

Social Capital in Village Organization
SadaatHackra, Miani, Bahawalpur, Punjab



A Case Study on
Social Capital in Village Organization SadaatHackra,
Miani, Bahawalpur, Punjab

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Who We Are

The Rural Support Programmes Network (RSPN) comprises of 11 Rural Support Programmes (RSPs) and is the largest civil society network in Pakistan, working in 116 out of the 138 districts and five out of 13 FATA agencies. RSPs are working to reduce rural poverty through social mobilization by helping the communities to form their own grassroots organizations, enhance their human skills and linking them with government and private sectors for accessing their resources and services.

National Rural Support Program is one of the largest Rural Support Programmes in the country in terms of outreach, staff and development activities. NRSP's mandate is to alleviate poverty by harnessing people's potential and undertake development activities in Pakistan. It has a presence in 61 Districts in all the four Provinces including Azad Jammu and Kashmir through Regional Offices and Field Offices. NRSP is currently working with more than 2.5 million poor households organized into a network of 165,328 Community Organizations. With sustained incremental growth, it is emerging as Pakistan's leading engine for poverty reduction and rural development.

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Executive Summary

This case study research is based on Village Organization (VO) at Miani, Bahawalpur district to analyze the implementation and execution of activities in developing and enhancing social capital since its formation using participatory research. The results of this case study were initially interpreted as indicating a high level of social capital, but on further analysis questions were raised about the interrelationship between social capital and formation of VO. Using the concrete example of SadaatHackra, the author sought to understand the dynamics between social capital and the three tier system introduced by NRSP. How do these two concepts relate to capacity development and social mobilization? It was concluded that as soon as people unite at a common platform and mobilize their resources in order to promote community development, social capital tends to reproduce in existing structures and creates opportunities to expand in their society, hence community social capital flourishes beyond existing cliques.

Introduction

Ever since the creation of Pakistan as a separate nation, it has seen several social, economic, political, religious, cultural and financial uncertainties. With these inconsistencies and fluctuations in the structure, there has been minimal sustainable pro-poor growth in the country. According to Planning and Evolution Toolkit (Porteous, 2011), poverty exists in various forms. It may be due to low literacy level, poor environment, lack of self-esteem and hope or difficulty in access of services to different race, identity, age, disability, faith and sexual orientation. These factors can overcome by the development of social capital and laying down a firm foundation of practicing social mobilization at household level. Social Capital can be defined as, “the resources people develop and draw to increase their self-esteem, sense of connectedness and belonging (Porteous, 2011).”

RSPs with the assistance and cooperation of other networks have been strategically positioned to work with the Government, donors and communities. They have a long standing relationship with the Government of Pakistan. RSPNs edge is its vast outreach to rural communities at household level through the RSPs. The features of social organization such as networks, norms and social trust that facilitate coordination and cooperation for mutual benefit in a village are what RSPs call community organization and village organization. Under this umbrella, the community members are able to mobilize their own resources by creating conditions in which the villagers find it beneficial to self-organize and reduce poverty for sustainable growth of the country at large.

Aims of the study

1. Measure the outcomes of self-initiated local organization formed by the community members in establishing a firm ground to establish social capital
2. Measure the outcomes of the activities done by VO SadaatHackra through a semi structured questionnaire from the members of CO and VO.
3. Understand the internal characteristics of community groups which are important for their ability to generate social capital
4. Analyze formation of social capital with reference to sample household and indicators used.

Village History and Socio-economic background

Bahawalpur district lies in the south east of Punjab Province. According to 1998 Census of Pakistan it had a population of about 2,433,091. Bahawalpur district is divided into five Tehsils, namely; AhmedpurSharqia, Bahawalpur, Hasilpur, KhairpurTamewali, and Yazmanand 107 Union Councils (UCs).

Village SadaatHackra is part of UC Miani, TehsilMiani. The population of the village is around 7,945 from 1,135 HHs. About 70% of the households have electricity supply while 60% have access to clean water.

There is one high school, one middle school and two primary schools for boys in the village. However there is only one middle school and one primary school for girls. All these schools need special attention from the authorities as they lack teachers, furniture and other necessary requirements. There is a community school in the village which provides co-education for both girls and boys. The literacy ratio of men and women are 55 % and 35% respectively. The main occupation of the villagers is agriculture. Wheat, cotton and sugarcane are the main crops.

Social Mobilization¹

Women inequality and discrimination was rooted in the socio-economic and cultural fabrics of Village SadaatHackra. One day, Azizi Bibi of muhallahGhreebabad of the village was contacted by the Social Organiser (SO) of National Rural Support Programme (NRSP) and briefed her about their development programmes. The SO convinced her to arrange a meeting of NRSP staff with a group of village women to discuss the village issues and their effects on the inhabitants. In this meeting, the NRSP representatives briefed them about their organization, discussed the socio-economic causes of their poverty and vulnerability and offered them a partnership to help them improve their conditions through self-help and cooperative mechanism. It was not easy for the women to trust in an external organization. So it took them six months to internalize the message of NRSP.

CO Ghareebabad

After 6 months of continuous meetings, discussions and dialogues, CO Ghareebabad 1 was formed on October 2013 under the leadership of Azizi Bibi. A total of 22 households out of 42 total households of the muhallah organized in the CO. The following figure exhibits the organized households of the CO according to their poverty profile:

¹(Azizi, 2009)

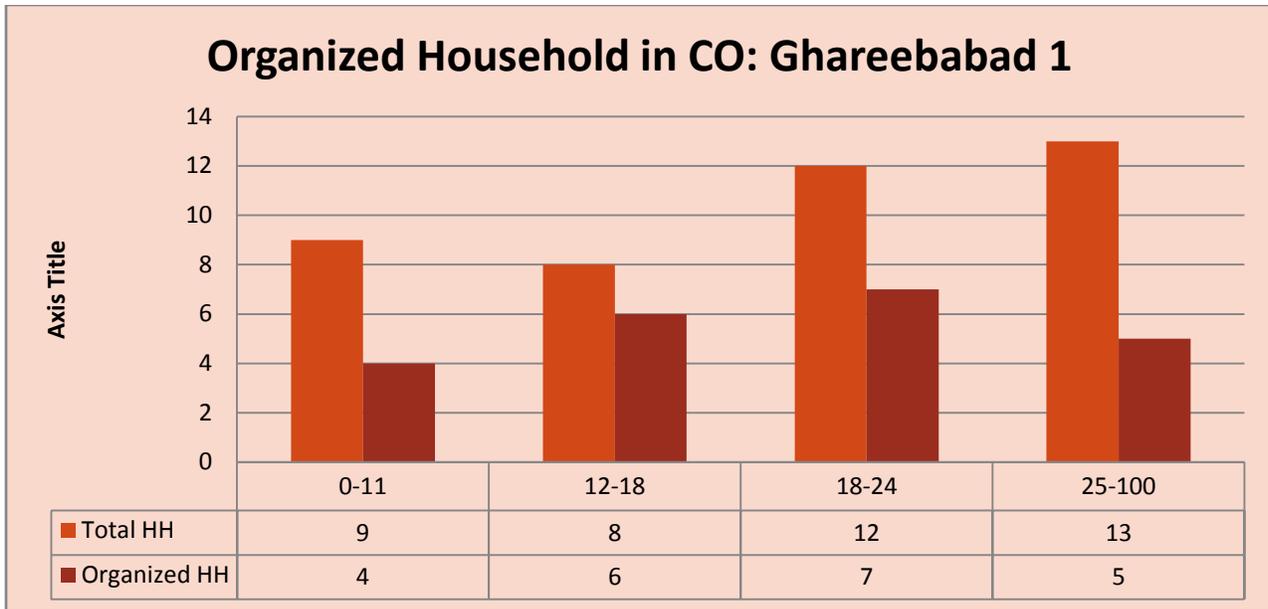


Figure 1: Organized households in CO: Ghareebabad 1

Development activities carried out by CO

1. Savings and Credit:

The members of the CO meet on monthly basis. The members of the CO make collective savings in their meetings. So far, they have made a total of Rs. 17,000 savings.

An amount of Rs. 90,000 has been disbursed to 6 members of the CO from the Community Livelihood Fund project financed by Pakistan Poverty Alleviation Fund (PPAF). Each household was given Rs. 15,000. The recovery ratio has been 85%. The remaining amount is not yet due. The loan amount helped the beneficiary members buy goats and cows and manage their feeding, nutrition and health care for fattening them. After around 5 months, they sold these animals and earned Rs. 4,000 to 5,000 after paying the loan.

2. Skills Development:

NRSP arranges a range of training programmes for the organized communities to enhance their knowledge, skill and capabilities in planning and managing their



development activities and to utilize the available local resources efficiently. The president and manager of CO are trained in Community Management Skill Training (CMST) and other managerial skills according to their needs. Vocational training is provided to needy members to enhance their income earning capacity.

Trainings lead to increase in the self-confidence of women. This confidence leads to chances of improvements in the socio-economic structure of their households in the village. Moreover, training brings positive attitudes among women and increases the motivation levels, thereby enhancing the social capital of the village. The following table lists down the type of trainings with the number of beneficiaries:

Table 1: Number of CO members in Trainings

Type of Training	No of CO members
Community Management Skill Training	2
Other Managerial Skills	2
Adda Work	2
Livestock Management	2
Hair dressing (for men)	2
Total	10

3. Soling of muddy-surfaced road

The village was accessed via along narrow road with rough and muddy surface. Heavy transport could not go the village due to the uneven road. The CO members submitted a resolution to NRSP Bahawalpur for funding to construct a metal road. NRSP approved the funding and CO members worked on the construction of the road. Transport facility has improved with the construction of this road which has eventually facilitated people in getting easy and serene access to city in emergency basis.

Village Organisation: SadaatHackra

Social Mobilization of Village Organization (VO)

Social mobilization started in Village SadaatHackra in 2008. With time, a total of 18 COs were formed in the village and 1,090 out of 1,135 households organized under them. Later on the members realized

that the COs are effective forums to resolve household level and group level issues but they were not eligible to plan and execute their village level activities. Therefore, under the guidance of NRSP all the 18 COs of the village established their VO SadaatHackra on 18 January 2011. A large majority of 1,062 members are women while 28 members are men. Figure 2 illustrates the breakdown of the organized households in the VO according to their poverty profile.

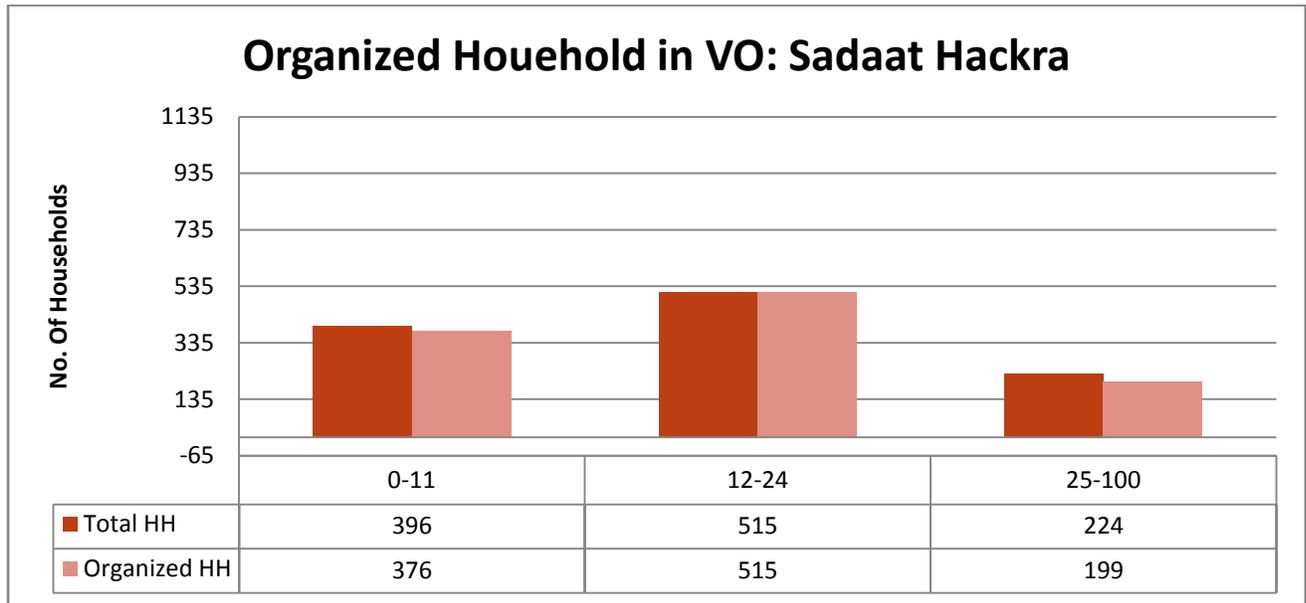


Figure 2: Organized Household in VO

The Figure below presents the percentage of the organized House Hold by various poverty bands:

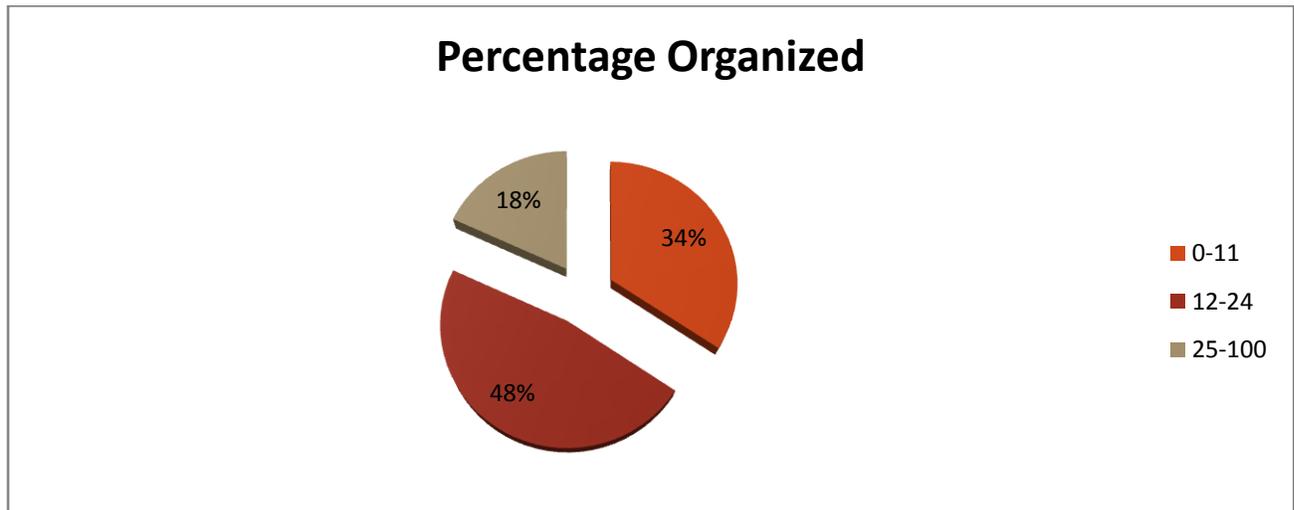


Figure 3: Percentage of Organized Household in VO

In the meantime they further realized that even the VO forum is too small to meaningfully engage with the government and other development agencies. Therefore, with the technical assistance of NRSP and in partnership with other VOs in the Union Council, they formed their LSO on 29th September 2010.

Development activities at VO level

1. Savings and Credit:

Saving is practiced by CO members. The cumulative savings of 18 COs is Rs. 97,000. Later, NRSP arranged them Rs. 1 Lac as matching grant to do internal lending. They started internal lending with a total of Rs. 197,000 which benefitted 62 members of the VO. The entire loan amount was recovered on time and the NRSP part was re-paid. Currently, the VO has a saving of Rs. 96,000. They are planning to do internal lending from this amount.

2. Skills Development

The presidents and managers of all 18 members CO have received CMST. In addition to that, 18 members have received various other managerial trainings. These trainings enabled the activist to plan and implement the individual and group developmental initiatives through effective participation of community members and enabling them to



Picture 1: Missing facilities in a school

analyze the potential of available resources to address their

problems. The trainings also created awareness among the activists to ensure that every member in general and needy members of COs in particular is benefited from the interventions taking place in their village. Furthermore, they were trained about forming effective developmental linkages with member COs, government departments and donor organizations.

Six women of the VO were also given livestock management training by Dairy Rural Development Fund (DRDF) to facilitate door to door services to people of the village. The duration of the training was 6 months. The training areas included animal feeding and nutrition, shed management, illness treatment and health management. These women were also provided with livestock tool kits so that they can continue working on livestock in the future and help generate income for their families.

3. Provision of Missing Facilities in Schools

This project was funded by NRSP. The purpose of the project was to provide basic educational facilities in the schools of the area. Under this project, the following facilities were provided to two schools of SadaatHackra:

- Boundary Walls 3
- Additional rooms with furniture 3
- Toilets 4

About 418 households were benefitted from this project. The improvement in school facilities gave assurance to their parents that they are sending their children to safe and clean schools. This eventually increased school enrollment. Moreover, children would get a secure and interactive education environment with appropriate furniture, spacious rooms surrounded by boundary walls.



4. Establishment of Community Learning Centre (CLC)

Community Learning Center is a center run by Taleem-e-Balghan, Education Department of Government of Pakistan. These centers provide education to adult rural women. When the VO members realized that there was a need to educate the women of the village as educated women raise the finest children and administer the most sophisticated families, they contacted the department for the formation of two CLC centers in their village at VO level. About 100 women took part in the CLC training that lasted for 6 months. Each CLC center consists of 50 members each. These centers provided women with basic education which included numeracy and mathematics for basic account handling, English and Urdu to read a letter or piece of information.

The formation of CLC centers not only facilitated these women in their participation in the VO, but also helped them enhance their self-confidence and social status at the village. Their self-reliance and self-assurance was boosted as they were no longer dependent on their husbands or brothers for maintaining their CO and VO records. Today, they can meet people from external agencies and make decisions for their VO. On the other side, this six month education helped them teach their children at home. They can make calculations at household level and at their shops. Gradually, educating them led to an increase in women empowerment in the village.

5. CNIC Registration

The VO Manager contacted the Union Council authorities to conduct a survey to find out how many adult members of the village did not have a National Identity Card (CNIC). These villagers were not aware of National Advanced Database Registration Authority (NADRA) offices or their mobile services. However, VO leaders facilitated them in giving them awareness about the use of CNIC for their nikkah registrations, death registrations, and

Picture 2: Mobile CNIC registration

school enrollments and for voting in elections and also created linkages with the NADRA office in providing them with a mobile service to make CNIC cards in a bulk. As a result, almost 232 people in the village were provided with CNIC registration at their doorstep.



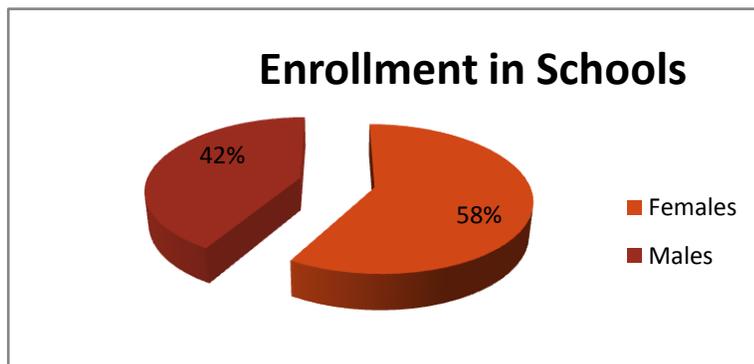
6. Enrollment of Children in schools

As the members began interacting with each other, they learnt about a large number of girls and boys not enrolled in schools. They conducted an oral survey to note down the number of children who roam around on streets and lack basic primary education. Meanwhile they also invited their families in a meeting to discuss and convince them about the benefits of educating their children and offered them a hassle free admission. They also asked existing students in the schools to come and discuss how they study and what advantages they think they can achieve once they gain knowledge. They took out rallies to protest against those parents who did not allow their children to go to schools. As a result of these efforts, about seventeen children were enrolled in the community schools of the village.

Figure 4: Percentage of male and female enrollment in schools

boys and girls in the school:

The following graph illustrates the ratio of enrollment of



village at one place and over 200 children were vaccinated against polio. In this way they accomplished 100% vaccination of children against polio in their village.

7. Polio Vaccination

There were many misconceptions and myths about polio vaccination in the village but the community members took a stand and gathered all the children for vaccination of polio in UC. They assembled every child of the

Picture 3: Polio Vaccination in VO

8. Water Sanitation and Hygiene Project (WASH):

WASH project started in 2007 with the United States Agency for International Development (USAID) to reduce the spread of preventable waterborne diseases. Earlier, people of the village had no washroom and they used to practice open defecation which eventually caused serious health issues including outbreak of diarrhea. NRSP arranged funds for construction of latrines and now the entire village has been declared as open defecation free village. About 1,080 households constructed proper latrines. This has tremendously improved the environment of the village and hygienic conditions of the beneficiary households. Moreover, 20 households were provided with Rs. 0.5 million for construction of washrooms.

9. Livelihood Enhancement Project (LEP):

The objective of LEP, a project of Pakistan Poverty Alleviation Fund, is to develop the capacity, opportunities, assets and productivity of community members to reduce their vulnerability to shocks, improve their livelihoods initiatives and strengthen their business operations. Under this project, assets worth Rs. 24,000 each were given to 222 households which lied between 0-18 score band according to Poverty Score Card (PSC)². The identification and verification of the households was carried by the LSO members themselves through member VOs and COs. They established their own businesses through these assets and trainings received earlier. 44 members opened general stores. These general stores sell basic grocery items for the villagers. 2 members run a cutlery shop and one member started a puncture shop for vehicles. One member started running a hair salon and 43 women own stitching machines to earn enough income to fulfill their basic expenditure. Moreover, 77 households were given goats while 54 households were given cows.

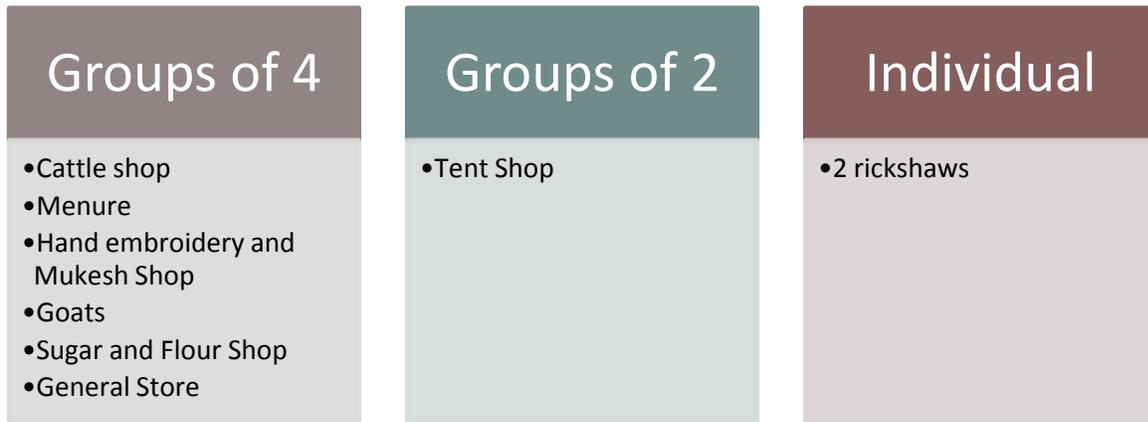
This project provided people with an elementary awareness about the use of assets in beneficial and constructive manners for sustainable income generation. They can now pay their children's school fees along with managing their daily household expenditure. They are now independent selves who are aware of crises management while their income does not solely depend on livestock rearing. They have independent business setups which have been set up according to their needs and requirements. The opportunity provided to community members by LEP boosted their confidence and supported them to build up their savings capacity and proficiency in funds management through internal lending, while complementing these efforts with grants and technical support to increase assets, productivity and incomes.

10. Leadership Emergence and Development Project (LEED)

Under this PPAF funded project, assets worth Rs. 50,000 to 150 households were given in the Union Council. The identification and verification of the poor and needy households was carried out by the COs and validated by the VO. Households that lie within (0-18) poverty score were asked to set up any kind of business they want to run within their own capacity. The beneficiaries were given Enterprise Development Training (EDT) in order to help them attain a sustainable future. Currently, 29 households out of 150 have withdrawn from the assets. These 29 members' assets have been converted into a Rs. 1.25 million loan to make an embroidery center with Indus Heritage Trust (IH). This embroidery center will cater the production and marketing of cloth which will eventually increase income.

² One of the vital elements of social mobilization, which provides a poverty breakdown of an entire Union Council

Under the component of Community Livelihood Fund, the CO members who lied in a score band of 0-31 were also given loans ranging from Rs. 15,000 to Rs. 20,000 to 333 households. This funding was given both individually and in groups. These groups consist of 2 or 4 members each. The following illustration describes the activities carried out by LEAD:



Case studies

1. AzraBibi, member CO Ghareebabad 1

AzraBibi, 35, belongs to DaadPotra caste. She is a mother to four children and lives in SadaatHackra. Before joining the CO, she and her husband were running two shops. Her daily earning was used to feed her family while other household expenses were taken care of by her husband and loan from shops of the village. Her family could not afford to send their children to school so they also used to help their parents in running the shop, livestock raring and other household chores.

Her mud house had two rooms; one for the family and the other for her animals. There was no toilet and washroom in her house. Azra and her family lived in complete isolation from the rest of world. She did not have the courage to go out and look for opportunities in the city. They were poor, illiterate and naïve.

One day, Sadiqa Bibi, another village woman, called women of the village at her place for a meeting. The meeting was about the opportunities women can have if they get organized, mobilize their resources and try to work on themselves through capacity building and social mobilization under the guidance of NRSP. Back home, she discussed her plan of joining the CO with her husband. The local people had negative perceptions about NGOs and their work, therefore her husband ordered her to stay home from the very next day. She was stopped from running her shop and hence made deprived of her earning.



One day, some people came to her village to do household survey for Benazir Income Support Programme (BISP)³. The team surveyed her family as well, but back of her mind, it was an unnecessary hassle and waste of time. Time went by and she forgot about the survey. One day at midnight, Azra Bibi heard her name in the street. She went out to see and found out that her family was selected for BISP support.

That day, it dawned on her that it was beneficial if she joined the Community Organization of her village. This community organization comprises of 100% women but her husband would still not let her meet the women of the CO. After several discussions, when CO members visited her place and tried to convince her husband, she was allowed to go halfheartedly. Meanwhile she had not planned the proper use of the BISP amount so she consulted other women and finally ended up pooling in a committee⁴. In this way, she saved a lot of money for the construction of washrooms, hand pumps, and electricity wires and began sending her children to school. Her major step to save the money to be pooled in a committee system was a landmark in the history of her family. From this day her husband felt proud of her capability to take a huge step to improve the financial conditions of the family.

³BISP was launched in July 2008 with an objective of consumption smoothening and cushioning the negative effects of slow economic growth, the food crisis and inflation on the poor, particularly women, through monthly money transfer to eligible families categorized through a scorecard survey based on household demographics, assets, and other measurable characteristics.

⁴ Committee system also called “Crowd funding” is a process to pool funds to save together and help members of the committee to have access to interest-free loans for a variety of purposes, primarily for household consumption but also for businesses and projects.

2. Kubra Majeed, Manager of VO

Kubra Majeed, 42 is a mother of three children. She covers herself with a burqa⁵. Her husband was a labor at factory but the factory was closed so he became jobless. Since childhood she wanted to be a teacher at her village so she completed her education till Bachelor in education. Her foremost aim was to establish her own school for the poor and needy street children of her village.

Her one bed house was constructed from bricks however, was considered prestigious and admired by many. Her husband did not allow her to find a job which required external communication with the people of the village. On top of that, she belonged to a Syed family. Syed families are considered the most respectful Muslim families in villages. Their women take special care of their *parda*⁶. These discrepancies and boundaries did not let her earn the way she could have earned at that time. Meanwhile at home, she started tutoring students to keep her aims and goals alive. She tutored different students of different classes for five years.

At the time when her husband lost his job, this tuition was the only source of income. However, it was not enough to feed the whole family. Her husband looked out for jobs but was never successful to get one. Disappointingly, he let her leave the house and join Al-Sheraz School which was based at about a half kilometer away from her house. Kubra started enjoying her school job as it was her dream comes true. It helped her gain the confidence and empowerment at her place which lacked in the formal years. She walked by herself to the school and gave all the money to her husband to run the house. For her, every time she stepped outside her house she felt different and authoritative in the life of her family. Relatives could no longer talk about her as she was bringing money home. Consequently, it became a win-win situation for both the partners.

After 12 years of serving in Al-Sheraz School, she thought of establishing her own school. This school would consist of children from families who cannot afford the tuition fees at all. When her husband got to know about this, he did not agree with her plans. She did not get any support from her family but not for once did she step back. For 12 years, she was gathering the courage and strength to take a stand or aims and desires. She fought with her husband who had left his job 12 years back and did not try to find it aswell when he saw her wife earning so well. His comfort zone of life began exacerbating the life of Mrs. Kubra Majeed. However, she did not leave her job but started running a small, part time one-room school with 8 students.

Teaching at a public school and giving tuitions for four years gave her easy access to children who were not attending school. It also gave her respect and a significant position in the eyes of the villagers. She began a campaign in which she visited every household and asked if their children went to school or not. In this way she gathered a total of 200 students for her personal school. Meanwhile, she was concerned about the funding required build rooms for classes as the number of children was exceeding. This was the time she consulted many parents of the children for suggestions and she got to know that a

⁵Burqa is an outer garment worn by women in some Islamic traditions to cover their bodies when in public.

⁶Parda means curtain or veil to hide your body in Islamic traditions.

community organization has been formed in the village. She was not aware about the benefits of joining a CO at all.

CO Ghareebabad 1, was formed in 2011. It consisted of 20 female members. The members of the CO were aware of her exemplary work in the field of education. Mr. AmzShehzad, a Community Resource Person (CRP) of the CO contacted Mrs. Kubra Majeed and requested her to join the CO. Her experience and fame led her become the General Secretary of CO Ghareebabad in the elections of 2013.

The day she joined as a CO member, her aim was to help those 200 children whom she had convinced to gain knowledge and study for a better future. CO Ghareebabad was providing soft loans to its members from Community Investment Fund (CIF). She took Rs. 15,000 as her first loan to make a room. She saved money and pooled it into the CO-level committee and with her savings she constructed the second room for her school. Today in 2015, she owns a four room "Al-Rauf Elementary School".

The study of Mrs. Kubra Majeed elaborates that the formation of a CO not only affects the lives of people directly but in many cases it helps the CO gain access to their discrepancies and help them achieve their goals. Till 2012, Kubra had gained several contacts with the local authorities during the registration process of her school. She had visited many households which enabled her becoming aware of the socio-economic conditions at different levels. She was respected and admired by many which helped the CO ease down their communication with the community members. She solely facilitated the CO members at the time of CNIC registration as well. In this way, she became the most important person for the CO.

Analysis of Social Capital of VO: SadaatHackra

Social capital framework includes building of trust, reciprocity and inclusiveness of common purpose such as social, civic and economic participation in order to explore resources and mobilize them for sustainable development while social context involves pre-existing expectations and experiences internal to groups. These two concepts overlap each other in a society where poverty reduction through social capital is the foremost concern. Its growth is only possible through self-initiated local organizations, rules to manage collective enterprise, availability of leaders and rural development (Krishna, 2007). Modernization, commercialization and infrastructure provision can help instill attitudes of civiness and build trust and cooperation.

A Focus Group Discussion (FGD)⁷ was carried out with community members and NRSP staff to explore the various aspects of social capital at village SadaatHackra. The staff included those people who were directly engaged with the VO activities. They were asked to present their progress against the five indicators discussed above.

⁷Small Group of six to ten people led through an open discussion by a skilled moderator(Butler, 2007).

1. Civic participation

Civic participation is the involvement by individuals in local and national affairs, and perceptions of ability to influence them. It measures how well informed they are about local/national affairs and their involvement with local action groups.

This VO has experienced a drastic change in its ability to participate with government representatives and reach out to the rest of the city. For example, one of the women from the VO has contested for the post of councilor in local elections in 2013 claiming that the VO has worked more than the local government authorities for the betterment of the village resulting in an upward mobility of the village. She fought for the position and was nominated by the people to take part in elections.

Moreover, there are 7 CRPs in the VO. These CRPs have become the voice for the women. They are instrumental in bridging the gap between general members and external agencies. They are now able to coordinate with local government authorities to access their services. For example, they managed to make CNIC of their members from NADRA, supporting the Health Workers in Polio vaccination, and working with Education Department for enrollment of children in schools.

2. Social networks and support

The contact with, and support from, family and friends is known as social networking and moral support. Before joining CO/VO, women of this village had no access to any support system to overcome their difficulties. The attitude of other members of their families was very negative about them. According to the discussion with the women of the community organization, the people of the village did not used to meet each other especially those who belonged to different castes. There was a habit of throwing rubbish on each other gate if they did not like the family. Inter-village rivalries encouraged their children to fight with each other. Relatives would not interfere in any case especially in financial matters as they themselves would not have the funds to pay for others.

With the formation of the CO, the women found a common platform to discuss their issues with each other. They began engaging themselves in group activities which eventually encouraged them to be sympathetic towards each other for help and other purposes. In this way, they began respecting different castes as well. With the formation of the VO people at different ends of the village would come in contact with each other minimizing misunderstandings and contentions between each other. Now women would no longer hesitate to sit in a mix gathering. As Kubra Majeed, Manger VO says, "The village has changed drastically. Earlier we were indifferent to each other or had rivalries, but now, with the grace of Allah, we care each other, work together and live like sisters and brothers."

3. Social participation

Social participation is the involvement in an organized group. One of the most important indicators of measuring social capital is the capacity to participate in groups. This involves personal contacts and interactions through different meetings. Volunteer work is also possible to take part socially. The willingness to undertake an activity ensures positive building of social capital that will benefit not only their instant family but the community at a larger scale.

The concept of social participation did almost not exist in the village. The people were living their life strictly within their castes. Syeds would consider them prestigious over other castes. Baloch men were considered as impolite and discourteous towards women. When the CO was formed, they were hesitant in talking to each other but as they started discussing the problems and issues of their lives, they realized that there was no such thing as caste discrimination. All men and women were equal. This perception changed when they began to help each other in various ways. Resolving their own and each other's issues was the foremost

step towards a better living. They began expressing and communicating with one another which established a bond between them. It took them several months to actually care and hold sentiments of love and affection for each other. Later, when firm COs and VO was established, the members did not need any external support to solve their issues.

Moreover, the enhancement of social mobilization was seen when they used to convince other people to participate in

activities such as construction of roads, installation of pumps, and construction of bathrooms etc. Today people contribute themselves and request CO members to solve their issues and work for the improvement of their village. About 90% of the CO members are engaged in social participation and volunteer work.



Picture 4: Community members gathered for CO meeting

4. Reciprocity and trust

Reciprocity refers to responding to a positive action with another positive action. Trust is the condition when a party is willing to rely on the actions of another party. Both, trust and reciprocity work side by side to produce social capital.

The VO comprises of 18 members with 1135 households in the village. This large number of households can only be mobilized if trust and reciprocity is seen as the first brick in its formation. Since the formation of the first CO, people started cooperating with each other. They took this as a platform to sit and share their issues as they began believing in each other. This did not only help them reduce their personal rivalries but also enabled the Cos to elect their presidents and managers to be represented in the VO. Working together for a common purpose has led them achieve those milestones which they could even think of achieving without the support of any external agency. Today, they have the confidence to deal with situations alone due to the trust and belief among themselves. On the other side there are incidents which help them learn more about their dealings with external agencies and community members. One such example was took place in 2011 when the members of the CO and VO were struck with a fraud case. Some people approached them claiming that they were the representatives of Ultimate Technical and Human Organisation "UTHO" and offered that if students get registered with them paying Rs. 200 fee, they would provide course books and other educational material to them free of cost. The NRSP staff in Bahawalpur warned the VO members that the people seemed unreliable as they could not prove that they were registered with UTHO, therefore they should abstain from working with them. Nevertheless, VO members took the risk and registered 20 students paying Rs. 4,000 as registration fee.

The people never returned to the village leaving the CO/VO leaders great embarrassment. They contacted the police with the help of NRSP, but no trace was found out. Finally they had to return the money to the affected households from their savings.

This incident led to many problems for the VO. People stopped trusting them as they had to go through a lot to take back the money and wait for months. It took about 5-6 months to gain back the trust through various meetings, discussions, dialogues and training sessions to help them stabilize with what they lost. After six years, the VO has gained 70% trust in 2015.

5. Views about the area

This indicator can be defined as individual perceptions of the area in which they live (Foxton & Jones, 2011). Positive views about the local area are a good correlate for how happy, safe and secure people are within their environment as compared to a negative review about the area which informs us about a deteriorating social capital.

Community members of the VO were unhappy with the environment they were upbringing their children in. Personal rivalries since generations led to people facing a large number of issues. They would throw rubbish in each other's houses, they would not cooperate with each other on issues of infrastructure, children did not bother going to school while a large percentage of girls were not allowed

to go to school at all. Under this indicator, women empowerment and literacy rate are the two leading issues that needed consideration before the formation of a CO. There was no concept of a literate woman in the area. Fathers did not allow their daughters to study and their basic responsibility was to look after household chores. Educating a daughter was considered waste of money and useless for the future. Only boys would go to schools so that they could bring some money home. Boys, too, would leave school at a higher level so that they could find jobs to earn. With the formation of CO/VO and receiving numerous training sessions and motivation from various agencies through incentives such as loans and assets, these people have started investing their money in educating their girls as well. Women also participate in trainings given on various topics.

However, with the formation of the community's own organization, these women stood up to take steps for the village which eventually resulted in the construction of one metaled road, construction of washrooms, fulfilling missing facilities in schools and trainings for sustainable development of the household.

The following figure elaborates the visual illustration of the enhancement of community social capital against these five indicators:

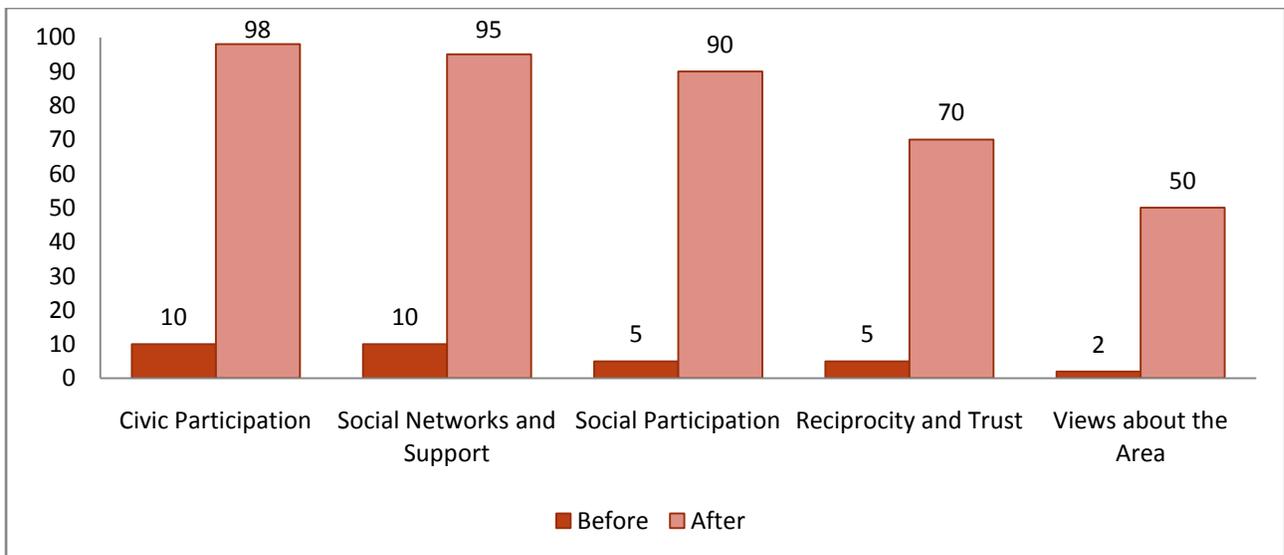


Figure 5: Visualization of Social Capital in SadaatHackra

Conclusion

Today village SadaatHackra is a progressive village of district Bahawalpur. Before embracing the NRSP sponsored Social Mobilisation programme and organizing themselves in COs and VO, the village and its inhabitants were divided around caste, clans and gender and had no common vision and purpose to work for. The COs/VO provided them a common platform to sit together, discuss their common problems and work together to resolve them. The skills development programmes proved very helpful in enhancing their capacities. Their productive linkages with the government departments and donors opened up new avenues of mutual cooperation and resource intermediation to the benefit of their members. Consequently, they created their own social capital and nurtured it to new heights. This social capital is now steadily improving their social, financial and economic conditions.

References

1. Semi Structured interview with AzraBibi, CO Member
2. Semi Structured interview Kubra Majeed, LSO General Secretary
3. Data collection from National Rural Support Programme, Bahawalpur
4. An interview with Mr. AmazShahzad, CRP, VO SadaatHackra

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Annexure:

1. Questionnaire

1. Where is the household situated? Is in the main part of the village or on the outside?
2. Tell me about your life and household? Number of household members, their ages (how many are adults and how many are elderly or children), sex, occupations, education status, health status, dependency ratio.
3. What support do the relatives provide? Do they have any rich, powerful relatives and friends? Do these provide any support? From the community, who provides support to this household? Is collective support or individualistic, e.g. is it from the mosque, Zakat or from individuals?
4. What natural resources does the household have? In terms of land, livestock, trees, etc.? Does the household use village common resources, e.g. pastures?

5. Tell me what you do during the day (daily routine)
6. Did you feel any need to bring yourself at a better position or did you accept lack of education or small income etc.
7. Did you ever think of coming in contact with an organization that would support you?
8. Did you ever try of coming in contact with any organization?
9. How did you first come in contact with the RSPs?
10. What are the activities that were taken place to help you?
11. Will you remain the member of this LSO?
12. What circumstances will force you to leave this LSO/VO?
13. Why did you form a VO?
14. What is the advantage of having a VO?
15. Why did you form a LSO?
16. What is the advantage of having a LSO?
17. Which program personals did you meet? How do they select community participants?
18. Why this is LSO called women oriented LSO?
19. How do the scope of work and activities support the inclusion of women?
20. What is the percentage of female workers to that of male workers?
21. Who makes the decisions?
22. Are the decisions made by the president himself?
23. If a common issue is taken to work on, what is the process of involving every member of the LSO?
24. What/where are the public or private health care facilities located?
25. Can you trust people/ groups of people?
26. Where do you work? Are you trusted?
27. Are all decisions made for a common interest and a consensus reached?

28. What is the percentage of members should be present?
29. If, by chance a common interest is no reached, what solutions are given to solve the problem? And how to you cater (through discussions, through high level personals, or don't car)
30. Is every member included in decision making?
31. What percentage of members is usually present?
32. If the members are not present in the meetings, does it reflect the efficiency of work? Explain how?
33. How money/ labor/ capital are collected from members? What is the procedure to it?
34. How does the poorest contribute?
35. The collection from people fair or not? (Collection may be in the form of labor, money, etc.)
36. Comparison between first project and the later project.
37. How many people were supposed to work in the recent project?
38. What is the actual number of people that have been working in the project?
39. What type of social capital does this VO make? (Public/private, Formal/informal, bridging/ bonding/ linking, strong ties/ weak ties?
<div style="border: 1px solid black; width: 300px; height: 50px; margin: 0 auto;"></div>
40. Are you currently registered to vote?
41. What about your living place, on rent or you own?
42. How does your local government support you?
43. Have you worked with any government agency(health, education, livestock, agriculture, medicine)
44. How many times have you worked for community project?
45. What is your treatment with people of different sects, castes? (zaat/ qibla)
46. What is the highest grade of education here for boys? Girls?
47. What is your yearly income? (wheat-gundum, Rice- chawal, Animals- janwar, Livestock-MaalMaweshi, Handicraft-dastkari, Labor work-mazdoori)

48. What are the major sources of the household income? List all the sources, however small they may be. Anything from which the household gets income, including agriculture, livestock, forestry, fruits, vegetables, pensions, salaries, donations, etc.
49. What are the issues that need to be catered for better improvement and understanding between LSOs and the members, LSOs and RSPs?
50. Is the household willing to do something to improve its condition? Given its resource base, what are the potential activities that the household members can undertake to improve its condition?
51. What does the community say? Is the household willing to do something to improve its condition? Given its resource base, what are the potential activities that the household members can undertake to improve its condition?

2. Profiles

- **Community Organization: Ghareebabad 1**

Village Name: SadaatHackra **Village Organization:** SadaatHackra

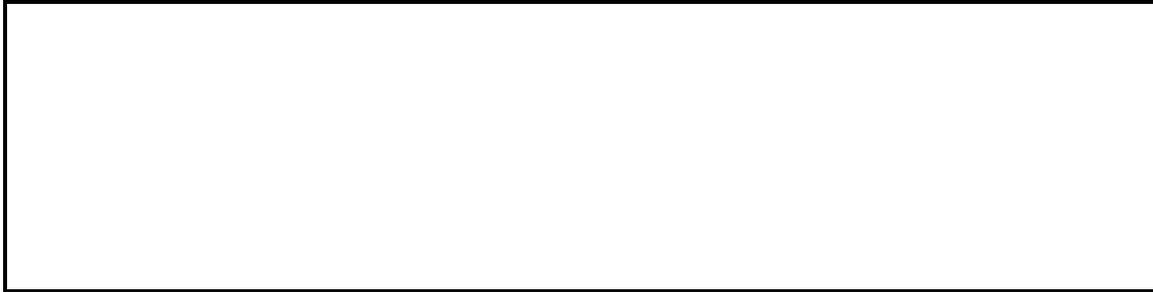
LSO: Miani **Union Council:** Miani

District: Bahawalpur **Region:** Bahawalpur

Profile date: 06.03.15

SOCIAL MOBILISATION		
<i>Date of Formation</i>	02.10.13	
<i>Total Households in the Sub-village</i>	No.	42
<i>Organised Households in CO</i>	No.	22
<i>Ratio of covered HHs to total HHs</i>	%age	52
Total membership	No.	
<i>Male members</i>	No.	
<i>Female members</i>	No.	

POVERTY PROFILES			
HH category	Total HHs	# organized HHs	%age
<i>Poorest (0 – 11)</i>	09	04	44
<i>Very Poor (12 – 18)</i>	08	06	75
<i>Poor (18 - 24)</i>	12	07	58
<i>Non Poor (25 - 100)</i>	13	05	38
<i>Total</i>	42	22	52
MICROFINANCE			
Total savings	Rs.	17000	
<i>Internal Lending from Savings</i>			
<i>Total loan disbursed</i>	Rs.	0	
<i>Beneficiary members</i>	No.		
<i>Amount outstanding</i>	Rs.		
<i>Recovery ratio</i>	%age		
<i>Micro Credit</i>			
<i>Total loan disbursed</i>	Rs.	90,000	
<i>Beneficiary members</i>	No.	6	
<i>Amount outstanding</i>	Rs.	0	
<i>Recovery ratio</i>	%age	85	
HUMAN RESOURCE DEVELOPMENT			
CO activists trained in CMST	No.	02	
CO activists trained in LMST	No.		
CO activists trained in other managerial skills	No.	02	
CO members trained in Vocational Skills	No.	06	
DEVELOPMENT ACTIVITIES AND ACHIEVEMENTS			
S. No	Development Activities	No.	Beneficiaries
1	Wash Project		20
2	Livestock Training		02
3	Adda work Training		02
4	Male Hair Dress Training		02
	Total		26
FUTURE PLANS			



• **Profile: Village Organization: SadaatHackra**

Village:SadaatHackra **Union Council:**Miani

District:Bahawalpur

Region: Bahawalpur

Formation date: 18.01.11

Profile date: 06.03.15

<i>Indicators</i>	<i>Unit</i>	<i>No/Amount</i>
THE CANVAS		
Population	No.	9644
Households	No.	1135
Tribe/Clan	Type	
Cropping zone	Type	Agriculture/livestock
Major crops	Types	Cotton, wheat
Major sources of livelihoods	Sectors	Agriculture, livestock
Distance from the nearest town	Km	6km
Metaled road	Presence	Yes
Access to electricity (%age of HHs)	%age	70
Access to clean water (%age of HHs)	%age	60

Government Basic Health Centre	No.	01	
Private Health Centre	No.	07	
Government Boys High School	No.	01	
Government Boys Middle School	No.	01	
Government Boys Primary School	No.	02	
Government Girls High School	No.	-	
Government Girls Middle School	No.	01	
Government Girls Primary school	No.	01	
Literacy Ratio Men	%age	55	
Literacy Ratio Women	%age	35	
Enrollment Ratio Boys	%age	70	
Enrollment Ratio Girls	%age	50	
SOCIAL MOBILISATION			
Village Organisation		SaadatHackra	
Total General Body members	No.	18	
<i>Male members</i>	No.	-	
<i>Female members</i>	No.	18	
Total member COs	No.	6	
<i>Male member COs</i>	No.	-	
<i>Female member CO</i>	No.	6	
Total HHs in village (sub-village)		1135	
Organized HHs	No.	1090	
<i>Male members</i>	No.	28	
<i>Female members</i>	No.	1062	
Ratio of covered HHs to total HHs	%age	88	
POVERTY PROFILES			
HH category	Total HHs	# organized HHs	%age
<i>Poorest (0 – 11)</i>	396	376	95
<i>Poor (12 – 24)</i>	515	515	100
<i>Non poor (25-100)</i>	224	199	89
<i>Total</i>	1135	1090	96
MICROFINANCE			
Total savings (MCOs +FCOs)	Rs.	96000	
<i>MCO savings</i>	Rs.		
<i>WCO savings</i>	Rs.		
Internal Lending from savings		385000	
<i>Total loan disbursed</i>	Rs.	385000	
<i>Beneficiary members</i>	No.	27	
<i>Amount outstanding</i>	Rs.		

<i>Recovery ratio</i>	%age	100	
Micro Credit/CIF			
<i>Total loan disbursed</i>	Rs.		
<i>Beneficiary members</i>	No.		
<i>Amount outstanding</i>	Rs.		
<i>Recovery ratio</i>	%age		
HUMAN RESOURCE DEVELOPMENT			
CO activists trained in CMST	No	36	
CO activists trained in LMST	No	-	
VO activists trained in LMST/other managerial courses	No	18	
DEVELOPMENT ACTIVITIES AND ACHIEVEMENTS			
S. No	Development Activities	No.	Beneficiaries
1	Livelihood		81
2	CLF		27
3	WASH Project		1080
4	Missing Facilities Education		419
5	CPI Soling		219
	Total		1826
FUTURE PLANS			