



VOICES FROM THE FIELD



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

Voices from the Field - Unheard stories from women in Pakistan



UNIVERSITY OF CENTRAL ASIA



VOICES FROM THE FIELD

Case Studies from Districts Tando Allahyar, Matiari and Sujawal, Sindh

2018

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Abbreviations

AKRSP	Aga Khan Rural Support Programme	LSON	Local Support Organisations Network
CAT	Community Awareness Toolkit	MER	Monitoring Evaluation and Research
CI	Community Institution	MHI	Micro Health Insurance
CIF	Community Investment Fund	MIP	Micro Investment Plan
CIG	Community Investment Grant	MIS	Management Information System
CMST	Community Management Skills Training	NADRA	National Database and Registration Authority
CNIC	Computerized National Identity Card	NRSP	National Rural Support Programme
CO	Community Organisation	O&M	Operations and Maintenance
CPI	Community Physical Infrastructure	PIM	Programme Implementation Manual
CRP	Community Resource Person	PINS	Programme for Improved Nutrition Support
DO	District Office	PITD	Physical Infrastructure and Technology Development
DPO	District Programme Officer	PIU	Programme Implementing Unit
DRR	Disaster Risk Reduction	PPRM	Programme Planning and Review Meeting
EPI	Expanded Programme on Immunization	PSC	Poverty Score Card
EU	European Union	RSP	Rural Support Programme
F&A	Finance and Accounts	RSPN	Rural Support Programmes Network
GAD	Gender and Development	SM	Social Mobilisation
GOS	Government of Sindh	SMC	School Management Committee
HH	Household	SMT	Social Mobilisation Team
HO	Head Office	SO	Social Organiser
HRD	Human Resource Development	SRSO	Sindh Rural Support Organisation
IEC	Information Education and Communication	SUCCESS	Sindh Union Council and Community Economic Strengthening and Support
IGG	Income Generating Grant	TOP	Terms of Partnership
IMI	Institutional Maturity Index	TOT	Training of Trainers
IRM	Institute of Rural Management	TRDP	Thardeep Rural Development Programme
IT	Information Technology	TVST	Technical & Vocational Skills Training
JDC	Joint Development Committee	UC	Union Council
JGI	Jubilee General Insurance	UCBRP	Union Council Based Poverty Reduction Programme
LHW	Lady Health Worker	VDP	Village Development Plan
LMST	Leadership & Management Skills Training	VO	Village Organisation
LSO	Local Support Organisation	WASH	Water, Sanitation and Hygiene

Foreword

One of the important problems in the current world is that needs of poor communities, particularly of women, are never heard. The problems, struggles, limited resources, and lack of access to innovation make the life of poor rural households difficult. Also, not everyone can hear the voice and not everyone can understand the struggle of such communities. Fortunately, many national and international organisations across the world aim to support vulnerable communities.

Rural Support Programmes Network (RSPN) is one of these organisations which works very closely with communities through its partner Rural Support Programmes (RSPs) in remote areas of Pakistan and aims to support vulnerable communities. Based on the reports, the results show that the main goals of RSPN/RSPs are to mobilise and organise poor households into their own organisations and then to develop their capacities for managing these organisations. RSPs also provide support for income generation activities. RSPs encourages each member household to turn simple ideas into a business or service which bring immediate benefits for them and the locality. Usually reports show numbers, but they do not represent the voices and the real situations that people face. With the aim to make others understand the situation of poor communities, RSPN involved students in a research project. This gave an opportunity to students to meet with poor communities in Sindh, Pakistan, conduct research and write a report. RSPN involved students from the University of Central Asia (UCA) set up by the Aga Khan Development Network (AKDN). This university is a private, not for profit, secular university formed through an International Treaty signed by the Presidents of the Kyrgyz Republic, Tajikistan, and Kazakhstan, and His Highness the Aga Khan, in Central Asia and has campuses in three countries (Kyrgyzstan, Tajikistan and Kazakhstan). UCA's mission is to promote the social and economic development of Central Asia, particularly its mountain communities, by offering an internationally recognised standard of higher education, and enabling the peoples of the region to preserve their rich cultural heritage as assets for the future. The students are sharing their experiences of research through the stories of poor communities- ***Voices from the Fields*** - of Sindh, Pakistan.

Voices from the Field is a representation of poor communities from Sindh, Pakistan, which does not only cover the level of the community living now, but it tells every reader about the living situation of families, the role of women in the family/region, and the steps women took which were not accepted by the families and the communities. The authors describe each situation very simply with the following aims: a) to make other communities understand and hear the voices of poor communities; b) to confirm the importance of education in life especially for women; c) to encourage other women and members of the community to bring positive changes in their region using limited resources; and d) to encourage other national and international organisations to reach similar communities and help them to get out of poverty. Through this case study, the authors show the lives of people in need through stories and showcase the wonderful work of RSPN, and its partner the National Rural Support Programme (NRSP).

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Background Context

The Rural Support Programmes Network has 11-member Rural Support Programmes. RSPN/RSPs aim to promote the wellbeing of poor rural households living in the rural areas of the country. RSPN/RSPs' core belief is that since poverty lies at the household level, the pain of poverty is felt at the household level and the potential for self-improvement also lies at the household level, therefore the households have to be reached, mobilized and organized into their own network of institutions. This is the niche of RSPs since no other organisation does this. Once the poor households are organized, the process of unleashing their potential for self-improvement can begin.

The operational objective of RSPN/RSPs is to promote social mobilization and women empowerment, rooted in the Community Driven Development (CDD) approach. It was Dr. Akhter Hameed Khan who first pioneered and tested the social mobilisation approach to community driven development (CDD) at Comilla (now in Bangladesh) in the 1960s. This approach was then taken up, adapted and scaled up in northern Pakistan by Mr. Shoaib Sultan Khan under the Aga Khan Rural Support Programme (AKRSP). Given the success of AKRSP, the government and donors supported the replication of approach in other parts of Pakistan. There are six RSPs that were set up/supported by provincial and federal governments, i.e. Sarhad Rural Support Programme, National Rural Support Programme, Punjab Rural Support Programme, Ghazi Barotha Taraqiati Idara, Sindh Rural Support Organization and Balochistan Rural Support Programme.

CDD is solely based on the three-tiered social mobilisation approach. Household are first organized into a local/*mohallah* level Community Organisation (CO) consisting of 15/20 households. The COs are then federated into the Village Organisation (VOs). The VOs are then federated into the Local Support Organisation (LSO) at the Union Council level. All of these community institutions have their prescribed roles and obligations to look after.

RSPN/RSPs believe that when poor communities have their empowered organisations, then they are deliberately placed to generate and utilize capital for income generation, to build and store profitable resources, and to refine their social, budgetary, and technical skills. With the assistance of these associations, general population start to break the endless loop of destitution and in the meantime, they try to climb the virtuous ladder driving them out of poverty.

The SUCCESS Programme

In 2016, after a review of the Union Council Based Poverty Reduction Programme (UCBPRP) of the government of Sindh that was implemented by RSPs in four districts, the European Union under an agreement with the government of Sindh decided to support the Sindh Union Council and Community Economic Strengthening Support (SUCCESS) Programme in eight more districts of Sindh, i.e. Matiari, Sujawal, Tando Allahyar, Tando Muhammad Khan, Qamber Shahdadt, Larkana, Dadu and Jamshoro through RSPs. The primary objective of the Programme is to improve the quality of life of communities living in rural areas that lack basic facilities by harnessing their own potential. The specific objective of the Programme is to build the capacity of the rural poor women through social mobilisation and to socially and economically empower them. In the first stage of this Programme, a poverty scorecard (PSC) census was conducted for the identification of the poverty status of the households. Then, the process of social mobilisation was initiated. RSPs, through their decades of work, have demonstrated that when community institutions are financially and socially viable, then initiatives can be undertaken that can play a pivotal role in the process of socio-economic transformation. To create local level governance bodies owned and operated by the people, Community Organisations (COs), Village Organisations (VOs) and Local Support Organisations (LSOs) were formed. These organisations are expected to play an important role in identifying problems and offering solutions, with the help of the government and other development stakeholders.

Social mobilisation is a process in which community members, especially the poor, form their own community organisations (COs) based on common interests and needs. Effective social mobilisation goes beyond forming Village Organisations (VOs) and involves a long-term process of building institutions for the poor.

The concept is to build capacities of people to organise, manage their own organisations, and increase the outreach of government and other development actors for effective supply and genuine demand. NRSP provide social guidance as well as technical and financial assistance to the rural poor based on a standard three-tiered social mobilisation approach to CDD. The social mobilisation approach, centres on the belief that people including poor and women have an innate potential to help themselves, that they can better manage their limited resources if they organise themselves into their own institutions.

Furthermore, NRSPs also had 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 capacity building. 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). NRSP provided CIF, which is a community managed revolving fund where all management decision making lies with the community members, e.g. what service fee to charge, duration of micro loan repayment, and purpose for which micro loan is given. NRSP provided the overall guidance that CIF is 'to be used and not consumed and that over time its amount should increase'. All other decisions lie with the community members. CIF is targeted at the households falling in the 0-23 category of PSC score.

As of 2017, in District Tando Allahyar, Matiari, and Sujawal, NRSP had organised 5,913 (*Ghoth/Deh*) households into COs, VO, and LSOs. Community leaders were trained in management skills to lead their respective CO/ VO/LSOs, and members were trained for CIF management. An average CIF loan size per household is about Rs. 14,000 (PKR) and over 6561 women have accessed CIF loans in all above-mentioned districts. In addition to CIF, NRSP also provided IGGs to poorest households falling in the 0-11 category of the PSC score. 617 poor women members of COs received IGGs. The average grant of IGG is Rs. 11,500. IGG beneficiary households used this grant to buy productive assets to contribute to enhancing the household income. Furthermore, 26,782 households were covered under Micro Health Insurance (MHI), 1,473 community members were provided Technical Vocational Skills Training (TVST), and five brick pavement schemes were implemented in all afore-mentioned districts by the end of July 2018.

What is CIF?

Community Investment Fund (CIF) is a capital grant by the RSPs to Community Institutions (CIs) i.e. COs, VO, and LSOs. The CIF is targeted at women from poor and poorest households and is used by the CIs as a revolving fund. Poverty Score Card (PSC) is used to identify the eligible households to ensure that only the poor and poorest households (with Poverty Score 0-23) will access CIF capital and start income generating activities. This is also considered one of the major contributions to sustain the community organisations in future as the community-owned grant with operational independence at the VO/LSO level. Each CO member household prepares a Micro Investment Plan (MIP) that sets out the potential income generating activity that the household can undertake on its own. MIP also sets out the constraints that the household faces and what form of support it needs to begin the income generating activity. If it is a financial constraint, then a request is made to access the CIF loan.

What is IGG?

Income Generating Grants (IGGs) is a small grant to assist the poorest of the poor community members through one-time cash grant and guidance so that they become able to start economic/income generating activity to increase/start their incomes. Again, through SUCCESS Programme, Poverty Score Card is used to identify the eligible households to ensure that only the poor and poorest households access IGG.

What is MHI?

Micro Health Insurance (MHI) is a social protection measure for the most destitute and vulnerable households. The objective of the MHI is to protect these families from health shocks that may push them deeper into poverty and hamper their capacity to generate income, hence adversely affecting their socio-economic well-being. Poverty scorecard is used to identify the eligible households to ensure that only the poor and poorest access MHI. Under MHI, hospitalization costs are covered.

What is TVST?

Technical and Vocational Skills Training (TVST) is one of the key activities under the SUCCESS Programme to serve the talented/enthusiastic poor community members, especially women. The purpose of TVST is to design and implement demand-driven training Programmes that

provide open access to the labour market and enhance income-generating opportunities, with regards to (self) employment. Poverty scorecard is used to identify the eligible households to ensure that only the poor and poorest households (with Poverty Score 0-23) access TVST.

What is CPI?

Community Physical Infrastructure (CPI) projects are proposed to improve the basic infrastructures and productive assets used by, and services delivered to, the targeted communities. The community members will benefit from improved community infrastructures to meet their basic needs and gain better access to public services. These infrastructures will be managed, built and maintained over time by the communities, who will also form Operations and Management (O&M) committees and community saving systems.

Findings

Communities are vital to affecting positive change in the lives of impoverished individuals. NRSP/RSPN works with communities through two traversing and re-enforcing approaches, social mobilization and community engagement.

Community engagement¹ focuses on collective or group participation, not on any particular behaviour. It empowers communities and their social networks to reflect on and address a range of behaviours, issues and decisions that affect their lives and to proactively involved in their development. Community participation is a strategy that raises awareness and strengthens the capacity of both 'rights holders' and 'duty bearers' to assess, analyse, plan, facilitate, implement, monitor and evaluate interventions that will promote the survival, development, protection and participation of children and women.

Social mobilization² is a process to engage a wide range of traditional, communal, civil society and opinion leaders around a common cause or issue. Expanding beyond community engagement as a focus, social mobilization reaches out to non-governmental organisations, professional groups/networks, youth groups, women's groups, community-based organisations, professional networks and the private sector to catalyse these diverse groups to take action and/or support change a common cause. Through alliance-building and partnerships often combined with media campaigns, social mobilization also engages and motivates various partners at national and local levels to raise awareness of and demand for a particular development objective and to provide sustainable, multi-faceted solutions to board social problems.

Sustainable social and behaviour change requires collaboration at multiple levels, as partnerships yield stronger impacts than isolated efforts. Therefore, strategies of social mobilization and community engagement include using advocacy to mobilize resources and leaders to raise awareness.

¹ https://www.unicef.org/cbsc/index_65175.html

² https://www.unicef.org/cbsc/index_65175.html



Chapter 3

**Case Studies from the
three districts of
Sindh:**

Voices from the field





Courage and Confidence



Community Organisation	Shadman Jarwar 2	Village	Shadman Jarwar
District	Tando Allahyar	Union Council	Began Jarwar
PSC	20	Designation	Manager

Rukma Chetan, a 45 years old peasant woman, is a resident of Shadman Jarwar village of Union Council Began Jarwar, Taluka Chamber, district Tando Allahyar. She grew up watching her family face many hardships because her parents were tenant farmers. She was the youngest of her four siblings; three brothers and one sister. She was grateful to attend school till grade 9, because their local Hindu Custom was to keep girls at home. As she recalls, “I asked my father to allow me to continue my education after ninth grade, but my mother forced me to marry a man in the village because I was 15 years old”.

At the age of 15, she was married off to a man who was 12 years older than her. The marriage was without her consent, in accordance with the local custom. In her village, men were the decision makers while the roles of women were clearly defined, and their versatility was

restricted. The roles of women were limited to undertaking household work and working in the agricultural fields. Like other villagers, Rukma's husband was also uneducated. The illiteracy of her husband led to keep her within the walls of their house. As she puts: "I told my husband that I want to continue my education so that I would be able to give our children a better future, he replied, no. Even if I allow you, the society won't". After hearing the rejection, Rukma loses all hope of completing her education and like other women in the village, she was engaged in daily household chores.

Rukma gave birth to 4 children: 2 girls and 2 boys. Rukma and her husband worked hard to feed their children. Her husband worked as a labourer on other farmer's field whereas, she, herself started doing embroidery and stitching. She remembers that she and her husband could hardly manage to feed the children that sometimes both Rukma and her husband only provide meals to their children. To feed her children properly, she decided to take advantage of the talent she inherited from her family. She started teaching embroidery to females in her village. The money she received from villagers were in the amount of Rs. 200 PKR per person/week. It was not enough but she was thankful to be able to earn even that much.

In 2016, Rukma's life started changing for better when NRSP visited their village. She found hope when she heard from people that NRSP is here to support the local women who want to help themselves through Programmes in her village. Rukma wanted to join this organisation but her husband did not allow her. There were some villagers who were against this organisation and her husband was one of them. Due to lack of education, her husband easily got influenced by other villagers whose perception of this organisation was negative. Days went by, females in her village started attending sessions and they made a community organisation of their own called *Tanzeem*. She used to watch the women who were part of this organisation talking about their common issues. One day, she confronted her husband. As she recalls, "I told my husband to leave the road of narrow-minded people and start thinking like a civilized person for the sake of our children's future." At first, her husband hesitated to send her out to work in their village. When she became a member of CO, she was feeling enthusiastic about being the part of this organisation.

She used to attend meetings held by the NRSP team. The members of CO selected the president and manager among their own who can keep records. Later, they were introduced to the poverty scorecard system through the CO members and were told that they will get services based on their scores and needs. When the results of PSC were announced, Rukma's score was 20, so she was eligible to take a loan from the Community Investment Fund (CIF). She received a CIF amount of Rs. 15,000 (USD 150). Since livestock is one of the important priorities in village life, she purchased one goat. She planned to first raise it and to sell it for Rs. 22,000 in future. After six months, she is planning to repay the amount to keep her balance save with CO.

Rukma is very grateful to NRSP for providing opportunities and services in her village. Today, Rukma is the president of Village Organisation, part of Legal Empowerment Programme and CRP

in PINS Programme. She earns Rs. 6,000 per month through tailoring while his husband is earning Rs. 5,000 by driving rickshaw. Her children are getting an education in their village school. Her husband is happy to let her work in their village.

According to Rukma, her village is now on a right track. She is encouraging the children of her village to attain education and make use of it. She said, "In my society, people don't educate their girls but now this trend has started changing. Both girls and boys go to school in our village. Also, the women of our village are both working and getting an education." Now that she is president at VO level, they are discussing to solve the problem of clean water supply in her village. The village men respect women and their work. They now know the importance of women and they don't think bad of them for joining and working with NRSP organisation.

Rukma concludes her story with a message, "I want my community to be independent by working with each other and solving the challenges in order to live a better life."

To be Vocal and Fearless



Community Organisation	Bahadur Jalbani 2	Village	Bahadur Khan Jalbani, Chhach
District	Tando Allahyar	Union Council	Rawat Laghari
PSC	17	Designation	President

“Poverty is given by God; however, it’s in our hand to either change it or live our life under its umbrella”, said Noor-ul-Nisa, a 45-year-old housewife, born and raised in village Bahadur Khan Jalbani of Taluka Chamber in Tando Allahyar district. She grew up among three siblings: two sisters and one brother. Her father was a carpenter and the only bread earner in her family. They lived in a hut. She said that traditionally women were restricted to household chores and performing farm-related activities. Girls were not allowed to get education. However, Noor’s father never forced her to do household works. Her father sends her children to school and

supported them to get education. Noor and her brother successfully cleared Higher Secondary examination. As she recalls, “Since girls were not allowed to attend educational institutions, the village people taunted my father and tried to persuade him, they even told him once that by allowing education, you will destroy your children, but my father was firm on providing us education. We often struggled for food and medication since my father’s income was not fixed.”

Noor-ul-Nisa was 18 years old when her father arranged her marriage. She remembers, “My father told me about my cousin with whom I was going to marry and spend the rest of my life. I was not asked but told, because in our society parent’s will is considered most important.” I was educated while my husband was a donkey cart – labourer. He rented the cart to do labour work on it. Noor-ul-Nisa narrates, “After marriage, I was busy doing household work whereas my husband was the one working to earn money and feed both of us.”

After ten years of her marriage, Noor-ul-Nisa gave birth to a baby boy. Later, with the gap of two and a half year between each child, she had three more children: two daughters and one son. The child was born at her home with support from a midwife. According to Noor-ul-Nisa, she faced difficulty during her first pregnancy and her first child was not healthy that’s why she took precautions during her other three pregnancies. The other three babies were born at a health facility.

In 2016, NRSP visited the village of Noor-ul-Nisa for a survey. As she remembers, “For villagers, it was not something new. Many surveys have been done so they thought it’s one of those organisations who would just collect data and do nothing else. When NRSP visited us the second time, they called upon a meeting and gathered all the females in the village. We all were surprised since it’s the men who represent our village. Men in our village were angry and started questioning the organisation since according to our villagers, females were supposed to not take part in such kind of activities. Nevertheless, the meeting was held, and the Programme of Community Organisation was introduced to us.” Noor-ul-Nisa being the only educated female of her village understood the mission of NRSP and started convincing other women of her village to be part of it. It was difficult for her to convince them since their husbands were so against them.

Noor-ul-Nisa was successful in encouraging women so they made her the president of CO. Meetings were held, sessions were organized, and the CO of village Bahadur Khan Jalbani 2 actively started working for the betterment of their village. In 2017, she received a CIF loan of Rs. 15,000 (USD 150), which she invested in buying a tailoring machine and materials for the embroidery work. As Noor recalls, “When my name was selected based on my PSC score for CIF, I planned to start doing stitching since it was the talent I learned from my mother when I was young.” She charged Rs. 150 for children’s clothes and Rs.250 for adults. She stitched clothes fervently and carefully so that people would approach her for making their dresses.



Being the President of CO, she addressed key issues with her committee regarding the village. Water supply issue was their priority. There was no proper drainage system in the village. Thus, they started working with NRSP to solve this problem soon. Noor-ul-Nisa started saving system in CO, they can use this savings for any emergency purpose. She also invested some of her personal savings from tailoring to pay the fees for her children's schooling. Today her children are admitted in school and 'Mera Sabaq' Programme of NRSP. She wants her children to become a doctor or a policeman because it will make them contribute to their society.

Noor-ul-Nisa concludes her story with a sad memory that she recalls, "My mother in law was ill and I couldn't provide her proper meal or medication, so she died. I mourn about it even today." According to her, she does not want to face such harsh conditions again that is why she is working hard for the betterment of her family and village. In the end, she says, "We (poor) people should work hard to bring change to our lives."



Improvement and Empowerment



Community Organisation	Mohd. Hashim Nondani	Village	Mohd. Hashim Nondani, Chhan Bera
District	Tando Allahyar	Union Council	Rawat Laghari
PSC	18	Designation	President

Ms. Naseem Abdul Majeed was born and raised in Muhammad Hashim Nondani of Tando Allahyar district in 1982. She was the youngest among her siblings: two brothers and two sisters. Her father didn't have any permanent job. They lived in a mud house. When Naseem was six years old, her father and siblings all started working as labourers on a landlord's farm. They used to collect cotton, wheat and other types of crops. Their daily incomes were based on the amount of collection of crops. Naseem remembers that during her childhood, she accompanied her parents and siblings for collecting cotton on landlord's farm. Due to poverty, she and her siblings

had no access to school. All family members worked together on the agricultural field to have enough money for feeding themselves.

Naseem was married to her cousin at the age of 21. She recalled that her parents did not ask for her consent, they just informed her about her wedding. In their village, girls marry at the age of 16 or 18. Since they were poor and could not afford any ceremony or rituals for the wedding day, she stayed at home till the age of 21 and then her parents asked her cousin to marry their daughter. It was an arranged marriage and her husband was 30 years old during the marriage. Like most of the people in her village, her husband was a tenant farmer. His income was enough to feed both.

After one and a half year of her marriage, Naseem gave birth to her first child, a son. Her husband and in-laws were happy to have a son since it was a matter of pride for them in the village. With a year gap between each child, she gave birth to two daughters. Her husband was not happy to have two daughters but since they already had one son, he did not accuse Naseem. She remembers, “My in-laws use to play with my son and hated my daughters. I was tormented on their behaviour. My daughters were used to cry every day watching their brother getting love from their father and grandparents. I was both father and mother to my daughters.” Like another female in the village, Naseem took care of all household chores.



Naseem continued her story, “I was busy feeding my children when the NRSP team visited our village. At first, they just met our men and conversed with them about the Programme. The landowners and wealthy in the town declined to allow their females to interact with outsiders. Due to our harsh family conditions, my husband trusted me and allowed me to interact with the NRSP female staff. After talking to Social organisers, I observed that they were humble and wanted to support us. A light of hope sparked in me, I thought maybe Allah has sent them as a source to help and guide us.”

Naseem collected the women of her village and convinced them to join the organisation. With NRSP’s help, they formed CO and started holding meetings and sessions. By then, people who were members of CO were happy to join the organisation. In 2017, Naseem and other women received CIF loans. She was given a loan of Rs. 15,000 (USD 150). She invested the money in a shop. She began merchandising that helped her family to eat fine and do some savings. She earned 200 PKR per day as profit from the shop. Watching her wife work and contribute to her family, Naseem’s husband started behaving good with her and cared more about their children. She also received TVST training for one month and learnt tailoring. Her active participation in CO made her eligible to become president of CO. During her tenure, she initiated savings in CO and utilized the money in helping members of her community. In 2018, under Naseem’s leadership, CO members and villagers worked on the project of road construction in the village. NRSP financially supported them by contributing 1 lac and 87 thousand (PKR) in the project. Furthermore, the savings of CO were also utilized to help one of their member’s daughter who needed blood in civil hospital Hyderabad. One lac was given to that family to cure their daughter. The NRSP team encouraged Naseem to become the member of Village Organisation (VO) of her village.

Naseem gave many services as the member of VO. There was a government hospital in her village that was closed ever since its formation. With the help of NRSP, Naseem passed a request to use the hospital for medication and request to provide them with a doctor (paramedical).

Naseem said, “I don’t want my children to struggle the way I did. I want them to have a good future. I send them to school daily even if they don’t want to because being their mother, I don’t want them to end up being illiterate like me and their father.” Today Naseem has refunded the fourth instalment of CIF loan that she took in 2017. The instalments were in the amount of Rs. 1250 per instalment of which eight payments are left to be refunded. Her husband is helping Naseem to repay the loan soon. She is still serving her village as the president of LSO.

She concludes her story by saying, “Initially my life was restricted to the boundaries of my house, now I am able to support my family and village. I inspire other females of the village to get mobilised and become socially and economically empowered.”

Scope and Limitations



Community Organisation	Bahadur Jalbani 1	Village	Bahadur Khan Jalbani
District	Tando Allahyar	Union Council	Rawat Laghari
PSC	21	Designation	Manager

Farzana Ghulam Rasul, a 40-year-old, was born and raised in village Bahadur Khan Jalbani of Taluka Chamber in Tando Allahyar district. She is the fourth among her 8 siblings. Her family lived in a mud house. Brothers worked as labourers on a landlord's farm while father due to his old age was unemployed.

Farzana had a rough and tough upbringing. Farzana, voice full of sadness, tears in her eyes, narrated her childhood memories, “My father was 26 years older than my mother so when I was younger, my father was a farmer. He was able to provide us three times meals, take us to school and live a simple life as villagers. Father bought a small land so that my brothers can do farming. But when my father started getting old, he became weak and was unable to work. This affected our house condition. My eldest brother was able to complete his high school whereas my other siblings and I could not continue schooling. I passed 9th grade and then helped my mother in household chores.” Since my father’s health condition was not good, my mother and brothers asked me to marry the neighbour’s son who was 12 years older than me. I couldn’t even say no to them because of our house conditions and since I was the eldest daughter among my siblings, I was supposed to marry first. In our society, girls are family’s first priority for giving her hand in marriage. It doesn’t matter how old is your husband or what is his profession. What matters is to have the wedding before you cross the age of 18.” Farzana was 18 years old and hence she married her neighbour’s son. Since she was from a poor family and didn’t want her family to worry, she happily married her neighbour.

After one year of her marriage, Farzana was happy like every mother when they are expecting their first child. Unfortunately, she couldn’t give birth due to miscarriage. She was tormented for months but her sad days passed away when she became pregnant again. Farzana gave birth to her first daughter in the third year of her marriage. Her firstborn child was healthy and after two years she gave birth to another girl. Her daughters brought new hope to her as she started planning to give her children a better life. Farzana spent her days looking after her children and doing household errands.

Farzana recalls, her life started changing for the better when, “One fine day, Madam Naseem from NRSP visited our village for the survey. The females were asked to gather around for a meeting where they explained the Programme to us and introduced us to the mission of their organisation.” According to Farzana, the females of her village were full of hopes when they met the representatives of the organisation. Her husband supported her and encouraged her to be a member of CO. In late 2017, Farzana was eligible to receive Micro Health Insurance card based on her PSC score. She also received a CIF loan of RS. 15,000 (USD 10), which she spent on a home-level business. Farzana and her husband started saving money to repay the loan and save some of it for future. The repayment was in the amount of Rs.1250 per instalment. Only two of the instalments are due to be paid.

Being a member of CO, Farzana served her community by solving village issues. With the help of NRSP, she reopened the government school in her village which was closed till 2016. She also started the campaign for animal vaccination in her village. Moreover, together with other females of her village, she effectively distributed trees for plantation in 20 households.



With further support from NRSP, Farzana became a CRP while her husband started working as a driver. The car used for driving was bought from the savings that were done by husband and wife. She is now planning to save more money to fulfil her daughter's dreams. She said, "My 8 years old daughter wants to be a doctor. When she told me, I questioned myself that will I be able to make her dreams come true. That's why I am working so hard to not let her dreams be faded in the fear of poverty." NSRP helped to open a centre where Farzana can volunteer as a teacher. It has been 5 months since its formation. Today, she teaches 50 students at the centre of NRSP. The villagers are proud of Farzana for taking this initiative and serving her village with enthusiasm and confidence.

For Farzana, poverty is everything. As she said, "It limits and restricts you inside its boundary, but I will build my walls of hope high enough, so it won't reach and destroy my dreams and believes." She concludes her story by saying "Before I was only a housewife now I am a teacher and an active volunteer who wants her community to have a better future."

Constrained by poverty



Community Organisation	Moley Dino Mirbhar 2	Village	Moley Dino Mirbhar, Daro Suth
District	Tando Allahyar	Union Council	Shahpur Rizvi
PSC	17	Designation	Manager

“I do shed my tears out, whenever I recall my childhood as a child without a father in an extremely conservative society”, Shahida laments. Shahida was shattered and traumatized, after the death of her father. She and her husband shared the same harsh twist of fate. They both lost their father as an infant. Shahida, a 36-year-old housewife, born and raised in Moley Dino Mirbhar village, taluka Jhando Mari, District Tando Allahyar. She is the youngest child in her family. Her

mother had to go through a very rough time, Shahida and her siblings had a dejected childhood. Although her mother worked as a sweeper at a school in the neighborhood and ran a small tuck shop at the same school, the income was insufficient to endure all the household expenses and sent her kids to school. So, Shahida and her siblings remained unschooled. Their family friend tried their best to bring her mother out of the melancholy. In doing so, he brought a marriage proposal for Shahida, back when she was just 14. Her mother nodded affirmatively, she found it appropriate under the circumstances.

Shahida said that the way of life at her in-laws was no better than her parental home. Indistinguishably, identical living conditions. They were also not raised under the surveillance of their father. Life was exclusively tough for them, they started jobs at a young age as a farmhand at the farms of rich landlords. After 2 years, she delivered her first baby. She was constrained by poverty to remain unaware of maternal health or child healthcare.

“We often pray for some miracle to happen and eradicate all our despairs and anguish”, reminisced by Shahida. Life was revealing despairs one after the other with intense severity without any signs of hope long way down the road. She was all lost, until one day Shahida recalls, “Komal madam came and disclosed the mission and vision of NRSP, to empower the community members to form their own institutions for the welfare of the community”. It sounds so fascinating, but the problem was our men who never wanted the women to step outside the home boundaries. They were furious and reluctant. Shahida and few more ladies congregated a small group, a community organisation as advised by the NRSP team. Men of the village poisoned her husband and told him to control his wife and kill this all drama of women



organisation. He was a gem, he supported his wife anyway all along her journey and ignored all the criticism.

She began telling her drive of bringing positive changes in the village through CO “Moley Dino Mirbhar 2”. It is really fascinating and inspiring to witness that a woman once in a futile state was now helping other women to live a decent life of their own.

Shahida also revealed that they have also planted trees where the men of her village sit and gather around at evenings, the same men who used to oppose the idea of women getting out of their homes, narrated in a puckish sense of humour.

Setting eyes on to the sky, in community organisation development plan, they have proposed to plant around 2,000 more trees within a year or so. Simultaneously, the CO also further plans to focus on education. Enrolling more and more girls of the villages to their nearby schools is their set target too. When asked to give more details about the CO's future ventures, we could sense the excitement in her tone but Shahida could only say, “It will be wonderful, you will see” leaving us yearning to know more.

Shahida transformed herself from a traumatized child to an optimistic woman. Recently, she renovated her home and painted the walls inside from the earning of her tea shop. She planned to apply for another loan (discuss her first loan for tea shop) soon to expand the shop. Moreover, she has a substantial urge to educate her children, unlike her. “I dream to see my children becoming army officers and pilot”, she announces with tons of hopes and happiness in her eyes.





A margin of marginalization

Community Organisation	Bilawal Shah	Village	Bilawal Shah, Bureri
District	Matiari	Union Council	Bhit Shah
PSC	13	Designation	Member

Shazia Wahid Baksh, 30, was born in Bilawal shah village of Matiari district. She was the eldest of eight siblings. Her father had a small tea stall. He earned Rs. 200 per day, which was not enough to feed his family. The tea stall belonged to someone else. So, whenever the owner would want he would open the stall or close it – because of which Shazia’s father struggled a lot. Her mother used to sell handmade embroidery and earned around Rs.1200 per month. Both father and mother use to work to fulfil their basic needs of surviving. Shazia remembers her childhood as the saddest days when her uncle was suffering from Hermia and due to lack of money, her family was unable to cure him, and he died. They lived in a straw hut where days were full of challenges and nights were full of terrors.

Shazia was 18 years old when she was married to her cousin. Her husband was the eldest among his 8 siblings; six sisters and two brothers. She started her married life in a two-room mud house with the joint family. Her husband worked as land labour. His income was dependent on the seasons: during summer he earned Rs. 300 per day and was unemployed during winters. The family was totally dependent on her husband’s income, which was not enough to feed so many mouths. Due to poverty issues, Shazia and her husband use to fight every other day. After two years of her marriage, Shazia gave birth to a baby girl. Later, with a gap of one or two years between every child, she had two more daughters and one son. The birth of children made Shazia happy but worried at the same time. Since her husband was the only bread earner in her family, it was difficult for her and her husband to raise their children. Shazia narrated, “Every morning was the same, I used to take care of household chores while my husband worked hard to provide us food.

She continued her story, “In the summer of 2016, some outsiders from an organisation named NRSP visited our village and we were informed that they came to make *Tanzeem*. At first, I did not know anything that was happening. My neighbours asked me to attend a meeting that is held only for women. I went to the meeting and learned about the goal of NRSP and how it can benefit us and our village in general. After a week, NRSP visited us again and asked us to make five groups, so in my group, there were fifteen women. We were then told that this group will be our

Tanzeem (Community Organisation). We women hoped to get the better condition of living through NRSP's support."

Watching us women working together, the men in our village started abusing us mentally. We were told by them that they will kill us in the name of honour. At the household level, they yelled at their women, hit them and showed their dominance by making all household decisions. They even restricted their women from visiting the hospital.

When NRSP started visiting us often, the village men became more cautious. We used to attend the meetings whenever we found some time free from men's influence. When NRSP told us that we will be getting CIF loans based on our PSC score, we were happy that finally, we will get financial support to better our livelihood. When the men in our village heard about the CIF, they started treating their women better. They even let us attend the meetings and we started our regular meetings and sessions.

Shazia stated, "During the August 2017, my husband used to work under someone else in a pakora shop. When I received a CIF loan in the amount of Rs. 10,000 (100 USD), he invested that money to open his own shop. Now he earns enough to easily feed us and fulfil our basic needs. We no longer fight with each other. Before my children use to cry whenever they watch their parents fighting. Now, they always laugh and play in the house."

Shazia has repaid the CIF loan that she took and she plans to take CIF again and open a merchandise shop. She also wants to provide education to her children. She dreams to see her eldest daughter as a successful doctor who helps the poor ones and contribute to the betterment of her village. The *Tanzeem* helped Shazia to learn business planning and strategy making. She also started saving money; as she narrates, "After attending sessions on savings and income generation, I learned the importance of saving money. Therefore, I save 10 rupees per day from the shop's income."

Lastly, as her next steps, she mentioned, "Our village is now on the right path, we are getting a better livelihood. Now, we also know the importance of education, so we want to open a school through NRSP's support because our village is the biggest in UC Bhit Shah, but we do not have any school or hospital. If someone gets sick in our village, we visit the hospital that is close to our neighbour village. So, it will be helpful if we will have our own hospital and get treatment easily when needed. Therefore, we will be focusing on building a school and hospital"

The gift of adversity



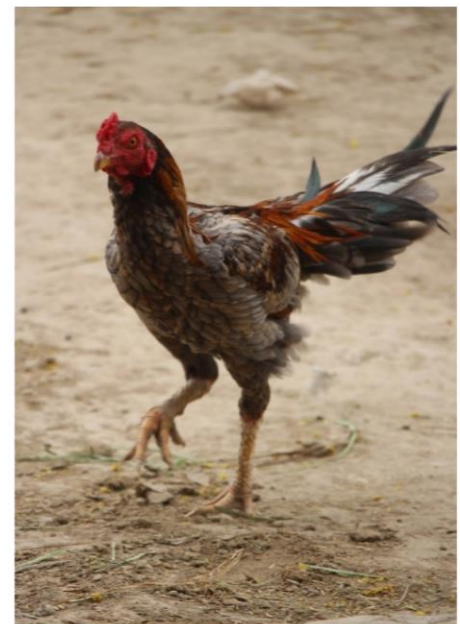
Community Organisation	Bachal Sand 1	Village	Bachal Sand, Kharo
District	President	Union Council	Jhando Mari
PSC	7	Designation	President



Hakimzadi is a stoical woman from the village called Bachan Sand, tehsil Jhandoo Mari, Union Council Shahpur Rizvi and District Tando Allahyar. She is the mother of five children, 3 boys and 2 girls, all very young. Her eldest son is at the age of 14 while her youngest daughter turned 8 this year. Hakimzadi was born in a poor family' she never saw anything but sorrow and pain. They were 6 siblings living in a joint family with their father being the only breadwinner. The father had a tea stall, which does not help them earn enough to educate his children. So, none of them got an education. "My mother had fibroids in the uterus, late realization complicated our lives. All of the earnings now were used for mother's treatment and we left famished", Hakimzadi reminisces. She was married at the age of 20. Her marriage was a complete drama. She was married to a man who was divorced twice. It was an exchange for her brother. The life didn't change much for Hakimzadi after the marriage, as she emigrated from one straw hut to the other and the same goes for the education of her children. Her husband doesn't earn much to provide education to them. Everything was very identical, she thought for a moment isn't my childhood all over again, same endurance, the same poverty and everything. The one thing she never wanted was the infection to transmit from her mother. She was enduring a lot of pain after her last child delivery. Hakimzadi could sense some pain in her Uterus, she had an inkling she might need extra help.

She had never considered it necessary to head to the hospital with her prior health concerns for womanly diseases. However, almost a year ago, some people from the EU funded SUCCESS Programme had come to the village and urged the residents to form a Community Organisation (CO). Soon after, Hakimzadi, who had a Poverty Scorecard (PSC) score of seven, had obtained a Micro Health Insurance (MHI) Card. The MHI card was to come in handy as Hakimzadi's Uterine fibroids pain grew increasingly tough. The operation and treatment were successful.

Hakimzadi is an active member of her community organisation CO. And, the treatment of her from the deadly infection has boosted her motivation towards the contribution for the community. She has recently enrolled five new members into the CO, advised them to obtain the health card. Her contribution doesn't end on the promotion of CO or populating the CO. She actually did a lot more than that. In collaboration with AALTP (Adolescent and Adult Learning and Training Programme), a Programme initiated by the NRSP, Hakimzadi reopened a primary school in her neighbourhood. This school was closed for the last 10 years. It was the newly revived character of passionate and bold Hakimzadi who stepped forward. In a joint venture with the AALTP, she reopened the school and started a non-formal education system. She enrolled her two daughters in this school and looking forward to admitting other 3 kids as well, who is currently giving a hand to their father in the farms. Her husband is just an ordinary peasant labourer at farms. She applied and received an IGG grant of PKR 10,000. She has started doing embroidery, as most of the women from this part of the world do. From those 10,000 PKR, she bought a cute baby goat and bought some equipment for her embroidery. Now, Hakimzadi is a healthy and highly motivated woman with bright aspirations for her children. She herself stitches *rilli*, the stunning Sindhi patchwork quilts, at the request of neighbouring aristocratic families. Each *rilli* takes more than a month to complete and fetches a couple of thousand rupees. By her own estimates, the family manages to make around PKR 5,000 each month and can save around PKR 100 monthly. Hakimzadi reminisces about those difficult times. Had she not had an MHI card, she would have had to "borrow money from someone," she believes. Any debt would have only strained the family's finances even more. And, this infection could have caused her her life. Although Hakimzadi is a shy woman of few words, the women around her do most of the talking. Many of the more immediate issues that these women face, such as poor health, can be traced back to poverty and a lack of opportunities. While SUCCESS works on remedying the more urgent issues, it remains committed to helping women claim agency over their lives and bodies by providing them with a health safety net in the form of an MHI Card.



A passion for empowerment



Community Organisation	Mohd. Ismail Laghari 2	Village	Mohd. Ismail Laghari, Larh
District	Tando Allahyar	Union Council	Naseer Khan Laghari
PSC	33	Designation	President

Ms. Shehzadi Mehboob Ahmed, 34 years old, lives in Muhammad Ismail Laghari village of district Tando Allahyar. She was born and brought up in a small farmer family. Her parents worked as a farmer. Shehzadi remembers watching her parents doing farming. She was the fourth among her eight siblings: six sisters and two brothers. They lived in a mud house. Her father studied till fifth grade because his parents could not support him to continue his schooling. Therefore, he motivated his children to attend school and get literate. Her eldest brother was educated till tenth grade while Shehzadi and her other brother received education till eight grades.

Recollecting her childhood memories, Shehzadi said that although girls were not allowed to attend educational institutions, yet her father had his own dreams for educating his children for their betterment. Her parents worked hard to pay for their children's schooling.

Shehzadi was married at the age of 19 to her cousin who was seven years older than her. They had a joint family including her parents-in-law, two brothers-in-law (both were married), and two sisters-in-law jointly lived in a single-room mud house.

Shehzadi's in-laws were tenant farmers on a proprietor's land, which was their solitary wellspring of livelihood. They used to cultivate wheat and rice. They also stored them for their yearly sustenance utilization. "We used to only get one-third of the harvest that was never sufficient to meet family necessities. So, my husband started doing different works that were based on a daily basis. He sometimes worked as a trader, sometimes rickshaw and sometimes selling woods." Shehzadi continued her story saying, "When I received the education I was dreaming to become a government employee as it was my father's wish, but due to our "local tradition, girls should marry before the age of twenty since twenty is considered old in our community. Additionally, I was nineteen, so I had to marry my cousin. I hoped to have a good future with my husband, but I find life the same as my father's."

After four years of her marriage, Shehzadi gave birth to a baby girl. She stated, "We were jubilant on the occasion of our daughter's birth. Later I had three children: one daughter and two sons. Since we did not have any hospital facility in our region, all births took place at home. A few times I had complexities amid conveyances; however, Allah helped me overcome the tough times. Around then, we did not have any awareness about maternal, child health, inoculation and family planning." Days passed by, Shehzadi started getting busy with raising her children and taking care of household chores. Like other parents, she also wanted her children to have a better life.

One day Shehzadi's neighbour Kanwal shouted from the street and asked everyone to come out. She said, "When I went out, I saw there were some outsiders in our village. My neighbours told me that they are from an organisation called NRSP and that they came for a survey, they also mentioned that the survey is for the census." Shehzadi and other village women were later informed to attend a meeting which was held by NRSP in their village. The meeting was to form a group of women who will be representing their village and work for their betterment. Shehzadi remembers, "They told us that they want to help us to get organized and work together to improve our lives. They promised to support and provide us with material resources as well." The initial step was for the women to form a Community Organisation (CO)." Recounting the challenges, they confronted, Shehzadi stated, "Some menfolk were unwilling about the idea of women forming an organisation for the village. Women in my village did not pay attention to what men were saying, instead, we listened to the team of NRSP and formed one CO with 12 members. The NRSP team continued visiting us and taught us how to arrange and conduct

meetings. Finally, we also achieved confidence and community women started to talk freely without any hesitation.”

“The NRSP organisation asked us to select a leader among us who will be representing our CO, all members suggested to make me their leader. Once our CO was formed in 2015, We started our monthly meetings,” Shehzadi narrated.

The CO of the village started working on village ground and solved the problems of vaccination, education, and health. Village people were happy from the work of Shehzadi and her team, therefore, they made her manager of VO (Village organisation). She was also appointed as CRP member of LSO. It was not an easy journey for Shehzadi to become a member of LSO. She recalls, People thought that we were getting pay for our work, but we were not.”

The organisation not only helped her village to get fostered but helped herself as well. She learned how to get developed and she felt the change in behaviour when she became a leader. She is respected and appreciated for her work. Her passion to work for her family and village made Shehzadi empowered. When she was asked if she wants to give a message to others, she said, “We born poor but that does not mean we have to die poor.” She continues, “We have to work hard and change things for us. I have to take the first step – Rest will be alright already.”



Talking about her family, she mentioned, “We planned to make a house (separately) but it would have never been possible if we have not worked together.” She wants to provide education to her children and she plans to make her daughter become a doctor. Right now, her daughter is in 2nd grade. Her last words were, “First, we have not motivated ourselves. Now, we give training to other women.” They are very happy now.

18-year-old Sajida's story



Community Organisation	Haji Suleiman	Village	Suleiman
District	Matiari	Union Council	Pajlani
PSC	15	Designation	Member

When life gives you a hard time to live, it is difficult for us to stay strong and face all the hardships with bravery and confidence. Some of us might even have enough of all challenges and just surrender accepting that they cannot embrace the challenges. But, some of us might be one of those people who does not want to quail, rather they accept the reality and face life's challenges

with bravery. Sajida Muhammad Amin is one of those people who believed that such challenges can be overcome. At least, she hoped so.

18-year-old Sajida lives in a small village named Haji Suleiman of Union Council Palijani, Taluka Matriari, district Matriari. She lives in a mud house with her family. Their PSC score is 15. Her father is a tenant farmer while her mother is a housewife. She has four siblings; the youngest sister and two elder brothers, of whom, one is married. Her life is not any different from other poor families of village Haji Suleiman. The family was totally dependent on her father's income which was hardly enough to feed all members of her family. Her father was not like other men in their village, who do not focus on the schooling of the girls. So, he admitted both his sons and daughter to school. Sajida received education from government primary girls' school moori swala. Since the family was not stable enough, therefore, her elder brothers also got involved into farming along with receiving an education. Sajida remembers how she used to watch all male members working in her family while she was studying, and her mother was taking care of her youngest sister who was only 2 years old. Her daily routine was the same: waking up, helping her mother with the cleaning and cooking, going to school and then doing her school assignments until one day, "I saw my mother vomiting blood and getting unconscious, watching her in such condition my little sister started crying whereas I and my brothers were afraid and were unable to move out of fear and shock", said Sajida. The blood vomit continued for several days. When her mother visited the doctor in her village, she was informed that she was suffering from liver cancer and has only two more months to live. Hearing such harsh news, the family was broken.

"I knew that I need to take responsibility of house the moment I found about my mother's disease. But, I just couldn't do it. It was difficult for me to watch her die," said Sajida. Later in August 2015, Sajida lost her mother. The family also found out that liver cancer was caused due to the disease of Hepatitis B. Sajida laments, "We knew that my mother was Hepatitis B patient, but we never paid attention to cure the disease since we couldn't afford to pay for the medication and we thought it is not a serious health problem. If we would have information about the disease, we could somehow cure her by taking a loan from someone for medicine, at least she would be with us, alive". Today, the family mourns for not paying enough attention towards her mother's health. Before her mother died, in 2016 NRSP team visited their village and her mother was also selected as a CO member so, after the death of her mother, Sajida became the member of CO in her village. Sajida recalls, "A woman came and explain to us about NRSP's mission, on their second visit which was after the death of my mother, I became a CO member and saving system was introduced to us".

In June 2018, Sajida was also selected for TVST training for one month where she learned appliqué work. After learning the skill, she started a small business with her family friends, Reema Akbar, and Ruksana Kabil. They do appliqué work for which they take Rs. 500 PKR per suit. Their aim is to solve the issue of girls' education in their village. Sajida is also tutoring 20 children of her village from different ages. When she was asked about her tutoring, she said, "I want to be a teacher so that I can change the mindset of people in my village. I want every girl in my village to receive education and take stands for themselves to have a good future." Talking about her goals, she also mentioned, "I also want to have a good shop for my appliqué work as I am planning to use my skills and help my family financially."



Since she is the elder female in her house, she has focused on educating her brothers. She admitted her younger brother to sixth grade in school while her eldest brother to ninth grade. Sajida is indeed an excellent example of a strong girl with a great passion for bringing positive change not only in the lives of her villagers but family too. Even though she is the youngest among the male members of her family, she never hesitated to talk in front of her brothers or father. One of the examples can be when she told her brothers to continue their education. She stated, "After the death of my mother, my brothers stopped their education since they needed to help my father with farming and supporting our family financially. So, now I forced them to continue their education. They also do labour work even now to support us."

For Sajida, her village is an utmost prior and that is what is she focused on. She and her friends are the only young girls who started the small business of appliqué work in their village. They want to set an example for other girls in their village and show the men of their village that they will not watch their village suffering from poverty. Sajida thinks that not letting girls receive an education is the reason for poverty. Moreover, Not educating girls is the ultimate reason for having low mindset people who think education is not meant for girls. As her closing remarks, she said, “I do not want my village girls to live their life in worse condition. I want them to have a good future, but it is really difficult to do so since my village people are not quite supportive regarding the girl’s education.”

Affliction leads to endurance and hope

Community Organisation	Mehmood Thaheem 2	Village	Mehmood Thaheem, Ghaibpir
District	Matiari	Union Council	Bhit Shah
PSC	21	Designation	Manager

Ms. Mumtaz Khatoon, 40, was born in Mehmood Thaheem, a village situated in Matiari district. She was the eldest child of her parents, with five brothers and eight sisters. She received education till grade 8 but then she was unable to continue her education because of her father's health issues. Due to serious health conditions, her father was unemployed, and mother worked as a cleaner in school. Her mother used to get 100 rupees per day for cleaning rooms in the school. Due to poverty, the siblings used to do small work such as selling vegetables or work on the farm, to feed their family. Her brother earned Rs.2000 per month from selling different grocery items and vegetables, whereas her sister was matric passed and was lucky to find a job in health service where her income was Rs. 3000 per month. She recalls, "During Eid days, others used to cook delicious food, so I asked my mother, why are we not eating those type of food, my mother replied, one day when we will have better-living conditions we will also have those good foods. Since then I used to sleep every night dreaming about when that day will come."

At the age of 18, Mumtaz married a man who was 15 years older than her. The marriage took place on her father's consent. Watching her father on the bed, her mother and sibling suffering from poverty, she agreed to marry the person. She narrated, "In our village if a girl exceeds the age of 18 and yet is unmarried, it's a shame for the family. That is why my parents said yes when this old man asked for my hand in marriage." Her husband worked on a farm, where he earned enough to provide two times meal to his family.

After one year of marriage, she got pregnant with her first child. Later, with a gap of two years between each child, she had one more daughter and two sons. She did not know how to take care of the child. It was her mother who helped her to raise her children. In 2015, her mother was sick and when they visited their village doctor, she found that her mother has a kidney stone. The doctor recommended to have an operation, but the family could not afford it and her mother died within a month.

In 2016, NRSP team conducted a survey, as Mumtaz narrates, “My thirteen-year-old son came running to me and said there are some people outside. I heard some noises and went out to check, I saw some people with NRSP logo on their clothes. I paid close attention to their speech and learned that they are here for the census. When they revisited us, they informed us that they want to mobilise and work with village women. Upon this, I decided to join the organisation, CO’s and VO’s were selected, and I was selected as a manager at CO level. We conducted meetings where our village participated and actively showed support for the betterment of our village. We started conducting workshops on savings and education. We also went to women in other villages to encourage them.

Later, the NRSP team introduced a poverty scorecard census in the village, where each household was given a score based on their poverty status. The households who fall under the 0-18 category were under the poorest category, who received an interest-free loan from Community Investment fund that NRSP provided to our VO. The villagers were told that this fund was to be utilized only for income generation activities and repaid fully within one year.

Mumtaz narrated, “Based on my poverty score, I received CIF loan in the amount of Rs. 15,000. I was enthusiastic about it the very first moment when I was informed about the CIF and started planning how to make effective use of the amount. I planned to open a shop so when I received the loan, I bought a small place next to our mud house. I started earning Rs. 4000 per month and was happy to finally provide decent food and clothes to my children.”

For Mumtaz, poverty is trying to survive. She is working hard in her shop so that she would be able to feed her family. Since she herself was unable to continue her education, she wants to provide education to her children and fulfil her dreams through her children. As her last words, Mumtaz said, “I was ashamed of being a parent when I used to watch my children sleep without eating any food. Now, I can provide them three times meal and I am grateful to God.” She continued, “NRSP’s work is very effective so people should make the most use of this opportunity, instead of refusing it and regretting on it later.”

Community Physical Infrastructure



Women in village Mole Dino Lachet, Tehsil Mirpur Batohroh dreaded going out to get water for the family. They had to travel about 1.5 km to fetch water, just to get salt water. It is a vicious problem. While men worked in the fields, women of the household were tasked with bringing water for the family. As the women ventured out towards the water, men with no work to do populated their path.

The water they got from outside the village was clouded with muck and tainted with impurities. Unsurprisingly, the village was in the throes of diseases epidemic. Every few days, someone fell sick and was diagnosed by the local medical practitioners, but no one could point to the cause with any certainty. However, it was a common belief of the community people that the reason behind the diseases was unsafe drinking water. The women of Mole Dino Lachet recount their struggle in their community organisation office. The women sit and discuss local issues and the issue of unsafe drinking water. They were all sitting on a floor on which a *rilli*, a colourful Sindhi

quilt has been draped. The village was grappling with these problems when the team of SUCCESS Programme of NRSP began to engage with the women there. They prepared a proposal for the clean water scheme, part of the community infrastructure Programme. Begum Khan the CO manager and Karima Siddiqui the President. They met with their CO members and discussed it for one final time. Soon after, the proposal was accepted, and they were called on a meeting with VO to pass it on to the higher authorities. When the Village Organisation (VO) convened to lay down the Village Development Plan, they decided to prioritise the installation of hand pumps (clean water) in the village. Soon, funds for the one hand pump began to stream in. Engineers arrived, and CO president and other members began to guide them around the village. they helped them identify the spot where the handpump could be installed. "Sometimes, they had to dig to three feet, and the labourers would stop at two," Begum Khan reminisces. "I would chide them and send them to work again." Since the land was salty they had to install a 530 feet long pipeline to make fresh water available. Now, around 35-40 household use this pump and the vicious problem of fetching salt water from 1.5 Km far is resolved.

The men watched from a distance, cautious to not get involved in the menial work. The men's passive, almost encouraging response seemed uncharacteristic, given that these men had vehemently protested when the women had joined together for a CO earlier. Earlier, the CO President Karima had recounted how she would sneak out of her house for CO meetings without telling her especially restrictive husband. "They did not stop us this time," Karima explains. "They just smiled as they watched us work. They really wanted someone else to take initiative." After the hand pumps, Kulsoom and her team have their eyes set on other issues. The women rattle off a list of issues the community faces: the electricity cuts, lack of streetlights, the lack of cleanliness.



Talking about the general performance of this CO, it prospered a lot since its formation. Meeting per month, money savings, providing CIF, grants, MHI cards and nominating personnel for TVST. Women successfully received small investment loans for around 10,000 PKR to 14,000 PKR to initiate business ideas, or to utilize them for productive purposes. Such as buying livestock and farming. Moreover, they became so active as a group and recently enrolled around 20 students in the Mohalla to a nearby government school. This group (CO) is extremely motivated and success oriented.



**“Together we can bring change,
development and create a better
future for our children”**

CO Mole Dino Lachet

Conclusion

All the case studies done and demonstrated above depicts how effective all the interventions by the network of RSP's turned out for the betterment of the local communities. Social mobilisation is the dominant of all the interventions. It acts as a catalyst for women's social, economic and political empowerment. Each case study documented in this report presents a detailed account of poor socio-economic conditions of the families and their suffering, from their childhood to the latest date. Families suffered from lack of access to economic resources, large families, lack of access to social capital, lack of confidence, capacities and skills, and lack of access to healthcare and health facilities. The only productive and dominant asset was family labour, and everyone worked on landowners' fields. It was also noted that within the impoverished households, the poverty dynamics were different, depending on gender. Women of these poor families suffered more, compared to men, because of the patriarchal hierarchies and traditions. In many households, women are seen as commodities owned by men. They suffered low status in their families and communities and lacked social support networks. Furthermore, the case studies demonstrate how the poor rural women found pathways to break the cycle of poverty from which they had been suffering for generations. All the women interviewed mentioned that the process of change began when they became socially organised with the support of NRSP. Women got together, became united in their settlements, and fostered COs. They repeatedly mentioned that the process of getting organised itself was not so smooth in the beginning. However, the persistence and enthusiasm of local rural women and the NRSP field staff paid off and the women became organised. The women members developed a habit of attending monthly CO meetings, began savings small amounts of money, gained confidence and began voicing their problems and potentials. Becoming members of CO essentially kick-started the process of changing their community's traditional norms. They became aware of the importance of savings, health and hygiene, child care and education. They prepared MIPs for their households. This allowed them to identify possible income generating activities other than just working on agricultural fields as labourers. The RSP network provided support in the form of training, access to capital through CIF, and productive assets to create new sources of sustainable livelihoods.

It was noticed that rural women felt strengthened and collectively raised their problems and sought solutions. Further, their participation in COs altered the deep-rooted attitudes and perceptions regarding women's social and economic roles. Now, females equally participate in income generating activities resulting in enhancements in their household economies and also participate in decision-making processes at the household and community level. CO platform has increased women's self-confidence and their ability to engage in social networks and participate in decision-making in the local public meetings/gatherings.

RSPN along with other RSPs has given hope to these households. A hope that they are not alone; organisations like RSPN and NRSP will not ignore their sufferings. RSPN and member RSPs helped the poor households to learn skills which can be utilized to open small businesses. Their limitations are now overcome and transformed into strengths and hopes. Their belief that poor people are cursed by poverty is now changed; they understood if they really want to bring change in their life, they need to first change their deceptive mindset that poor people cannot have a better future and work harder to build a good future for themselves. These women now know their potentials and are no longer restrained by their cultural suppression. The report is written with a mission to not only document such cases but with a hope that the voices of such communities will be heard by others.

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