



ECH ES TANDOALLAHYAR

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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.



The EU funded SUCCESS programme makes deliberate effort to empower rural poor women with a poverty targeting approach to reach the poor women in rural Sindh; a group which is heavily involved in all aspects of rural life, and is yet discriminated against both socially and economically. Through this emphasis on women both economic development and gender equality can be achieved.

The United Nations Development Programme (UNDP) describes women as: "key contributors to economies as producers of food, managers of natural resources, caretakers of children and the elderly, entrepreneurs and employees in businesses and significant contributors to building resilience of communities to climate change and disaster". In this manner, the effects of this programme will be felt by all parts of rural communities.

Another focus of the programmes is on sustainability of it effect that can outlast its tenure. For this, SUCCESS engages the beneficiaries on a long term basis while fostering their own community institutions, resulting in their easing into a system that is both self-sustaining and that will continue onward as long as their communities have need of them.

The echoes of SUCCESS series brings individual stories of beneficiaries of the programme as well as those involved in its implementation of the programme, while focusing on the efforts and challenges of SUCCESS beneficiaries in paving the way for fostering sustainable community institutions and empowering rural women. One example is Marvi, who currently resides in Bacha Kola Jhi, with her young son. She has a poverty scorecard of zero, and it had been the first time the documentation team had interviewed a person with a score this low. To put this into context, Marvi had no home, no income, and not even a relative to rely on. As unimaginably difficult as her life was, it took a turn for the worse when she developed a cyst, with doctors claiming that she would not survive for long. Luckily, part of the SUCCESS programme involves, Micro Health Insurance (MHI)

cards, for these poor households. With the help of an MHI card, she managed to get treated, and soon plans to take an Income Generating Grant (IGG) from the SUCCESS programme to start an income generating activity. MHI and IGG are examples of the more direct way of dealing with poorest of the poor.

The main focus of SUCCESS is empowerment of the rural poor women to reduce poverty at the household level through social organisation. This starts at a small level by organising Community Organisation (CO) between neighbouring households and federating them at large village level into Village Organisation (VO) to address issues of their village. For example, Champa and her neighbours from Anwar Mari, could not send their children to school because it was too far. They collectively persuaded a local man to teach their children, paying him through collecting funds from the CO members. The Village Organisations eventually gathers enough momentum to form Local Support Organisations (LSO) at the Union Council level and some of them became members of Joint Development Councils (JDCs) formed at the Tehsil and District level comprising of district authorities and district line department, which are capable of directly attracting the attention of the local government and negotiating with them. Amirzadi, a JDC member from Jafer Hakro mentions, "There was a school with a teacher who would come infrequently so through my JDC meetings and training I learnt about the different people I should contact for issues like that. Eventually, I was able to complain to the Education Department successfully, making sure the teacher was present to teach in the school."

This issue focuses on stories from District Tando Allahyar, where the National Rural Support Programme (NRSP) implements the SUCCESS programme.

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Community Organisation (CO) **Champa**Anwar Mari

In the year 2016, in the village of Anwar Mari, the blistering heat was temporarily forgotten as a pressing decision needed to be made. The SUCCESS programme had arrived, and with the initial survey out of the way, a Community Organisation (CO) had to be made. All were eager to take part, none wanted to lead. Eventually, it was unanimously agreed that Champa would become the CO President.

She laughs as she says, "Look, they all chose me, though I don't know why. The only difference I see between me and them is that I have permission from my family to travel around, so I'm in and out of the village often". She underestimates her qualities; her outspoken nature and confidence has created many admirers, whilst her visits to the city and other villages give her an experience which women in rural Tando Allahyar seldom acquire.

Her natural qualities of leadership would prove invaluable going forward; even simple tasks such as visiting hospitals require a degree of determination in order to succeed. When one arrives there, a security guard might be the first to ask for a bribe for letting one go through, in the hallway, a janitor might then impede progress, by the time the doctor is reached, one's wallet is already substantially lighter. What happens to those that cannot afford to pay these charges? They are either left without the doctor even seeing them or if they know a person such as Champa, proceed without paying a single rupee.

Champa face turns stern as she explains, "Look at these people, to prey on the poor and needy is cruel. They think we don't know how it really is. When they stop me at the gate or in the hallways, I say that if you don't let us through we will tell your hospital supervisor and that too directly! They are quick to cower and be polite as soon as their jobs get threatened. There are certain hospitals which allow free aid to the poor, and with MHI cards, many hospitals provide free care for the poor. So when a person of my CO comes to me for

medical help, if they cannot afford it, I make sure they don't have to pay anything".

A CO brings with it the might of the collective. Their united goals and combined efforts render major obstacles trivial.

Across 22 years of marriage, Champa has had 8 children, the oldest being 19 years of age and the youngest is 6. Yet they are not educated, how could that be?

The closest school is miles away, and many in her village could not afford to send them to a school far away. In a CO meeting, where Champa took the lead, it was decided that they needed to find a solution. The CO decided to persuade a local man who was comparatively educated to teach their children, for which the CO paid him. Her second youngest child has started studying with him. Now they have 50 children taking lessons daily, a few of whom even come from nearby villages that do not have schools of their own. This is an ideal example of a community recognising a problem, solving it, and their actions producing positive reinforcements to surrounding villages.

The SUCCESS programme brings with it interest free loans, grants and a variety of ways to lift poverty. Champa's ingenuity means that her CO might take things a step further than the rest, for she proposes a joint communal investment project, which her CO might take. Her CO has Rs. 28,000 in savings, soon it will become Rs. 30,000. These have been pooled together by all members of her CO. Initially their plans were to use the savings in case an emergency arises where a member might have urgent need of it.

So far, such a tragedy has yet to occur, Champa proposes spending the money to buy a young buffalo calf. The initial cost would be Rs. 30,000, but after two years the price it would fetch would be around 2 lakh rupees, the proceeds of which be divided at substantial profit amongst the CO. She adds, "You might be thinking that once divided amongst the community it will amount to a small figure for each person, but to us that are poor, it makes a large difference. Besides, whilst all this goes on, we are still adding to the pool of savings, so we are well prepared for when it might be needed".

With every little gain, Champa moves herself and her community forward. Her work has just started but is yielding progress at an astonishing rate. Time will tell how far she will achieve, but it will surely lead to success.





Village Organisation (VO) **Rubina**Khair Muhammad Jarwar

Rubina is the General Secretary of the Local Support Organisation (LSO) and Village Organisation (VO) of her Village Khair Muhammad Jarwar. She has six children, five daughters and one son with her eldest being a 12year old daughter and the youngest a 15 month toddler. Rubina is one of the few people in her village that has passed matric and she wants all her children to receive an education. Rubina is a tailor and her husband works as labourer, together they earn enough money to live comfortably.

Rubina joined the Village Organisation (VO) in 2016 and all the members of the VO chose her as General Secretary. Her education helped her get this position as well as the women trusting her and knowing that she would be able to work outside her house.

Indeed, Rubina seemed confident enough but she also faced many

challenges and difficulties. Her first obstacle was her in-laws who did not agree that she should go out for work. Rubina tells us that they said, "You already earn enough money by working at home as a tailor so there is no need to go out." However, Rubina argued and said, "It's not about the money, it's about passion. I feel for the poor women in the village and I want to help them. I want to know about their issues and if I can't go out of my home, how can I learn about the problems these women are facing". Eventually, she was able to convince them and started attending meeting of her VOs.

Her second obstacle was her brother-inlaw who continued to protest by saying that in their family it's not permissible for women to go out for work. Luckily, Rubina had her husband's support because she already persuaded him to allow her to go out and help the poor women of her village. Therefore, Rubina didn't stay at home and confidently continued her work of trying to help the women in her village.

Rubina also got a job in the family planning centre near her village. Here she earns a salary of Rs.15,000 per month and this has

led her and her family to live a stable life. Rubina admits that, "It's only due to SUCCESS that I came out from my home and slowly the village came to know about my responsibility. I learnt about my rights as a woman and a person, knowing that I was able to get this job." Today, Rubina is able to perform her job as well as fulfil her responsibilities in the VO.

By joining the VO Rubina's life has changed. Previously, she didn't know about her responsibilities and rights, but after she joined the VO she learnt about the importance of saving, education, cleaning and how to improve their lives.

Rubina tells us a story of one of the women in her village, "In my village, one woman was very poor and she was struggling before being a part of the VO. She had no source of income and her poverty score was very low, therefore, the VO gave her the Income Generating Grant (IGG). With that, she was able to buy a goat and after one year her situation improved. She was able to use the milk of the goat to feed her children, which led to her condition improving."

In the future, Rubina wants to help the deprived women of her village to make them a part of community institutions and help them become independent women. She wants to be a good inspiration for the women of her village.







Local Support Organisation (LSO) **Shahpur Rizwi** Dargah Sheikh Mossa Rani is 'Shahpur Rizwi' LSO's accidental General Secretary, but arguably it probably is the best accidental mistake that has happened to her. The programme first came to Rani's attention when the survey occurred and the tanzeems (Community Institutions) were formed.

Rani has five children, three sons and two daughters and her husband is a driver. With no formal education, Rani laughingly tells us that, "Madam (SO) came to our village to encourage the women to volunteer as heads of the LSOs. I stood up and volunteered myself without really understanding what the position required. Two days later a car came to collect me and told me I had to come for a training [community management and leadership training]. My sister looks after the children now when I have to go attend these meetings and sessions, but in those days I used to wake up at

four in the morning and clean the house and take the children to school."

Rani was chosen by her village to become General Secretary and through that, there have been many changes that Rani proudly tells us about. They helped pregnant women, by giving them goats to help with nutrition. There were seven "Community Physical Infrastructure" (CPI) schemes, five of them were brick pavement schemes, the needs were identified after discussion at the VO meetings and which villages need be prioritised were discussed at the LSO meetings. Previously, there was no path for people to use, which was especially hard on pregnant women trying to reach to the hospital. The road has increased accessibility and people can now move around more securely. Another scheme was a water pump scheme where a hand pump was built as the ones that had been built before were cheaply made restricting the flow of water.

There are many tasks to undertake in an LSO such as implementing "Community Investment Fund" (CIF) and identifying CPI programmes. Rani has also helped support Technical and Vocational Skills Training

(TVST) such as making sure beauty parlours were completed; tree plantation projects; and CNIC registration, where 400 people were registered.

There were many obstacles for Rani to face at the beginning when she began the LSO training. Many women have to face opposition from both family members and their village and Rani still has to work on making the people of her village understand her work. Rani tells us that people would ask, "Why are you going and how do you know if you'll come back." This is unfortunately common for many women, but Rani proudly tells us "I had to face a lot of taunts, but I ignored it and now I'm standing on my own two feet."

Rani is eager to learn and she tells us with a smile that, "I want to learn how CIF is run completely so that when the SUCCESS Programme ends we can still maintain it in the future." She has proven that with perseverance and a disregard for traditional rules, she can make a positive change in her life and make a lasting impact.









Trainings Rani
Dargah Sheikh Mossa

It was not easy for Rani to become a part of the SUCCESS programme as she faced opposition from both her family and the village. Due to tradition, Rani is not allowed to show her face to men who are not her family so when she would return in the evening after training, her mother-inlaw would complain. Rani tells us that her mother-in-law would say "that I'm showing my face to all these unknown men, getting into cars with them and then sit and talk to them when I train. This caused a lot of problems between me and my husband and I would get told off by him and my mother-in-law." Her family soon accepted though, when her husband accompanied Rani to one of the sessions. He saw that the sessions were in place to help villages and people individually become financially and socially stable.

The village was also opposed to Rani attending this training and her husband's acceptance caused more uproar in her village. Rani shares that the head of the village did give permission for her to go, but he did not allow for meetings or training to take place in her village. Rani remains optimistic though that slowly her village will embrace the programme more fully and acknowledge her role in SUCCESS. Two years ago cars wouldn't even be allowed in the village, so there is a slow improvement in changing attitudes.

Rani has seen this gradual change in attitudes as she informs us that, "in my CO the poor women have started taking IGG and CIF, which has provided monetary benefits to them, so hopefully people who talk behind my back will stop."

Personally, through the training, Rani learnt about cleaning, budgeting and sewing, all very different but basic necessities to learn. Rani recognises the benefits from these sessions as she tells us that she never recorded things in her house, but she does now. This has proved useful in seeing household expenditure and allowing her to save up as well as budgeting.

She has also spoken about budgeting to other women in the village and some have taken heed to her words as Rani mentions that, "one woman is saving up for her children to go to school in advance so she will be able to pay for goods and any necessities they need." This highlights how there is a change in other women's point of view and they through Rani are also learning important skills that will help them sustain a stable life.

Improvements have been made though as Rani proudly tells us that she has helped enrol 200 children in schools. Additionally she adds, "The teacher in the government school would come to school irregularly. I attended a JDC training one day, where I met the HM [Headmaster] of the school. I approached the headmaster and

complained about the teacher telling him that the school in my village has a teacher that only comes in once or twice a week. Now, the teacher comes in regularly, increasing the number of children enrolled in the school."

When there were any meetings or trainings previously, people would come only as a formality, but the village has now realised how useful it can be. People are trying to stand up on their own two feet, without having to rely on anyone else. "They too want to do their *hisa* (contribution) so they can change their household."

With all the opposition Rani has faced and the success that has come through her perseverance, one would think she would slow down. This is definitely not the case as Rani has shown her determination for changing her life for the better. She tells us that she and a few other women are now studying from a family member who is in 12th grade. They pool 5,000 rupees and from 8 to 10 pm he teaches them. Through this education, Rani can be able to maintain everything in the long-term even when SUCCESS has ended.



Community Resource Persons (CRPs) Rukma Shadman Jarwar

Rural life tends to be idealised as social, teeming with a frankness and openness that those in the city can only envy. Yet it is not so, and one might be surprised to find that neighbours in villages can be strangers to one another just as they often are in large cities. In the village of Shadman Jarwar, there is, however, one person whom everyone in the village can recognise at a glance, and her name is Rukma.

She spoke with a low voice and with a soft demeanour. It would have been hard to guess that she spent most of her time in instruction and conversation. Yet being a Community Resource Person (CRP), she must do just that, as she brings teachings of sanitation, education, health and welfare to ten Community Organisations across four villages.

"I have freedom" she explains, "one which not all women around here have. To start with, my husband gave me full permission and support to leave the house and taking part in this community that NRSP has created. This gives me confidence, otherwise, how else could I continue"

Her early education set her apart from other girls in the village, she had completed her matriculation. This literacy was part of why she was selected over others in her community to be a part of the SUCCESS programme as a CRP. She worked in the fields before and spent most of her time taking care of her four children. She might not have imagined doing anything else, but when she was offered this new position, she took it in stride.

Her audience is mostly notliterate, and she must usually



contend with showing pictures of the ideas she tries to relate to them. She recalls, "It was frustrating at first when I would only have an audience of four or five at a time. After a while, I grew more familiar with how to explain things, and soon these communities began understanding the importance of these sessions. Little by little, changes began to be seen".

Speaking sadly, she says, "One cause I have always held close to my heart is the state of girls' education. I know I have more than most, but had I not married into a family that is not-literate, I would have been allowed to continue my education even further". Her feelings are shared by many, in parts of rural society, the need for education is seldom felt required for boys, and almost never for girls. Who can blame her if she puts much of her passion to right this wrong?

Yet she still manages to cover a wide variety of subjects, each with its own set of challenges. Vaccinations though free, are not taken by many in these villages. When asked why they wouldn't vaccinate their children, villagers would retort that, despite vaccines, their children would still get fevers and diarrhoea. CRPs such as Rukma

have their hands full trying to explain that certain illnesses arise from a sanitation problem whilst vaccines are for ailments such as polio and tuberculosis. Persistence, however, does pay off, and right now there isn't a single child in her village who hasn't been catered to.

Social empowerment may begin with understanding, but without action, it bears no fruit. Her efforts are already paying off. In her village, the few that created national identity cards (CNICs) did so for Rs. 1,200. She has managed to bring that requirement down to just Rs. 200 and even manages to get them made free for the poor, the result being that most adults in her community now have identity cards. Voting was once uncommon and limited to the men, but now voter turnout was both high and involved more women than before. These people now have a say in the future of their region, a feature paramount to the success of any democratic state.

It was, however, not a smooth journey for her. She remembers, "Dealing with other villages was easy compared with that of my own. Here many knew me, they whispered behind my back, the things I heard them say would sometimes bring tears to my eyes, but I carried on. At the end of the day my family was with me, and cruel words alone are not enough to dissuade me".

In the words of William Arthur Ward, "The mediocre teacher tells. The good teacher explains. The superior teacher demonstrates. The great teacher inspires". In this manner, her work has yielded an unexpected consequence in that her life is being used as an example, and guiding light for others.

She may have thought that in order to help girls in her village get an education, she had to teach their parents its importance, her life, however, yielded a different channel, "People have seen me accomplishing so much, and have even seen me working and conversing with officers from non-governmental organisations (NGOs). They then tell one another that Rukma is able to get so far because of what she has studied. I wouldn't have ever believed it had they not said so to me directly and now if God is willing, their daughters will be far more educated than me".





Community Investment Fund (CIF) **Dharmi**Mir Munwar Talpur

Entering a closed compound belonging to a feudal landlord, one enters into Dharmi's house. She rushes to get the *charpoys* ready for her guests, glancing back and forth from her guests to her family. Feeling conscious of her in-laws and husband that sit in the background, she smiles nervously as she narrates her story.

The SUCCESS programme started in her village in 2017 and she became a member of the Community Organisation, Village Organisation and Local Support Organisation. In the beginning her husband and in-laws did not give her permission to go outside of her home to attend meetings and to participate in other activities involved with the programme. She then persuaded her husband who works on the farm as a labourer to allow her telling him, "We can't improve our condition just from your earnings as it hardly fulfils our food needs. We both have to





work for a better life and to improve our condition". Finally, her husband and her inlaws relented and allowed her to go in the meetings.

Dharmi reached up until 6th grade and was the only educated women in her village, therefore, the LSO members chose her as president of the LSO. However, she remembers when they were organising the CO, they couldn't find a CRP educated and qualified enough to appoint. Therefore, she decided, that she would educate her daughter to eventual hold a post like the CRP to help others overcome poverty. She sends her eldest children, a seven years old daughter and a six years old son to a boarding school in the city to receive quality education. When asked if she missed her children, she replies, "It is necessary".

After joining the VO, Dharmi became aware of the importance of cleanliness and how to keep their homes clean. She also learnt about the importance of education, health and improving her standard of living.

From the LSO, Dharmi borrowed a loan of Rs. 15,000 from Community Investment Fund, to establish a small scale business.

She started her business from a small shop in her house where she sold things like toffees and biscuits etc. Luckily, the shop ran effortlessly and she managed to make a profit. Her sales garner up to Rs. 2000 daily and saves roughly Rs. 300 to 400 every day.

She repaid the CIF loan within a year and again borrowed CIF Rs. 15,000 and with that she bought a buffalo calf. She plans to bring up the calf and after three years she could sell it for Rs. 35,000-40,000, earning a profit.

Before the CIF, Dharmi's family condition was difficult. They did not have enough money to go to the hospital and at times of need they had to borrow money from her neighbours. With her husband's farm labour job they could hardly afford meals to sustain a long day. When Dharmi was pregnant with her last baby she could not go to the hospital to deliver her child as she didn't have enough money. With the CIF loan and the subsequent shop, the family's economic condition has improved. Now, they do not need to borrow money in emergencies and they have enough savings for difficult times.

Dharmi has
demonstrated excellent
entrepreneurial skills.
She is planning to buy
more buffaloes and sell
their milk. She also
wants to scale up her
shop to get more
inventory and produce
more sales. Her in-laws
and husband, look on
proudly as she explains
all her future plans with
bright eyes and a smile
on her face.



Technical and Vocational Skills Training (TVST) **Rukhsana** Tharo Qambrani With just a needle and some thread, Rukhsana changed her life for the better. Through the Technical and Vocational Skills Training (TVST) offered by the SUCCESS programme, to her Village Tharo Qambrani, there was the chance to learn about different sewing techniques. Through sheer curiosity, Rukhsana, decided to attend the training and learn applique work for a month. She has now become in some regards an entrepreneur, selling her work to both people in her village and outside.

Rukhsana has five children, four daughters and one son and her husband is a goat herder.

Previously, she did sell her *rilli* work in the village, however, she did not make much, as there was no demand for it. While she did know how to sew and embroider, applique work was new to her and she believed it would help her make her *rilli* more intricate.





She never imagined that she could ever make a living from needlework, and has even managed to get orders from Hyderabad where a few of her shawls have been sold. Through selling her work Rukhsana states that "there is a difference in our standard of living, we have balanced meals now."

She is one of the lucky ones that didn't face any opposition in attending the training sessions, as it was nearby and some of her relatives were also part of the training. Initially, she did find it hard to understand applique work and "found the cutting difficult, but slowly I began to master it".

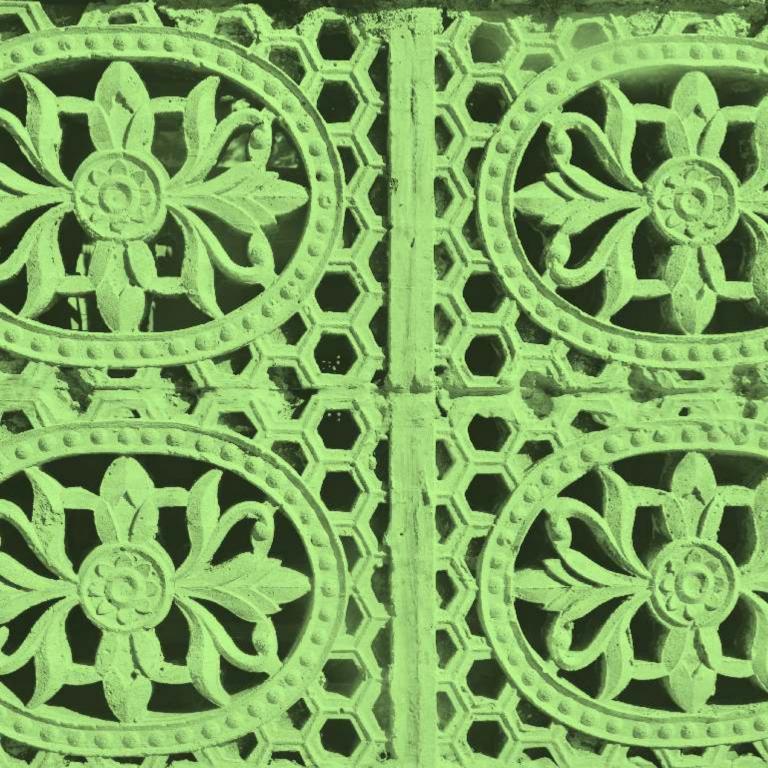
Rukhsana was actually one of the few people in the training course who mastered both stitching and cutting, as often the women have only been able to do one. This allowed her even more independence as she does not have to split any of her earnings.

She fondly remembers how excited she was when she sold her first shirt for Rs. 1,000 to a relative. She initially had kept the price quite low, however, after consultation with women at the training centre and the Social Organiser (SO) she

increased her pricing to match the market rates. She can now makes even more expensive items such as bed-sheets and during wedding season, which is February and March, demands for her items become even higher.

Most of her items had been sold out, but the children scramble to find a little girl currently wearing one of her designs. They come flying back and shyly Rukhsana shows her applique work, and her modest sewing kit, which only consists of a needle and thread. Through pragmatic behaviour and a douse of curiosity, Rukhsana has been able to improve her home life. She hopes that she can learn to stitch now and add to her sewing skills.

Rukhsana lives in the present, taking each day as it comes and while "I do have dreams for my children to go to school, it still is too far for them though, so instead I hope my daughters will join the *tanzeem* and learn what I have and even more."





Income Generating Grant (IGG) **Pathani**Shadman Jarwar

In the village of Shadman
Jarwar, in a household of nine
children starve, whilst their
parents anxiously wait out one
agonising day to the next.
Pathani, makes sure her five
children are fed at least once a
day, but for her, her husband,
and her parents the long days
feel torturous.

Her husband is a labourer, and if work cannot be found, her family must starve, and that was the cold hard truth. To ask and beg for crumbs was the most they could muster, with hopes of anything else being well beyond their reach. Who can say what direction their lives would have gone, had they not received a vital lifeline in the form of an Income Generating Grant.

There was a time when
Pathani would be forced to go
door to door in her village to
ask for food. Pride might
hinder others from such a task,

but her children's lives were the only things that churned through her thoughts as she collected leftovers, and scraps. She relates, "It's all I could do, when my husband could not find work, this was our only option. I would try and grind down hari mirch (green chillies) to add to the food I'd give them, so that it might fill their bellies more, as for the rest of us, there were days when we would have nothing to eat".

The psychological and social impact of poverty took its toll on her as well. She recalls sadly, "I would not even be invited to marriages in my village as I could not afford to bring gifts and everyone knew this. They would tell one another, Pathani will only come here to eat food, give no gift and then leave. They were right, but that was not my fault".

With her family's state being so dire only one of her children could be sent to school. The rest did not go to school or have jobs, and this was part of the reason why Pathani decided to use her IGG of 13,000 rupees to buy a cart, along with items to sell on it. Now, her oldest son takes the cart to the surrounding villages, and makes about Rs. 700 a day. Although, Rs. 500 must then be spent on inventory, Rs.200 a day is a sum she would have found unimaginable not too long ago, after all, they only got their IGG a month back.

Investments such as this are a common part of the SUCCESS programme, the initial goal was to implement CIF which is an interest free, revolving loan that is given out to all those that needed it. The problem was that there were families who were so poor, that once they had taken a loan, even if it was interest-free they would not have the means to return it. As such, the IGG was implemented alongside CIF, to those families with a poverty scorecard below 9, so that they would at least reach a stage in which they could take an equal part in the SUCCESS programme as their fellow villagers.

With this turn of events, Pathani's family is not just content, but are indeed striving for more. Perhaps after getting a taste of improvement, they have developed a hunger for it. Pathani hopes to educate her youngest child as well, whilst she uses what savings she can muster to eventually buy a cart and goods for her second oldest son. She finishes her story by exclaiming, "These are of course just our first steps, and we were standing still before. But now since we are moving, we will, if God is willing, go very far".







Community Physical Infrastructure (CPI)

Makhna

Bheel Colony

To reach Makhna, one has to use the newly constructed road to reach her house in village Bheel Colony, UC Tando Soomro. Many other women from the village were gathered around alongside Makhna, making a brief stop at her house before making their way towards the fields.

Makhna smiles at the incoming groups of women, as she explains her family dynamics. Her husband drives a tractor in the field that their landlord owns. She has eight children, four daughters and four sons. All four sons are educated and go to school, but the girls are unable to go as there is no school for girls near the village. The one that is available is too far for the community to give them permission to attend. Clearly, building a girls' school is definitely on her list of things to achieve in future.

However, as the President of her CO and VO, and the General Secretary of her LSO, when it came time to initiate a Community
Physical Infrastructure (CPI) scheme,
Makhna along with the other members of
her VO opted to construct a road. This was
the first VO scheme in their village, so the
VO had to decide on a scheme that was
urgently required and that could benefit the
most people. She and other members of
the VO presented the proposal for a road
because they didn't have a road to link
them to the main road, which limited their
accessibility.

They were facing numerous difficulties to get to the main road especially in rainy seasons when the area was flooded with water and transportation was very challenging. Makhna remembers the difficulties they faced when there was no road in times of need such as to take someone to the hospital for delivery or in other emergency cases to the hospital. The nearest hospital was in Tando Allahyar city which was 12 km away. She vividly recalls an incident, pointing to a woman sitting near her "She was seriously ill once and had to be rushed to the hospital, however, it was raining, flooding the whole area. We literally had to carry her in our arms and take her all the way to the main road. We

then hitched a ride from one of the cars passing on the main road to take her to the hospital".

The road established has made accessibility and communication a lot quicker and easier. Through the VO, the women were able to recognise a key problem in their village and used their initiative to solve it, which now benefits three villages.

The villagers also provided their support to ensure that the project was successful. Makhna goes on to say, "The skilled labour was hired from outside, however, all the unskilled labour was provided by the people of the village. They left their household chores, daily wage labour and invested their time to build the road". It took three months to complete the road, costing a total of PKR 335,000. Clearly, CPI schemes increases a sense of ownership and hence a sense of organisation within the community.



Micro-Health Insurance (MHI) Marvi Bachal Kolachi

Marvi Kahto takes guests to the outskirts of the village, Bachal Kolachi, setting two charpoys under the open sky. It is later learnt that she does not own a house and she did not want any of the people she lives with to mind, if she invites guests over to their place. Therefore, she usually receives guests outside the village like today. She may only be in her late 30's but her face reflects the worries and sorrows she has faced in life.

She was only three years old when her mother died and Marvi admits that she does struggle to remember what her mother looked like. A few years later her father also died. Marvi's life became tougher than ever and she became dependent on her brothers and their wives. Viewing her as an additional burden, her brothers were not as kind so they married her to a man who was already

married and had three children from the first wife. She was only 15 and was arranged to marry someone who would have been around her father's age.

Marvi's step-children were adults at the time of Marvi marriage - one daughter and one son who was already married. In the beginning, Marvi's husband and his older son used to earn by working on the farms as labourers. However, after a few years the son separated with his family, which led to Marvi working with her husband.

Life has not been easy for Marvi. She had three children, with only one surviving adulthood. She managed to educate her child till the fourth grade, as she couldn't afford his school fees.

In 2014, Marvi faced another death, her husband. He died of cancer and this was one of



the most difficult times for Marvi to face all alone as she and her child relied on him as the breadwinner. Without her husband, she could not work alone in the field, further financially constraining Marvi.

Right around the same time she came to know about the COs and VOs that had been formed in her village. When the PSC survey was conducted she got a poverty score of zero, which was surprising to most people working in SUCCESS. This made her eligible for an MHI card.

Receiving the MHI card proved to be a godsend for Marvi. During her marriage, Marvi had continuous pain in her body, which she did try to treat with surgery. However, that pain came again after her husband's death, which forced Marvi to borrow money from her neighbours to pay for the fees. It was discovered that a cyst was causing this pain, and it would cost Rs. 25.000 to remove it.

Marvi became increasingly worried, however, she remembered her MHI card. She says "With the card, I went to Akhitmat Hospital to remove the cyst. The operation proved successful and the doctor informed me that if I hadn't gone through with the

surgery when I did, the cyst could have ruptured, possibly killing me". With the MHI card, her hospital bill was covered and Marvi did not have to borrow money, this time at all.

The MHI card served its purpose for Marvi providing a safety net in times of medical emergencies, reducing her vulnerability to extreme poverty. However, to further improve her current financial situation, she has great plans for the future. She is eligible for the Income Generating Grant, and once received, she plans to invest the money into livestock. Once money is saved through rearing livestock, she plans to start a small business (possibly a tuck shop) with her son.











Community Awareness Toolkit (CAT) Sessions **Nazeeran** Dolat Mirjat "No one knows how I've lived my life, how I've survived, only my God and I know". While this may sound bleak the first thing one immediately notices when one meets Nazeeran is her smile that encompasses her whole face. Her eyes though hold the sadness and secrets that only Nazeeran and her God know.

Nazeeran was extremely young when she got married and due to her family's financial constraints, she was "sold" to her husband. She was his second wife, as his first wife had died and with him, Nazeeran has three children, two boys and one girl. Her husband hovers around making sure the children don't interrupt while Nazeeran recounts her past. Her children are now being educated in the village and the eldest son recites a poem he has learnt at school, while both parents look on proudly.

With the Community Awareness Toolkit (CAT) sessions, Nazeeran has been able to educate herself and her village on many different issues such as vaccinations, hygiene and cleanliness. Previously, in Nazeeran's village vaccinations were frowned upon and people believed that it only made you sicker. However, she says, "We were made to understand that vaccinations protect our children and ourselves so we began to vaccinate."

While every month the session topic changed, a few of Nazeeran's favourites were cleaning, budgeting, basic women's rights, NIC card, how to use a sewing machine and family planning.

Previously, family planning wasn't a concept understood in Nazeeran's village but "we learnt that we must have children according to how much the household income is available. Before, people looked down on us because we were poor and thought we were ignorant. I believed it too, but now we are learning and changing our lives to live better"

Nazeeran's success though with the training didn't come without obstacles.

"The village accused and pointed fingers at me, saying that we don't really know where she is going, whose car she's getting in and what she's being told. There was a fear within the village, but they soon realised that what I'm learning is bettering our lives." The sessions are not always carried out in the same village, making it harder for women to attend due to opposition from the village. Nazeeran did not let this get to her though and said, "Before my head was down and I didn't face anyone, but now it is upright and I don't care what anyone says, I have no fear anymore."

Nazeeran's determination is palpable and it only highlights her strength and resoluteness to make sure that her life changed for the better, for both her and her family. Her newfound independence is evident with her confidence to now go to sessions alone or to Tando Allahyar city, leaving her husband to look after the kids.

Initially, it was sadness that filled Nazeeran's eyes, but as she recounted her story, the sadness fades and pride quickly fills her eyes. "I was so poor that I would have to beg and ask for money but now I am the leader of an LSO and people come to me and ask me for money. This is the big difference that has happened in my life." She ends on a triumphant note and it is hope that now fills her for a better future, where she can send her children to school and educate herself and her village to have a good standard of living.

Joint Development Committees (JDCs)

Amirzadi

Jafer Hakro

Like many others, Amirzadi heard about the EU funded SUCCESS when NRSP came to her village. She decided to join when she saw how it was focused on giving women the voice to speak out about problems. "The whole world says that no one talks about women's rights and tries to help women, but by me stepping outside my house and village, I've decided to make my mark and show these people," Amirzadi tells us in a matter-of-fact voice, sitting at her desk in the office.

"It is when I stood for election to head my LSO that I realised I could do something, meet people and make a difference." Similar to countless other women, Amirzadi wasn't allowed to leave her home before, however, with her family's permission she was able to take that step out and try to make her mark. Her family, which includes her five children, and her husband, who is a watchman, all supported her in this new endeavour.





Amirzadi took it upon herself, even with her limited education, only getting passed matric, that she had to step out and help poor women. This is what gave her the courage to step out and make a difference.

Joint Development Committee (JDC)¹ has created a sustained link between the government and small communities. "JDC's are extremely important", says Amirzadi passionately. It is clear that Amirzadi wants to stand up for not only herself but for her whole village and the JDC has allowed her to do that. She explains, "There was a school with a teacher who would come infrequently so through my JDC meetings and training I learnt about the different people I should contact for issues like that. Eventually, I was able to complain to the Education Department successfully, making sure the teacher was present to teach in the school."

"The meeting we have every six months

makes all the difference, as I can raise awareness about the issues concerning my village and find ways to tackle them." One of the initial issues that was tackled was a water issue in Amirzadi's village, "women were going extremely far for clean water. Hence, hand pumps were key and now we have a water pump."

However, Amirzadi's journey didn't come without any obstacles, "people accused me of making a lot of money and that's why I'm going out. If I'm gone all day and going in cars I must be lying." Luckily, through CIF and IGG disbursement through the programme, people in her village realised the actual reason Amirzadi was going out to bring about a difference in other peoples' lives in her community.

"My children's dreams are in the stars and while I do have dreams for them, they're a lot more grounded, but I hope to educate all my children. Mostly though I want them

¹The idea of JDCs is an innovative platform for building linkages among the line departments and community institutions. The objective of JDCs is "to advocate for access to essential public services and for planning, implementation and monitoring of local development plans". JDCs at the district and taluka levels in SUCCESS include representatives of government departments, local government, community institutions, RSPs and civil society organisations.

to become good people so they in the future can help people who need it".
Throughout this whole interview there has been one key theme running, that Amirzadi wants to help people. There is no doubt that her children will also inherit their mother's compassionate nature to do good within their community.









DISTRICT PROGRAMME O

Tando Allahyar



Social Organiser **Komal Mushtaq**Tando Allahyar City

The stories observed in the SUCCESS programme, are not just those of its beneficiaries. Those who have worked behind the scenes all underwent their own journeys, and without their efforts, the achievements of the programme would not have been possible. One of those important positions is that of Social Organiser (SO), whose primary role is to establish the required channels between the programme and its recipients. Amongst Tando Allahyar's SOs, one of the most experienced is Komal Mushtag.

She is currently 32 years old and happily married. Having done her masters in sociology from Sindh University in Jamshoro, she joined the National Rural Support Network in 2012 and had worked with the Thardeep Rural Development Programme (TRDP) before that. Her joining NRSP was

mainly decided by two factors, she had come to gain an interest in the development sector, and her husband was already employed at NRSP.

As an SO, she must visit a number of villages every day, with the journey itself taking long hours. Often, she arrives back home late at night and had her husband not been part of NRSP, he might not have been nearly as reasonable and understanding.

With regard to the troubles she does go through every day, Komal says, "Honestly, working in the field is not nearly as hard as one might make out, in fact, I feel that fieldwork makes the day go by much quicker than office work. The fact that I know my work is sincerely helping people means that when I get back home, it is with a smile and a peaceful mind"

One's attitude can make all the difference. Komal Mustag could have chosen to grumble and complain, yet any measure of difficulty she faced was ignored as routine and unobtrusive. Not once did she recall any obstacles and despite relentless probing, she could only remember one moment of uneasiness. "When we first started our surveys, there were certain Union Councils, which were far and had a bad reputation such as Jando Mari. We were afraid to let our female staff go alone in those areas, and I like, others was fearful. However, we managed to introduce our programme there and soon the people of those areas went out of their way to accommodate our enumerators, so all went well."

Having been part of the SUCCESS programme since its implementation, Komal has been part of the programme from its initial surveys all the way to the point that its benefits are fully observable. She explained, "It is an incredibly rewarding experience, working directly with the beneficiaries. I can see the exact ways in which their lives have been positively impacted, and feel blessed to be a part of that change."





Social Organiser

Nasreen

Tando Allahyar

Belonging to a conservative part of Tando Allahyar,
Nasreen knew that the people of her region did not view women working in NGOs as favourable. Yet with her family's support, she was able to get educated, receiving a Master's degree in Economics, and now, as a 39 years old married woman, she works with NRSP as an SO.

Before joining the SUCCESS she had carried out surveys with NRSP and eventually joined the SUCCESS programme in 2017. Nasreen reveals, "In the beginning, I was hesitant with talking to men or other staff because the environment was new for me. It was the first time I was working in the development sector". She continues. "The staff of NRSP were kind and helpful and I was a quick learner which built my confidence in a short time. Now I am confident and brave enough to talk to people from

all walks of life and discuss prevalent issues in the development sector with them".

Discussing her greatest accomplishment, Nasreen shares a story about a specific community she worked with, saying, "While making a CO in a village there were two different castes of people living there. The rift between the two families was so great that they refused to allow their children to even play together. Hence, they refused to form a CO together. It seemed impossible to unite them, but after a lot of effort they did agree to join forces."

Nasreen and other SUCCESS members told them about the importance and benefits of COs and its components, which could help them improve their life for the better and for the future of their children. "There is power in unity and



that's what you use to fight with the poverty, which can continue for generations". They currently, work together in the CO. The president of the CO is from the one caste, while the women from the other caste support the president's opinions and agrees with her decisions. The hostile behaviour towards each other seems to have ended and now both families send their children to school together.

Nasreen feels that as an SO she has to be involved in all the interventions that the programme provides to the people. However, her favourite part of her job is providing CIF loans to women. She says, "At the beginning, many of the women were scared to take the CIF. They thought that since it was a loan, it would be difficult to repay it. However, I encouraged them that don't think of it as a loan but as an opportunity. I explained the benefits of CIF, which mobilises them. Many households living conditions have improved since taking the CIF, which increases their interest in the programme further".

Nasreen has noticed the shift in people's behaviour and mind-sets since the SUCCESS programme. A few years ago it

was tough for Nasreen to visit beneficiaries because women were unable to talk openly with their husbands around. Nasreen believes that many women while they may be naturally confident, among men they develop a level of uncertainty and docility that is difficult to overcome.

To find a solution she says, "Slowly we encouraged women to speak in front of the other women which helped build their confidence. This was something their husbands began to see so they too learnt not to interfere". Nasreen proudly informs us that, "Today when I go to visit a beneficiary, I see a huge difference in their behaviour. They usually warmly welcome me into her home and respectfully share their problems and issues with me, without being conscious of their husbands".

Nasreen is an example of someone who is both independent and empowering to women as she supports her family financially and also helped her brother with his education. She wants to see every woman be independent and empowered like her. Her hope is that women benefit in the long-term leading comfortable and empowered lives, even after the programme ends.



Tando Allahyar **2016-19**



82,586

Households Covered by Poverty Scorecard Survey



50,527

Organised Households



2,539

Women Community
Organisations (COs) Formed



239

Women Village Organisations (VOs) Formed



26

Women Local Support Organisations (LSOs) Formed



4,769

Women CO Members who received CMST



514

Women VO/LSO Members who received LMST



350

Community Resource Persons (CRPs) Trained



26

LSOs/VOs with Community Investment Fund (CIF)



6,210Households Benefiting



96.9 million

Amount of CIF (PKR) given to





37 Community Physical Infrastructures (CPIs) Completed



32.7million
Cost of CPIs (PKR)



6,213Households Benefitting from CPIs



29.5 million
Amount of IGG (PKR)
given to VOs



1,941
Households Benefitting



182
Village Organisations (VOs)
Benefiting from IGG



55,415
People Insured through MHI



8,008
Households Insured through
Micro Health Insurance



1,159
Beneficiaries of Technical and Vocational Skills Training (TVST)







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