



# ECHES

M A T I A R I

2018



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**ECHES**  
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## THE ECHOES OF SUCCESS

In 2018, as the European Union funded Sindh Union Council and Community Economic Strengthening Support (SUCCESS) programme nears its three-year mark, the project is already halfway through. When it began in 2015, the RSPs associated with it, National Rural Support Programme (NRSP), Thardeep Rural Development Programme (TRDP), Sindh Rural Support Organisation (SRSO), and Rural Support Programmes Network (RSPN), conducted an incredibly comprehensive Poverty Scorecard Survey to gauge the level of poverty, financial standing, and needs of potential beneficiaries.

Three years later, the SUCCESS team has conducted multiple activities to not only track the progress of the programme but also document the stories of beneficiaries from the field. This series of success stories titled 'The Echoes of SUCCESS' is a compilation of human interest stories which narrates the experiences of the beneficiaries and the implementing team regarding various interventions under SUCCESS in each district.

The SUCCESS documentation team at RSPN, in collaboration with the associated RSPs, have tried to talk to beneficiaries and their families to glean first-hand accounts of the changes SUCCESS has brought to these communities. These stories, more than any reductive method that measures only financial condition, allows a glimpse into the lived experience of women empowerment in the target areas of SUCCESS. In this regard, they are imperative to learn what empowerment in this context may look like and what processes precede it. These lessons will prove to be vital as SUCCESS forges its path ahead and prepares to wrap up later in communities that will soon learn to sustain themselves.

# Preface

In development studies, terminologies work as much to reveal meaning as they do to mask it. Take the term, participatory development. As critics argue, the term is often used to conceal the many ways a project may be largely intrusive or inconsiderate to the will of local people. Even programmes whose reins are reportedly in the hands of their beneficiaries, theorists such as Majid Rahnema allege, actively stifle the agency of the people they work with.

In this landscape of development, it is important for projects that aim to be participatory to have a framework by which they can ensure continual participation and guarantee that participants are equipped to sustain the benefits beyond the project period.

SUCCESS is focused in eight districts of Sindh, namely: Kambar Shahdadkot, Larkana, Dadu, Jamshoro, Matiari, Sujawal, Tando Allahyar and Tando Muhammad Khan. The subject of this particular book of stories is Matiari. The SUCCESS documentation team at RSPN, in collaboration with NRSP, interviewed beneficiaries in Matiari. Exhaustive conversations with the women who are running, helping with, and benefiting from the SUCCESS programme in Matiari gave us an insight into how SUCCESS, could reflect its idea of community-driven development. The team visiting Matiari witnessed the “enthusiastic engagement” of women for their own development and the community around them.

One such example could be seen in the case of an energetic, young community activist, Samina, working with SUCCESS in Matiari. Samina was quick to remind us that people are pragmatic and listen only when they feel they may benefit from the conversation. She recalled how the steely obstinacy of people would only soften when she told them of the many financial benefits that came with being in a CO and with saving collectively. “The President of my CO says nobody listens to her when she asks them to save,” Samina says, her face brightening with a smile. “When I conduct a session, they all quickly deposit their savings to me.”

A recurring theme amongst the interviews were beneficiaries recommending ways of improving the programme, understanding that such “enthusiastic engagement” could benefit their communities. Having already secured a Community Physical Infrastructure (CPI) scheme of road construction for her village, Khaira from village Arab Khan Nizamani, recommended to provide Community Investment Funds (CIF) for the women who have a Poverty Score Card (PSC) greater than 23. As the CIF is a loan given to target the women from the poorest households, allowing these women to start generating incomes with the capital. Khaira, however, emphasised that women with a PSC of greater than 23 could also improve their livelihoods and be catalysts of change for the whole community.

Participatory development must not only focus on participation as “an end in itself”, but rather as a “process of empowerment” for marginalised populations. For example, Sonia, a recipient of Community Awareness Toolkit (CAT) sessions from Behram Faqir, learned the sufficient routine check-ups and adequate food that an expecting mother must have. Due to which, her latest pregnancy was nothing like the previous ones, she felt healthier and had an uncomplicated pregnancy. After having received the lessons, Sonia says she had been teaching children and others from the neighbourhood. Children in the vicinity had a better attitude towards hygiene and cleanliness now. Through the CAT sessions in the SUCCESS programme, women like Sonia had begun to empower themselves and started to have more agency in how they treated their bodies and took care of it.

This “enthusiastic engagement” addresses local needs and are more relevant to local populations than traditional development projects. The goal of SUCCESS has been to set people on the path to achieve prosperity and forge their own success.

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# SOCIAL EMPOWERMENT OF WOMEN



Community Organisation (CO)

**Shehla**

Suleman Khaskheli

Shehla is the president of Community Organisation (CO) Suleman Khaskheli 2, named after her village. The CO was formed in 2016 comprising of 18 women. Like most rural women, Shehla works as a housewife, yet she takes care of her CO just as actively as she does her three daughters and two sons. With a relatively high poverty score of 37, Shehla is often concerned with changing the prospects of people around her. She believes that money is essential to alleviate poverty, however, without changing the behaviour and rigid mind-set of the general public around her, money will have little lasting effect.

“I make sure that we at least meet once or twice every two months and even though I have a pain in my legs, I try not to miss out on any







meetings” says Shehla. Initially it was not easy for her to call other women for the meetings. Many would discriminate against the women who attended; who would then bring their troubles before Shehla. Most of the time they would only discuss how to handle the men’s reaction rather than sitting to solve the vital issues prevalent in their daily lives. But they have now passed that phase, she says, “We do not listen to them anymore, we come, sit and carry out our plans accordingly. Their taunts do not bother us anymore.”

With regular meeting sessions, women mobility and reaching out to authorities to solve their problems has increased. The CO has recently taken up the venture of building a girl’s school in their village. They do have a school but it is only till the fifth grade and to continue further studies, students have to travel to village Palijani and enrol there. The women present near Shehla nod their heads in agreement when asked whether they would send their daughters if a girl’s school opened in their own village. “We have written an application and forwarded it to higher authorities too. Our Community Resource

Person (CRP) Anwar, made a list of girls who want to study and has raised the issue at LSO level” said Waheda, the CO Manager.

Shehla notes that when debates go on about schools and the importance of education, schoolgirls would add to the discussion by proposing that they needed to study subjects such as English, Urdu and science. Shehla says that students often complain, exclaiming, “The teachers here give us only one page of Urdu a week, and forget teaching us English. They have never even taught us the English alphabet.”

One young girl introduces herself as Sajida and begins talking about the unfairness of it all. She wants to change her surroundings and be a catalyst of change for the people of her village but there is always a force holding her back.

Sajida was the one who actually wrote the application for building the school. She was from a comparatively educated family and had recently completed her intermediate. She proudly introduced her two cousins as well who were also her class fellows. Even though they were from

educated families they still had to face backlash from villagers for encouraging girl's education and being educated themselves. Spreading rumours to degrade the family name was a common tactic. Energetically, Sajida pointed towards the women around her and raising her voice she addressed everyone saying, "We want to change things. I tell them (the women) to speak up for themselves. We really do want to study further." The CO is resolute in their attempt to build a girls school in their area.

The CO has worked on various issues that villages face, like health, nutrition and the importance of education to name a few. The CO also recently helped women of the area and their children get vaccinated; something the villagers do not often consider important. Currently the CO is looking into the matter of contaminated water, which was discovered after testing water samples. They were not aware of the contamination before their involvement in the CO. The discussion is still going on, to find alternatives.

Shehla and the people of Suleman Khaskheli, may not have all the solutions, however, increased awareness created through CO sessions, is the first vital step towards it.





Village Organisation (VO)  
**Suhni**  
Ghaibpir

With her confidence and determination, most would find it hard not to be impressed by Suhni, the manager of her Village Organisation (VO). Beside her, sits Saleha Khatoon, a demure woman in her fifties who is roughly the same age as Suhni. The difference between both women is stark, while Saleha Khatoon speaks with a measured calmness, Suhni had a forceful conviction in her words. One could sense that the VO drew energy from the balance of these different temperaments.

Suhni was pressed for time as she tells her story. She would pause intermittently to impatiently text someone from her phone. She was making final arrangements to take women from the village to the National Database and Registration Authority (NADRA) to have their Computerised National Identity Cards (CNIC) made. Suhni is a woman who means business. Her

careful plans resembled battle plans in the seriousness with which she took them, because of the many problems of the 13 COs under her, she could not afford to sit idle.

The issue most on her mind these days is the state of education in her region. Her village is the only one amongst its neighbours to have a school. This is why children from other villages gravitate towards this one school, which means the school simply does not have enough teachers. She had communicated this to the Local Support Organisation (LSO) representative in her village eight months ago. They had yet to receive a response from the government officials they had complained to about the issue.

Suhni had since dedicated herself to problems under her jurisdiction. In the Village Development Plan (VDP), Suhni and Saleha had, after consultation, set the construction of a road as their first priority. The unpaved road, according to Saleha Khatoon, floods every time it rains, with the muddied water reaching up to the ankles of passers-by. When Saleha Khatoon's niece fell ill during the monsoon season, the

family had to carry her atop a heavy *charpoy* to save her from the rainwater. Another time, a funeral procession was held up because of the water that blocked its way. As a result, the deceased's family had to navigate narrow streets that were not yet overflowing with water to reach the graveyard. Such problems are not just physically, but also emotionally taxing for the residents as locals strongly believe that the soul of a deceased person suffers great anguish until the body is buried.

The second priority is the installation of solar lights. Electricity has been an enduring deprivation in Suhni's village. Instead of tasking the government with laying transmission lines, Suhni said she hopes to harness sunlight, which is something Matiari receives in abundance. Suhni had also organised a vaccination drive for the livestock of the village where veterinarians had set up camps to immunise animals. On more than one instance, she had called the NADRA van to her village to make CNICs for women.

Suhni had also critically assessed the functions of SUCCESS as well. Seeing herself as the mediator between her people

and the field teams of SUCCESS, she said that the villagers had considerable difficulty reaching the panel hospital in Hala where the Micro Health Insurance (MHI) card worked. She planned to appeal to the SUCCESS team to take a panel hospital in Tando Adam, where the residents could reach easily.

Suhni thought that working in a VO is a different experience than that of a CO. “In a VO, we are much stronger,” she said thoughtfully. “We have more influence and a greater number of people behind us.”

Suhni reminds one of a typical Pakistani matriarch; she may come across as a stern woman who is perpetually multi-tasking, but she is driven by love and understanding.





For most children, moving from primary to middle school is quite an experience. There is the slow realisation, and subsequent assertion that they are not kids anymore and for many there is an increased self-consciousness. For Rizwana, a girl from Palijani, there was an added challenge on top of this. When she moved into grade six, men from the village warned her father of the regrettable consequences that await fathers of girls who were given too much liberty. Her father chose to listen to them and pulled her out of school.

At the age of eleven, her schooling may have stopped but her educational journey certainly did not. Her father, a teacher who was determined that all eight of his children get an education, tutored her at home. Rizwana is a quick learner and even in the absence of specialised

teachers and a classroom, continued to move forward with leaps and bounds. She sat the standardised examinations for Matric, Intermediate, and then BA as a private candidate. The family has earned quite a reputation in their village. Her friends see her with a mixture of awe and envy. "Sometimes, they come talk to me, and exclaim that I have a good life," says Rizwana.

She is now 20, has just completed her BA, hopes to go on and sit the Central Superior Service (CSS) exams, and is the General Secretary of the Local Support Organisation (LSO) where she discusses the development of her village with government officials. Seated nearby was her father, the biggest source of encouragement for her, who was careful to ensure that Rizwana is allowed to speak on her own.





Two years ago, when the EU funded SUCCESS began to make inroads into Palijani, the local women gave her leadership positions in the Community Organisation and Village Organisation because she was the only educated woman present at the meetings. When the Local Support Organisation (LSO) was formed, she was elected the General Secretary. Rizwana has only recently begun work in the LSO, but she has her sight set on the most urgent issues the village faces.

For starters, the village has contaminated water, a problem that plagues many villages in Sindh. Under the Programme for Improved Nutrition in Sindh (PINS) in Matiari, that includes a component to improve community-level access to safe drinking water, the villagers noticed the impurities in the water. “We don’t even drink the water that we get at our homes,” Rizwana says. “All the women fetch water from the taps scattered in the village.”

Rizwana suspected that the newly built factories have contaminated the water supply to the village. The only way to remedy this problem, in her opinion, is

installing a filtration plant that would filter the water. She said she hoped to bring the issue of water, in future LSO meetings.

Despite the many problems that claim her attention, the cause closest to her is unsurprisingly education. In her village, she said, there were only one or two women who got an education past primary school. While Rizwana overall has a calm demeanour, she spoke about education with a sense of urgency. Before becoming a part of the LSO, Rizwana had tried to arrange home tutoring sessions for children who did not have access to schools, but to little avail.

“Children used to come in order to study with me for a couple of days. After a while, the number of students would begin to fall as they would lose their enthusiasm, and they would eventually stop coming altogether,” she remembers wistfully.

Rizwana does not think that the problem of education in Palijani can be tackled with conventional methods. Her idea is for the government to have a mobile school which would travel from one village to another to educate children. An actual school in each

village would be too much of a hassle. The government will have to approve and construct a building, arrange for the furniture and so on. There is also a real threat that the scheme would be lost to negligent bureaucracy. A mobile school would thus be a good starting point while the LSO sorts out the matter of an actual school with the government.

While narrating her story, Rizwana did not shy away from owning up to her achievements; she had completed an undergraduate degree without any outside help. “What matters is that there should be schools where only girls study, where parents can send their daughters without worrying about them.”

These institutional changes are what Rizwana now wants to focus on using the platform of the LSO.



کشمیرا پروگرام  
SINHA UNION COUNCIL

عائشہ

سنڌ يونين ڪائونسل ۽ ڪميونٽي جي معاشي استحڪام جو سهڪاري  
AND COMMUNITY ECONOMIC STRENGTHENING SUPPORT (SUCCESS) PROGRAMME

# WOMEN LEADERSHIP

تعارف لاءِ گڏجاڻي

PROGRAMME INTRODUCTION MEETING

ضلعو: ستياري

سڪيس پروگرام جي لاءِ پوزيٽو ٿيڻ پاران مالي سهڪار ڏنو ويندو آهي







Trainings  
**Samina**  
Chuggo Memon

The ability to pinpoint problems and improvements, and describe complicated problems in simplified terms can be acquired through experience. Regarding the EU funded SUCCESS programme in Matiari, insight can be found in many who have lived in the area and have observed its problems and are part of their solutions, one such person is Samina.

Samina, a 21 year-old, member of Community Organisation (CO) Chuggo Memon, has taken sessions on Community Management Skills Training (CMST). She had a lively, youthful spirit, playfully patting ducks as they wandered into the courtyard. This seemingly light-hearted nature masked the keen understanding she had into the workings of her CO, and the flaws that she felt plagued the organisation.

Samina, as someone who has completed CMST and has had the

chance to interact with higher ups in the organisation, sees herself as the link between the members of the CO and the administration of SUCCESS. While most villages we had visited had a similar set of problems, Samina was acutely aware of the unique issues that made Chuggo Memon's much more pronounced. The village does not have a gas supply, since no paved roads under which the gas pipelines can pass exists.

"The land where the road can be built is owned by the *wadera*, the feudal lord," Samina explains, "He wouldn't allow any construction on his land."

As a result, most women have to slave over stoves run on coal or wood. These low stoves require the user to sit in dangerous proximity to the fumes of the coal. In Samina's own household, her sisters shy away from being near the archaic stoves that have been the cause of asthma and burns.

Samina, possessed by an exuberant energy, moves quickly from one topic to another. When asked about the challenges she has faced so far during the training

sessions she conducted, she confidently replied that challenges that trouble others do not faze her.

"The President of my CO says nobody listens to her when she asks them to save," Samina says, her face brightening with a smile. "When I conduct a session, they all quickly deposit their savings to me."

One may be tempted to credit her charm with the influence she purportedly holds, but Samina was quick to remind us that people are pragmatic and listen only when they feel they may benefit from the conversation. She recalled how the steely obstinacy of people would only soften when she told them of the many financial benefits that came with being in a CO and with saving collectively.

As a participatory programme, SUCCESS's well-being depends on people like Samina to detect problems and help with course correction.





Community Resource Persons (CRP), play a key role in the SUCCESS programme.

Empowerment is the programme's primary goal, so if people were hired from these rural areas, in a way it would be the people themselves who helped bring change. Qadeera is one of many such CRPs, benefitting those people she visits.

Qadeera has been the CRP for VO Baloch Khashkeli since it was formed in 2017. Every month, she conducts Community Awareness Toolkit (CAT) sessions on topics. The CAT sessions cover various topics, which widen the knowledge base of the community women and enables them to apply the lessons in their real lives. For example, the first CAT session is about maternal and child health (MCH), which raises awareness about vaccinations

for both mother and the newborn, the importance of birth-spacing, nutrition, and other issues related to MCH. In every session, on average around 25 people in each of the 11 COs under VO Baloch Khashkeli show up. Indeed, sometimes men also turn up for these sessions, however, the village was not always so welcoming to Qadeera's message.

“At first, they did not like what we were doing. The men, they would ask us why we have to do these sessions,” she recalls. “Men resist at first, but then they come around.” When she first started conducting these sessions, even the women from Baloch Khashkeli had obstinately clung to older behaviours. How does Qadeera work her way around these hurdles?

Turns out, Qadeera doesn't work her way around, but



through, these obstructions. “It’s my job to talk to them, to convince them,” Qadeera says. “If people do not listen to you the first time, you try to convince them the second time. Then the third time and so on.”

Most people would be bothered by someone who would try to hammer a message into their brains. However, here one can see the peculiar charm of Qadeera. Her style is comforting, not confrontational. In all her conversations, she speaks with great kindness and grace, and prefers to listen to others express themselves. Already, people around her have begun to see the changes brought around the village after her sessions.

“Our children used to fall sick a lot, back in the day,” a woman from her CO explains. “They just wouldn’t wash their hands. Even their parents sometimes would skip washing hands after they came back from the fields. Thankfully, that has changed.” A similar improvement has been noticed in the health of women, especially of pregnant women, “We usually hide pregnancies in our village. As such, if there are any complications in the pregnancy, no

one is supposed to find out. But, I know. I have seen women battle some really tough circumstances when they were expecting.”

Qadeera thinks that this was probably because women worked in the fields all day long and often had to lift heavy weights, jeopardising their own health and that of the baby. “I tell them not to do it,” she says. “Many of them have become a lot more careful after these sessions. The difference shows.”

However, the most positive difference has been in Qadeera herself. Qadeera confesses that when she was first selected as a CRP, she outright refused to conduct any sessions. She thought the work was too difficult, and the social interactions required an effort she was incapable of making. After being urged by members of the VO, she decided to undertake the training and then hold sessions, discovering, to her pleasant surprise, that she had a convincing way of talking. Other people, too, testify to this change. “Before she became a CRP, she would not take care of herself,” her friends say, “She wouldn’t even wear nice clothes. She

wouldn't talk to anyone. She wouldn't set foot outside the house. Now, you see the difference in her, she is giving interviews!”

These sentiments are echoed by Qadeera's husband, who feels there has been a pronounced difference in the way Qadeera conducted herself. “A woman who never ventured outside her house and a woman who goes out and talks to people, the difference is obvious,” he remarks.

People around Qadeera respect her and are proud of her. More than that, they seem slightly in awe of a woman who reinvented herself after everyone had written her off as shy and reserved.







ECONOMIC  
**EMPOWERMENT**  
OF WOMEN







One might have seen the intricate work of *rillis* and been mesmerised by the colourful patches of cloth, sewn together to form an enchanting piece of art. However, the work of *berth* is rarer. It is a style of embroidery working around mirrors of all shapes and sizes, further embedded with the help of detailed thread work.

Such fascinating work of embroidery really validates the craft and artistry of the creative individual involved. Fateh Khatoon knew the same embroidery quite well; one could see the neatness in her work while she flaunted the *berth* dresses that she made to sell, as the only source of income for the ten members of her family.

Fateh Khatoon from Union Council (UC) Sher Muhammad Thora and village Khybrani kept up a brave front as she tells her story, but one could sense the sad tone in her

voice. She has eight children, five girls and three sons. Her husband is a taxi driver and she herself does *rillis* and *berth* work. The monthly income of the two was not enough to feed the ten people of her family, hardly even covering their daily expenses and hence her household has a Poverty Score of 12.

With the already meagre amount of income, her family's situation got worse when Fateh Khatoon's sewing machine was stolen by a machine repairer, costing her PKR 4,000 which was a great loss for an already deprived family. Raising the eight children in such circumstances was not easy for Fateh Khatoon and her husband.

With limited resources they could not educate their eldest daughter and gave her away early in marriage. Still lamenting and blaming destitution, Fateh Khatoon

mournfully spoke with teary eyes “My daughter had really wanted to go to school.”

Fateh Khatoon took a loan from Community Investment Fund (CIF) from her Local Support Organisation (LSO) formed under the EU funded SUCCESS programme of NRSP, with which she has bought another sewing machine. Her continuation of sewing *berth* dresses, cushions and bed sheets has made her household's financial condition much more stable than before. Due to her intricate stitching methods, elaborated work of threads and stunning colour combinations, her *berth* work is quite famous among the neighbouring villages. On occasions such as weddings, festivals or other gatherings, women travel from far areas to place their orders and buy her *berth* work for PKR 500 or 600 for a suit, depending on the designs.

Fateh Khatoon has also taught her daughter, Bakhtawar, the work of *berth* and has also registered her in Technical and Vocational Skills Training (TVST), a key activity under the SUCCESS programme to provide, income generating opportunities to the poor households. Fateh Khatoon

further assured that the training would make their work more refined, helping with more sales.

When questioned, Bakhtawar unreservedly expressed how much she enjoyed doing the *rilli* or *berth* work with her mother and that she cannot wait for the TVST to get started. After undertaking the training, Bakhtawar plans on taking the sewing work a step further. Unlike her mother Bakhtawar, wants to capture a larger pool of customers and thinks that selling dresses in the main city could be a more profitable business for her and her mother. Though she is only 19, Bakhtawar has already seemed to have made up her mind to expand their sewing venture and take risks.

After attaining the CIF the situation has improved so much that now she is even able to start saving after paying the instalments of the loan. “It varies” says Fateh Khatoon “sometimes I save five rupees and sometimes even hundred if I get more dresses for sewing.”









Technical and Vocational  
Skills Training (TVST)

**Rizwana and Bushra**  
Bhanot

In a well cemented and painted room in Matiari, lies a well-furnished beauty parlour. Within it one can see huge wooden shelves almost covering a whole wall, displaying a variety of shampoos, powders and a single bottle of the Blue Lady perfume. A dressing table set and a chair are placed adjacent to the other wall. It had most of the necessary equipment, to be certified as a parlour. A huge advertising board lay on the ground, flamboyantly showcasing a fair skinned girl next to the parlours name, 'Whiteness Inn'.

"I have always dreamt of opening a parlour for myself but never thought that one day I would actually be running one," said Bushra, Rizwana's partner, the two owners of the parlour. Both of them had availed the Technical and Vocational Skills Training (TVST). Bushra used to stitch clothes before and one could easily see her expertise in sewing observing the cuts and frill designs she had stitched herself on her own dress. Like most

women in Bhanot, Rizwana was a housewife before undertaking the parlour training under the SUCCESS TVST component.

“Now we have this sense of achievement”, said Rizwana. The parlour now takes up most of their time and keeps them busy throughout the day. Apart from feeling a sense of accomplishment women like them also generate income for their families, sharing the burden of increasing household expenses.

During the training, they were told about the necessary techniques and the tools that they needed to start a parlour business, but they didn't stop there. With a few changes and according to their feasibility, they provide services accordingly. As Rizwana had said, “We have limited our services and only give out the basics, like a bridal makeover, facials and other minor services, as these have the highest demand here”. Being located in a rural region of Sindh, the flow of customers is not much, “These women have lesser incomes” explained Rizwana. Nonetheless, a few months ago they were able to receive a lump sum of PKR 8000 in a single day from a newlywed. Their

business is mostly dependent on weddings and other festivities, hence, generating more revenue during these seasons.

At the time of the interview, it had been only a month since they started the parlour and they were still advertising their new business venture in nearby villages. Fortunately, their association with *tanzeems* (Community Institutions) had been a great help to spread the word even further, as the women from nearby villages had already started to come.

They have invested around PKR 1 lakh and 40,000 to buy all the necessary products. The business was built on loaned money through the mutual efforts of both Rizwana and Bushra and they have returned around PKR 20,000 to 30,000. Although they have been profiting from their new venture, the revenue goes directly to returning the debt. “We plan and pray that we spread this business,” with high hopes they both plan on flourishing their business by taking risks.



**KENT**  
Dental

Income Generating Grants (IGG) target the poorest; those who cannot afford to take loans, as paying anything back becomes a burden they cannot carry. IGG can be said to help the poorest individuals attain a level of prosperity enough that they can better receive other aspects of the SUCCESS programme. Such is the story of Khanzadi, an IGG beneficiary.

For Khanzadi from Mehmood Thaheem, as with most other true Pakistanis, tea is serious business. Most Pakistanis have very strong preferences when it comes to their tea, some people brew it on a low flame for a long time to deepen the flavour, while others like to make tea over burned coal to give a smoky taste. For Khanzadi, the only kind of tea that is palatable is the one that has fresh goat milk added to it. Perhaps this may seem paltry, but to her for the longest time, this was a farfetched dream.





“By the grace of Allah, I now have a goat,” she began joyfully. “Now, I will never again have to drink *Sulemani* tea (tea without milk). For years, I have only had *Sulemani* tea, even my children have had to drink it. Now, my family will enjoy some real tea.”

It must seem odd as to why she had bought a goat with her IGG, and not invested the money in something that may have been more immediately profitable, like a shop. “It’s different here,” Khanzadi explains. “Here in Matiari, we don’t even have to worry for fodder for our animals.”

Her conviction is grounded in truth. Matiari is probably the most fertile place in this part of Sindh. The roads going through her area are bordered on both sides by vast banana fields. Amongst the thick, coarse leaves of the crops were nestled plump, unripe bunches of bananas. Towering over the many different kinds of crops were trees, whose peaks dotted the skyline of rural Matiari. It was obvious that families like Khanzadi’s, who toiled on these fields, did not have to worry too much about finding fodder to feed their goats.

It would, thus, be unfair to think that Khanzadi did not carefully weigh her

options before buying a goat. She had briefly considered starting a shop but had rejected the idea because there are already too many shops in her neighbourhood and she did not expect hers to be successful. A goat, however, would be different. Within six months, Khanzadi estimated, the goat could have an offspring that Khanzadi could bring up, sell and use the money to buy another goat.

Also, to Khanzadi, a goat is not just an animal, but a status symbol. “For years, I used to see other families get goats, I never had one,” Khanzadi recalls wistfully. “I always thought I will never have a goat, poor people just can’t get one.”

Khanzadi and her family are the kind of people who may plan their future, but they do not spend too much time dwelling on schemes. When her husband first found out that she had received an IGG, he rushed to the President of the Village Organisation and thanked her for the grant.

The joy her family feels is not unusual, it allows for Khanzadi to add to the income of the household without help from her husband. The main effect is twofold; the total welfare of the household increases

and Khanzadi is empowered into a greater role within the family.

In this manner the IGG has allowed pathways for Khanzadi's family to open, that did not exist before. The rearing of goats allows to increase her household's asset base and nutrition through milk. Her children too can choose to follow this line of work, but are not necessarily limited to it. She claims that her children can now get an education. All these words speak of things yet to come, for now, Khanzadi and her family sit together enjoying their tea and looking forward to the future.

Khaira, being the President of her Village Organisation Arab Khan Nizamani, is a resilient woman fully aware of the impediments encircling her. She knows how women are limited to the household and the ingrained misogynistic behaviours around her. However, she does not give heed to any of that and works instead to bring a long awaited change.

In their Village Development Plan (VDP), her VO has prioritised the implementation of toilet facilities and tap water availability. As they have now realised how open defecation can breed serious health issues and other ailments hazardous to their well-being. This has been achieved, “thanks to the formation of *tanzeems*” said Khaira, as the establishment of *tanzeems* has helped women work alongside men in this area.

Nonetheless, poor roads has also been their top concern among all the other issues that they face. She went on revealing the







difficulties that the villagers would face on a daily basis due to poor road facilities in the area. Khaira laments the conditions of a nearby road as garbage, uneven pavements and potholes would come in the way of deliveries, or even emergencies, causing delays. Furthermore, during the monsoon season especially, children would get sick or develop allergies from the stagnant rain water near the road. Yet all those years they have been dealing with it helplessly.

When the intervention of Community Physical Infrastructure (CPI) under the SUCCESS programme was offered in the area, the VO members decided to make better use of this funding by renovating the road in the village. In fact, the issue was so dire and urgent that instead of waiting for the CPI, the VO members decided to collect money from their fellow villagers and start working as soon as they could, since the monsoon season was about to hit.

Usually the potential of saving strategies are inherently limited in the rural areas of Sindh, as their earning capacity is limited. However, some women in Sindh are quite

enterprising with regards to discovering different ways to reduce purchases and save instead. Hence, the women of VO Arab Khan Nizamani pooled around PKR 12,000 to kick off the road venture.

“We first took out all the garbage,” said Khaira as she took us through the steps they followed under the supervision of an NRSP engineer named Fawad, who helped them throughout the scheme. After three days of tiresome work which included picking garbage, cleaning and preparing the area, they finally started to work on levelling the location.

The CPI intervention was undertaken by the people of Arab Khan Nizamani, men, women and children. They would start early in the morning and work in small groups. Around 15 to 20 women would gather every day to speed up the process, clearly, Khaira exclaimed, “Women have been working side by side with men.”

The road is still in the process of completion, however, even in its current condition, they have greater access to public services like markets, schools and hospitals. This intervention bought a sense

of connectivity, making their day to day struggles a little less difficult. Khaira and her VO members look eagerly at what is yet to come and call this road project just a stepping stone towards other greater future ventures.

Just before leaving, Khaira had one final recommendation, she argued that it is important to provide CIF for the women who have a Poverty Score Card (PSC) greater than 23. As the CIF is a loan given to target the women from the poorest households, allowing these women to start generating incomes with the capital. Khaira, however, emphasised how women with a PSC of greater than 23 could also improve their livelihoods and be catalysts of change for the whole community.









Micro-Health Insurance (MHI)

**Noori**

Doulat Khan Khosso

Poor health and a lack of efficient provision is a huge societal problem that Pakistan faces, especially in its rural areas. Unfortunately, Noori is one such victim. With technological revolution and globalisation, there has been a vast increase in the disparity between rich and poor, which worsens the situation further. Hence such a societal problem needs to be solved collectively.

Nabeeba, Noori's 15 year old daughter, lives with her in Doulat Khan Khosso. Noori's husband is a farm labourer and the only breadwinner for his ten children and wife. Nabeebah, has been bedridden for seven years, unable to move or even sit up straight. Noori started to notice that her daughter was not like other children, she knew her daughter was facing some kind of difficulty as her body was never in control of her. They were unable to understand the exact disease their daughter was suffering from, with

Noori denoting, “Her body has stopped producing blood and her bones are getting weak too.”

Sitting in their one room house, Noori relates how difficult it had been to see her daughter in that condition. As Nabeeba grew old, her mother could not bear to see her daughter's hopeless state so she started going to traditional healers of her local village. Unfortunately, incorrect prescriptions further deteriorated Nabeeha's health conditions.

Thankfully, before the situation could worsen, Noori received the Micro Health Insurance (MHI) card from National Rural Support Programme (NRSP) and took her daughter to Abdul Shakur Memon hospital in Haala for treatment. After six days Nabeeha was discharged and recovered enough to at least move around the *charpoy* (bed). “It gave us hope that our daughter can recover from this disease,” expressed the father, optimistically.

Her father being the only breadwinner of the family, could not afford the expenses once the MHI card was fully utilised, therefore, he had to take a loan of

PKR 40,000 from his landlord. He now has a debt that he has to repay, although, he is not certain how he will accomplish it.

The MHI card was not enough for the bills and the treatments that Nabeeba was undergoing but it surely gave her parents some hope for a possible treatment. It gave them courage and hope that their daughter could live a healthy and happy life like the other child around her.











LEGAL  
EMPOWERMENT







Community Awareness Toolkit  
(CAT) Sessions  
**Sonia**  
Behram Faqir

When one visits the home of Sonia, in Behram Faqir, displayed in front are stunning embroidery patterns. There are swirls of *gota* (a type of silver thread) on vibrant fuchsia. *Zardozi* (thread being of both silver and gold colours) flowers appeared to have bloomed on a lustrous green fabric. Small, circular mirrors dotted this landscape of patterns that populated various pillows. Sturdy embroidery on the borders guarded this happy chaos of motifs.

Sonia must make a decent living off of these, yet if one asks her where she sells them, she replies, "Well, sometimes, my neighbours have weddings in their families. They then buy these pillowcases from me. We would make more if we sold elsewhere, but we have our problems. My husband wouldn't let me go out to take my wares to the market. He wouldn't go himself. We are poor people, we can't afford transport."



Stories such as this, showcase the contradictions of what we perceive as “empowerment.” Sonia had been a recipient of Community Awareness Toolkit (CAT) sessions given by the Community Resource Person. “I will be honest with you,” she said in a matter-of-fact tone. “We obviously knew things about hygiene. However, we did not know the little things such as how often one must wash his or her hands.”

Sonia is referring to the technicalities of hand washing that relate to the duration, taught by the CRP. There are other lessons too that Sonia understood by relating them to her own life experiences. “When women were pregnant, they did not know how to care for themselves,” Sonia said.

Sonia herself had to suffer due to this lack of care. During one of her pregnancies, she had to make many visits to the doctor, who would always tell her that she had a shortage of blood in her body. That was a tough pregnancy. However, the CAT sessions had taught women like her the sufficient routine check-ups and adequate food that an expecting mother must have. Sonia seems to have benefited from this.

Her latest pregnancy was nothing like the previous ones. She felt healthier and had an uncomplicated pregnancy.

After having received the lessons, Sonia says she had been teaching children and others from the neighbourhood. Children in the vicinity had a better attitude towards hygiene and cleanliness now.

Through the CAT sessions, women like Sonia had begun to empower themselves and started to have more agency in how they treated their bodies and took care of it. However, regardless of this kind of empowerment, Sonia continues to be disadvantaged in other facets of empowerment. When her daughter passed the 5th grade, she was unable to let her continue her education since everyone around her thought the daughter had “grown-up” and shouldn't go out. Even now, as Sonia discusses the future, there is no mention of any plans of using her sewing talents. Sonia realises she has potential, but her gender and income level stand as obstructions in her path. This is the loss of potential that SUCCESS has set out to help the beneficiaries remedy.



There may be a silver lining to Sonia's story. She is about to receive money from the Income Generating Grant. She had earlier planned to buy a cow from the grant. However, at the urging of the Social Organiser and her guests, she may consider using the money to arrange for transport, so her pillowcases could find their way to nearby marketplaces. Perhaps in this manner, she starts a journey, one which might bypass the barriers of her environment and lead her and her family forward.

There was strong contradiction between Sabaghi's traditional look and her contrastingly unconventional way of speaking. Her dark blue dress was beautifully complimenting the white bangles that she wore and with a room full of women, she surely attracted much attention.

The women were from Local Support Organisation (LSO) Bhanot established in July 2017, named after their union council. Sabaghi, the General Secretary, started off with a quick introduction after a member finished reciting a beautiful verse from the Holy Quran.

The LSO has 83 Community Organisations and 9 Village Organisations. The LSO seemed to have gathered quite a selfless group of women. Sabaghi looked neither nervous nor timid, and she seemed to welcome all the fuss with a grin, "I often tell

these women that I am nothing without their help and only by working together can we break the barriers around us," expressed Sabaghi.

The LSO first taught all the members on the importance of savings and how it could help the destitute. "Men and women laughed," said Sabaghi "but now the same people have opened their bank accounts so that they save more and waste less." Further mentioning the usefulness of savings Sabaghi mentioned two cases where the patient's lives were saved when their *tanzeems* lent out the money to them, setting a great example for others to join *tanzeems*.

Apart from that, the LSO has also successfully made around 200 to 250 CNIC's for people in the UC. For two full days, the NADRA officer had come to the UC and then later asked them to come to the office for further issuance of CNIC's.



Without giving it a second thought Sabaghi went with more 150 women to the NADRA office.

Suddenly while relating her story, she exclaims, "Oh its labour day". Frantically she went on explaining the march that had occurred for the day. The LSO had called women from around the village and with 50 women, they marched towards the press club in Haala to commemorate Labour Day. Indicating enthusiastically towards the grey cemented wall, Sabaghi points at a pink chart which displays a black and white cut-out from a local Sindhi newspaper. "We made sure that the newspaper guys were covering our march" said Sabaghi, "so that people could know about the work that LSO Bhanot was doing." They had also an attractive display of other recognised international days.

The LSO has been working in its true essence to mobilise women and enlighten them about the basic requirements of the fast paced world around them. These women were not as confident before, but now with increased awareness they are exceeding their own expectations. They have one school in the village but its structure is in shambles, the LSO women

have not only acknowledged the misfortune but have already taken a step to improve it. They have raised the issue in a JDC meeting and have communicated their request too. The Assistant Commissioner (AC) sent Mr. Safdar, an office bearer from the JDC meeting who made a feasibility report, to expedite the process. The women of the JDC further planned to deliver an application to the District Commissioner (DC) of Haala as a reminder to rebuild the school.

Another important factor that was raised in JDCs was the health issues that women face. "The partner hospital for the Micro Health Insurance card is not a good one" complained Sabaghi. Many women have complained about the services and most of them have faced complications during the deliveries. During the JDC, Sabaghi addressed the AC and gave an example of a patient, who gave birth in the park near the hospital when the doctors told her to go home because she still had time for delivering a baby. "I showed pictures of the place where the women gave birth to the AC and said to him that this is the proof I have for you."



After her complaint, they have better arrangements in the hospital, as the negligent doctors were transferred. All of which was achieved by these women raising their voices in JDC meetings. As Sabaghi claims, "Now we do not even have to give a penny for operations. I am not talking about my own patients but the whole UC is benefitting from our small act of highlighting problems."



A group of people, mostly men, are seated in a dimly lit room, possibly a classroom or meeting. Many of them have their hands raised, suggesting an interactive session or a vote. The lighting is warm and low, creating a focused and engaged atmosphere. The text 'PEOPLE BEHIND SUCCESS' is overlaid in the upper right quadrant.

# PEOPLE BEHIND SUCCESS





Social Organiser

**Nusrat**

Matiari

“Hello Nusrat, can you lend me PKR 10,000? I will return it as soon as I can.” This was Nusrat's mother on the other side of the phone whose home she had to once flee as her parents would not allow her to work.

Back in 2009, her parents would even stop giving her meals, scolding and reprimanding her for choosing to work. She had done a Masters in Sociology and the thought of sitting at home was agonising. Why would a girl need a job? What good can come out of all this if all she has to do is get married and give birth to children? These were some of the comments she would hear from her stepmother. However, Nusrat was not ready to spend her life the way all the other women did around her. She once wanted to be a doctor and help the people of her town. However, in a home where

girl's education was restricted who would invest money on her education. Hence, she decided to work in the social sector where she could bring awareness among women regarding how they could change the quality of their life.

The journey was fraught with difficulties, after leaving her parents' house she moved in with her elder brother, who made it possible for Nusrat to take the first step of her career; joining an NGO, Sustainable Actions to Access Financial Capital Opportunities (SAFCO) in 2010. She had an interview over the telephone and joined immediately. “After that, I have never looked back, the journey was inundated with a myriad of challenges but I took it upon myself to learn from them” said Nusrat.

However, this support did not last long. “I had to stay out for field work quite late,

sometimes even after midnight” Nusrat spoke, briefly pausing as if searching for the right words, “The idea of a girl staying out this late was quite unnatural for the society I was a part of.” Her sister-in-law disapproved of her husband's silent behaviour over Nusrat's late-night working hours. Her brother and his wife were now regretting their decision to support Nusrat, who would often overhear them discussing that she was wasting her time doing a job and needed to get married instead. Finally, one day her brother asked her to either quit her job or never to return to his house again. “I am never going to leave my job,” replied Nusrat adamantly. She was resolute in her fight to uphold her right to dream. Luckily, her sister was willing to help and support her, allowing Nusrat to pursue her goals.

After being associated with SAFCO for almost seven years and working on various portfolios, gaining hands-on experience of the work in NGO sector, Nusrat, joined NRSP on 6th February 2017. “A place I now call home” expressed Nusrat. It was a great learning experience she says, “I learned computer work on the job rather than joining a computer centre, and never felt

ashamed of asking questions. The people with me at NRSP have been extremely supportive and I have learnt a lot every day I came to work.” Nusrat also expressed her deep admiration for the NRSP staff and took the opportunity to especially thank Madam Fouzia, “who is a great mentor and a teacher and I love her working style.”

Initially it was a challenging work environment for her but she never gave up and learned one thing at a time, getting better with every passing day. Her job required her to talk to women who themselves were not aware of their needs and she realised that their needs are a challenge in itself.

For her first field visit, she travelled to Udero-laal and was assigned the task of making a Community Organisation. It was a challenge, which she accepted unapologetically. “The women would say we are preoccupied with so much work, how can we take out time for meetings,” narrated Nusrat. They would even ask if they would get paid for joining the *tanzeems* and revealed their interest only then.

She had to make them realise their needs and convinced them to go beyond their comfort zone in order to live a better life. Nusrat gave them examples of extraordinary women who had transformed themselves and their surrounding by joining the *tanzeems*. This instigated women to join the community institutions and realise the importance of savings. "Alhamdulillah, I have organised Community Organisations, Village Organisations and even Local Support Organisations," Nusrat recounted with great excitement.

It is also worth mentioning that within a month Nusrat was able to make 10 CO's in Nendero. Revealing the difficulties she faced, she said, "the area was pretty scattered but I am most proud of my achievement there."

Nusrat has been happily married for about a year now with a man who not only respects her work but also encourages her to do better. Throughout the interview her determination and resilience was quite observable. She has come a long way, from when she only had a single dress,

which she would wash daily to wear to office. She now is in position to help others achieve their potential and goals. Nusrat replies, "Of course mother, I can give you the amount of PKR 10,000."

Social Organiser

**Shafia**

Matiari

When the SUCCESS programme began to make inroads in Matiari in 2015, its Social Organisers were expecting the usual set of problems such as opposition from patriarchal forces or distrust of NGOs.

The situation in Matiari proved even more difficult. A couple of months before SUCCESS, an NGO had promised to build clean toilets, roads, and sewage infrastructure if families in the village paid them an amount of PKR 300. The “NGO” workers had made it a point to talk to every family in the village, promising them quick results for a small contribution. The villagers were enamoured, and many families contributed from their limited savings. After their campaign was over and the money had been collected, the NGO disappeared. The NGO workers did not remain in the village, there was no office, no way to

contact anyone from the NGO. The villagers had been deceived.

This is exactly the situation that SUCCESS was made to remedy. The example from Matiari is an extreme example of what may happen when outsiders are allowed to parachute into a place and make grand promises. When development is not participatory, there is obviously little transparency. It was precisely due to such cases that SUCCESS was conceived as a people-led, community-driven project.

Despite the noble intentions of SUCCESS and its partner in Matiari District, the National Rural Support Programme, was met with distrust from the locals. The villagers were especially suspicious of the idea of saving, certain that SOs from NRSP would take off with any money they save. Working





in Matiari in those early days was Shafia, a Social Organiser from Hyderabad.

“They even accused us of being complicit with whatever NGO had stolen from them earlier,” Shafia exclaimed. “It took so much time to explain to the villagers that their savings will not come to us. The savings are deposited with the Community Organisation’s president and manager. It is such a simple point, but the people here had already been deceived once.”

Shafia and her colleagues decided to appeal to traditional sources of authority to give them some credibility amongst the people they were working with. The Union Council Chairpersons and local landowners were more familiar with the untainted reputation the National Rural Support Programme (NRSP) had built in the field. Many of them personally visited the houses of beneficiaries to quell the doubts they had.

“It was a slow process,” Shafia recalled. “In the beginning, only a few, educated people from the villages agreed to work with us. The number only picked up after the local landowners intervened.”

Now, Shafia was happy to report that the programme had been running for three years, and had helped people write their own “SUCCESS stories,” as she put it. “Given the smallest opportunity, people achieve so much here,” Shafia asserted. “A young girl received sewing training from Technical and Vocational Skills Training and now runs her own training centre, in her village.” It was apparent that, as a person who had worked closely with these people, Shafia was proud of their accomplishments.

Her work life might have improved but, as she talked, it becomes apparent that her personal life was still plagued by troubles familiar to most working women. Every day, Shafia has to travel a few hours to the remotest parts of Matiari and then travel back by public transport to get home. “Once, I reach home, I have to quickly make dinner and put the children to bed,” she said, “I just don’t have time to be with them.”

Still she labours on, with her only regret being, “The only thing that lacks in me, I feel, is that I am not proficient with

computers, I am so busy with work and home, that I cannot join a training centre.”

For three years, Shafia has worked for the progress of people around her. Now, Shafia believes it is time she begins to think of her own advancement. “I love this job, but I cannot be an SO forever,” Shafia said. “I hope to improve my technological skills so I can climb the hierarchy.”



# MATIARI 2016-18



**78,032**

Households Covered by  
Poverty Scorecard Survey



**45,042**

Organised  
Households



**2,408**

Women Community  
Organisations (COs) Formed



**241**

Women Village  
Organisations (VOs) Formed



**30**

Women Local Support  
Organisations (LSOs) Formed



**4,539**

Women CO Members  
who received CMST



**552**

Women VO/LSO Members  
who received LMST



**295**

Community Resource  
Persons (CRPs) Trained



**15**

LSOs/VOs with Community  
Investment Fund (CIF)



**990**

Households Benefiting  
from CIF



**45 million**

Amount of CIF (PKR) given to  
LSOs/VOs





**15,757**

Women Insured



**15,830**

Men Insured



**5,448**

Households Insured through  
Micro Health Insurance



**318**

Beneficiaries of Technical and  
Vocational Skills Training (TVST)



**14 million**

Cost of CPIs (PKR)



**3,666**

Households benefiting  
from CPIs



**750,992**

Cost of Income Generating  
Grants (IGG) (PKR)



**59**

Households Benefiting  
from IGG



**7**

Village Organisations (VOs)  
Benefiting from IGG









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SUCCESS

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