a *Tanzeem* (Community Organisation). Once the women were together in a CO, SRSO would support them to improve their incomes. Noor said, "As the local women had never heard about *Tanzeem* before, they were blank, they did not understand. I could make out that the local women had no idea about what the SRSO staff were talking about. When the SRSO staff left the village, the elderly women talked to the younger ones. The young women said that they were busy with farm and household work and could not form a *Tanzeem* and attend its meetings. Therefore, SRSO's offer of support was rejected."

Continuing with the story, Noor said, "Despite the initial rejection from our side, SRSO staff continued to visit the settlement and tried to encourage the local women to organise. In their third visit, a breakthrough took place. Local women finally understood SRSO's objective to help them to earn more income and to diversify income sources. They understood that since SRSO cannot deal with individuals, they want all households to get organised into a *Tanzeem*. From this platform, SRSO can reach out to every household. When some of the women agreed to make a CO, I also joined it. I believed that I would get some support to improve my family's income."

The members of the newly established CO selected their leaders, i.e. CO President and CO Manager. The initial CO meetings were facilitated by SRSO's women Social Organisers. Noor said, "In the meetings, the Social Organisers repeatedly highlighted the importance of living in harmony and working for a common cause. Previously we used to have arguments and mistrust issues, but with the passage of time we learned to live in harmony. Also, at CO meetings we were taught the importance of health, hygiene, and sanitation."

She also said, "We had just begun to understand what the benefits of a CO were when the 2010 flood hit us and flood waters entered the village and destroyed everything. We managed to save our children and took refuge in an emergency tent that a dozen or so people shared. In the beginning, we received aid from NGOs and the government, who supplied food items for three months. Later, when we returned to search for our belongings, we found nothing other than piles of sand. Our agricultural fields were under water. The stagnant water and animal remains had turned the village into a breeding ground for disease. My daughter suffered from skin infections. We did not have money for her check-up, so we waited in hope for her recovery, but the infection got worse with time. My husband took a loan from the landlord for her treatment in Sukkur. The doctors in Sukkur charged us Rs. 30,000 and told us that our child had a severe infection and we had delayed the treatment for too long. While my husband worked for the



Noor Bano standing with her livestock.

landlord to repay the loan, I, along with my four children, started to live with my mother, whose house was safe as it was built on higher ground and made of mud-brick. We lived there for two years until SRSO came up with the Low Cost Housing Scheme for the poor.”

In 2012, the SRSO team conducted a survey of villagers who had lost their homes in the 2010 floods. Noor said, “I registered myself in the survey. Then they asked us to build the foundation of a single room house. SRSO would later provide us funds to construct the walls and roof. We built the foundation for a room and a veranda with Rs. 10,000 (USD 100) that my husband borrowed from the landlord. Within a year, we built the house with SRSO’s support.”

After shifting his family to the new house, Noor’s husband migrated to Saudi Arabia to work as a labourer. She explained, “One of my husband’s friends worked in Saudi Arabia and had managed to save a lot of money. My husband took his advice and decided to leave the five of us behind. He took a loan from the landlord and managed to pool Rs. 300,000 (USD 3,000) required for his travel. My in-laws took the responsibility to support us until my husband started to earn and send money home. After sometime, he started sending us Rs. 5,000 (USD 50) per month for household expenses and a certain amount to my father-in-law to return the loans.”

Meanwhile, SRSO Social Organisers visited the village and asked the members to revitalise the CO. Members agreed and began to hold monthly meetings. Noor also attended the meetings and learnt about saving money for future use. Noor said, “As my children were young and I had less household consumption, I saved the surplus money from his monthly remittance.” In one of the CO meetings, Noor learnt about CIF loans and that they are interest free and to be used for a productive activity. Noor said, “Being a farmer, I knew that I had the potential to raise livestock and thus developed a Micro Investment Plan. In 2012, I applied for and received a CIF loan of Rs. 15,000.” Noor added Rs. 15,000 (USD 150) from her own saving and bought a buffalo calf. She repaid the CIF loan from the saving she did from her husband’s remittances.



Noor Bano smiles as she poses for a photograph in front of her house.

Noor said, “It was the hardest time for me, with young children at home and husband who was away. He stayed abroad for two and a half years and then I asked him to return as his loan to the landlord was almost repaid. When he returned he was unemployed, so I sold the buffalo for Rs. 60,000 and bought a rickshaw with the money. Since then, my husband drives the rickshaw which has become a regular source of income for my family.”

In 2014, once again, Noor applied for a CIF loan and received Rs 15,000 (USD 150). In order to fulfil her long standing desire of raising livestock, she added some more money from her saving and, once again, bought a buffalo calf. Noor was able to return the loan from her husband’s earnings.

In 2016, Noor sold the buffalo calf and received another CIF loan of Rs. 15,000. By pooling the money, Noor bought a young buffalo. She said that she looks forward to getting milk when the buffalo will give birth. She also has plans to sell the surplus milk to increase her income.

Noor concludes her story with a hopeful smile, “If the local women had not set up the CO, I would never have received CIF loans. These loans have enabled us to build our assets and have a more diversified source of income. Today, our lives are much better and my children eat properly. Besides vegetables, my husband now brings home fish, milk and chicken for meals, as he also earns from the rickshaw.”

4.3

Ms. Ruqena Shahid



Ms. Ruqena Shahid, 25, lives in Village Rasoolabad of District Kashmore. She is the eldest of her four siblings. Ruqena's father worked as a labourer in a local rice mill while her mother stitched clothes for the fellow villagers. Thus the parents managed to provide support to their family. The family lived in a single-room mud house. They did not own any land or livestock. Ruqena said that she was only 15 when her mother passed away, putting the responsibilities of her siblings upon her. She quit primary school to look after her siblings. Life was very hard for Ruqena.

Ruqena narrated, "One day a group of men visited our village in a vehicle. The village men assembled in the *Autak* (community meeting room) to receive them there as it was unusual for us to see strangers in our settlement. Our men met with them in *Autak*. After the meeting, I came to know that the visiting team wanted to work with local women and that our men banned them to revisit the village again. The men thought that the village women might run away with the visiting men."

After a couple of weeks, another team visited the village. This time, the team included female members as well. While the male members stayed in the vehicle, the visiting female members met local women and asked to convince their men to allow SRSO to work with them. Ruqena, being young and literate among the village women, understood the message. Subsequently, Ruqena made efforts to convince the elderly women to talk to menfolk and to allow SRSO to work in the village. Ruqena said that she even requested her father to allow her to meet with the SRSO staff members. Initially he refused but then Ruqena started to raise voice against his decision.

With several visits by the SRSO team, 15 women were allowed by their menfolk to meet with SRSO's team. Ruqeeena said, "A female social organiser from SRSO conducted the meeting. She explained SRSO's approach. She told us about the importance of getting together to set up our own organisation. She gave the example of the finger and the fist: one finger is weak but when all fingers are curled together, then they make a strong fist. We understood the message. And in 2009, we all agreed to set up our own *Tanzeem* (Community Organisation). We selected Farzana as our President. We named our newly formed CO as CO Farzana, as it was easier for the CO members to remember the name. We received training on how to conduct CO meetings, initiate savings, and record keeping. Afterwards, we conducted the meetings without the support of the Social Organiser."

Ruqeeena continued her story, "Our meetings formally started with recitation of a verse from the Holy Quran and the president would ask each one of us to introduce ourselves. Afterwards, we discussed the problems we faced and how to seek support from SRSO to resolve them. Since most of us were suffering from extreme poverty, we passed a resolution seeking support for income generating activities. In the same year, SRSO introduced Community Investment Fund (CIF) and many CO members accessed this facility."

Ruqeeena said that with her mother's death, one important source for the family's income was gone. Now the family solely relied on her father's meagre wages to make ends meet. Ruqeeena had learned stitching dresses from her late mother, but she did not have a sewing machine. The family had sold their sewing machine to pay for her mother's medical bills during her illness. Ruqeeena claimed that in her Micro Investment Plan she identified the need for a sewing machine to support her existing skills for income generation.

Ruqeeena applied for and received a CIF loan of Rs. 12,000 (USD 120). With Rs. 8,000 (USD 80) from this amount she bought a sewing machine and the remaining money she spent on inputs such as fabric, laces, scissor, threads, etc. She started sewing clothes and would charge Rs. 150 (USD 1.5) per suit for stitching. Apart from stitching clothes for her fellow villagers, Ruqeeena made frocks for young girls and sold them as readymade garments in a local market in Khandkot. Ruqeeena said that from her earnings, she was able to return the CIF loan within six months.

In 2010, the village was hit by a mega flood and heavy rains that destroyed houses and flooded the agricultural land. Ruqeeena said, "My family took refuge in a safe elevated place, where aid agencies provided us a tent and food." She said that after three months of living in the emergency shelters, they returned to the village. "The flood destroyed our houses and many had lost their land as well. SRSO team reached out to us to support us in rebuilding our houses. SRSO conducted a survey of destroyed houses and provided each of us a single-room shelter. Our men observed SRSO's services during and after the flood, and they began to show much greater trust in SRSO. After reconstruction of the houses, CO members began to show more interest in CO matters as substantiated by the dramatically increased attendance at CO meetings," Ruqeeena narrated.



Ruqeena showing the harvest from her kitchen garden.

In 2013, Ruqeena again applied for and received a CIF loan of Rs. 13,000 (USD 130). With this money, Ruqeena opened a small shop for her brother at their home. In the beginning, she kept a small inventory of candies, snacks, match boxes, spices, salt, soap, tea, sugar, etc. at the shop. Later on, by using her savings and profits from the shop, Ruqeena extended the shop. Now the shop is a regular source of income for her family.

Ruqeena said, "One of the major issues faced by the community was that the only functional school building in the village was damaged during the floods and the school was shut down. Schools in other villages were far away and many families could not send their children there. To tackle this issue, CO members passed a resolution for SRSO to consider. In 2013, with assistance from SRSO, a Community Cluster School was constructed on land donated by the community members mobilised by our Local Support Organisation (LSO). We continue to emphasize the importance of education in our CO meetings. SRSO and LSO partnership is benefiting hundreds of children to get quality education up to grade 10. I visit each household to convince parents and their children about the value of education, especially for girls. The result has been remarkable, now villagers encourage their daughters to get education."

Ruqeena was delighted when she said, "The men in my village were literally stunned to see the new school building. They had never trusted and respected our abilities before. When the school became operational, they commented that – these ignorant women built this huge building within few months." She added, "The exposure through our CO has instilled in us a 'can do' attitude to improve our lives. I became aware about my rights and decisions. I was 18 when my father asked me to get married. Being an active, intelligent and literate girl of the village, I received many marriage proposals. I chose the one whom my relatives and father did not accept. I tried to convince my father several times, but he would refuse without any good

reason. My husband was educated and good in manners; therefore, I defied traditional barriers and arranged our marriage at the court. My brother supported me throughout the process. I discovered that through awareness about my rights, I was able to fight the pressure of the traditional social norms that never allowed girls to choose their groom.”

In 2015, Ruqeenaa applied for another CIF loan and received Rs. 15,000 (USD 150). Adding Rs. 15,000 to the CIF loan from her savings, she bought a laptop for her husband. She said, “My husband uses the laptop to download songs and videos from the internet and sells them to the local villagers. He earns about Rs. 500-700 (USD 5-7) per day from this activity. We have already returned the CIF loan from his earnings.”

Ruqeenaa said, “The village environment was polluted and unhygienic. Practices at our household level were very different. We used to cook our meals near our livestock. The stagnant water in the streets, open defecation, and unavailability of proper drainage system resulted in the spread of viral diseases such as malaria and typhoid. Due to lack of knowledge about diseases, parents left their children playing in the muddy streets and contaminated water. Subsequently, all earnings were spent on treatments. This in turn brought many other issues such as arguments and domestic violence.”

Ruqeenaa added that these issues were discussed at the platform of CO and VO. Then, SRSO provided awareness sessions about housekeeping and sanitation. Later, another NGO also provided training sessions regarding children’s health and hygiene. SRSO provided us latrines to avoid open defecation and the other NGO financed the villagers in pavement of streets and setting up kitchen gardens. Ruqeenaa said, “Now, people must build latrines while building their houses.”

Talking about the community’s accomplishments through CO, VO, and LSO, Ruqeenaa said, “By getting organised in our own organisations we were able to bring many changes in our village. Through the support of SRSO, we received CIF loans to improve our incomes and strengthen our livelihoods, build a school for our children, pave our streets, and construct latrines. One major issue is that we still lack electricity. We contacted the Deputy Commissioner’s (DC) office. All women went to the DC’s office and complained that we are all citizens and cast our votes then why do we not have the right of getting electricity. If the landlord can have access, why can’t we? The DC took notice because the crowd was huge. He sent one of his employees to the village to conduct survey, and he found out that the whole Union Council does not have access to electricity. After a week, we received an agreement from the government officials that an electricity transformer will be installed in our village.” Our men were jubilant and said, narrates Ruqeenaa, “We have been living in this village for years. Neither our forefathers had the courage to speak up nor did we. Our women have challenged the government and the landlord to get our rights. Our women brought light to our houses.”

Ruqeenaa concludes her story by narrating, “Being a woman in this social setup was once a huge



Ruqeeana regularly visits Community Cluster School to check teachers' and students' attendance.

challenge. Firstly, they ignored us, then they restricted us, then they fought with us, and then we won. Now, our men allow us to attend training sessions in other cities as well. This was only possible because we developed our own social pillar based on COs/VOs/LSOs. We have now realised the power of collective action. Now even the landlord visits our organisations at election time to request us to vote for him. In the last elections, we had promised him to vote if he would agree to our conditions. He agreed to fulfil the promise of giving dowry to poor girls who could not get married because their families could not afford their dowry. Bringing change is difficult but our example has shown that change can be brought if the poor women are organised. I am most grateful to the Government of Sindh for supporting SRSO to support us."

4.4

Ms. Haleema

Ms. Haleema is 40 years old and hails from Arslan Khan Bhegarani Village of Kashmir District. She grew up among eight siblings: four sisters and four brothers. She remembers that her parents worked as labourers for a landlord. Haleema said that people of her community did not have any idea about education. She said that she attended the compulsory Quran classes with her siblings at a local *Molvi's* (religious prayer leader) house. Talking about her daily activities, Haleema said that she supported her mother in fetching water from the sole hand pump in the village. A hundred or more households in the village shared the hand pump at the landlord's house. She had to wait for an hour in the long queue for her turn to fetch water for the household consumption.

When Haleema was 18, she was married to a man in her village. Her in-laws' home was no different from her parental home. The joint family of 18 members lived in a single room hut. They were sharecroppers. They grew wheat and rice that was sufficient for the household's annual consumption. In addition, the family owned six buffaloes that produced milk, which was sold to meet other needs of the family.

After one year of her marriage, Haleema gave birth to a baby boy. She said that later with the gap of two years between each child, she gave birth to two daughters. Haleema said that she wanted to have more children who could become a source of support later in her old age, but pregnancy ceased naturally after the third child. Now, she is happy as it proved better for her health.

Haleema said, “One day my son came home with the news that some staff members from an organisation were visiting the village. He said that they have come to support the local households to improve their poor conditions. My son was educated as I sent him to Tanghuwani for education, so on his request, my husband allowed me to meet the staff from the organisation. My son had already met the staff members and understood their message. He explained their message to us as well. The SRSO team said that if the local women will get together and unite to set up a *Tanzeem* (Community Organisation), SRSO will provide support to improve their incomes and assets. My household was poor but not vulnerable until the floods hit us. Household income was enough



Haleema laughs while posing for a photo at her home.

to meet our basic needs. As per SRSO’s instructions, we formed a CO comprising 20 females and named it ‘Lal Shahbaz’ because it was easier to remember. SRSO had guided us that we should select honest and committed members as leaders. Our members selected my sister-in-law as the President of the CO. SRSO provided training sessions on conducting CO meetings, discussing issues, saving money and time management. All 20 members of our CO lived in adjacent huts and it was easier for us to inform each other about meetings and other activities of the CO.”

Haleema remembers that in 2009 SRSO conducted a survey and assigned each CO member a score². She said, “My score was 15. Later, the ones who had a score of less than 23 received loans from the CIF. SRSO had informed us that this CIF loan is to be used for productive income generation purposes and has to be returned to the Village Organisation. Ten CO members received loans from the CIF. I filled in my Micro Investment Plan and highlighted that I have the potential to raise goats but I need money for it. My loan was approved and I received Rs. 8,000 (USD 80) in 2009. I bought a goat with this amount and was fortunate enough that a few months later, the goat gave birth to three kids. I took good care of the goats, and later looked after my livestock and the kids grew up healthy. Later on, I sold one goatling and repaid the CIF loan.”

Haleema continued with her story, “In 2010, flood hit our area and villages. We managed to save our lives and were forced to migrate to Kashmore City along with our livestock. We took refuge in roadside tents, where we were given emergency food. After a month, we returned to our village and found out that the flood had destroyed our standing crops and it had turned our huts into piles of sand. We collected the scattered leftovers of our huts and made shelters to protect our children from the sweltering heat. One day, a team from SRSO visited our village and conducted a survey of destroyed households. During the survey process we learned that in order to meet SRSO’ requirements, we will have to build the foundation for the houses and SRSO will support the construction of walls and roof. My livestock was growing weaker and thinner as we did not have fodder for them. I decided to sell my livestock and build the foundation with the

2. This is a reference to the poverty scorecard census that SRSO conducted at the beginning of the Government of Sindh’s Union Council Based Poverty Reduction Programme in Kashmore district.

money. I did not get good price for my animals. Once the foundation was ready, SRSO provided us Rs. 83,000 (USD 830) in three instalments for the construction of walls and roof of my two-room house.”

After the completion of shelters, CO members restarted their monthly meetings. Haleema said that the flood had brought with it several viral diseases. Children and elders were more vulnerable to the diseases like malaria and diarrhoea. We did not have drinkable water and we relied on the water standing in our fields for household consumption. This was one of the reasons that many poor people suffered from diarrhoea and could not survive. SRSO provided us training on health and sanitation during CO meetings. CO also passed a resolution seeking SRSO’s support for the construction of latrines and installation of water hand pumps.

In 2011, the CO members requested SRSO to provide CIF loans to revive their income earning sources and livelihoods. Haleema applied for a CIF loan and received Rs. 11,000 (USD 110). She said, “I desired to raise a buffalo as I had sold one after the floods. I sold my three goats for Rs. 9,000 (USD 90) and pooled this amount to the CIF loan to buy a buffalo calf. At the time of repayment of CIF loan, I did not have any savings and my son also needed money to pay for his semester fee at his university in Hyderabad. I sold the buffalo for Rs. 70,000 (USD 700) and returned the CIF loan. From the remaining amount, I sent Rs. 30,000 (USD 300) to my son and bought another buffalo calf with Rs. 29,000 (USD 290).”

In 2012, Haleema applied for another CIF loan and received Rs. 11,000 (USD 110). She pooled the CIF amount with the amount received from selling the grown up buffalo calf to buy a grown up buffalo. Haleema said, “My plan at that time was that if I have a full grown up buffalo, it will give birth to a calf and produce milk as well. My plan worked out very well. From selling the surplus milk and the calf I was able to repay the CIF loan as well as cover the cost of my son’s education.” In 2014, Haleema applied and received another CIF loan of Rs. 11,000 (USD 110). With this money she bought a *vandi* (cycle cart) for her husband. She said, “My husband is good with measurements and numbers; therefore, I bought him a *vandi* to drive and sell vegetables. With Rs. 8,000 (USD 80) from the CIF, he bought the *vandi* and utilised remaining Rs. 3,000 (USD 30) to purchase fresh vegetables from Khandkot. He drove *vandi* and sold out vegetables in Tanghwani. Now he has increased variety of vegetables and sells on Tanghwani station. It has turned out to be very profitable. Every evening he hands me over Rs. 300 – 500 (USD 3-5). I spend some for household needs and save a certain amount in the CO. Apart from the monetary gains, we utilise fresh vegetables every day at our home.”

Haleema concludes her story by stating, “My son has now completed his sixteen years of education and teaches in a Tanghwani school. Also, he is now preparing to appear in competitive exams for government service. I have married off one of my daughters. The other one is getting education. We live in a good house. We have several sources of income. Our family now eats better, dresses better, and generally feels much better. And above all, we expect a better future. All this happened only due to the support provided by SRSO under the union plan³. With our own *Tanzeem*, we, the village women, are now more confident, have a voice and a role in household decision making. *Tanzeem Zindabad!* (Long live CO!)”.

3. This is a reference to the Government of Sindh’s Union Council Based Poverty Reduction Programme (UCBPRP).

4.5 Ms. Shabiran



Ms. Shabiran, 45 years old, lives in Arslan Khan Bhegrani Village of Kashmore district. She was born in a nomadic livestock herding family and hence grew up living and roaming in different areas. She was the sixth out of her eight siblings: six sisters and two brothers. Shabiran said that the family's constant moving never allowed her to develop any strong attachment to any one locality. Her family owned livestock and they were constantly moving in order to graze them. Shabiran learned about undertaking household chores. One activity that consumed most of her time was fetching water for the family. Also, being constantly on the move naturally meant that Shabiran could not attend any school.

According to the existing social norms, parents sought to marry off their girls at a relatively young age. So, as soon as Shabiran reached the age of 13, her family began looking for a suitable husband for her. Finally, Shabiran's father arranged her marriage to a man from Arslan Khan Bhegrani village.

Shabiran said, "My new life was way better than with my parents. My husband's family were settled and were sharecroppers. Our joint family had 18 members who all lived in one big hut that we called home. We had electricity and ready access to drinking water; however, for defecation we went out to the fields in early mornings or in the evenings. Initially, I was happy with my new family. Soon after the wedding, I started to join the household womenfolk in undertaking domestic chores and on their visits to the farm fields. I would do weeding and help out at harvest time. I would also collect cow dung and make dung cakes. Collecting dry

branches and twigs would also take up some of my time. From our two buffalos, we had milk, some of which was consumed at home and the surplus was sold to generate cash income. After months of back breaking farm work, and after paying off our debts to the landlord, the share of the harvest that the family received was never enough to meet the large family's various needs. Therefore, in post-harvest lean seasons, my husband and his six brothers worked as daily wage labourers, sometimes at the local rice mills, sometimes on road construction sites."

Shabiran said that after one year of her marriage, she gave birth to a baby girl. Later, with the gap of about one year between each child, she had 10 children; six sons and four daughters. As the family kept on extending, pressure on existing limited resources increased. This led to various disputes and arguments in the joint family. Therefore, the family elders decided to split the family. Shabiran said, "After the split my family was left without shelter. Our landlord allowed us to put together a hut on his lands. We collected some branches and straw, and finally put together a hut to protect our children from the summer heat. During the rains the hut roof leaked and the floor would get muddy. And, it become difficult to make fire to cook meals. As part of his inheritance, my husband received a wet buffalo. I would spend hours collecting green grass and weeds to feed the buffalo. We had to sell the milk to fulfil the household's very basic needs."

Shabiran and her husband continued to work as sharecroppers and the net benefits were never enough to feed her large family. Shabiran said, "Our condition was so bad that I was compelled to make a heart-breaking decision to send my young sons out to search for labour. I did not worry about their education; my top most concern was to feed them. I thought that if they find some labouring opportunity then they will be able to eat."

One day Shabiran was socialising with her neighbours, when two outsiders (a male and a female) visited them. She remembers that the visitors had said that they were from an organisation called SRSO and that the organisation wanted to support local women who are willing to help themselves. Out of curiosity, Shabiran and her neighbours asked one question: "How can we help ourselves?" The female visitor said that the local women can begin to help themselves by getting organised and becoming members of their own *Tanzeem* (Community Organisation). The members will select their own leaders, meet regularly, and discuss their common and individual issues and potentials. CO will make plans and then SRSO will support them to implement the plans. Shabiran said that this message seemed promising therefore the local women agreed to set up a CO. Then the SRSO team filled a questionnaire⁴ and left.

Shabiran continued with her story, "We were convinced that this CO must be beneficial for us, but we also had the fear that our men would never want us to meet with outsiders. We decided not to tell our men until we get support from SRSO. We spread the news among all neighbours and convinced them to join the CO too. Twenty women became members. The same week, SRSO team visited the village once again. They asked us to select our president and a manager to keep records and to name our CO. We selected our president and manager and named our

4. This is a reference to the poverty scorecard census that SRSO undertook in all rural areas of Kashmir district.

CO as CO-Sindhu. Sindhu is the name of our river on which our whole livelihood is dependent - the river's water irrigates our fields. We hoped that the CO Sindhu will become a source of our livelihood."

Shabiran continued, "When we started to have our monthly meetings with the help of SRSO team, our men noticed our activities and began opposing us. At household level, each of us started to get warnings by our husbands and elders, but as we had liked our CO meetings, we tried to convince them by saying that the SRSO team has females who meet and interact with us. We told our men that we do not interact with the men. But they even said, 'they will show you money, promise you easy life, and in greed you will leave your families and run away with them.' SRSO team also held meetings with our men to seek their collaboration and support. Initially the men were very hesitant but after a few meetings, they finally agreed that we could continue with our *Tanzeem* meetings."

In one CO meeting, the SRSO team presented the poverty scorecard results. All 20 women's households had poverty scores of less than 18; hence all were eligible for loans from the Community Investment Fund (CIF) managed by the local Village Organisation (VO). All members prepared their Micro Investment Plans (MIP). Shabiran's household poverty score was 13, and in her MIP, she highlighted that she had the potential to raise a buffalo calf but that she was constrained by lack of money. Shabiran received a CIF loan of Rs. 8,000 (USD 80) in 2009. With this small amount, Shabiran purchased a buffalo calf. After raising it for one year, Shabiran sold the calf for Rs 17,000 (USD 170). After repaying the CIF loan, the balance amount was saved with CO.

Shabiran said, "Just when life seemed to be getting better due to membership of CO, a very big shock hit us. The flash floods of 2010 hit our area and settlements, and destroyed our homes and flooded our farm fields. Like other families, we too had to vacate our homes and run to save ourselves. We all trudged along the roads and finally managed to find refuge in an emergency camp in Kashmore town. We lived a terrible life for one month in this camp, where we were given food and emergency tents by NGOs. After a month, when we finally returned home, we saw that our huts were destroyed, the settlements were muddy, and the fields still flooded. We used sand to cover the mud and settled down. For three months we lived under the open sky. One day a team from SRSO arrived to conduct a survey about destroyed houses and huts. Since we had lost our hut, we were selected for support from SRSO. However, the SRSO team said that before their support, we would have to build the foundations of the new shelter ourselves. Since we had no money we were forced to take loans from my son's friend, who had a cement agency. We laid the foundation for a two room house. Once the foundation was verified, SRSO provided us financial support for construction of walls and the roof."

After construction of new houses, Shabiran and her fellow CO members passed a resolution seeking SRSO's support for the construction of a link road from their houses to the main road. She said that the existing pathways were muddy and slippery; also, the stagnant water was



Shabiran and her son posing for a photograph.

causing various diseases. While the parents worked, their children would play in the stagnant and polluted water and become ill. SRSO accepted the resolution and agreed to support the pavement of lanes. CO members and their menfolk worked to clean the lanes and then to lay the new pavement under SRSO's technical supervision.

In order to meet the family's needs in these dire times, Shabiran's husband and his three brothers worked as labourers in the reconstruction of the damaged infrastructure in Kashmore and Kandkot towns. With their earnings, the family members could get and eat adequate food. By the mid of 2011, the farm fields were ready and the family got back to doing agricultural work as sharecroppers.

Now that green grass and weeds were available again, Shabiran wanted to raise a buffalo of her own. She applied for a CIF loan through her CO and received Rs. 11,000 (USD 110) in 2011. With this money she bought a buffalo calf. After one year, Shabiran sold the calf for Rs. 24,000 (USD 240) and repaid the CIF loan. She saved the remaining amount. In 2012, Shabiran again applied for and received a CIF loan of Rs. 11,000 (USD 110). Pooling CIF loan amount with her savings, she bought a young buffalo. Shabiran said that she returned the CIF loan by selling some of the share of their harvest. Now she has a full grown buffalo worth at least Rs. 90,000 (USD 900). Shabiran said, "Recently, I applied for another CIF loan and received Rs. 11,000 (USD 110) from the VO. Adding some more amount from my savings, I have bought a male calf. We are all looking after it and hope to sell it at Eid-e-Qurban (Festival of Sacrifice) at a much higher rate."

Shabiran concludes her story with pride, "My decision to join the CO has also benefitted my children. My daughter, along with many other young girls in the village, received a four-month long tailoring training by SRSO. They also her with a sewing machine. Now, she stitches clothes for the fellow villagers on order. She charges Rs. 200 (USD 2) per suit and earns a decent amount every month. I am so sad that I could not send my five elder children to school due to various



Shabiran photographed in front of her house.

constraints. Now, I am glad that at least my three younger children attend primary school. Apart from CIF and training, CO has positively influenced our personal and social lives. Frequent CO meetings and participation in discussions have enhanced our confidence to speak up in social gatherings. Before, neither we knew how to speak nor did we have any knowledge to share. We used to fear our men, that our raised voices may agitate their mood. Today, as our opinions are respected in the CO, my opinions and decisions at household level are also respected. The decisions I made regarding livestock raising, household food consumption, children's education, arranging children's marriages, and household purchases were well respected and accepted. This is the difference that CO has made in my life, and in the lives of other CO members. I often think that it was a blessed day when the SRSO team first visited our huts."

4.6

Ms. Khursheed



Ms. Khursheed, 55, was born and brought up in Village Ghulam Haider Khoso of Kashmir district. She was the second out of her six siblings: five sisters and a brother. Khursheed's parents were economically stable because her father was a government employee in the Irrigation Department. He received a regular monthly salary. The family lived in a hut, which until recently did not have electricity. Khursheed's mother undertook household chores, raised livestock, and also made *Rillis* (traditional floor/wall covering), appliquéd quilts and hair tassels for brides on order. As Khursheed got older, she began to help her mother in undertaking domestic work.

When Khursheed was about 13 years old, her parents began to look for a suitable man to marry her off. At the age of 14, Khursheed was married to a man from the same village. As is the local social norm, Khursheed was not asked but was only informed about her marriage. Her husband was about 15 years older than her. Khursheed found that settling into her new married life was very difficult. Her in-laws gave her responsibilities of undertaking various household chores, including cooking of meals for the joint family. Khursheed said, "Cooking was the most difficult part. I used to collect dried cow-dung to make fire for cooking purposes. Making the fire itself was very difficult, and I used to suffer from heavy smoke." Slowly, over time Khursheed got accustomed to the new responsibilities.

Khursheed said, "My new family did not own any land or livestock. They were not even sharecroppers. While the women stayed at home, undertook domestic chores, and looked after their children, the household men searched out for casual labouring work to earn meagre wages. My husband and three brothers-in-law worked as daily wage based-labourers. Whatever

wages they earned were pooled for the household to try to meet its basic needs. It was difficult to meet the needs. I had eight children. Given the limited means and growing needs, tensions arose within the household. Arguments and fights used to breakout, mostly for food and space. By this time, my parents-in-law had also passed away so we did not have any family elder to keep the household united. Given the situation, my husband and his brothers one day decided to split up the family. We had to leave the house and set up a new home. My husband and children collected branches and straw and constructed a hut, which became our new shelter. This period of transition from a joint family to a nuclear family was very hard for me and my eight children. Often, we only had *lassi* (butter milk) that some sympathetic neighbours gave us, and *daal* (lentils) to eat.”

Khursheed said, “If I remember properly, in 2009 a team visited the households in our settlement and conducted a survey⁵. They informed us that soon an organisation named SRSO will work with the local women to mobilise and support them to improve their incomes. Later, when the SRSO team, comprising both male and female members, visited the village, our men got together and forced the team to leave the settlement. The men were afraid that the outsiders may put wrong ideas into our heads. This led to a huge dispute between the community women and men. The women wanted to meet the SRSO team but our men did not allow us to meet them. Elder men were quite vocal that no outsider should be allowed to interact with the women, even if the outsider is a woman. We, the women, argued that this would be the first ever opportunity for local women to interact with outsiders, to learn something new. We said that our lives were confined to the boundaries of our huts and that we had not even visited any health facility or seen any school. However, I am glad to say that the SRSO team did not give up; they made repeated visits and tried to engage with the menfolk and convinced them to allow SRSO to meet the womenfolk. Finally, the menfolk relented and allowed the SRSO team to meet us.”

Khursheed said with a laughter, “Our men also sat with us in our first meeting; they wanted to hear what was being said. The SRSO team explained that the process of improvement begins when the local women get together and set up a *Tanzeem* (Community Organisation). Of course, it was beyond our understanding as we did not know what a *Tanzeem* was. When we asked to explain more clearly, they said that we have to form COs of 15/20 households. These COs would then hold meetings where members can discuss their issues and problems and identify potentials for increasing their incomes, and also start savings with CO. We replied that since we all live in the same settlement, why is there a need to set up COs? Talking about savings, we told that why are they asking for savings; are you planning to run away with our money? Finally, we told them that we had thought that they would support us to raise our incomes. So, there was a lot of confusion in the first meeting.”

The SRSO team members listened to our queries and calmly responded to remove all doubts. Once the women understood, they agreed to set up COs. Khursheed and her neighbours set up a CO which represented 15 households. Khursheed said that they named the CO as Ghus Bux after the name of her father-in-law, as it was easy for the CO members to remember the

5. This Quote is supplemented with PSC census that was conducted by the Sindh Rural Support Organisation in Kashmore district under the Government of Sindh's Union Council Based Poverty Reduction Programme

name. The newly set up CO started to have meetings that were facilitated by SRSO's female Social Organiser (SO). Khursheed said, "Initially, we were quite shy about sitting in the CO meetings; we were shy even about saying our names out loud. Some members even said that there was no need to mention our names. This was despite the fact that we all lived in the same neighbourhood and knew each other. However, with the passage of time we got accustomed to the meeting structure and format, right from reciting a verse from Quran, then introducing ourselves and then setting the agenda for the meeting. Participating in these meetings instilled in us confidence and ability to discuss our lives, our common problems, and identify our own potential to improve our incomes."

Khursheed continued with her story, "In one of the CO meetings, our president shared the poverty scorecard results provided by SRSO with the members. My poverty score was 9. Then the president talked about the Community Investment Fund (CIF) initiative of SRSO. She said that CIF is a fund managed by our Village Organisation. Each CO member has to fill in the Micro Investment Plan (MIP). In MIP, each member household had to identify one activity that the household has the potential to undertake to generate income and to build its economic assets. Based on the MIP, CO will recommend to VO to provide CIF loan to the member. Since this was a loan that had to be returned, the members had to carefully identify income generating activities that were going to be beneficial. In my MIP, I identified that I have the potential to keep and raise a goat but due to lack of money I could not utilise this potential. My CIF loan application for Rs 9,000 (USD 90) was sent by CO to VO and it was approved. I received a CIF loan of Rs. 9,000 (USD 90). With this amount, I bought a goat. After sometime, the goat delivered two kids. I could not return the CIF loan as planned as the 2010 floods hit our settlement, and we were forced to migrate to Kashmore town to seek refuge. The floods destroyed our huts, however we were able to save our livestock. In Kashmore, SRSO teams arrived and provided us tokens to receive emergency aid including food and hygiene kits. After sometime, we returned to our settlement and found nothing there, our huts were completely damaged and our fields were filled with water."

Khursheed said, "Back in the village, SRSO again came to our rescue. Under their Low Cost Housing Scheme, they supported us CO members to build single room mud houses. I remember receiving about Rs. 60,000 (USD 600) to build our house. Though now we had a good shelter, our families continued to suffer from disease outbreaks. Major reason for this was lack of safe drinking water and because our children played in the polluted stagnant water. Since there was no health facility in our area, many women and children died on their way to the hospital in Kashmore."

After the floods, and especially after the construction of houses, CO was reactivated and members began to hold meetings and discuss issues. Since drinking water was a key need for them, CO passed a resolution seeking SRSO's support for provision of safe drinking water. Within few weeks, SRSO conducted a survey and worked with the CO for the installation of four hand



Khursheed poses for a photograph with her buffalo.

pumps and four latrines that the 20 households could share. Having a water source nearby saved considerable time of the community women.

Khursheed said, “One day, a social organiser from SRSO came to attend our CO meeting. She said that SRSO was organising ten-day training in Kashmir for Traditional Birth Attendants (TBAs). I was nominated by CO members to attend this training. My family also allowed me to participate. I received a small stipend to cover my conveyance costs. After completing the training, I started to work as a TBA in the locality. For my services, I charged Rs. 500 (USD 5) per delivery. However, I did not charge from the very poor families. My work as TBA had two impacts: first, now deliveries were taking place with the services of a trained TBA, and second, this activity became a source of income generation for my family. With enhanced income, I was able to repay my Rs. 9,000 CIF loan in 2011. I again applied for a CIF loan of Rs. 12,000 (USD 120). With this money I bought two young goats. I looked after them and sold them at the next Eid-e-Qurban (Festival of Sacrifice) for Rs. 22,000 (USD 220). The Rs. 10,000 (USD 100) profit that I made, I saved with the CO.”

Khursheed said with a deep sigh, “My husband continuously searched for casual labouring opportunities. Sometimes he found work and some days he would come home without a penny. Under this difficult situation, we were facing problems in properly feeding our family, especially the children. I remember that sometimes, adults and elder children would eat less so that the younger children could eat more. Regarding the children’s education, while the school was free we could not afford uniforms, books, and stationery. Therefore, and very unfortunately, we could not educate our children.”

Khursheed said, “The family’s situation began to change after my eldest son attended a vocational training offered by SRSO in Islamabad. He was trained to become a welder. He returned home after one-month training. I used my savings with CO to purchase tools and other equipment

for him. He opened a welding shop. Now this shop is a source of income for our family and for meeting our daily needs. My eldest daughter also undertook training from SRSO. She learnt the art of embroidery and stitching clothes. A group of 15 girls attended this training and soon after they began to receive orders. Eight of them received an order to make embroidered scarves, shirts, and purses from SRSO's Sartyoon Sang Crafts Enterprise. For this effort, they received Rs. 15,000 (USD 150) each as their wages while inputs and designs were provided by SRSO. Apart from working on larger orders, my daughter stitched dresses, made embroidered bed sheets and pillow covers to sell to fellow villagers. By working in this manner, my daughter managed to save about Rs. 40,000 (USD 400). This money was used to meet her wedding expenses."

In 2015, Khursheed and one of her fellow CO members applied for a CIF loan of Rs. 15,000 (USD 150) each. They pooled their loan amounts and bought a buffalo calf for Rs. 30,000 (USD 300). She said, "We worked very hard to look after it. We fed it properly. And, now it is a grown up healthy buffalo. It is now probably worth Rs. 100,000 (USD 1,000). We have no plans to sell it. We are waiting for it to give birth so that we will have a buffalo calf and milk."

Khursheed concludes her story with a soft smile, "Today, our family has diverse sources of income and several economic assets. While my husband still works as a casual labourer, my son and I also contribute to the household income. It delights me to state that our family eats properly now. There is always food in the house. I was not in a position to educate my elder children, but now I am in a position to educate the younger ones. One of my daughters is in grade 10, one son is in grade 7, and the three youngest are now attending a primary school. When I look back over my life and the shocks that I have suffered, my life seemed quite hopeless. It was the staff of SRSO who came to us, taught us skills, and motivated us enough to believe that all of us have the potential to contribute to improve our own lives. The path to improvement opened up when we poor women got organised into our *Tanzeem*. Now we do not consider ourselves poor, for now we have ideas about what to do to generate income and make our lives better."

4.7

Ms. Ayesha

Ms. Ayesha is 45 years old and resides in Karam Pur Village of district Kashmore in Upper Sindh. She grew up among eight siblings: five sisters and three brothers. Ayesha's parents were sharecroppers, working on a landlord's field and keeping a portion of the harvest. Ayesha said that, as was the norm in the village, like other girls in village she learned to undertake household chores at an early age and helped her parents in collecting cow dung, weeding the fields and cutting grass along the irrigation canals. Ayesha's social space was limited to the house and the fields. The conservative norms of the village did not encourage girls to go out, even for primary education.

Ayesha was 16 years old when her parents arranged her marriage to one of her cousins, who worked as a labourer on construction sites and earned a meagre wage. Her in-laws lived in a joint family of eight members in a double-room mud house. Ayesha said that the family did not own any land, but had some livestock. They were also sharecroppers. She remembers that soon after her marriage, she joined her elders in undertaking various farming activities including weeding, harvesting, cutting grass, etc. She used to wake up at six in the morning. After completing her household chores, she would spend the whole day in the fields. The family grew rice and wheat, and some vegetables. Ayesha remembers that while the family was quite poor, they at least had good and sufficient food to eat.

After one year of her marriage, Ayesha had a miscarriage and in the next three consecutive years, she gave birth to stillborn babies. She said, "There was no health facility in the village or nearby. Like our mothers and grandmothers, I was also expected by my family to show courage by giving birth without any support from a midwife. The ones who faced complexities during pregnancies and deliveries were considered as weak by the elder females and our men. I was even taunted by my sisters-in-law when I had three consecutive miscarriages. I faced the pain, lost my children, but we could not afford to visit a health facility. When my fourth child, a baby boy, was born and was healthy, I was so happy that all previous pains just seemed to vanish. For some time, I was the happiest mother in the world. But then about after a month, misfortune struck me again and this time with a vengeance. My son was attacked by tetanus and passed away. Losing my son was soul breaking. I cried for months and even now after so many years, I can feel the pain."

Later, Ayesha's husband found work as a gardener in a local government health facility, where he became aware about vaccinations for expecting mothers and newborn babies. Right after her next pregnancy, Ayesha's husband took her to the facility for a check-up. Ayesha said, "In the beginning, my husband's wages were very low; he received about Rs. 700 (USD 7) as his monthly salary. Even from this small amount, he saved money for my medical check-ups. With a gap of two years between each child, I had five healthy children; two daughters and three sons. The first thing that we did was to complete their vaccination courses."

As Ayesha's family was growing, there was an increased pressure on the family's limited resources. Ayesha needed more space and especially more food for her children. This led to tensions, arguments, and fights within the joint family. When the situation became unbearable, her father-in-law decided to split the family. Ayesha and her husband were asked to set up their own house separately. They were given one wet buffalo and a single room-mud house as part of their inheritance. Burden of the family split fell on Ayesha. Before, all family members worked on the farm fields. With the split, while the husband went to the health facility to work, all farm work had to be done by Ayesha. Apart from farm work, Ayesha also had to manage the children, look after the buffalo, and the household chores. Ayesha said, "It was very difficult for me. Eventually, we had to give up sharecropping. Then, I worked on the fields as a labourer during the harvest season only. We were paid in kind, and of course this was never to last the whole year so obviously there came periods of time when we did not have enough to eat, and it was very painful to see my children crying with hunger."

Ayesha said, "While working at the health facility as a gardener, my husband began to realise the importance of education. From this he developed a desire to send all his children to school, both sons and daughters. When the children were enrolled in primary school, some extended family members and village elders raised questions about sending daughters to primary school. They argued that this was against the social norms. Despite all these complaints, my husband and I decided to continue our children's education. A time came when we had great difficulty to pay for their education. Luckily, our buffalo was wet and we sold the milk and spent money on our children's education. With my husband's meagre monthly salary, we kept going."

Ayesha stated that having some productive assets such as a buffalo and some silver jewellery items were very useful as these helped the family during critical times. She explained, "When my eldest son suffered from Hepatitis-C, we sold our buffalo calf and my silver bangles (that my mother gave me as gift on my wedding) to cover the cost of his proper treatment."

Ayesha remembers that, in 2009, a team from SRSO visited her village and met with the menfolk in *Autaq* (a community meeting room for males). She narrated, "Our men did not fully understand the purpose of their visit, consequently misunderstandings developed. It was strange for the men to hear that SRSO only wanted to work with the community women. Some of our men believed that the outsiders might turn out to be fraudsters and that they might deceive the simple local women. Therefore, the men asked the SRSO team to leave the village."

After a couple of months, the villagers learned that SRSO has organised many women in their neighbouring villages. Ayesha and some of her neighbours sought to meet these women and learned that after setting up *Tanzeem* (Community Organisation) these women had been supported by SRSO to improve their incomes and lives. By the time, the village men had also learned that SRSO had visited other neighbouring villages and were working with the women there. Thereupon, the men agreed amongst themselves to invite back the SRSO team and allow them to meet with the community women.

Ayesha said, “It was first time in our lives that women visited and sat in the *Autak*, a place where the menfolk sit and make decisions about the village issues. The SRSO team asked us to sit in a circle on *Rillis*. They asked us if we were willing to get organised in our own organisations and discuss common problems and find solutions to them. We agreed that we wanted to improve our situation and our lives. Therefore, we agreed to set up our own *Tanzeem* with 18 women members. We selected our president and manager. The newly established CO was named as Haideri after the name of our landlord, on whose land we lived and worked. We started to have meetings in the CO. We usually met in the manager’s house, where every member was comfortable in visiting. Initially, we learned to introduce ourselves. We were very shy. Gradually, as we observed that every member in the CO was given equal opportunity to talk and our opinions were respected, so we let go of our shyness and started to discuss our problems. We learnt about savings and sanitation at the household level.”

Ayesha remembers that in one of her CO meetings she was provided with the score from the poverty scorecard survey that SRSO had undertaken. Her family’s poverty score was 15. The CO manager and president asked Ayesha if she wanted to avail a loan from Community Investment Fund (CIF) managed by the local Village Organisation. Initially Ayesha agreed, but later refused when she learnt that she is expected to return the CIF loan amount after one year. Ayesha said that she was not confident if she would be able to return. However, when she observed eight other CO members taking and utilising CIF loans for income generating activities, she also applied for the CIF loan. In the Micro Investment Plan (MIP), Ayesha had identified to buy a sewing machine since her daughter had stitching skills. Ayesha said that in 2009, she received a CIF loan of Rs. 7,000 (USD 70) with which she bought a sewing machine for her daughter. Her daughter stitched dresses for fellow villagers and charged Rs. 150 (USD 1.5) for simple ladies dress and Rs. 250 (USD 2.5) for fancy dresses. Ayesha said that during the marriage and celebration seasons, many orders were received and that her daughter was earning well and contributing to household income.

In the summer of 2010, the village was hit by super floods and everyone had to be evacuated to Kashmore town. Refuge was found in an emergency shelter in Shikarpur, where they were given food by different aid agencies. After a month, Ayesha’s and other families returned to their village. They found that their homes had been destroyed, and whatever items they could not carry away at evacuation time were stolen, including household utensils and *Rillis*.

Ayesha said that after their return to the village, the community was supported by SRSO. Food aid was provided by SRSO for four months. Her husband and her father-in-law were forced to take loans in order to put up a mud hut to shelter the family. Ayesha states, “That year was the worst; even our livestock suffered from starvation and diseases. My buffalo grew thinner and ceased to give milk. This dented the family’s income. However, my husband found work at reconstruction sites, and this way we were able to barely survive. Due to financial crises, my sons left their education and looked for labouring work in Kashmore town. My second son, who had learnt some tailoring skills from his sister, started working with a famous tailor in Kashmore and

earned some wages. He helped me in returning the CIF loan that I had taken in 2009.”

In 2012, Ayesha applied for another CIF loan and received Rs. 7,000 (USD 70). She sold her sewing machine for Rs. 5,000 (USD 50) and pooled this amount with the CIF loan and purchased another sewing machine with an electric motor. She said that for one year, her son stitched clothes for men, women, boys, and girls. He worked very hard and thus Ayesha was able to return the CIF loan within six months.

Sometime later, Ayesha’s son partnered with another tailor and opened up a tailoring shop. They shared the rent but dealt with customers individually. He was able to stitch four suits in a single day using the electric motor based sewing machine. In 2015, once again Ayesha applied for a CIF loan and received Rs. 7,000 (USD 70). Adding her savings with this amount, her son bought a Joki sewing machine to make designer dresses, from Karachi. Ayesha said proudly, “My son now has two electric machines. Now he is very famous in Kashmore town. The Joki machine stitches a simple dress within half an hour. In the wedding season and on celebrations, e.g. on Eid, my son earns at least Rs. 15,000 (USD 150) per month. In normal months, he earns around Rs. 8,000-10,000 (USD 80-100). With the passage of time, my husband’s monthly salary also increased. As income increased, we also increased our savings. With these increased savings we were able to build a three-room concrete house and left the mud huts for our livestock. I have two buffaloes now. We use its milk for household consumption and sell out the surplus milk. Now my husband earns Rs. 20,000 (USD 200) as his monthly salary.”

Ayesha continued with her story, “I have married off my eldest son who, after completing his Bachelor’s degree in science, has opened up a Public Call Centre in our village. He also keeps cards to upload balance for mobile phone users. He is able to educate and take good care of his family now. My youngest son studies in grade nine.”

Talking about her two daughters, Ayesha said proudly, “I have married off both my daughters. The elder daughter has completed her Bachelor’s degree in education and now teaches at a Non Formal Education centre established by BRAC Pakistan. She earns Rs. 6,000 (USD 60) as her monthly salary. Thanks to Allah, her parents-in-law are very happy with her contribution to her family income. She is respected by her family as well as by the community members. The other one has completed her matriculation (grade 10) and is a housewife.”

Ayesha concluded her story with a contented smile, “Looking back, I have witnessed many sorrows and shocks in my life. But today, I am happy. This happiness is due to the support of my husband and the work of our *Tanzeem*. Today, the role of women in our community is visible and appreciated. We have demonstrated pathways to breaking the cycle of poverty. We are no longer seen as a burden, but as partners in working to improve our families’ lives. I am now confident that our educated and healthy children will have much better lives.”

4.8

Ms. Ameeran Khatoon

Ms. Ameeran Khatoon, 40, resides in Village Mark Bhayo of Kashmore district in Sindh. She was born and brought up in a landless peasants' family in Sheran Khan Bhayo village in the same district. Ameeran was the third among her 13 siblings: nine brothers and four sisters. She said that traditionally women were restricted to household chores and performing farm related activities. Family womenfolk never visited health facilities, markets or any educational institutions. Like other girls in the village, she was not allowed to attend school as well. Ameeran, however, learnt some traditional skills from her mother, e.g. making *Rillis* (traditional floor/wall covering), embroidery, etc.

Ameeran was only 12 years old when her father arranged her marriage. She remembers, "I was young and unaware that my marriage was to take place. One day my father took me and left me at my husband's home. I had never seen my husband and in-laws before that day. He told me that his *izzat* (honour) now rested with me and that I belonged to the new family and should never expect to return to my maternal home."

Explaining her daily activities after her marriage, Ameeran said, "My days usually started very early at the break of dawn. My first activity was to collect water from a nearby water hand pump. Carrying buckets of water was hard. Then I had to prepare dough to make *roti* (flat bread) for the whole family comprising 12 members. Making *roti* for the large family was a slow process, with each *roti* taking 2-3 minutes to make and each man consuming up to 15 *rotis* a day. Also, during the harvest season, all of us toiled in the landlord's fields. Another responsibility given to me was



Ameeran's grocery store.

to look after the livestock and to collect cow-dung, make dung cakes for drying, which were later used as fuel for cooking. Other tasks included sweeping and re-plastering the floor regularly with a mixture of cow dung and straw. Our diet was quite basic and repetitive. In meals, we used to have *lassi* (butter milk), boiled rice, buttered-*roti*, potatoes, *daal*(lentils), chilly pickles, and mustard leaves, when in season. It was on rare occasions that we ever ate meat or fish. And, our clothes were all worn out."

After four years to her marriage, Ameeran said, she gave birth to a baby boy. Later, with the gap of one and half year between each child, she had three more children: a son and two daughters. Ameeran said that the first two children were born at her home without any support from a midwife. She said that like other women in the village, she did not visit any health facility or received vaccinations during her pregnancies. Ameeran however said that she faced problems during the last two pregnancies and the babies were born at a health facility.

With expanding number of family members at Ameeran's household, disputes, arguments and fights used to breakout amongst the women. Often the arguments were over food, especially for children. Due to these ongoing tensions, the family elders decided to split the family. A buffalo was given to Ameeran's nuclear family as part of her husband's inheritance. Ameeran said that after separation from the joint family, her husband made a simple hut built with mud walls and palm leaves as roof to live. The small space within the hut was enough for her family. Like her in-laws, they continued to work in the fields for the landlord and this work was their main source of livelihood. Apart from working in the fields, Ameeran said she also looked after the buffalo. During the lean farming season, Ameeran's husband worked as a daily wager in local markets. Often he would not find work. When he did find work, it was as a loader/unloader of goods from trucks. This work was very hard, but he carried on for earning a livelihood.

Ameeran said that one day, a SRSO field team contacted the local men regarding their programme

to work with rural women and to support them to get organised. She explained, “They held a meeting with our men in the Autak (traditional community meeting room for males). As our men already knew that SRSO was working in the neighbouring villages, they allowed them to work in our village.” Once the men had agreed, the SRSO team set up a meeting with community women. Ameeran and her neighbours attended the meeting with SRSO’s Social Organisers (SOs). She remembers that in the first meeting, SOs emphasised the importance of community women getting together and forming their own *Tanzeem* (Community Organisation). Members would then elect their own leaders, they would meet and start to save money with CO. The amount of savings did not matter, what was important was to develop a discipline of savings. In the CO meetings, members could discuss their own as well as collective issues, particularly issues about raising their incomes and improving the community. Ameeran said, “Initially, we did not fully comprehend SRSO’s message, e.g. we did not understand what a *Tanzeem* was. We just followed what the SOs said. We formed a *Tanzeem* and called it Khudabakhsh, after the name of the oldest living person in the village. SRSO also conducted a survey of each household⁶.”

Members of CO began to hold monthly meetings. Ameeran said that SOs from SRSO visited them quite frequently and guided them in conducting meetings. Members also learnt about the importance of saving money, household sanitation, health, and hygiene. In one meeting, Ameeran was informed that her household’s poverty score was 18. All households in the settlement had poverty score of less than 23, i.e. they were all in the poor category. Ameeran said, “In this meeting, the SO asked us what we wanted to do to improve our livelihoods. We gave various answers. We asked that our men should be given government jobs. Then the SO explained that SRSO can only help with those productive activities that we can undertake on our own. She explained that each household has some potential to increase their incomes but are somehow constrained from harnessing that potential. I told her that I have the potential to increase my income from raising livestock but I have no money to buy livestock. Then the SO explained that each household must fill in the micro investment plan (MIP), wherein they highlight their potential income generating activity and the constraint that they are facing. In my MIP, I mentioned the potential for raising livestock and that my constraint was lack of money. Based on my MIP, CO submitted my application for a Community Investment Fund (CIF) loan to the local Village Organisation (VO). My application was approved by VO and I received a CIF loan of Rs. 20,000 (USD 200). With this amount, I bought a cow. Our life was about to change for the better when, unfortunately, in the summer of 2010, heavy floods hit our area and we had to evacuate the settlement. We moved to Sheran Bhayo village and found refuge on a roadside with our livestock.”

After a month of difficult stay in the emergency camps set up by NGOs, Ameeran and her fellow community members returned to the village. She said, “When we returned home, we found that our homes were destroyed and the agricultural fields were under water. Stagnant water meant that we were unable to cultivate land. This resulted in hunger and sickness. In these conditions, SRSO among many other NGOs provided us food for six months and later provided shelter.”

6. This is a reference to the poverty scorecard census that SRSO conducted in the rural areas of Kashmir district in 2009.

Community menfolk worked as labourers for the local landlords in repairing paths and irrigation canals. Ameeran said that while the family somehow was managing to survive, their livestock was endangered. She said, "Right after floods, we did not have fodder for our livestock. They grew thin. Observing that many buffaloes in the neighbourhood were suffering from starvation and disease, I decided to sell my milk giving buffalo. At that time, and given the tough circumstances, the prices of livestock had fallen drastically. I sold the buffalo and repaid my CIF loan."

Ameeran said that after six months, all NGOs left the area. She narrated, "NGOs stopped providing us food. Now it was time to rebuild our livelihoods, but the sole source of livelihood, the agricultural land, was not yet ready for sowing. We faced severe food shortage. Our men searched out for any labouring opportunity in towns and cities, and thus we managed to survive. At times, I felt so helpless when there was nothing to feed the young children. I wanted to undertake some non-agricultural activity to generate income. I, along with other CO members, requested SRSO's SO to reactivate the CIF programme of our VO. Thankfully, this was done. I applied and received a CIF loan of Rs. 13,000 (USD 130) in 2011. I also sold my buffalo calf. With the total sum, I opened a small shop in my house. My eldest son, who had completed his grade eight, helped me to manage the shop."

Ameeran said that with the passage of time she increased the number of goods at the shop. Also, the family continued working as tenants. She said, "Utilising the saving habit that I had developed because of CO, I saved the shop profits and kept adding new goods. We needed more space to expand our shop. In 2014, we sold a part of our share of the harvest and expanded the shop by building an additional room. Now we run a general grocery store. My husband and son keep the shop and it has become a sustainable source of income for my family."

With the increased income, Ameeran repaired her house and accumulated more assets. She said, "We have repaired our house and constructed a fence/border. Also, with my savings, I bought a sewing machine to utilise my stitching skills that I acquired in training by SRSO. Also, I had further improved my *Rilli* making skills. Now I make better and more colourful *Rillis*. It costs me about Rs. 3,000-4,000 (USD 30-40) to make a quality product. I sell these for about Rs. 5,000-6,000 (USD 50-60) per unit."

Ameeran concluded her story saying, "Now our lives are much better. I am financially independent. With SRSO organising us, training us, and giving us access to CIF, I have been able to improve a lot. I want to thank the Government of Sindh for supporting SRSO to help us."

4.9

Ms. Parveen Khatoon

Ms. Parveen Khatoon, 23, resides in Village Sherdil Pathan of District Kashmore. She was the third out of her six siblings. Her parents worked as peasants for a local landlord to make ends meet. Parveen recalls that many a time they did not have sufficient food to feed all family members. She said that until quite recently, there was no awareness about the need for girls' education in her village. Like other village girls, Parveen also did not attend any school. All that she learned was doing the household chores.

Traditionally, girls in Kashmore are married off at a young age. Parveen was only 14 years old when her father decided to marry her off to a man of her village. After one year of her marriage, she had a daughter. Later, with the gap of one year between each child, she had a son and another daughter. Parveen is expecting to have many children, regardless of her health or ability to provide for them, for as she said, "Children are a blessing from Allah and the more kids we will have, the more blessings will come to us." Parveen's three children were born in her straw hut with the support of her mother-in-law, who was a local midwife. She said that there is no medical facility in the vicinity. Parveen has observed maternal mortality rate due to delays in treatments and not being able to reach the hospital on time.

Parveen said that at the time of her marriage, the joint family of 12 members shared one straw hut. Her husband was a part-time student and took his grade 12 exams privately. Apart from working on the landlord's fields, her father-in-law worked as a carpenter and earned Rs.200-300 (USD 2-3) per day.

Parveen said that much of her time was usually spent walking to collect drinking water, gather cow-dung and dried branches. At times she could use the household donkey to carry water but mostly she had to carry them herself. Parveen also undertook household chores and took care of her children at home. She lived her life with few physical comforts, dependent on her husband's family that she did not choose.

One day in 2009, Parveen's husband and father-in-law asked her to join the Community Organisation that the local women were going to foster. Family's men had previously formed a male CO and had knowledge of how SRSO operated and what benefits it could provide. Parveen said, "As our men had good experience of working with SRSO, they allowed us to participate in their activities in the village."

Parveen and other females in her neighbourhood attended a meeting mediated by a female Social Organiser from SRSO. In the meeting, she learned that if the females get organised in COs and discuss their issues in harmony, SRSO would support them to improve their lives. In 2009, Parveen along with other 20 local women agreed and formed a CO and named it as Rehmat (blessing). The newly established CO started to have their weekly meetings, where they got awareness about health and hygiene and also discussed their problems and ways to solve them.

Talking about the issues the CO members discussed at the platform of CO, Parveen explained, "All females faced problems regarding open defecation and lack of drinking water. For safety and privacy reasons, we used to go in groups to defecate in open fields, which were neither private nor hygienic." She further explained, "We used to roam around barefooted. In rains, it would become even more difficult and unhygienic to go out for defecation. We used to get infections, which we never discussed with anyone before the CO's formation. Also, we spent much of our productive time in fetching drinking water from the only hand pump in the village. Therefore, we passed a resolution to SRSO to support us in resolving these issues. SRSO team visited the village, conducted a survey, and accepted our resolution. Soon after, they provided 18 water hand pumps and 18 latrines for the villagers."

Parveen claims, with pride on her face, "Now, we are contented and feel secure to use latrines. We now know that we must wash our feet and remove all dirt before we enter our homes. Also, the hand pumps have made our lives easier; we spend our time productively on other activities."

In the same year of CO formation, SRSO undertook the Poverty Scorecard (PSC) census in all rural areas of Kashmore District under the Union Council Based Poverty Reduction Programme (UCBPRP) of the Government of Sindh. The poverty scores were then shared with the individual households. Parveen said that her household's poverty score was 18. Under the UCBPRP, SRSO provided Community Investment Fund (CIF) to Village Organisations to give interest free loans to CO members whose poverty score was less than 23. CIF is provided to remove the financial constraints of the poor households so that they can initiate income generating activities that they themselves identify and can undertake. Parveen did not have any technical skills, e.g. sewing,



Parveen poses for a photograph while stitching clothes.

stitching, embroidery, etc., But she was familiar with raising livestock. Therefore, in the Micro Investment Plan (MIP), Parveen identified the potential for raising a goat. Parveen applied for and received a CIF loan of Rs. 9,000 (USD 90), and bought a goat. After seven months, the goat produced three kids.

However, the floods and heavy rains in 2010 compelled villagers to leave the village. Although the flood water did not reach their houses, heavy rains destroyed their huts. Parveen's family migrated to Khandkot to seek refuge with their relatives. The family returned to their village after a month. SRSO and other organisations provided them food for six months. Parveen said that the newly born goat kids died and she sold the milk giving goat for Rs. 20,000 in Kashmir. Narrating her misery, Parveen said, "Our fields were filled with water and we were unable to feed our livestock. My husband took a loan and bought hay for our buffalo. Due to starvation and diseases, the villagers' livestock became weak and died. It was a very stressful year because it destroyed all our assets."

A local NGO provided the villagers with two-room shelters. Parveen said, "We too received the shelter but we had lost all sources of livelihood. The lands were still not ready for cultivation. Therefore, our men sought out labouring work during the reconstruction phase. Sometime they could not find work. When they did, the wages were very meagre, e.g. Rs. 200 (USD 2) per day. With this small income, we managed to just eat basic food and survived."

Parveen said that the CO members came together in these stressful days to help each other to survive. She said, "We discussed many things, including what to do for our remaining livestock.

My husband was able to read and write; he helped writing a resolution to SRSO. Also, when SRSO team visited us, we shared our problems with them that we had lost our productive assets, much of our livestock due to diseases. Later, my husband, being the only literate person, was selected by SRSO to attend para-veterinary training course at Tando Jam University outside Hyderabad. After attending a month-long training course, he returned to village as a Community Livestock Extension Worker (CLEW). Since then, he spends most of his time treating livestock in the Union Council. His services are now recognised and valued, and his earnings are an important source of income for the family.”

Parveen was confident that she could raise a buffalo since her husband was a CLEW. In 2011, she applied for a CIF loan and received Rs. 20,000 (USD 200). With the money she bought a buffalo calf. Parveen looked after the calf for a year and then sold it at a much higher price. After repaying the CIF loan, Parveen saved the profit.

Seeing that her husband was earning income from using his veterinary skills, Parveen also developed a desire to gain skills to supplement her husband’s income. Parveen said that in 2012 she attended a vocational training provided by SRSO. She learned stitching clothes. Since Parveen did not have a sewing machine, she borrowed one machine from her neighbour to stitch dresses for fellow villagers. Later, seeing her work, her husband bought a sewing machine for her. Now Parveen charges Rs. 100 (USD 1) for a simple dress and Rs. 150 (USD 1.5) for fancy dresses. Parveen proudly said, “Previously, I solely depended on my husband’s earning. Now, I am able to contribute to the family income.” Recently, Parveen applied for and received a CIF loan of Rs. 20,000 (USD 200). Adding more amount to the loan from household savings, she bought a buffalo calf. She said that she is making all efforts to take good care of the animal, for she knows that it will be sold on a very good rate.

Parveen concluded her story by saying, “Thanks to Allah, who sent SRSO as a blessing to us. SRSO contributed to rebuilding our livelihoods after the floods. My children are young now, by the time they grow up and need more resources, the buffalo will be helpful. My dream is to educate my children, for education will not only open their minds but also open new doors for them.” Parveen’s husband added, “Other NGOs also worked here, but they come here for very short periods. SRSO alone has set up a network of COs/VOs/LSOs; these are our own organisations. We will all work to strengthen these organisations so that we can continue to improve our confidence, our resources, and our lives, InshaAllah.”

4.10 Ms. Mirzadi



Ms. Mirzadi was born and raised in a remote village of Bux Bhayo Katcha in District Kashmore, with no electricity, no access to drinking water, no medical facility, no sanitation. She does not remember her age, but she recalls her mother saying, "Mirzadi was only three months old when Bhutto came into power for the first time." So, she must have been born in 1970s, and is now in her late 40s. Her parents were sharecroppers, but flooding destroyed their lands and her parents migrated to Wahid Bux Bhayo Pakky. Mirzadi said that she was the sixth out of her 11 siblings: two brothers and nine sisters. It was very difficult for her parents to feed the large family. They worked on others' lands and lived a difficult life. Although there was a government primary school in the village and it was free of cost, her parents were too poor to afford books and notebooks, and because of that she and other children could not attend school.

Mirzadi was only one-year-old when she was married to a man who was at that times in his 20s. Because Mirzadi had not yet reached her puberty, she was permitted to stay at home with her parents. Later when she was about 13 or 14, she had a rukhsati (departure of bride from maternal home) ceremony, held publically, to join her husband's family. Her in-laws lived in a joint family of 19 members in a single room-mud house.

Mirzadi's new family did not own any land or livestock. They were tenants. She said that the land where they worked was only suitable for rice cultivation. They grew rice but their share from the harvest was never sufficient for the entire household's annual consumption. In the years of bad weather and low harvests, the family suffered more, and even endured starvation. At times of food shortage, they borrowed wheat and rice from their landlord. Repayments, including

interest, were made in-kind at the next harvest. Under this situation, the family was always in debt to the landlord. For other household needs, the family relied on the meagre salary of the father-in-law, who worked as a Beldaar (who looks after irrigation canals) of the Union Council. Basically, Mirzadi claims, “We lived a very basic life, with focus just on physical survival.”

Mirzadi recalls that even in cases of serious sickness, the community females never visited any medical facility because of existing social norms that restricted their mobility. She recalled, “Once, my sister-in-law suffered from a severe abdominal pain during her pregnancy. She cried due to her pain and asked for help, but elders and males in the family took it very lightly. They claimed that she was lying and acting while her real purpose was to visit the town and roam around. They made fun of her from the beginning as she suffered from *shabkoor* (Night-blindness). Later, after a week of suffering, she had a miscarriage. I wanted to take her to hospital, but it was too far from our village. We were restricted to the household boundaries and fields. Females were never permitted to go to the hospital or market. We never had any social gathering. Our men used to do all the purchases for the household. After every other year, they bought a dress for each of us that we washed and wore for two years.”

Mirzadi said that at the time of her marriage, her husband’s family included parents-in-law, a sister-in-law, three brothers-in-law, husband’s sister, and three children. After one year of her marriage, she had a son. Later, with the gap of one year between each child she had five children: three daughters and two sons.

Talking about her children, Mirzadi said with a smile on her face, “I did not know about family planning until recently, people in our community think of family planning as a crime and a sin. Here, parents who have more sons are considered powerful. The ones who have only daughters, get married two or three times to fulfil their desire of having sons. Therefore, due to the desire of having sons, people usually produce more children.”

Mirzadi said that one day she came to know that an organisation named SRSO had visited the village and met the community men in *Autak* (community meeting room for men). She said, “I was curious to know more about them and to meet them, but I could not because they sat in the *Autak* and it was only men’s place. We used to wear *burqa* (veil) whenever we had to cross the street across the *Autak*. When my husband came home, I asked him about SRSO. He said angrily, ‘they were some fraudsters. We have made them run away.’ I could not ask more questions, because he was angry.”

However, according to Mirzadi, the SRSO team kept revisiting the village. She had a hunch that the community men were mistaken about the organisation so she tried to meet them herself. Mirzadi said, “I wore my veil and waited in the narrow street near *Autak*. After meeting with the village men, the SRSO team passed by the street when I stopped them. I asked them why they wanted to work only with the local women and what benefits we would get if we, the women, agree to meet them. One team member replied, ‘Local women will have to get organised in groups, they will discuss problems to find solutions so to improve their lives. SRSO will provide all the

support if they convince their men and get organised in groups.' This response augmented my positive feelings for the organisation's genuineness as they did not want to work with individual women but with groups of women. The idea of groups enhanced my confidence since it assured me that I will not be alone to meet the outsiders. Thereafter, I spread this message between my relatives and neighbours. Initially, seven of us were willing to meet them. After some struggle, we finally convinced our men to allow us to meet with the SRSO female team members in a group. The very next day, we, the seven women, met the SRSO field staff in my neighbour's house. In the meeting, we learnt about the importance of forming our own *Tanzeem* (Community Organisation), planning at household level, and that SRSO will provide necessary support to us to generate incomes for our families once we fulfil the aforementioned tasks."

Mirzadi and her neighbours who attended the first meeting talked to other females in the vicinity about SRSO and its approach and work, and as a result 13 more females agreed to join them. They formed the CO, and named it 'Ali Ayuob' after one of Mirzadi's sons. A president and manager for the CO was selected, somebody who they unanimously thought were honest and active. Mirzadi said with a laugh, "Initially, in meetings, we all spoke at once and it created a mess. We gave them (SRSO field team) very tough time. The Social Organiser from SRSO taught us about speaking in turns and we practiced what she instructed. We usually sat on *Charpais* (traditional beds) in lines just like the way we sit in marriage ceremonies, but SO instructed us to put *Rillis* on the ground and sit on it in a circle so that we can see each other while speaking. Everyone was given a chance to share their opinion. Each of us shared the issues we faced at household level as well as community level."

Discussing the issues, Mirzadi said that the local women highlighted one important issue - the need for hand pumps. The women had to spend lot of time fetching water from hand pump located away from the settlement. Mirzadi said, "It was an exhausting job for us to walk the long distance and stand in the queue to collect a single pot of water. We used to have arguments over our turns. Also, it was time consuming. Therefore, we requested SRSO, through a resolution, to support us in resolving this issue. SRSO conducted a survey and provided 11 hand pumps to our village. Now, each household uses its nearest hand pump to fetch water for household consumption."

Mirzadi continued, "Within the same year of CO formation in 2009, each CO member was given a result from the Poverty Scorecard Survey that SRSO had conducted. My poverty score was 9. At meeting, the SRSO team asked us, 'What we wanted to do next?' We said we wanted to improve our living conditions. Each of us shared our potentials through a Micro Investment Plan (MIP). We mentioned our skills and what we wanted to do. I had learned stitching from a neighbour, but I was not an expert in stitching. I thought if I will have a sewing machine I can learn from her and practice at home. Therefore, in MIP I mentioned that I wanted to purchase a sewing machine. I received a loan of Rs. 10,000 (USD 100) from the Community Investment Fund (CIF). I bought a sewing machine and related materials with this money."

In 2010, the Provincial Disaster Management Authority announced flood warnings and asked



Mirzadi doing appliqué work on a table cloth.

the villagers to leave the area. Some of the villagers shifted their families to safer places but most of them were assured that the flood water would not reach their village until the Irrigation Department broke Tori Bund (protection barrier) to save the city. Mirzadi said, “We were safe until they broke the Tori Bund. To save Khandkot town, they broke the Tori Bund and destroyed our area, our fields, and our huts. We hurriedly took some of our belongings, but most of our household items were left behind. We saved our lives and took refuge in an emergency camp. After a day in the camp, the army warned us to leave the camps as water was rising up. We migrated to Kashmore town and took refuge in government hospital ground. We stayed there for six months in miserable conditions.”

After six months, the family returned to their village. They were shocked to see that their huts and mud houses were destroyed by the flood waters. Many agricultural fields were still inundated. Pathways were muddy. Mirzadi recalls, “The whole hamlet was like one huge pile of mud.” Soon after their return, SRSO teams reached the hamlet and, after a survey, provided them with financial support to rebuild their houses. Mirzadi’s family was also provided with a two-room shelter under the Low Cost Housing Scheme of the Government of Sindh. Mirzadi said, “SRSO had already won our men’s trust, and our men allowed us to meet and collaborate with the organisation to get more support. SRSO and other NGOs provided us food items including rice, sugar, flour, ghee, tea, and daal (lentils), etc. However, once we settled down in our new houses, all NGOs left us. Our men found work as labourers during the reconstruction phase, working on housing and roads. They earned money to feed our children and meanwhile SRSO provided us vocational training. I learned about stitching dresses, making pillow covers and bedsheets, and making attractive colourful combinations of fabrics for *Rillis* (traditional wall/floor coverings).”

Mirzadi’s eldest daughter also attended the eight-week long tailoring training course organised by SRSO. Mirzadi said that her daughter stitched dresses for the villagers and with the money earned, the CIF loan taken in 2009 was returned. To utilise her skills more productively, Mirzadi

applied for another CIF loan and received Rs. 10,000 (USD 100) in 2012. She bought inputs to make embroidery and appliqué work on head scarves, bed sheets, and *Rillis*. Mirzadi said, “Each appliqué *chaadar* (head scarf) cost me Rs.400 (USD 4) and I sold the final product for Rs.1000 (USD 10). I saved the profits and returned the CIF loan. From my savings, I bought more fabric to continue my work.”

Mirzadi said proudly, “One day, SRSO contacted us (CO members) to place an order worth Rs. 45,000 (USD 450). They provided us inputs and we, 20 members, worked for a week to complete their order of making handicrafts, appliqué and embroidered items. Observing the quality of finished products, SRSO placed another order. We received Rs.55,000 (USD 550) for our work. Apart from input cost, we charged Rs.700-1,000 per appliqué suit. SRSO requested us to make 70 suits and provided us the inputs. We made suits in one month and each of us received a handsome amount. We utilised this money to purchase household items that we had lost during the 2010 floods.”

Mirzadi continued with her story, “The increasing demand of our work and our earnings enhanced our confidence to also work independently and start home based enterprises. I am very good at appliqué work, so I focused on making appliqué items including table clothes, pillow cases and bed sheets, female suits, purses, shirts, and *Chaadars*. My husband was very happy with my achievements and participation in household income generation. Before, he used to be a little harsh in communication, but now he is kind and listens to me. Taking benefit from this changed behaviour, I expressed my desire to get education. He agreed to let me study as a private student, and I completed my matriculation (grade 10).”

In 2015, Mirzadi applied and received another CIF loan of Rs. 10,000 (USD 100). She added more saved money to this loan and bought fabric to make more appliqué items. She said that she made 75% profit from this amount. She returned the CIF loan and bought more inputs from the savings that she had made. She stated that the profits from her home-based enterprise helped her to pay for her children’s school fee and household expenses. She wants to educate her children further. Mirzadi tries to save whatever she can so that she can meet her targets. In 2016, Mirzadi took another CIF loan of Rs. 10,000 (USD 100), and this time she purchased a buffalo calf. Mirzadi wants to raise this calf properly and is hopeful that one day this buffalo will be worth more than Rs. 100,000 (USD1000). This will give her options in the future; to keep it for milk and calving or to sell it. Depending on the situation at that time, Mirzadi will make the appropriate decision.

Apart from being involved in various income generating activities, Mirzadi of has been actively engaged in social work as well. She narrated, “We had been facing problems regarding acceptance of polio drops in our village. When I learned about its importance, I made my CO members understand the importance of polio drops as well. I made efforts that every member should vaccinate her children. In one of our VO meetings, one president from a neighbouring CO told me that, in her CO, females hide their children when polio teams visit them. They refuse to vaccinate their children. She also told me that recently their men warned and made the polio

teams run away from the village. I became concerned about the issue because I knew that vaccinations were crucial. I voluntarily visited the households, who avoided polio drops and vaccinations. I observed that people had misconceptions about oral vaccine and they even said that some Americans have made these drops to kill our children. Also, many said that the drops were made of some *haram* (forbidden) material that is forbidden in Islam. I told the local women that if drops were *haram*, then why would the government allow them here? Also in big cities, big *Mullahs* are supporting polio campaigns. I told them that their children could be in danger of contracting virus and diseases if they will not act right now and allow polio teams to do their work.”

Mirzadi continued, “For couple of years, I voluntarily monitored the houses and reminded females that next round of routine immunisation was due for their children. Learning about my voluntarily services, the District Commissioner of the area called me for a meeting and gave me permission to start a polio campaign in the whole area. Now, I am appointed as Lady Health Worker⁷ with a monthly salary of Rs. 15,000 (USD 150). I vaccinate 475 children in four days during every campaign. I keep visiting the households, raising awareness about maternal and child health.”

Mirzadi concludes her story, “I am the only government employee who reaches every household in the community. This has only happened because of SRSO. If SRSO had not visited our hamlet, perhaps we would be carrying on like our previous generations, living miserable lives without any energy, ideas or plans. Now that we are organised, we have our own organisations, we have gained confidence, skills, resources, and most importantly, we have aspirations for a better life for our children. Women’s role and the importance of their contributions have been accepted. Before, I never had the courage to talk to men in the family but today, I can speak on public forums. I make significant contributions to the household income. I have voice and resources and now I can make decisions. This revolution has happened because of the Government of Sindh’s support to SRSO to support us, the poor women of rural Sindh.”

7. Lady Health Worker is a community level employee of the Department of Health, Government of Sindh.

4.11 Ms. Shahnela



Ms. Shahnela, 29 years old, was born in Guddu city in District Kashmore of Sindh. Her father worked as a gardener in Water and Power Development Authority (WAPDA) and the family lived in the WAPDA colony. She grew up among her eight siblings: five sisters and three brothers. Shahnela says that life was easy then as all facilities were provided in the house e.g. electricity, natural gas for fuel and water. Shahnela's mother was a housewife, who also stitched dresses, made *Rillis* (traditional floor/wall covering), and embroidery for the family. Shahnela completed her grade eight and learnt stitching, cooking, and embroidery art from her mother.

She was in grade five when her family decided to engage her with her first cousin. She explained, "As per tradition, girls used to get married at an early age. We were never asked about our consent for marriage. We accepted whatever our parents and elders decided for us." She was 17 at the time of her marriage. She said that her parents gave her a pair of golden earrings, an iron and a pair of shoes in dowry.

Shahnela started her married life in a single-room mud house in Village Ahmed Ali Suhriyani, Her husband was the eldest in a family of three brothers and a sister. As an asset, the family owned one-acre land where they grew wheat and rice for household consumption. She said that the harvest was insufficient for the family's annual consumption. They also had to undertake labour work to meet the family's needs. Her husband did seasonal labour work in the local grain market. He loaded and unloaded the grain trucks and received Rs. 20-50 as his daily wages.

Shahnela explained that she had a hard time adjusting to a new life in village. She missed all the facilities of her maternal home. Like other community women, Shahnela had to wake up early in the morning to collect water from a shared hand pump which was located far away from her house. She helped her mother-in-law in undertaking household chores including cooking meals, collecting cow dung to dry and use as fuel. The family diet included daal (lentils), mustard leaves, potatoes, *roti* (flat bread), and boiled rice.

Shahnela's first child, a baby boy, was born after one year of her marriage. Later, with a gap of one year between them, she had four sons and three miscarriages. She said, "My eldest son is deaf and dumb. The doctors in a hospital in Khandkot city had told us that he could speak, but as he cannot hear, he could not speak either." She said that she did not know about vaccination and polio drops until very recently. Due to lack of awareness and facilities about maternal health in the village, she faced many challenges during her pregnancies. Shahnela said, "Apart from lack of awareness and health facilities in our village, our mobility was discouraged. It was considered a bad thing for a women to step out of the house without a male escorting her. I never shared my sufferings with my husband because I did not have confidence to say anything to men."

Shahnela further narrated, "I was pregnant with my second child when SRSO field staff visited the village in a vehicle. Seeing a vehicle in the hamlet was strange for us. All villagers gathered around it. Two men and a female stepped out from it and asked us to sit in a circle. Once we all sat down, they announced that they wanted to work with the women. They said that they will support us in improving the standards of our lives if local women agree to get organised in a *Tanzeem* (Community Organisation). They said they would keep visiting the village."

Returning home, Shahnela shared her desire of attending SRSO's meetings with her husband. She said that her husband was easy-going compared to other males in the family; he allowed her to participate in the meetings. However, elders, especially her father-in-law, opposed the idea. However, she managed to convince her family and they permitted her, while many women in her locality were not allowed to participate in the beginning. With the passage of time they managed to convince their men to allow them.

Shahnela said with a laugh, "We have given a very tough time to SRSO field staff in the beginning. We did not understand what they meant by *Tanzeem*. We took ten days to make a Community Organisation. It consisted of 21 females and we named it 'Benazir'. We did not have the courage to say our names initially. With the passage of time, we got accustomed to the meetings and started to talk. We selected the eldest two members of the CO as our president and manager because we trusted them and everyone could respect their advices. As the president and manager were illiterate, I helped them out in keeping records of meetings and savings."

She added, "Our CO started to have weekly meetings where we discussed how we could improve our living conditions. We learnt how to manage household expenditures to save some amount in our CO account. In the beginning, most women were hesitant about saving money because



Shahnela posing for a photograph while stitching a pillow case.

none of us had access to household's financial means or assets. Only men dealt with financial matters. We were never given money in hand. We could not utilise our existing skills because we did not have resources to buy inputs. The Social Organiser from SRSO asked each of us to highlight our potential, what we could do to increase our incomes. I knew stitching as I had learnt it from my mother, but I did not own a sewing machine. Therefore, I shared my desire to buy a sewing machine. While we all were hopeful about receiving support from SRSO, the 2010 heavy rains and flood hit our village. We saved our lives and took refuge in an emergency camp in a government school in Kandhkot city."

Shahnela continued with her story, "Our houses were damaged. For a few months, NGOs provided us food and emergency aid and then left us. Our men worked as labourers in reconstruction of roads and villages. It took one year for my family to rebuild our two-room mud house. We could barely eat a single meal in a day. SRSO field staff revisited us after one year of flood. We restarted our activities in CO. As I had applied for Community Investment Fund to buy a sewing machine, I received Rs. 8,000 (USD 80) in 2011. I started stitching clothes for fellow villagers. I charged Rs. 150-200 (USD 1-2) for each dress and saved the earnings to return the CIF loan. My sister-in-law also learnt stitching from me and helped me complete the stitching orders while I got busy in CO activities. Meanwhile, my husband got inspiration from me to learn new things. He learned cooking various food dishes in Kandhkot city and practiced it at a hotel. Now he works as a cook for some contractor and earns Rs. 12,000 (USD 120) as his monthly salary. I have convinced my husband to save a certain amount from his salary every month so that it will help us educate our children in the future."

Shahnela continued, “Also, being the only educated CO member in the village, I was selected as the Community Resource Person. I visited door-to-door convincing females to attend CO meetings. Also, I encouraged them to become active and finish their household chores on time and manage time for meetings. I received an honorarium of Rs. 3,000 (USD 30) per month. This enhanced my self-confidence and also encouraged my husband to support me in getting more involved in CO activities.”

Shahnela said, “In the beginning, many CO members refused to receive CIF loan because they were not confident about their ability to utilise it properly and return it. Also, most of them did not have CNICs. When I asked them to make their CNICs, their men objected, ‘women do not need CNICs. They do not need to do jobs, so why would they need CNICs?’ I tried to convince them but they made bad comments about me. The village menfolk commented, ‘you get salary to use our females’ CNICs. You are wasting our time. You are making our females rebellious.’ I shared my field experience with SRSO team and they opened a camp in the village to spread awareness about the importance of CNIC for every citizen. SRSO contacted NADRA and registered our CO members to make their identity cards. Once the women received their identity cards, they applied for CIF loans and took benefits from it.”

In 2014, Shahnela applied and received another CIF loan of Rs. 8,000 (USD 80). She bought a goat with this money. She said that after one year the goat produced a kid. After raising the kid for few months, she sold the kid and returned the CIF loan. Now, she has three goats as her productive assets. Again in 2015, she applied and received a CIF loan of Rs. 15,000 (USD 150). Adding Rs. 30,000 (USD 300) more from her savings, she bought a young buffalo. Shahnela said, “While I and my sister-in-law stay busy in stitching clothes, making *rilis*, and undertaking household chores, my parents-in-law look after our livestock. Recently, the buffalo has produced an offspring and has started to give milk. My family now consumes milk and we sell additional milk in the village. I have returned the CIF loan from my husband’s savings.”

“As the time elapsed, women, who earlier refused to join COs, also became members. Many COs were formed throughout the village. SRSO field staff kept visiting the village to ensure our timely meetings. With the enhanced courage and confidence from our income, we started to think and discuss about problems beyond our household level,” Shahnela stated.

One of the challenges that the villagers faced was the lack of a school in the village. Shahnela explained that the heavy rains in 2010 had destroyed the building of the only government’s primary school in the village. She said, “No one in the village was concerned about children’s education until we discussed the problem in a CO meeting. We passed a resolution to SRSO to support us in rebuilding the school. SRSO visited the village and asked us to collaborate among ourselves to allocate land to build a school. When all COs and Village Organisations spread the message, a chaos among menfolk emerged. The menfolk, especially the ones who had land, warned us and refused to donate land for school. After months of arguments among our men, a landlord donated his land that was located far away from our houses. We struggled to get a piece

of land near our residences, but no one agreed to allocate their land. SRSO built a Community Cluster School and appointed teachers. Now, the school is functional. The landlords' children also study there. As it is located far away and it takes two hours in rickshaw to reach the school, our younger children are unable to attend it. We send the younger ones to the government primary school in our vicinity that is now operational. We look forward to sending our children to the Community Cluster School, once they pass grade five."

Shahnela concludes her story with pride, "We had never thought that we would be able to speak up. We had internalised that we are weak and we should not raise our voice. SRSO, through our COs has enabled us to get involved in social and economic activities. Now we are more confident and competent to play a bigger role within our households and in the community. We are now visible!"

4.12

Ms. Koonjan Khatoon

Ms. Koonjan Khatoon, a 60 years old lady, hails from a remote village of Kashmore district. She was only four years old when her father died, leaving her mother and her three siblings behind. Koonjan said that she grew up in hunger and pain. When her mother asked her brothers for support, they married her off to another man. Koonjan and her three brothers were then sent to their paternal grandmother, where they grew up as child labourers. Recollecting her childhood memories, Koonjan said, “Four of us, since our early childhood, worked in fields as our maternal uncles were farmers. Later, when we grew up a bit, we were sent to look after fish for the fish-owners. We were called, *‘Mohaany’*, the ones who look after fish. Often we were not given food at home. I had seen my aunty secretly giving rice to my cousins. My uncles focused on their children and sent them to learn Quran from a teacher in neighbourhood.” Koonjan said that at that time people did not have any concept about getting education. Neither girls, nor boys attended any formal school. Koonjan was 15 years old when her maternal grandmother decided her marriage to a man, who was already married and had five children: two sons and three daughters. Koonjan said that her maternal uncles thought that it would be better for her to stay at home and look after her step-children than working as a labourer in fields. Therefore, she was married to a man who was almost double her age.

Koonjan started her married life in a straw hut with the joint family of 20 members. Her parents-in-law, husband, two brothers-in-law and their wives and eight children lived in the same hut. The family were sharecroppers and toiled the whole day till late evenings in the landlord’s fields.

They grew rice and wheat for household consumption. She said that her married life was better because she just had to look after the children and do household chores. The family owned a buffalo that produced milk and they would also make butter. She used to eat two meals a day and she was very happy with that.

However, stress arose when the family grew bigger and she gave birth to five children in five consecutive years. Household women began arguing amongst themselves. Koonjan said, "I looked after their children when they were young, but when my children were born they started to have arguments with me. We often fought over food. As time passed, growing children needed more resources and life became increasingly stressful. The crop harvest was always limited and could never meet the basic food needs of such a large family. When we ran out of stored grains, we took loans to meet our needs. It was becoming very difficult. Also, no one was happy as every day we used to have arguments over food. We had stopped talking to each other. As a mother, I could not see my children starving. Therefore, I asked my husband to split from the joint family and to set up our own home. He talked to his brothers, and everyone agreed that separation was the best solution. Initially, as none of our husbands had enough resources to build separate huts, we continued to share the hut, but separated our cooking arrangements, i.e. cooked on our own stoves. I used to boil rice and potatoes for children. This basic food filled their stomachs but was not very nutritious. During the year, we used to run out of our stored grains and would face food shortages. At such times, we would have to ask our landlord to lend us some grains so that my children could be fed while I remained half-hungry. This further indebted us to the landlord."

Koonjan continued with her story, "One day a vehicle arrived in our village. All neighbours came out from their huts to see the vehicle because it was very strange for all of us to see a vehicle in the village. Nobody had ever visited the village before. Out of curiosity, our men went to the vehicle to find out who these people were. When my husband returned home, I asked him about the visitors. He told me that the visitors were from an organisation that wanted to meet the community women and the community men had responded that it was not possible therefore they were asked to leave the village."

Under the existing social norms, community women were prohibited from meeting and interacting with outsiders, especially male outsiders. However, repeated visits of the vehicle made Koonjan and her fellow neighbours curious to know why their men do not allow them to enter the village. Koonjan said, "One day I went to collect water from the shared hand-pump in the village. Two females from the adjacent settlement, who shared the same hand-pump for drinking water, were gossiping about the outsiders. They said that in their village they have talked to females and they have assured their support if they are willing to get united and work together." Their gossips captured Koonjan's attention and she inquired more about the organisation and got information about their meetings. After returning home, she told the whole story to her sisters-in-law.

Koonjan and her sisters-in-law secretly attended a meeting in the neighbouring settlement. They shared their experiences with their husbands at home. Koonjan said, “By the time we told our husbands, many menfolk of the village had got more information about the organisation that had already started activities in other settlements. Finally, our men were convinced and they allowed the staff from the organisation to visit the settlement and to meet the women but in the community men’s presence.” A week after the initial meeting, the organisation conducted a general meeting where the entire community participated.

The community men also sat in the general meeting to get to know more about the organisation’s work, approach, and mandate. In the meeting, the visitors introduced themselves as SRSO’s employees who were working under a Government of Sindh’s project called ‘Union Council Plan’. In the meeting, the SRSO team talked about each household having the potential to improve their own situation. However, potentials could not be realised due to some constraints. If the constraints could be removed, then the households could start improving their socio-economic status. Therefore, SRSO decided to aid the households in addressing their constraints, on one condition, that the community women have to come together into a *Tanzeem* (Community Organisation), because unity brings strength. In the CO, women would be coming together to share and discuss their problems and potentials, and seek solutions. This message of *Tanzeem* appealed to the community women who agreed to form the COs. With SRSO’s support, the women worked and approached all settlements, met other women and raised awareness about the importance of having their own *Tanzeems*. Koonjan says, “Since we were leading the process, the other women’s menfolk allowed us to hold meetings. All together, we managed to foster 14 COs in our area. In my own *Tanzeem*, we have 16 women members.”

Koonjan actively participated in the CO meetings. Initially these were facilitated by SRSO female Social Organisers. In these meetings, the members learned about how to conduct CO meetings, keeping records of meeting, and about the saving programme. Koonjan said, “CO decided to save Rs. 5-20 (USD 0.05-0.2) depending on whatever amount we had in hand. After several meetings, we had Rs. 6,000 (USD 60) and then opened a bank account.”

Koonjan continued with her story, “After CO formation, SRSO’s Social Organiser announced the Community Investment Fund in one of our CO meetings. She said that the poor members of the CO will receive CIF loans which could be utilised for income generation activities that the household themselves will identify in the Micro Investment Plan (MIP). The results from the Poverty Scorecard Survey were shared with each household. My household’s poverty score was 10. My family was big but had no resources. I did not possess any technical skills. My husband had become feeble due to heavy and intensive labour work; he could not work anymore. I applied for and received a CIF loan of Rs. 8,000 (USD 80) in 2010. With Rs. 2,000 (USD 20), I bought a second hand bicycle for my husband. With the remaining money, he bought fish to sell in Kandhkot town. From this effort, he was earning a profit of about Rs. 200-500 (USD 2-5) per day. When the 2010 super floods hit our area, the whole area was flooded and our settlement was under water. We had to evacuate the settlement, and for two months we lived a difficult



Koonjan poses for a photograph at her home.

life in emergency camps where SRSO and other organisations provided us food. My children suffered from viral diseases and we sold the bicycle to meet their medical expenses.”

Koonjan along with her villagers returned to the village. She stated that SRSO provided financial support in rebuilding their houses⁸. Koonjan says, “I registered my family in the survey and received Rs. 83,000 (USD 830) in three instalments to build a two-room house. I and my husband worked day and night as labourers in building our house. The fields were still under water. The flood waters had brought fish to our area. We caught and ate fish. SRSO also provided us with some food items.”

After flood, viral diseases spread throughout the village. Drinking water was contaminated. They only had access to standing water for consumption. It worsened the health conditions of the villagers. Even the villagers’ livestock suffered from sicknesses and they lost their productive assets. Observing the increasing diseases, SRSO field staff conducted a survey and provided shared hand-pumps and latrines to the villagers. Previously, the villagers used to go for open defecation, which was one of the reasons for viral diseases in children. Now, six households shared a latrine and a hand-pump.

Koonjan said, “My husband worked as a labourer in construction of latrines and hand-pumps and earned enough money to return the first CIF loan, the one with which we had bought the bicycle. My husband by that time had grown older and weaker. My elder son started to support him in his work while the younger two attended school.”

8. This is under the Low Cost Housing Scheme of the Government of Sindh that SRSO implemented in Kashmore district after the 2010 floods.

In 2012, Koonjan applied for another CIF loan and received Rs. 12,000 (USD 120). With Rs. 2,000 (USD 20) from this amount, she bought a bench and a chair for her husband to set up a fish stall in the market. With the remaining Rs. 10,000 (USD 100), her elder son purchased fish from the producers and supplied to his father for sale. She said, "My son purchased fish at lower prices and sold it out on higher price in the market. This way, we earned about Rs. 600-800 (USD 6-8) profit per day. We saved the profits and returned the loan within six months. We continued our fish business and also increased it little by little. I saved money in the CO account and also saved in the committee."

In 2015, Koonjan desired to further enhance her family's fish selling business. Koonjan's son collaborated with a landlord for fish farming in his pond and established a shared fish business. Under the agreement, her son looked after the pond. Koonjan applied and received another CIF loan of Rs. 15,000 (USD 150). Adding Rs. 30,000 from her savings to the CIF loan, she purchased feed and fingerlings (young) fish. She explained, "We bought young fish for Rs. 5 (USD 0.05) each. We raised them and sold grown fish at Rs. 60-70 (USD 0.6-0.7), depending on the weight." Koonjan said that she maintained her habit of saving money. Recently, with the savings, she has bought a sewing machine for her daughters. Her daughters have learned stitching dresses from a neighbourer, who had learned tailoring in a vocational training provided by SRSO. Koonjan said, "With the increase in household income, my confidence has increased and I started to invest in my children's education. I could not send the elder ones, but the younger two attend formal school."

Also, Koonjan said that she has opened a small tuck shop at her home. This started with Rs. 500 (USD 5) and it has now stock worth Rs. 20,000 (USD 200). Initially she kept sweets, toffees, and snacks but now has added grocery items as well.

Koonjan concludes her story by saying, "We have spent a hard life. Then everything was lost in the floods. But now my husband, my children, and I are working and contributing to our household's income and welfare. Our economic situation has seen much improvement, and simultaneously, our confidence, our capacities and our social relations have also improved. Within the community, we, the women, now have greater mobility, voice and role that previously was denied to us. The social norms have begun to change, for example, now there is more emphasis on education, both for boys and girls. Our *Tanzeem* is also active and we help fellow members, especially poor members, at the time of need. Sometimes, I think about the first meeting with SRSO team members where they had said that each household has a potential and that this can only be harnessed if women get together in a *Tanzeem*. How true this has turned out to be. Our unity is our strength, and this strength gives us energy to move forward to improve our lives and to work for improved lives for our children. Long live *Tanzeem!*"

4.13

Ms. Rose Khatoon



Rose khatoon poses for a photograph at her home.

Ms. Rose Khatoon is 47 years old living in Kacha Ghuddu village of District Kashmore. Her father was a government servant, who worked as a guard in the Water and Power Development Authority (WAPDA). She was the eldest and had two brothers. Her mother made *Rillis* (traditional wall/floor coverings), Sindhi hats, and embroidery on head scarves for sale. Recollecting her childhood memories, Rose said that she had a very happy life and attended a school till grade five.

Rose was only 15 years old when she was married to a man in her maternal relatives. Her marriage was based on Watta Satta (give-take agreement) which Rose explained in these words, "My mother was married with the condition that one of my father's daughters will have to marry a man in her maternal family. It was the tradition that in return to the bride, the bride's family will either receive money or another woman." Therefore, when Rose passed grade five from the government's primary school, her marriage was arranged. She started to live with her husband's joint family that consisted of 11 members. Her husband was the eldest son of his parents and one of his brothers was already married and had three kids. They did not own any land. They were tenants for a local landlord and grew vegetables and wheat.

Rose said, "A few months after my marriage, my parents' marriage failed for some reasons and my mother had to leave our home and return to her parents. In return, my husband's family kicked me out of their house. They forced my husband to give me divorce, but he refused to

do so. Going against his family's wishes, he kept meeting me. Meanwhile, I got proposals from many other families in the village but I refused to get married because I knew my husband was sincere with me. My husband's family forced him and arranged his marriage to another woman. My father did not allow him to take me to his house until my husband agreed to arrange his niece's marriage with my father. After living for 10 years at my paternal home, I was permitted to return to my husband's home. "

Rose gave birth to a baby boy after one year of her return to her husband's home. Later, with the gap of one year between every child, she had 10 children. Talking about her children, Rose said that she did not know about family planning. There was no health facility in the hamlet. She gave birth to her children without any support from a doctor or midwife.

Rose recalls that when she was pregnant with her third child, her husband was imprisoned for a fight in the village. She said, "They were jealous of my husband's hard work. He worked in the fields and also as a labourer in loading and unloading trucks. Some men started to fight with him and he was severely beaten up. The police kept him in prison for a month. When he returned home, he was vomiting blood. We took him to the hospital and the doctor suggested us to take him to Quetta for proper treatment. However, we did not have sufficient money. His brothers refused to help so I started working as a maid in the WAPDA colony. I toiled the whole day leaving my two young children with my husband at home. I begged the house owners and requested them to help me take my husband to Quetta for treatment."

Rose sold her silver jewellery that her parents had given her as dowry at the time of her marriage. She pooled the amount and took her husband to Quetta. Rose said, "While my husband was admitted in a hospital in Quetta for six months, I worked as a cleaner in the residences and met his medical expenses. It was very difficult for me to work from dawn to dusk in pregnancy. I took leave for only five days after my delivery and then increased the number of households to work in." It took one whole year for her husband's recovery. He was prohibited from lifting heavy things as his liver was injured. Therefore, he stayed back at home while Rose worked in houses.

One day she had just come back from her work when Rose saw a car coming towards her hut. When the car stopped, she put her scarf on her face and entered her hut. She told her husband that someone was at the door. He told her to allow them to come inside. She said that they sat and discussed about a programme for the community women. They asked Rose to gather other women so that a meeting could be held with them. Rose said, "I shouted out to my neighbours and gathered some of them. The visitors said that they were from an organisation called SRSO. They said that they would guide and support the local women if they agree to get together and form a Community Organisation (CO). They would help us to increase our incomes by supporting activities that we identify and can do ourselves. I understood their message and then explained this to fellow women. SRSO staff then left us saying that they would come again."

In the next visit, a female Social Organiser (SO) also joined her male colleagues and visited the



settlement. A meeting with local women was held. Rose said, “The female SO asked us to get together and sit in a circle. Then she recited few verses from the Holy Quran and then asked each one of us to introduce ourselves, one by one.” Rose said with a laugh, “Initially, we thought that the one who will speak first and loudest may get more benefits so everyone began to talk at once and there was a chaos! However, with SO’s guidance, we learnt how to conduct meetings properly. We became more patient and spoke on turns. As per SO’s guidance we formed a Community Organisation (CO) with 21 women members. As I knew how to read and write, I was selected by the CO members as their president. I learned mediating meetings, keeping records, and savings in a three-day training session in Sukkur town. SRSO also provided us with a register to keep records of the meetings. In one of the meetings SO informed us about the Micro Investment Plan (MIP) that each household was supposed to prepare. The household was asked to identify one income generating activity that they can undertake on their own, to mention the reason for not being able to undertake this activity, and what support was needed to make it happen. In my plan, I identified the potential for livestock rearing and said that since we did not have enough money, we could not raise livestock. If I could access some capital, then I could start livestock rearing. Based on my plan, I applied for a CIF loan for Rs. 9,000 (USD 90). With this amount I bought one female goat. This goat produced twin kids. We consumed goat milk and after raising the kids for six months, we sold one goat for Rs. 8,000 (USD 80). Adding some savings, we returned the CIF loan.”

Rose continued her work as a cleaner in houses and managed to save Rs. 10,000 (USD 100). Rose managed to buy a second-hand motor cycle for her husband for street vending. He would

buy ice cream and *kulfis* (traditional ice cream) from local producers and then went from street to street to sell these items. The family's economic situation was showing signs of improvement until the 2010 floods hit their area. The residents had to evacuate. Rose and her family left the village and took refuge in a camp. Rose said, "Our village was drowned in the flood water. We saved our lives and livestock and moved to an emergency camp. In the initial months, SRSO and other aid organisations provided food items, but after several months they left us." Rose and her husband collected some branches and straws and made a shelter, where they lived for one year. She said that as they lived with the goats in the same shelter, her children suffered from viral diseases. They could not afford treatment and her daughter passed away after suffering for months.

While Rose was pregnant with her fourth child, she kept working in others' households and begged people to feed her family. She said, "I left my children with the goat. They played the whole day with the livestock and even ate mud when they got hungry. I could not take care of them properly because I had to work to feed them. The eldest son also died after five days of suffering. The work stress, hunger, and helplessness made me vulnerable and my child was stillborn. I went to the hospital and begged to the doctor for my treatment, but they refused because I could not even afford my medicine. My poor husband continued to sell ice cream but earning was not sufficient to feed the children properly, many a times they would sleep hungry."

Rose sold goats to repay the outstanding CIF loan. Then she learnt that SRSO has a Low Cost Housing Scheme for the flood affected people. She registered herself. In 2011, SRSO provided her financial support to build a single room mud house. She said, "Previously, we had to share our shelter with the livestock. In rainy seasons, we wrapped ourselves with plastic bags to protect ourselves from the rain water. My children suffered from diarrhoea, malaria, and skin infections due to stagnant water, open defecation, and mosquitoes. Now, I have a good shelter and I feel secure."

In the same year, she applied for a CIF loan and received Rs. 10,000 (USD 100). With Rs. 6,000 (USD 60), she bought a goat and with the remaining amount, she bought a second hand sewing machine. She had learned stitching dresses from her mother. Apart from working as a cleaner in other people's houses, she started to utilise her skills and stitched dresses for fellow villagers. She charged Rs. 100-150 (USD 1-1.5) per dress depending on the design. Rose saved money and returned the CIF loan within nine months.

Rose stated that she actively participated in activities and sessions of the CO. She learned about family planning, health, and hygiene in these sessions. She, along with other leaders from different COs in her union council travelled to Kashmir to meet leaders of COs and learn from their experiences. She said that in Kashmir, the LSO leaders were more active and they were punctual in saving money and attending meetings. On return, she shared her experience with her CO members.

One-day, Rose was approached by an NGO to work for them as a Community Resource Person (CRP). The organisation worked on family planning. Rose became a CRP and conducted sessions with CO members. Rose worked with the NGO for seven months and received Rs. 6,000 (USD 60) as her monthly honorarium. She said that her experience as a CRP enhanced her confidence and she applied for the post of Field Coordinator at Mary Stopes Society (MSS). MSS worked on maternal health and family planning for five months in the area. Rose was selected as a Field Coordinator, given her background of community work. She received a monthly salary of Rs. 16,000 for five months. She used her earnings to meet household expenses as well as saved some amount.

Rose said, "In 2016, I applied for and received a CIF loan of Rs. 12,000 (USD 120). I added Rs. 25,000 (USD 250) from my savings and bought a cow. It has now produced a calf and gives 2 litres of milk daily. As my goat also gives milk, I sold the surplus milk, bought and raised hens that have multiplied now. I bartered some hens for two ducks. Now, I have two goats, a cow, a calf, two ducks and seven hens that give eggs. This has increased my household income and improved the nutrition and health condition of my family. Besides this, we farm a landlord's plot of land on share basis. We get wheat and seasonal vegetables from the farm. Using farm produce and milk for family consumption, we are able to save our cash that was earlier spent on purchasing from outside."

Rose concludes her story saying, "My life has seen many ups and downs, including heartbreaks and natural and health shocks. A point was reached where there seemed to be no hope. Yet my life began to change when SRSO entered our community and guided us to set up our own CO. Since then, Masha Allah, things have continued to improve, not only for my family but for many other families too. Today we are on a path that SRSO showed us, the path to a better future."

4.14

Ms. Meer Zaadi



Meer Zaadi and her husband posing for a photograph in front of their house.

Ms. Meer Zaadi is a 43 years old lady, born and brought up in Village Ghulam Haider Khoso of Kashmore district. She was the youngest of her seven siblings: three brothers and four sisters. Recollecting her childhood memories, she said that her father worked as a *munshi* (book keeper) at a brick kiln on meagre wages. Her mother made quilts for villagers on demand. Meer said that as per local social norms she, like other girls in the village, did not attend any school.

Meer's parents arranged her marriage at the age of 18 to a man from her relatives. She said with a laugh, "He was at least 15 years older than me. As per tradition, I was not even asked about my willingness for this marriage. At the time of my marriage, my husband was an apprentice cook at a restaurant in Kandhkot town and earned about Rs. 10 (USD 0.1) per month. He used to hand over his earning to his mother. The family of seven members, including her parents-in-law, sister-in-law, and brother-in-law and his wife lived in a straw hut.

Soon after Meer's marriage, she took the responsibility of undertaking household chores. Meer said, "My day started with collecting water from *Peer's* (local religious figure) house for household consumption. That was the only hand-pump suitable for drinking water. All villagers collected water from the hand-pump so we had to wait for our turn in the long queue to collect a single bucket of water. Then, I helped my sister-in-law in making breakfast for the family. We usually boiled rice for females and children and wheat *roti* (flat bread) for males in the family. We did not own any land. Our men worked as labourers to earn for the family. Females stayed back home, looked after the children and waited for our men to return home, and then cooked our second

meal at night. We did not have any activity than socialising with neighbours the whole day. In the evenings, I would go out to collect wood pieces and dried cow dung to make fire for cooking purpose.”

After four years of her marriage, Meer gave birth to a daughter. She said that later, with the natural gap of two years between every child, she had seven children: three daughters and four sons. Meer said that until recently, she did not have any awareness about family planning or child and maternal healthcare. With the increase in family size, they needed more resources and they faced food shortages more often. She said that in the days when their men were not fortunate enough to find labouring work, they had to take loans to feed the family. She explained, “Our men managed to take loans. We did not know from where and how they managed it. We did not have the courage to discuss about anything related to money and purchasing.”

Meer remembers that women were restricted to the boundaries of their houses. Even in serious sickness, they were never allowed to visit any health facility. They relied on homemade remedies during illness. Women’s mobility was strictly prohibited in the village. Meer explained, “Once my daughter suffered from serious sickness. I asked my mother-in-law to accompany me to take her to a *hakeem*, she warned me by saying, ‘Do not even mention of going to any *hakeem*. Your husband would kill you if you mention it to him’.”

Meer narrated that one day her husband came home in anger and said that they had a fight with some outsiders. For a week they (outsiders) had been repeatedly visiting the village and wanted to interact with the females. He warned us to not step outside the house. My mother-in-law became more strict regarding our mobility. For our protection, she fetched water by herself and kept an eye on us. One day, while she was standing in the queue to collect water, she heard women talking about *Tanzeem*. She heard positive things about the outsiders, whom our men had misunderstood. Returning home, she talked to father-in-law that the outsiders are not at all harmful. They have already started working with the females in the other villages. She said that the females at the hand-pump were praising them.

Meer Zaadi and her mother-in-law gathered more information about the outsiders from the females. They learned that the officers are from an organisation named SRSO and they work with the females to help them improve their living standards. Meer said, “My mother-in-law, being the eldest among us, asked our men to collaborate with the officers and asked them to help us too.”

The menfolk of the village met SRSO field staff to know more about their organisation and programmes. Meer said, “Our men questioned the SRSO staff that how our uneducated women will work or participate in your meetings when they do not even know how to speak?

After many misconceptions were resolved, women were given permission to attend the meetings with SRSO’s field staff. Meer said that men also attended the first meeting and observed it. In the meeting, she learned that SRSO will only work with women. Women will get organised in

Community Organisations (CO) and will choose their presidents. Meer, inspired by the officers in the first meeting, actively participated in the second meeting. She said that 21 women agreed to form a CO. Being the most active and trustworthy in the neighbourhood, the CO members selected her as their president. Meer said that four COs were formed in the village.

After the CO formation in 2009, Meer participated in a three-day training session about meeting management and record keeping in Sukkur. She said, "I had never stepped out from my village before. This was the first time when I travelled outside the village. I met many females from different villages in the training sessions. I learned to vocalise my thoughts and share my opinions. When I returned from the training sessions, CO members gathered at my hut to know what I had learned. I shared my experience and promised them to work with them more actively."

Meer and her fellow CO members started to have their meetings. She said that she encouraged every member in the CO to share their opinion, discuss their problems, and save money. She had learnt that without discussing problems and writing a resolution, they would not get support from SRSO. Therefore, she asked females to come up with the ideas to improve their lives.

Meer said proudly, "The first accomplishment we made through our CO was that we brought a hand-pump scheme to our village. Drinking water was the biggest problem in our village. All villagers shared a single hand-pump at the *Peer's* house. We used to have arguments over turns. Therefore, all the CO leaders got together at the platform of the Village Organisation (VO) and passed a resolution to SRSO. After a survey, SRSO provided us four hand-pumps nearer to our houses."

Secondly, the VO passed another resolution to SRSO for Community Investment Fund (CIF) to be utilised for income generating activities. Meer said, "SRSO shared with the CO members the results from their Poverty Scorecard Survey. Our SO had told us that CIF loans will be given to those with poverty score of less than 23. We made a list of eligible CO members and passed a resolution to SRSO to provide us CIF loans through local VO. My PSC was 5 and I desired to raise small livestock. I applied for and received Rs. 10,000 (USD 100) from the CIF in 2009. I bought a goat with this money. After six months, the goat produced two kids. I raised the kids and sold one for Rs. 12,000 (USD 120) when it was time to return the CIF loan."

In 2010, the mega flood hit the village. Meer and her fellow villagers left their village and took refuge in an emergency camp in Kashmore. She said that when they returned to their hamlet, all huts were destroyed by the flood waters. They kept their children under the shades of trees and started to collect branches and straw to build their huts. SRSO teams arrived to conduct a survey for the Low Cost Housing Scheme. Meer said, "SRSO registered our names and provided financial support in building our houses. My husband and I built a two-room brick house with the money. It was much better than our previous hut."

To improve livelihoods, SRSO provided Vocational Training to the villagers. Meer's eldest son attended a 15-day long training session in Islamabad, where he learned repairing mobile phones.

Returning from the training session, he started to work at a mobile repairing shop in Kashmore town. With the passage of time, he became a partner with the shop owner. Meer said that now her son earns Rs. 6,000-8,000 (USD 60-80) per month.

Meer said that the community women were also provided with training that enabled them to diversify their household incomes. Meer, along with other village women, attended a training session, where she learned making Sindhi caps. After successful completion of the training, SRSO provided inputs to the trained women to make Sindhi caps. Meer said, "In our CO, we have 11 women who prepared the first order worth Rs. 30,000 (USD 300). We were given the inputs. We just made caps and got money as compensation for our labour. Now, we make hats and sell them in the local market. With SRSO's support, we also participate in various exhibitions where our products are sold. We have attended exhibitions in Karachi as well."

Observing her unwavering contribution in rebuilding the family's livelihood, her husband allowed Meer Zaadi to actively participate to work for social causes at the community level. She said that she gained her husband's trust and confidence. She called out a meeting of the Village Organisation to discuss the post-flood issues that the villagers faced. She said that in a discussion in the meeting, they found out that one of the reasons of fatal viral diseases was muddy streets and stagnant water. They rallied to the District Commissioner's office, which linked them with the concerned government department, to build brick pavements in the village. She said that the department funded a project that covered 3 km of lanes with brick pavement in the village, which resulted in improved sanitation of their hamlet.

Talking about her services at the community level, Meer said, "After flood, we were homeless and helpless. Our children suffered from viral diseases. The standing water in streets and mosquitoes spread malaria. I led my CO members and rallied to the District Health Officer's office to seek medical support for the community members. Soon after, a medical camp was provided where we were treated free of cost."

Acknowledging her contribution to the community's development, all Village Organisations in the Union Council selected Meer Zaadi as the chairperson of their Local Support Organisation (LSO). Meer explained, "My motivation and courage to represent my people comes from being a member of CO and VO. This gives me strength. Alone I am no one. With the passage of time, people's trust and community's needs compelled me to speak up for our rights. As I started to get involved in social activities and accomplished developments, I felt happy. It gave me peace of mind. Throughout my journey with CO, VO, and LSO, I have developed the skills to articulate and vocalise our needs and talk about our rights."

Meer Zaadi further explained, "In the local elections in 2015, when the landlord visited the village to seek votes for his party, our men directed him to talk to the women. Our men said, 'We will cast votes to the one whom our women suggest. Of course this created a lot of fuss. Just as before, the landlord started to warn us that we must vote for him, but we chose to sit and talk

peacefully. All COs gathered and I asked the landlord to join and sit with us as we sit in our CO meetings. In the meeting, I announced openly, 'So far, you have looked down upon at us. You have never considered our troubles. However, now, you will have to listen to our demands if you want our votes.' He agreed to support us in every issue that we will be asking to resolve in the future."

Moreover, Meer voluntarily worked with Mary Stopes Society (MSS) to create awareness about family planning in the union council. She said that she invited the District Programme Manager to the LSO meeting and ensured her support in field coordination. Meer linked the NGO's field workers with the leaders of CO and they arranged workshops at CO level. Meer said, "In the beginning, we faced opposition from many regarding contraceptives, but with the passage of time people are accepting its importance. I suggest to the new generation of my UC to have only 2-3 children, so as to be able to raise them properly and give them good education."

With increase in her exposure to the outside world, she started to think about her children's future as well. She decided to send the youngest two to schools to get education. It was not possible for her to educate elder children because the family could not afford their educational expenses. Her elder two sons started to work at a young age to meet the household needs. The eldest son repairs mobile phones and the second one is a barber. Her three daughters have learned stitching dresses from a tailoring training provided by SRSO and they earn money by stitching clothes for the villagers. Now, as she has diversified sources of income, she can spend money on her younger children's education.

Meer concludes her story with great pride, "Not only did my decision of joining CO improved my household income, but also it has impacted our social wellbeing. I am looked up to whenever anyone in the village requires support. Even the landlord meets me with respect. With SRSO's support, we are witnessing a tremendous social change here. The role of women is now being recognised, and they are being heard. Insha Allah, the future will be much better than our sad past."

4.15

Ms. Sharma Khatoon

Ms. Sharma Khatoon lives in Bakhoo Chachar, a small village in District Kashmore of Sindh, with her four children: three sons and a daughter. She was second amongst the 10 children of a poor tenant farming family. The family did not own any land and worked on a local landlord's land. This was their sole source of livelihood. Given the large size of the family, they were always under resource constraints, particularly not having enough food to eat.

Recollecting her childhood memories, Sharma said that she was just twelve and had completed 2nd grade when she was forced to leave school and do work. The work involved collecting cow dung, weeding the fields, cutting the harvest, and undertaking domestic chores. Sharma said that she begged her mother to let her stay in school, but her parents did not think it would be fair to let a growing girl to go to school as she would be walking across the village. The family was afraid of some mishap with their daughter therefore, they kept her near the house and under their direct observation. This was part of the existing social norms of the area, i.e. girl's education has no importance, girls are temporary 'guests' in paternal homes, etc.

Soon after Sharma was married off to a man from Village Bakho Chachar and started living with her new family. Sharma's new joint family included her parents-in-law, two brothers-in-law and their wives and three children who lived in a single-room mud house. As productive assets, the family owned a buffalo, two goats, one donkey, and three acres of land where they cultivated rice and wheat for household consumption. Some surplus milk was sold. At harvest time, some

wheat and rice was also sold. The income from these sales was never enough to meet the basic needs of the family. Sharma said that soon after her marriage, apart from household chores, she was given the responsibility of looking after the household's animals.

Sharma said that although she worked very hard and made every effort to prove to be a good daughter-in-law, she had a difficult time with her mother-in-law and sisters-in-law, who treated her like a servant. This situation made Sharma very sad and often she became very afraid. Such was the situation that Sharma could not even think about visiting her own mother as this would give more excuses to her mother-in-law to curse her further. Despite this, Sharma carried on with her work and life hoping that life will improve.

After one year of her marriage, Sharma had a daughter and later with the gap of one and a half years between the children, she had three sons. There was no awareness about mother and child healthcare; following traditional practices was the norm. One of her sons passed away soon after his birth. Sharma said that she worked in the fields till the very end of her pregnancy. One day, she was working in the fields harvesting crops, when her labour pains started. She started to move towards her home and the baby was born on the way home. Soon afterwards, her son passed away.

Sharma said, "We had brackish ground water that was not suitable for drinking purpose. To fetch drinking water, we had to walk for an hour to another village. We used the fields for defecation. We went out very early in the morning or in the late evening. In sickness, we relied on traditional herbs and homemade remedies."

Although Sharma's husband contributed to the household's farming activities, her sisters-in-law and brothers-in-law always found some excuse to complain. They complained about Sharma not working even when she was sick. Intra family arguments, disputes, and fights eventually made the situation unbearable for all. Finally, a decision was made to split the family. Sharma's father-in-law and husband built a single-room mud house. Sharma moved to this mud house with children and husband. From the three acres, Sharma's father-in-law allocated her husband one acre of land, where they cultivated rice and wheat, as well as some winter peas. Sharma said that the family split did not ease her financial situation. Her family still faced many problems however the mental torture of fights with her in-laws was now over.

Sharma said, "When the SRSO field staff visited our village for the first time, our men did not allow them to interact with us. They were called strangers, and according to the social norms, women were not allowed to interact with strangers. However, SRSO staff continued to visit the area, and eventually some of the families were convinced and they allowed their women to meet with the SRSO team. However, my husband and father-in-law had strictly prohibited us from meeting them. The main reason for this was their lack of trust in fellow village men; therefore, it was even harder for them to trust the outsiders. The village environment was generally not considered secure for females. We lived in constant fear. This fear was about someone passing



Sharma poses for a photograph holding her son and a goatling in both arms.

bad comments or remarks about us and that this would then anger our family men. Due to this fear, our life was bound to the house and the farm fields”.

Sharma continued, “In our neighbourhood, SRSO’s field staff started to have monthly meetings with women. After a couple of months, my neighbours visited me for some reason and told me about SRSO’s programme and its benefits. I was saddened to know that I was left behind and could not become a member of Community Organisations (CO) that our neighbours had formed. When my husband returned home from the fields, I locked myself in the house and began to cry and begged his permission to attend the meetings with the neighbouring women. After a long session of crying and arguing, he finally relented but on one condition that I should not blame him if anything went wrong after my becoming a member of CO. I came out of the house and finally was able to join the local CO.”

After joining the CO, Sharma learned that the CO had a president and a treasurer, who had received training by SRSO. She started to regularly attend the meetings. Sharma said, “The CO was named as Haq Bahu, after the name of our *Peer Murshid* (Sufi saint). CO became a social forum and we gathered there to share our problems and to seek solutions to them. In the beginning, it was very exciting for me trying to remember the date of our CO meeting. Before, we did not care about dates, months, and years. We did not know that a thing called calendar existed.”

SRSO had conducted the Poverty Scorecard census in Kashmore district. Results from this poverty census were shared with each household. Sharma said that she too was given the result of the poverty census. Her poverty score was 10. She remembers that in one CO meeting, she was asked about what she wanted to do to improve her poor condition.

Sharma recalled that her diet at home was basic and not very nutritious. The family often ate less than the required amount. Sometimes there was no food at home. She said, "In the years low harvests, my family relied on charity from a wealthy landlord and also my husband worked as a day labourer to make ends meet." In this situation, Sharma felt that she should aim to have some goats that would provide milk and also become important economic assets. Children will also have goat milk to drink.

Through the CO, Sharma got to know about Community Investment Fund (CIF). She applied for and received a CIF loan of Rs. 9,000 (USD 90) in December 2009. She bought a goat with this money. After few months the goat produced two kids. Everyone, especially the children were happy now. In 2010, the super flood hit the area and like others, Sharma's family had to leave the village. The family found refuge in a relative's house in Kandhkot town. She remembers that her stay was very uncomfortable as they, along with their livestock, had become dependent on their relatives. Soon after, Sharma learned that SRSO had set up emergency camps for flood victims. Thereupon, her family moved to one camp site, where they stayed for one month. SRSO and other NGOs provided food aid to the camp residents. Due to lack of adequate feeding, their goat became feeble and finally died. Sharma somehow managed to save the two kids.

Two months after leaving the village, Sharma and her family returned. They were shocked to see the condition of the village; their homes were destroyed and farm fields were under water. SRSO provided the family with a tent as a temporary shelter, and food for two months. In the meanwhile, the menfolk of the village got together, collected branches and straws, and made mud bricks. With these materials they made simple mud houses. Family members also managed to catch some fish from the flooded fields.

Sharma continues with her story, "Our lives became more vulnerable when viral diseases spread in the village. We did not have access to safe drinking water. We drank stagnant flood water to quench our thirst. Even our livestock became susceptible to diseases. Many households lost their cows and buffaloes. Also, the streets were muddy, we could not move easily. So, here we were, with very little to eat, dirty water to drink and living in mud."

Given the issue of widespread livestock disease in the area, SRSO organised training for community based para-veterinarians. Sharma was selected by her CO to attend the training. Upon return, Sharma began to provide basic veterinary services to community members at a small cost. She charged Rs. 150 (USD 1.5) per visit. CO members also requested SRSO to provide hand pumps so that the community members can have safe drinking water. After a survey of the whole village, SRSO installed water hand pumps throughout the village. Sharma said that for every three households, one water hand pump was installed.

In 2011, Sharma sold one of her goats for Rs. 9,000 (USD 90) and returned the CIF loan that she had taken in 2009. Sharma said, "My husband suffered from malaria, and it took him a very long time to recover from the sickness. He could not work in the fields. We relied on charity for some months. We also went hungry some times. We became helpless when our children asked for food. In order to try to get back on her feet, Sharma applied for and received another CIF loan in 2011. She said, "As part of his inheritance from his father, my husband was given a donkey. This became a burden for us. We worked hard to feed it but it was of no use to us. With the CIF loan, I bought a cart. Now my husband drove the donkey cart and would rent out his services for small amounts. He began to earn about Rs. 60-80 (USD 0.6-0.8) per day. On a good day, his earnings went up to Rs. 200 (USD 2)."

Sharma herself attended another training provided by SRSO. In this training, she learned to make *Rillis* (traditional floor/wall covering) and appliqué art. Now she makes *Rillis* and appliqué work for the fellow villagers. Sharma said, "The villagers provide me with the inputs, and I do appliqué work on fabric and *Rillis*. I charge Rs. 150-200 (USD 1.5-2.0) for my labour to make a single piece. This has allowed me to contribute to my family income."

Sharma continued, "CIF through the CO was life changing event for me. Today I am able to rebuild my livelihood. In 2015, I took another CIF loan of Rs. 9,000 (USD 90) and after adding some amount from my savings, I bought a calf. Now, it has grown and become a cow and produced a calf. We use the milk for household consumption. I look forward to raising the calf and sell it out for more than Rs. 50,000 (USD 500)."

Sharma concludes her story, "Our income sources have become diversified. My husband is working with his donkey cart. I provide services and make *Rillis*. We now have good assets. More than income, we have also witnessed a change in social norms. Now there is more focus on education. My eldest child, my daughter, missed out on education due to our poverty, but second child (a son) is attending school. The youngest son will also start school when he grows up. All these changes could not have happened without us women getting together into our Community Organisation. We are thankful to SRSO for all their social guidance and financial support. We have, in many respects, broken the cycle of poverty. Now, we look forward to a much better future for us and for our children."

Conclusion

What are the pathways out of poverty for a poor rural woman? How can a poor woman, in one of the poorest districts of the country, harness her own inherent potential if she has never attended school, is married at an early age, has a large number of children, her mobility is confined to the home and the agricultural fields, has no assets of her own, has no income generating activity, is married to a labourer whose earnings are not sufficient enough to even properly feed the family, whose family has not only suffered from natural disasters but has been split from the joint family system due to financial constraints, has suffered major health issues, and who lives in a patriarchal society where women's roles are traditionally defined and enforced? These are some rudimentary questions that define what life is all about for an impoverished woman belonging to the Kashmore district in Sindh.

The aforementioned case studies are a glance into the lives of these suppressed women and an attempt to encapsulate their grief, misery, and hopelessness in words while also highlighting the ember of hope and desire that burns inside them. The positive stories of these 15 women serve as a reminder that if determination is lent proper support, these women can devise effective pathways out of poverty. Since poverty is essentially a household level phenomenon, effects of poverty are at the household level, pains of poverty are felt at the household and intra-household levels, and women and children suffer the most pain. These 15 amazing women proved that despite suffering from relentless poverty, poor rural women have the potential and ideas to improve their lives and livelihoods, and once they are set upon spinning their fate around, there is no turning back.

In light of the need, SRSO undertook its first action, under the Government of Sindh's UCBPRP; it conducted a poverty census to identify poor and poorest households, enabling SRSO to socially organise poor rural households through their women representatives. A series of meetings were conducted with the communities and the community women; a process that always did not go smoothly. In many cases the community men showed dramatic resistance to SRSO's staff members, including female staff members, who interacted with the community women. However, the relentless efforts and persistence by SRSO translated into success when eventually, men allowed the meetings to take place.

In these meetings, SRSO's staff explained the objectives of UCBPRP, enlisted the willingness of women, and supported fostering of women's COs. This step triggered the process of change in the existing social norms. Women, through this newly provided platform, had their own selected leaders, began to meet regularly, discussed their problems and issues, and sought solutions for their problems. Women were no longer invisible and alone – now they were united. This unity began to strengthen them, gave them confidence, voice, and above all reignited hope. COs became a forum through which SRSO could reach out to all community women and their households. Once the CO was in place, then other complementary actions began, both by the women as well as by SRSO, thus commencing the social and economic empowerment of poor women of the Kashmore district.

Through regular CO meetings, women members began to save small amounts regularly, i.e. Rs. 5-20 (\$ 0.05-0.20) per meeting, depending on each member's capacity. The

savings were given to the CO manager who kept a record of all transactions. The process of holding and conducting meetings and gathering savings further strengthened the social bond between the women members. They were also encouraged to develop their Micro Investment Plans at the household level, which provided them an opportunity to put forward their ideas and suggestions for prospective livelihoods which would consequently increase their own assets and incomes, enabling them to substantially contribute to the household economy. In MIP, each woman member of the CO stated the economic activity that she and her household could undertake while highlighting the constraints they faced and suggesting the probable support that, if received, could remove the constraints and enable them to initiate their income generating activity. These case studies also draw attention to the various types of economic activities identified by the women in their MIPs, e.g. livestock rearing, micro shops, sewing machines, vocational training, etc. Since each poor rural woman faces a unique set of circumstances, MIP allows each household to identify their own potential activity for support, hence customising the support efforts to cater to individual needs. Such flexibility is not possible in top-down projects which usually pursue 'one size fits all' approach.

Once the MIPs had been developed, the next step for these newly organised women was to access available capital to implement their plans through the Government of Sindh granted CIF managed by the Village Organisations. Loans from CIF were small, amounting to Rs. 9,000 - 15,000 (\$ 90-150) per borrowing member, but enough to start a life-changing process. All CIF loans were productively used and repaid within

the due period. CIF was a strategic support to economically empower these women. Income from CIF funded activities provided direct benefits to the rural women and their families. They were able to save more, improve their children's diet, send children to schools, improve their housing/shelter, build assets, and get their menfolk involved in their micro enterprises. What essentially began as a woman-only activity soon involved all household members. This brought visibility to and recognition of the women's efforts, especially from mothers-in-law. Some of the existing social norms began to change. Where women were kept aloof from all financial matters and decision making and their roles were confined only to unpaid family/household care and productive work, now they had direct control over new micro enterprises and the subsequent income. Intra-household dynamics had begun to change for good.

Organised women through COs, VO, and LSOs also began to reach out to other local stakeholders, e.g. government departments, to seek their support. There were several cases of linking up with local political leaders and elected representatives. This reflects upon the initiation of the process of political empowerment of rural women. SRSO supported thousands of women to get National Computerised Identity Cards (CNICs), and registered them as voters as well. These women and their tiny embers of hope, once properly ignited, became the torches of prosperity for not just themselves, but the entire communities.

The answer from these 15 individual case studies to the question of 'what are the pathways out of poverty?' lies within the symbiotic relationship of social mobilisation and CIF and the role of the support

organisation. i.e. RSP. Poor rural women have to organise, foster COs, select honest and competent leaders, meet regularly, initiate savings, prepare MIPs, undergo technical and managerial trainings, access CIF loans, and foster linkages with other governmental and non-governmental sources of support. These case studies also clearly demonstrate and provide evidence that under the Government of Sindh's UCBPRP, the poor rural women of Kashmore district are finding pathways out of poverty.

SRSO is continuing its efforts by further mobilising other resources and projects to support the rural women of Kashmore. Women's social, human, and financial capitals have been tremendously enhanced. While there are significant tangible benefits of

UCBPRP, perhaps the most important benefits are the intangible ones, i.e. the contribution to changing the social norms that gives more visible social and financial space to women to play increasingly active roles in their own development, their children, their families, and overall their communities.

Women of Kashmore have demonstrated that they are now on the path to improve their lives and livelihoods. These women and their organisations can do much more, provided that the Government of Sindh devises a more enabling policy environment that formally engages and works with the support organisations and women's own organisations, not only in Kashmore district, but across the province.

Glossary

Community Organisation: A Community Organisation (CO) is a participatory body representing 15-20 households from a geographically contiguous area, i.e. a mohalla, a small settlement, etc.

Community Investment Fund: Community Investment Fund is a grant that is provided to a Village Organisation for enabling the members of COs to implement their income generating/economic asset building activities identified in their Micro Investment Plans (MIP).

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

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

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

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

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

Local Support Organisation: Local Support Organization (LSO) is the federation of all VOs at a Union Council level.

Mobilisation: To organise people in proper groups to achieve certain objectives.

Natural Capital: Natural resources such as land, soil, water, forests and fisheries. Also refers to as natural resources, e.g. agriculture, livestock, horticulture, forests, etc.

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

Social Capital: Social resources, including informal networks, membership of formalised groups and relationships of trust that facilitate cooperation and economic opportunities.

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

Village Organisation: A federation of all COs at the village level.

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

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

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