



# ECH ES TANDOMUHAMMADKHAN

2019





















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## THE ECHOES OF SUCCESS

In 2019, as the European Union funded Sindh Union Council and Community Economic Strengthening Support (SUCCESS) programme completes 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.



With the passage of time, the word 'development' has taken many different meanings. Some refer to it as the solutions for the shortcomings and hindrances in the way of progress, widely known as economic growth, while others define it as the enlargement of people's choices and free will. It is actually quite rational for development to change its meaning in relation to changing situations, making it important to combine all differing views together as part of a mosaic of development.

In order to drive this development, when poor communities are held responsible and are provided with the right help, proper information and clearer instructions, a system can be designed to not only provide for the destitute, but also to further assist their dynamic and continuing role in rolling out poverty reduction efforts.

Literally, it may be affirmed that poverty and development are two sides of the same coin; one presupposing and challenging the other. Generally, it is the manifestation of poverty that propels countries for progress, similarly, it's the same story behind every programme directed to eradicate poverty or the impoverished state.

SUCCESS programme's objectives are not any different, its main elements includes strengthening and financing women community groups, facilitating women's access to information, building positive social capital, giving vulnerable groups a greater voice both in their community and with government entities and promoting an enabling environment through policy and institutional reform.

It was quite evident as well from the field visit that many people in Tando Muhammad Khan live in neglected conditions. As long as financial, social and economic policies exists to favour the rich, poverty will undoubtedly remain a harsh reality for the majority of people in Tando Muhammad Khan.

The central feature of SUCCESS programme is to foster peoples own institutions, through the Community Driven Development (CDD) approach, at the local level, Community Organisations (COs) at the neighbourhood level, Village Organisations (VOs) at the village level and the Local Support Organisations (LSO's) at the Union Council (UC) level. This approach is based on the conceptual framework developed by Dr Akhtar Hameed in the world famous Comilla Project and letter successfully implemented by AKRSP in Gilgit-Baltistan and Chitral.

This bottom-up change is nurtured in Tando Muhammad Khan by strengthening people's capacities and self-help through emphasising on savings. By focusing on investing in both human as well as physical capital, this programme has the potential to redress some of the imbalances that might be prevalent otherwise. As a Community Management Skills Training (CMST) beneficiary, Husna, mentions how their extravagant spending on *Maen-Puri* (an addictive substance) consumption was taking a huge toll on her CO member's financial conditions. However, by learning about savings and its associated benefits after attending the training, Husna being the CO Manager, successfully communicated the related issues of consuming *Maen-Puri* and promoted savings instead to the local women in the village.

To strengthen and amplify women empowerment through girls education, Razia member of Joint Development Committees (JDC), is working to create space for girls schools, either by converting an old building or demanding the government to make a new one. Razia has a way of unravelling every trouble encountered, seeing the reluctance in families to send their daughters to schools, she advocates for hiring more and more female teachers as a solution.

Such community-led ideas or facilities tend to have effective utilisation and likewise are also more well preserved than when investment decisions are made by a third party from outside the community. This approach further gives control and decision making power to poor women and men of that area, empowering them immediately and directly.

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# Community Organisation (CO) Salmi Limo Kohli

For every individual, one needs something to drive him or her. For Salmi, a CO member from Limo Kohli, her drive to achieve something exists because of her family. Salmi has eight children. Her four sons study at a madrassa, though all her children wish to study in a proper school. Unfortunately, the school is too far for them to travel. She would give everything she has for a way forward for her children, alas living in rural Sindh, one's options are limited. All she can hope for, is a better environment for her children to grow up in.

Despite her limited opportunities, she has tried to make the most of it. She cares for others' livestock in her spare time, making extra income that way. After obtaining an IGG for a sewing machine from NRSP, she also does embroidery. She sends

her work to relatives in the city who sell them for her and give her most of the proceedings.

She might have earned more creating handmade quilts. However, because she is charged with maintaining her house while her husband is away working as a labourer, she doesn't have time to do much quilt making. Hence she needed a sewing machine for embroidery.

Salmi's home showcases the type of setting she wants her children to grow in. Her walls are adorned with mud paintings and carvings, all done by her, with one of her sons often assisting her. She proudly motions at carved pigeons "my son made these ones, they are his favourite." Her home is bright and cheerful; one would think it belonged to an artist not a seamstress.

She joined the Community Organisation (CO) two years ago. Community Organisations are the base of the SUCCESS programme's social mobility goals. They act as unifiers of communities who share common interests and goals and provide a platform for discussion as well as channels through which such groups can access development. She was poor and hoped that joining such a group might help her and her family.

Whilst she may have been eager, her husband was reluctant to allow her to take part, raising eight children is no small task. Salmi explains, "It's hard even now after obtaining the sewing machine, often meetings might run late and I would have to stay overnight, which he couldn't risk. That's why he would sometimes refuse to drop me to the meeting place. He is, however, warming up to it, after all times were rough. I used to have a sewing machine, but one day part of our roof collapsed destroying the sewing machine, since then we have been on hard times. After all a single person's earnings are not enough to raise eight children, so I needed another sewing machine."

Her eagerness in participating in her CO was noticed and appreciated, soon she became her CO's president. Her community learned to save and learned to get involved in sanitation projects and development. Half of her community are *Kohli* (a Hindu community), where there were four families who had children of school-going age but were not sending them to school. She used the savings the CO had collected to buy the children books worth Rs. 300 for each child and even helped with their enrolment in schools.

Although in this village, they knew each other before, however, after consistent monthly meetings, the entire community Muslim and non-Muslim know and understand one another better. Most importantly, they have also learnt from one another. For example, the Hindu community didn't have regular washing as a part of their religious rites, this would mean that washing is often overlooked. Stressing on cleanliness means that more villagers are less likely to fall ill. As such, they earn more, look after their homes better and in general are happier with their

lives. Being more organised also meant that it was easier for social workers and mobilisers to access individuals in need. Salmi gives herself as an example, claiming she may not have received a grant if the CO hadn't existed.



Village Organisation (VO)

Allah Bachae

Jado Laghari

Allah Bachae sits deep in thought, it is not her personal problems that she must only consider, but that of her entire Village Organisation (VO). She does, however, rise to the challenge every day, the people she helps are sure to agree with her.

She has two daughters and a son. The eldest daughter could only study till the fifth grade and could not continue her education since there were no girl's school in the village. Allah Bachae, however, made sure her second daughter got educated further, enrolling her in a school in Tando Muhammad Khan city, "every day my son takes her to Tando Muhammad Khan on his bike." Being VO manager, Allah Bachae has also convinced other families around her to send their daughters to school, increasing female enrolment in the village.

The VO was formed back in 2016 and since then Allah Bachae enjoys every bit of her work and





duties, "I do find things difficult sometimes due to the opposition from my family. They mostly discourage me from going out and leaving the house, but it feels great to be the VO manager." With a poverty score of 38 (considred to be non-poor), Allah Bachae gets no benefits such as Community Investment Fund (CIF), Income Generating Grant (IGG) or Micro-Health Insurance (MHI) from the SUCCESS programme. However, from arranging monthly meetings to mobilising the women of her village, she still carries out all the *tanzeem* (Community Institution) work diligently. When asked how it feels to struggle for others knowing she receives little from it, Allah Bachae responded with, "Whether I get anything in return or not doesn't matter but I want families around me to benefit from tanzeem."

The tanzeems have benefitted many women by giving them CIF, IGG and MHI cards. TVST sessions are also available as "some have gone for driving lessons and some learned other work. Although the centre was in another VO, but we had huge participation in the sessions," declared Allah Bhachae.

Acknowledging the positive and strong influence of tanzeems on the mind-set of the residents, Allah Bachae shared another anecdote where a few years ago, two groups constantly berated each other for minor infractions, opening fire at one another carelessly, creating a toxic atmosphere of fear, uncertainty and danger. "One of the groups even set our fields ablaze and sent our men to jail as well," remembered Allah Bachae grimly. However, with the formation of tanzeems. Allah Bachae claims "As the women of both groups started to sit together and conversed with each other, they developed a sympathetic behaviour towards one another and the hatred was soon gone."

The tanzeem was also successful in legally empowering women by helping 25 women make their first Computerised National Identity Card (CNIC). Another great progress in the VO due to the tanzeem was the plantation of various trees. As she herself had planted a coconut tree and lemon plants as well, "You will see at least one tree in every house here," joyously shared Allah Bhachae.

Tanzeems are devoted to better communication with the communities, working persistently with them to create positive influence, and that is what VO Jado Laghari has achieved and aims to do, "We could not go out but now we run freely."





Local Support Organisation (LSO)

Arbab Zadi

Lakhat

**Local Support Organisations** (LSOs) stand at the forefront of the SUCCESS programme, they are the culmination of Community Organisations (COs) and the larger Village Organisations (VOs) combined. In addition to enabling communication and organisation between villagers, LSOs provide a large enough collection of individuals: that as a group they are able to accomplish far more then VOs and COs. Its importance is not lost on Arbab Zadi, president of LSO Lakhat.

Seated on thin rugs, in an LSO meeting, surrounded by members of her LSO, Arbab listens avidly to what each member has to say. As president she does what she can to enable civil, concise communication, and accurate representation in talks. It is not a great ordeal, each member is

polite and selfless, a sharp contrast to the country's political theatre.

Since a CO was first organised in her village in January of 2017, she has observed a quick rise to become the president of her LSO. One might quickly link such a rise to ambition, but such a guess would be uneducated. She was carried to her current position, solely through the hopes of others for a brighter future.

She recalls, "When the National Rural Support Programme (NRSP) came and organised these various organisations, I attended them with my fellow neighbours, who noted the manner in which I spoke, negotiated and communicated our demands was the best amongst us. This was integral as given what was at stake, there was no room for ego or

selfishness. I might not have wanted this position, but for everyone involved, it was best that I take it."

Arbab knew her neighbours well before a CO was made, and was already well aware of their problems. She explains it thus, "there was a lack of unity, at times men and women wouldn't even know one another despite living nearby, and if you didn't even speak to your neighbours then how could you solve problems that you did not know? It had to be explained to everyone that even if you weren't poor, you had to take part in the community, if only to add to its numbers. Only then did people notice that the benefits were not isolated, but available to their societies as a whole."

The EU funded SUCCESS programme gave structure to her determination and enabled her to actively take part under a platform to encourage togetherness within her village. Indeed LSOs function as a type of coalition between numerous villages, forming a political power in their own right. The voices of people few and scattered will often be ignored, even by those trying to listen. It is a matter of magnitude, like catching a whisper in a crowded room.

Arbab laments, "Our LSO's main problem is how far members need to travel to get to our meetings. I do what I can, whenever I come to these meetings in a car, I try to pick as many members on the way as possible. However, it's still a problem, one we are no closer to solving. But we try not to complain as the benefits we have acquired far outweigh any inconveniences."

Arbab adds, "I had mentioned unselfishness, it's in fact integral to what we are trying to accomplish. When we decide something, we do so together. When we heard of community infrastructure projects, instead of each of us demanding one for our own villages, we agreed in unison that the village of Gula Nabishah required a road. It had a dirt track, but it could not be crossed using a vehicle. In addition during rainy season, pools of water would form preventing access, and if God forbid one was very sick, how would he or she get help? The pools of water would persist after the rains stopped, providing a breeding grounds for mosquitoes. When those villagers asked for help, we all decided to allow them getting the much needed road from

Community Physical Infrastructure (CPI) schemes."

Arbab hopes that through unity even more can be achieved. As the LSOs move forwards more shall wake to their calls. She dreams that one day, the road forward will be paved with their decisions, not those of outsiders who don't even know they exist. They will move forward in unity and harmony.





Trainings **Husna**Soomar Ghutko

"Every women spends around Rs.50 to 100 every day on *Maen-Puri*," there was something in that shout, maybe pain behind it, as Husna the manager of Community Organisation Soomar Ghutko started to speak. The problems that villagers in rural Sindh face are numerous and mainly arise from poverty, anything else simply adds to the misfortunes of these people. *Maen-Puri* is an addictive substance that is consumed, much like tobacco.

"It doesn't matter whether they have food on their table or not, they still would not stop from buying it or they would even go hungry to do the drugs," said Husna illuminating the situation further.

It must seem strange to know how poor men and women could be addicted to *Maen-Puri* to such an extent. It was only during the training when the CMST beneficiaries were asked to list





down the things they spent money on unnecessarily that they came across this drug on the list. Husna realised how unnecessary of a spending it was, leaving a huge burden on their pockets.

Husna is a CMST beneficiary and ever since her training, she has a different perspective on things that she deemed unimportant before, "I want them all to quit this habit," says Husna which she has accomplished to some extent by trying to expose its negative impact.

Observing a new person in herself she wants to impart her newly gained knowledge to other women as well "I want them to benefit out of it just as I have and live a more prosperous life." Hence, being manager of a CO, every month she takes topics from the CMST training and delivers it to her CO members. "I have learnt a lot of new things, things like maintaining tanzeem records, things about education, health and most importantly about savings."

Husna also expressed her utmost appreciation towards NRSP for giving them a chance to fight poverty or at least minimise its burden on them. "We did not know how to lessen the burden of poverty or even if we could do anything about it," declared Husna. Further being the recipient of CIF she has opened a shop and with her CMST training she was able to properly plan for such an endeavour.

Like the freshness in the air that rejuvenates a mind, Husna after the training steps forwards with more confidence and an elevated spirit, giving her a new reason to be a cause of improvements for others.





Community Resource Persons (CRPs)

Fehmida

Hashim Dal

Some individuals are born with an innate desire to help others. Fehmida, a resident of Hashim Dal Village is one such person. She observed that development was the greatest need of the area where she was born and raised, not just a development of infrastructure, but of thinking. Her aspirations made her become a health worker, spreading awareness about Polio as well as providing vaccinations. After her marriage she decided to become a Community Resource Person (CRP).

Describing how she came to become a CRP, Fehmida says, "I remember being a member of our Community Organisation, and soon I began participating in the Village Organisation. After a while, the VO decided that I was best suited to become a CRP. I wasn't the only option, but other candidates were already involved in other activities such

as polio eradication campaign. Another person who might have been better suited was a general secretary in a Local Support Organisation, which left just me. My selection was not an issue, though, since I already had experience as a health worker, and looked forward to working as a CRP."

Her responsibility as a CRP, entails making Monthly Progress Reports of the VO and COs, in which she records details such as people's savings. The main purpose is to observe and record changes as they come. In addition to this she strives to make the people of her VO aware of problems which could arise from issues such as malaria or sanitation.

Her VO consists of 13 COs, and she visits each and every one, "Each CO has a different problem or collection of problems. For example, four COs had a problem of not having National Identity Cards. I had to guide them so that they may obtain these themselves. In another CO called, Ibrahim Dars, children don't go to school. The best solution for each CO is different, however, if I had to name a problem greater than the rest, I would say that drainage is a major issue. When it rains, many villages get cut off from one another due to this flooding. Sadly as a CRP, it is not something I can do much about."

Pertaining to the SUCCESS programme, part of being a CRP includes describing other aspects of the programme such as Community Investment Funds (CIFs) which are loans without interest that get revolved from person to person. This helps speed up the programme and also encourages people to get involved.

Being a CRP is not without its share of problems, Fehmida explains, "People would often ask me to lower their scorecards, or would complain about why some people would get benefits such as health insurance and grants while they didn't. I had no hand in deciding these things, and could do little to explain it to these people.

Sometimes the difference between those who qualified and those who didn't was so small that people might have thought we were being unfair. Such allegations hurt me the most. Then there was the fact that many of the things that I was asked to teach were things I didn't know myself. After all my experience had given me knowledge pertaining to health and particularly vaccination but not much else."

Despite these problems Fehmida feels driven, "It may not be my responsibility to help everyone, but I still want to. I got married a year ago, my husband was reluctant to allow me to continue my job as a health worker, saying that he didn't like me travelling so far. However, that didn't stop me, as soon as I got offered a position as a CRP, I took it. I may say that this is not my responsibility, but I sort of think anyone capable of helping another person should do so."

Fehmida may not be a CRP forever, but in a way every person she helps becomes a CRP as well. In addition to spreading their knowledge to one other, they will also pass it on to their children, ensuring a brighter future.









## Community Investment Fund (CIF) Fatima Haji Hussain

The rationale behind loans is to allow to be in a position where you earn enough that paying the loan back is a small matter. Fatima from Haji Hussain needed a loan to breach the limitations of earning her resources provided. The Community Investment Fund provided by the EU funded SUCCESS enabled her to make that step forward.

Her husband does labour work in and around her village and she often helps him. In addition to this she would help other women raise cows for which she would often get part of their milk. Another way she earned money included being given a small calf to raise. Once they are fully raised they are sold with part of the revenue being given to her for raising the animal. She has two daughters and four sons, one of her sons is married with three children who all live with Fatima.

When she was offered CIF, she wanted to use it wisely. Recently after raising a young cow, its owner wished to sell it and give half the price to Fatima in return for raising it. "I told her" Fatima says, "that instead of selling it to someone else, sell the cow to me. I will use the CIF to pay for the other half of the cow's sale that you would have gotten. I got Rs.14,000 from the CIF and Rs. 10,000 from my own savings, and used it to buy the cow. The cow was also pregnant when I bought it so now I have two cows in my possession. That was a while ago, now the cow is pregnant again, and soon I might own three. Imagine how much milk I will have then!"

Poverty does not only include those who are starving, homeless or sick. It has many dimensions as well differing depths. SUCCESS has grants and insurance programmes to help those most in need, but to help those slightly better off, programmes such as CIF are also being implemented.

When asked what she hopes to buy first once she manages to save enough money, Fatima says, "A cupboard for my son. Actually I already bought that for him, but he recently got married and now has children. So I might get him another one or something similar. We don't have much but at least having things like these make life better."

A caveat to loans is the interest rate, which might prove crippling to some, as well as unfair to many. CIFs are meant to provide the option of loans to communities with no interest applied. Any money returned gets revolved to another person in need of a loan, thus becoming a revolving loan. In addition CIFs are allowed to be returned in small payments, not in bulk, allowing for time and planning in paying it back.

"If the new calf is male, I will sell it, but if female I will raise another cow, soon I might have a whole herd, imagine how much I could then make!" Fatima exclaims happily. Her future looks bright and she looks forward to it





Ummi

After her husband passed away, Ummi's life became a lot more difficult and arduous. Becoming a single parent Ummi had to raise her daughter and son, so she had no other option but to work on the fields of Ali Khan Jalalani with her parents. With the added burden on her poor parents, the situation became dire "Some days my parents would not eat and at other times my children would starve," added Ummi grimly.

Years went by and the struggle to survive continued when finally her CO Meshwari Moula, offered her to attend a Technical and Vocational Skills Training (TVST). It was a one month training where they were taught the different techniques and skills of hand embroidery. Although Ummi already knew embroidery, it was not sophisticated enough to be sold at a reasonable price, so she would only use her skills to embroider her daughter's dresses.

After the training Ummi did not only benefit herself by earning around Rs. 5000 to Rs. 6000 per







month but she also trained her daughter, mother, three brothers and four sister inlaws, helping them earn an income as well. Although Ummi still laments about her earning not being fixed, but she agreed that with the new polished skill, she was better off

Her sales boosts up during festive seasons such as Eid and weddings, allowing her to earn as much as she can. Luckily, after the training her *Dapki* (a special kind of embroidery) work got quite popular among the women of her village, giving her an additional edge to earn a little more.

Without the training there was no other way of earning for her but only to be dependent on her parents. At one time, right after completing her training, Ummi received a huge order from Institute of Rural Management (IRM) and earned Rs. 30,000. She ended up using some of the money to open a small "puncture shop" (a tyre repair shop) for her 13 year old son, who had only studied till the 5th grade.

Success does not stand openly, waiting to be conquered; it needs a leap of faith. Bringing a surge of energy, Ummi has found strength in the darkest of places, to hold her head a little higher.





Income Generating Grant (IGG) **Zebunisa**Sahib Khan Laghari

Zebunisa of CO Laghari, might have had a different life, had she not received an Income Generating Grant (IGG). She describes her life, saying, "I have six children, I feel blessed to have them, but not so long ago they would go days without food, as would I and their father. However. such was life, and we tried our best to make do. Trying to raise them takes all my time; this includes making their clothes and sending them to school. Their father used to search for work as a driver every day, he could make 300 rupees a day, but unfortunately, he seldom found work."

Talking about how she came to receive the grant, she says, "When I first joined the CO, I didn't know about grants or any of its other benefits. All I hoped for was some small advantage that being involved with others might provide. I found that the poverty scorecard survey gave me a

rating of nine (considered as poorest), which qualified me for grants. The grant I received was Rs. 12,000, this along with a little bit of our earnings allowed us to purchase a second-hand motorbike for Rs. 10,000 while what remained was used to buy a cart attachment for it."

Zebunisa husband adds to this, describing how he started making a new living, "The motorbike proved invaluable, now I gather scrap from the village and then I sell it in the city. Afterwards I buy school supplies and other small goods in the city, which I sell on the way back in the village. Through this we are making progress and now all our needs are met. When we were first being given the grant we heard suggestions such as buying a goat or two, but this wouldn't have worked as the problem was my employment. In our case goats alone couldn't have earned enough money to keep the entire family going."

Having her husband earning everyday has breathed fresh life into her family-life. Zebunisa sadly recalls how life had been before, "We would be worried every day, we wouldn't know what tomorrow brought, praying earnestly that something comes

our way would be a daily routine. We would starve, and our children would starve. We had nothing to build on as when one starves, saving becomes a farfetched dream. Worse still, when one of us falls sick, what would happen then? We would borrow to save our lives but for every thousand borrowed, we would have to pay back twice as much. Over time the downward spiral might have left us with nothing, not even our lives."

An important aspect of this income generation is that they can now save money. Savings act as a barrier, preventing one from falling into a worse situation. One such event which might have proven disastrous before occurred a short while ago. One of Zebunisa's daughters contracted hepatitis C. With the motorbike, they were able to take her to Tando Muhammad Khan city, and then using their savings they took her to Hyderabad and treated her. All this was possible because they received an IGG.

Now not only is Zebunisa's family living well, but they have plans to expand so that their lives might improve further. Eventually they plan to get enough savings together,

and then sell their motorbike, replacing it with a small Suzuki car. Her husband could then rent the car (with himself as the driver) making more than Rs.2000 a day. Who knows where they will go from there, but their future is no longer bleak.

Community Physical Infrastructure (CPI) **Zahida**Vikio KhasKheli

Under the summer sun of Vikio KhasKheli, an elderly woman speaks out, "It has made our lives easier," referring to a path nearby. She was among a crowd of women, conversing loudly, which included the VO Ganyari's Manager Zahida and President Sukhan

The old woman was only a VO member but the way she spoke was quite mesmerising, from her hand gestures to articulating her thoughts about the Community Physical Infrastructure (CPI) schemes, she was quite astonishing. Often women of her age, sit quietly in the corner, but not her.

"Before the construction of proper pathways, there used to be sand all round and big holes making it uneven, so during the rainy seasons the path would vanish," described the same old woman with a grim expression.





The stagnant rain water filling the potholes would further function as a breeding ground for all kinds of mosquitos, spreading numerous ailments. "The same water would enter our homes," added Sukhan, "affecting the toddlers adversely and vomiting, diarrhoea and coughing became quite normal."

The situation only changed with the formation of *tanzeems*. When the CPI schemes were introduced to the VO, without giving it any second thought the whole VO sat together and agreed on designing a web of pathways. "No one knew the benefits of these *tanzeems*, or about CPI for that matter. We already have water pumps, so considering the need for pathways we all agreed on spreading a well-connected network of pathways. No one opposed this suggestion," highlighted 7ahida.

It was also quite evident that they had a part in actually working on the pathways themselves. Zahida narrates "We planned out where to build, plus some of us actually worked during the construction phase; carrying the sand, cement and bricks". The whole construction took about two to three months to complete.

At first men in the village were against tanzeems. They believed that the tanzeems would only comprise women as Zahida mentions, "Initially they used to be angry at us. However, after some time when the tanzeem started giving out benefits in the form of CIF, IGG and CPI schemes, they saw the impact and improvements made in the community. Ever since then, they have been supportive." All the women seemed to be quite active in response to any kind of inquiry, multiple women had views to share, "There should be more such schemes and projects," demanded one of the women.

"Open defecation is a serious problem in our village," said a VO member with her head down while she grimly stared at her hands, as she wrapped them together till some parts turned white. Now with men on their side, the VO plans on making concrete toilet facilities as their next project and are quite adamant to complete it as soon as they can. Although, they have temporary toilets which have been constructed by digging holes in the ground but they are not long lasting and need to be rebuild after every few months.

Their faces glistening with sweat, the VO seemed quite energetic, like a spark getting ready to start a new blaze. They are determined to provide the most effective ways of providing for low-income families, providing them with better home environment, better schools and easy conveyance facilities.







Micro-Health Insurance (MHI) **Samina** Soomar Ghutko

With dresses tailored to look bold against their beautiful tanned skin, Samina, manager of Community Organisation (CO) Soomar Ghutko 2, sat with her daughters on a *charpoy*, dressed like any other rural dwellers in bright shades of pinks and yellows.

Seeing the surroundings, one could easily decipher the poor financial conditions of her family. Upon enquiry it was determined that her husband was the only bread winner for the whole family of 13 members. "If we buy a kg [kilogram] of flour, we eat it in once and remain hungry on the next meal", asserted Samina.

Recently, Samina struggled further when she was expecting her fourth child. Thinking it will be just like her other three deliveries, she was taken to a midwife. "I thought it will be an easy delivery and so went to the midwife instead of going to the hospital and using the MHI card".

She or her family had certainly not expected what would happen next. Samina struggled with agonising pain soon after giving birth to her newborn and started to lose a lot of blood. She was rushed to the hospital which took her an hour to reach, deepening her fear.

Recalling the pain she had felt during the whole journey, she was physically and emotionally drained. In that excruciating pain she could not concentrate or focus on anything, as she felt swirling blackness envelope her mind. "My condition was very critical", recounted Samina, "I was totally unaware of my surroundings, unaware of my children and could not even tell my husband where I had put the Micro Health Insurance (MHI) card when he asked".

"For five days I was admitted in the hospital", exclaimed Samina. She only wished she had known about the use of the MHI card before, claiming, "I did not know the MHI card's importance before, but now I know how important it can be in such situations". Pain shined through Samina's eyes as she narrated the incident in a soft hesitant voice.

Luckily, if it had not been for the MHI card, her family would have been in greater financial trouble. She explains, "The only option then would have been to ask neighbours for help, what else?" Due to financial constraints, they would have begged the neighbours to help them or would have taken a loan from someone; in either case the situation would have been dire.

"But thankfully the situation is better now", claimed Samina clinging to her newborn child. There was shyness in her, and her dark eyes could speak of horror and peace, both at the same time. Trying to forget about the pain in the past, Samina waits eagerly for the days to come.



## LSO Meeting UC Lotha

## ضلعو: تندو محمد خان

سڪسيس پروگرام جي لاء يورپين يوٺين پاران مالي سهڪار ڪيو ويو آهي





Community Awareness Toolkit (CAT) Sessions **Rehmat** Ali Khan Jalalani Rehmat was helpless when her infant niece lost her life. For her sister, giving birth in the village had not seemed strange, after all how many generations had done so before her? Sadly miscarriages are also common in rural Sindh and Rehmat wondered if things really had to be this way. When a Community Resource Person (CRP) by the name of Maria came to her village, and delivered a Community Awareness Toolkit (CAT) session, she found out that they really didn't.

Rehmat lives in the village of Ali Khan Jalalani. She is married and has three children with her husband who serves as the head of the local union council. When the CRP started visiting her Community Organisation, she was largely welcomed, at least after it became apparent that she wanted to bring a positive change in the community.

Describing how the CAT sessions came along, Rehmat recalls, "The



CRP would visit about six COs every month, she would repeat her lessons as different people would attend them every time. Along with women, sometimes men and children would attend the sessions as well. She would teach us about vaccinations, sanitation, savings and so much more. There would be information that even the more knowledgeable of us wouldn't know. For example we were taught that vaccines should be given to pregnant mothers and that the first milk babies are given should be breast milk of the mother."

CAT sessions also cover aspects of the SUCCESS programme such as Income Generating Grants (IGGs) and Community Investment Funds (CIF). This helps speed up the implementation of these interventions and also helps villagers make better plans on how to use them.

However, attending CAT sessions did have obstacles, Rehmat explains, "The men were suspicious, as were a few of the women. People wondered if there was anything to gain from such activities, and whether the time might be spent better doing housework. It must have seemed

strange to our fathers, brothers and husbands when the women of the household would march off in groups to attend the sessions. Still with time they not only got used to it, but encouraged and appreciated it. I was fortunate because my husband didn't mind, he had already heard of the benefits programmes like SUCCESS could bring."

Talking about how things are now, Rehmat says, "People have really been taking these sessions seriously, the women take their children for vaccinations now, and illnesses have gone down drastically. Hygiene improvement really helps as well, and I'm sure everything we learn about childbirth will also come to help tremendously."

Rehmat sighs and adds sadly, "My sister lost her child because her family wanted her to give birth in the village, the hassle of travelling to a hospital didn't seem worth it. People believe that death can come wherever regardless of what you do. Maybe if people were made to realise how big of a difference small changes can make we wouldn't suffer like this from time to time, but thankfully we know more now."

Rehmat is quick to relay what she can do for her children so that they grow to be wiser and more knowledgeable. It's not just her though, people in her village recently made a request to the local Joint Development Committee, to have closed schools reopened. Knowledge and understanding will take these people far, and their children even further.





Joint Development Committees (JDCs)

Razia Laghari

Ali Murad Laghari

Right now Razia Laghari has a spark of hope, one guiding her way to the future. Seeing it is enough to lift anyone's spirit, Razia is well aware of how far she has come on her personal journey.

"I feel a totally changed woman now. I was not growing and was only limited to my household chores, taking care of the kids and cleaning the house, nothing else. I would often wish for an office and a desk to work on," narrates Razia blissfully.

Razia Laghari, from the Village Ali Murad Laghari, holds four positions all at the same time. She is the manager of her Village Organisation Jado Laghari, manager at Community Organisation Ali Murad Laghari, General Secretary of Local Support Organisation Bhalaynu Sathio and a member of Joint Development Committee (JDC). With all these responsibilities she also takes care of her family which comprises of her husband, two sons and two daughters.

"Initially it was all new for me too. I was afraid to join any tanzeem, afraid of what my father and brothers would say" confessed Razia. "I did not know how to arrange meetings and how to keep records. However, after various trainings, I learnt a lot, felt more confident and promised to prove myself."

Her journey from being a CO member to now sitting at JDC meetings has been a roller coaster. At first she was not willing to cooperate with the National Rural Support Programme team who came to their village to start forming COs. However, now here she is, arranging meetings with higher authorities of Government's Health and Education Departments and with the District Chairman and Vice Chairman.

In their first JDC meeting, the LSO members introduced themselves and put forward their problems before higher officials for the first time in such an environment. Razia explained, "I already had quite a lot of problems that needed to

be discussed on a larger platform. As we receive reports every month from villages, we know quite well where we lack teachers or even schools, where we have health issues that needs to be solved and so on. Therefore, in our first meeting we discussed almost every problem that we faced."

Her main point of concern was appointing more and more female teachers so that it would be possible for girls to continue with their education. Razia explained, "A girl is considered mature when she turns 11 or 12 so it's not appropriate for a male to teach them and neither is this appreciated around here. However, if we have a female teacher, the girls would be better off and we would be at ease too." Razia further elaborated saying that the few female teachers that they do have, are not sufficiently performing their duties and hence need to be monitored. Additionally, Razia gave the example of the Sindh Education Foundation in village Yousuf Laghari that had appointed a female teacher in a school, solving their girl's enrolment issue, suggesting further, that such actions need to be replicated.

Razia is also looking into the matter of a closed school, where the school has been shut down due to the death of the female teacher. Razia elaborated, "Almost 50-60 students were studying there. We are trying to reopen it and within a few days we will also appoint a female teacher too."

They are planning to discuss health problems in the next JDC meeting. "It's not just a problem of my LSO but there are many other LSOs that do not have health dispensaries. If not in every village, I say we should have a health centre in every UC at least." It's quite common for villagers to struggle with getting proper health treatments, with the platform that they have been given, Razia wants to take full benefits from it. She further explains, "Linkages at this level, I think are going to get us great results in the end. We did not know before where to go with our issues and problems or who to approach for their solutions."

Razia cannot know for sure that today will be better than yesterday, however, she is optimistic about the future of the JDC and her life





Social Organiser **Sania Jamali**Tando Muhammad Khan

Sania Jamali, at 26 years of age, is an example of determination and resilience. Others in her position might have been married by now, to find stability and be considered less of a burden on her family. However, Sania refused to follow that path at her age and instead felt that starting a career would be the best way forward

She started her journey with the EU funded SUCCESS programme of NRSP in 2016 however she began working since she was 18, originally as a receptionist. Her father was the only breadwinner but as things started to deteriorate due to her mother's illness, being the eldest, Sania was left with no option but to help her father pay the expenses.

Still being young and a student, Sania managed her work-life with studies. "I managed studies and office-work simultaneously. I paid my own fees for bachelors and took care of the household expenses as well," narrated Sania proudly.

Sania's life took a turn for the worse, when her mother and then her father passed away in 2010, leaving Sania behind to take care of her five sisters and a brother. Despite passing her exams with the highest marks in the district, Sania had to give up her dream of becoming a doctor. She focused more on fulfilling her responsibilities towards her siblings more than what she has dreamt for herself. "All I knew was to keep moving forward," asserted Sania.

Sacrificing her dream, Sania worked continuously, enabling her to arrange marriages for her two younger sisters. For her only brother, towards whom Sania has great admiration and affection, she



was able to get a car. Through the car, her brother gives driving service, contributing to household income.

Along with her family, Sania's supportive nature has also helped various other women as well. Quoting cases, Sania highlighted how she helped a woman coming from a very poor family, to apply for a position in midwifery. That lady now earns around Rs. 30,000 by working in a hospital and has bought a *riskshaw* for her husband. Another woman got into nursing, as Sania recommended the field to her. That woman now works in an NGO and is earning around Rs.40,000.

Sania has no regrets in life, letting go of the medical field might have been difficult but she has learned to see the bright side of her decision. "It gives me immense happiness to help others and when they bestow upon me their countless blessings I am extremely thankful," expressed Sania. She has earned a lot of love from her field visits and as a Social Organiser, "they all call me their daughter and it really keeps me going." Many seniors, seeing her work appreciate her too, owing it all to her tireless efforts.

Despite all her achievements, Sania refuses to remain professionally complacent. She has started studying again and recently enrolled herself for a Master's programme in Sociology. She exclaims, "Today I am happy and satisfied with my life because I am not dependent on anyone."





## Social Organiser **Shahida Dahri**Tando Muhammad Khan

Shahida Dahri felt as if she were drowning in despair and there was no hope of being saved. The blackness of her memories start to spread through her mind, clouding her thoughts and taking her back to places she never wanted to revisit. She explains, "The death of my brother shook me very hard, it was a very tough time for me. It was as if I was in a coma"

In an attempt to bring her out of the miserable condition, Shahida's family proposed starting a job so that she becomes busy, diverting her thoughts from the unfortunate demise of her brother. "Although, the void can never be filled," she knew, "the plan certainly worked, I forgot about my pain seeing what others go through."

Nonetheless, being a mother of a son and two daughters she has other responsibilities. She elaborates, "As a mother I want my children's future to be bright. No doubt, it is hard to leave them behind to go to work, but when I think about their future it motivates me."

Shahida started working for National Rural Support Programme in 2007, becoming a massive proponent of their work. Enjoying the work in various capacities, Shahida looks at the SUCCESS programme with the same positivity. She elaborates, "With the work experience that I have in this field, it is safe to say that this is a different kind of a programme, with many positive attributes. We thought this programme to be quite difficult to conduct, since it was about mobilising women in some of the most conservative areas of Sindh But once we starting explaining SUCCESS's mandate, people opened up to the programme." Targeting active stakeholders such as

teachers increased communication, making it easier to encourage other women from the village to take part in the programme.

"We have been getting good feedback from the community for the past three years. Now it is a lot easier to arrange meetings and getting people together behind a project," proclaimed Shahida. Further praising SUCCESS's efforts, Shahida gave an example of a caste Sathio, where women are not allowed to leave their houses. The only time they are allowed to do so, if they have to go to the hospital. Often in that case the windows of the car. are tinted black or sand is used to blur the window glass, so that stranger men do not see a Sathio woman inside. Sometimes a curtain is draped between the passenger seat and the driver.

"However, now a woman named Mumtaz Sathio, from the same caste, is the General Secretary of our LSO Saeed Matto and is a member of the JDC. She does not want anything from the *tanzeem* for herself but she wants her community to progress. Her husband is quite supportive of her endeavours" said Shahida. With a smile on her face she further elaborated, "We were astounded too."

Shahida wants to continue working in the development sector, "Seeing their struggles, our own personal battles are nothing in comparison to that," assessed Shahida. "The smile on the beneficiaries is everything. The Micro Health Insurance cards are the golden star of SUCCESS," considered Shahida blissfully. "People go to Mecca to perform *Hajj* (Pilgrimage), but I say, our *Hajj* is here."



District Programme Officer

Jalilullah Khokhar

Tando Muhammad Khan

Jalilullah Khokhar has been the District Programme Officer (DPO) for Tando Muhammad Khan since 2016. Attaining a Master's degree in agriculture mainly dealing with horticulture, he joined NRSP in 2004 as a junior programme officer, where his education in agriculture greatly helped him. He later worked mainly in a capacity building project where female villagers were given land to use for agriculture.

Having been at the start of the SUCCESS project in Tando Muhammad Khan, he found work challenging initially; establishing linkages with the government, hiring staff, arranging offices and transport all had to be established anew. Then once the programme took off, the initial survey to be done which proved challenging. For example using the tablet for inputting data was not something they had ever done before, it was

something both the staff conducting the survey and those examining it had to learn. Jalilullah further added "The government too was reluctant to help, as the authorities were suspicious, asking where all this data going? The local landlords or waderas as they are known were also reluctant to empower the locals. Convincing them to allow us to carry on with our work took up a fair portion of our time."

The SUCCESS programme is mainly about empowering locals; as such it becomes important for the sustainability of the programme if locals are actively participating in it.

Jalilullah explains, "Our main resource is not our staff, as they are often flooded with work and as such most of the work gets done by the Local Support Organisation. We have 28 LSOs in this district and these are fully functioning



LSOs complete with offices. These have 243 Village Organisations and have 2,051 Community Organisations and close to 42,000 members. If we needed coverage in polio, the LSOs provided it, after all these women are the very mothers involved aren't they? If anyone gets left out they take note of who gets left out so that they get covered in the next visit."

NRSP still had to go over a few bumps along the way. Jalilullah recalls, "We had to take in more female staff since males would often not be allowed to enter households for the surveys. Organising women into community institutions was hard as these were 100% female organisations. Many of those women would lack education, indeed, they did not have enough exposure to help them in these tasks. Villagers from their grandparents to their children were often both poor and uneducated, to break such a cycle took time and effort."

He explains the progress eventually made by saying, "Although we were met with all forms of adversity, thankfully practices such saving, sanitation and communication were quickly adopted. While progress was initially gradual because we had to start from scratch, the change was relatively quick. The LSOs in fact helped us a great deal. For example after Community Investment Funds were discussed with the LSOs, they decided that CIF would be carried out in instalments instead of a lump sum. Since, most of these villagers were *hari* or farmers, they couldn't afford to pay money in bulk, but would be able to do so gradually. In fact so far CIF is being returned completely, allowing it to be a fully revolved."

In terms of education, there too are examples where these organisations that have been built have automatically come into effect. For example, in one school, girls had stopped going after a certain age. This was happening because girls considered close to puberty were restrained from attending schools. After talking to the VO, a female volunteer would go with the children, and stay there at the school for some time. This automatically increased the enrolment of girls. The lady may not volunteer there forever, but it allows the people of the community to become comfortable in sending their girls to school.

Jalilullah notes, "The LSOs also aid in various projects, a group came to us the other day saying they can provide trees but couldn't distribute them. LSOs could take the 5,000 trees and distribute them, increasing plantation. Hence we can say that the SUCCESS programme works as an enabler of development in the region."

Development always has to start somewhere, it may seem slow at the beginning but it functions as the building blocks to lead to progress. Just as it would be building a home; the foundation is often hard to make and leaves little to be seen, but allows everything else to come up afterwards. SUCCESS is already at that stage where its rewards can be observed and as it gains momentum and its institutions mature, the benefits will greatly increase.

## TANDO MUHAMMAD KHAN **2016-19**



72,938
Households Covered by
Poverty Scorecard Survey



44,732
Organised
Households



2,460
Women Community
Organisations (COs) Formed

VOS CALL

281
Women Village
Organisations (VOs) Formed



28
Women Local Support
Organisations (LSOs) Formed



4,321
Women CO Members who received CMST



604
Women VO/LSO Members
who received LMST



480 Community Resource Persons (CRPs) Trained



28
LSOs/VOs with Community
Investment Fund (CIF)



2,407
Households Benefiting from CIF



103.4 million
Amount of CIF (PKR) given to







Community Physical Infrastructures (CPIs) Completed



38.6 million
Cost of CPIs (PKR)



2,840
Households Benefitting from CPIs



11.7 million Amount of IGG (PKR) given to VOs



**827**Households Benefitting from IGG



100

VOs with Income Generating Grant (IGG)



60,858
People Insured through MHI



9,016
Households Insured through
Micro Health Insurance



**1,101**Reposition of Too

Beneficiaries of Technical and Vocational Skills Training (TVST)







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