



EUROPEAN UNION

Achieving Women Economic Empowerment through Social Mobilisation

Local Support Organisation
Chirah, Islamabad, Pakistan



RURAL SUPPORT PROGRAMMES NETWORK



National Rural Support Programme

About RSPN

The Rural Support Programmes Network (RSPN) is a platform for eleven Rural Support Programmes (RSPs) of Pakistan. It undertakes policy advocacy, strategic guidance, capacity building and sharing of best practices between the RSPs and other stakeholders. RSPN was registered in 2000 under Pakistan's Companies Ordinance (1984) as a non-profit company. These RSPs are working in 123 out of 131 districts of the country, with several agencies of the Federally Administered Tribal Areas (FATA). As of July 2015, the RSPs have presence in 3,705 rural Union Councils of Pakistan and have mobilised 6.1 million households into 368,561 Community Organisations. A total of 1,186 Local Support Organisations have been formed at the union council level.

Acknowledgement

We take this moment to thank Mr. Khaleel Ahmed Tetlay, Acting Chief Executive Officer Rural Support Programmes Network (RSPN), for providing us this opportunity to undertake these case studies. We are immensely thankful to Mr. Fazal Ali Saadi, Programme Manager Sindh Union Council and Community Economic Strengthening Support (SUCCESS) programme RSPN, for his continuous encouragement and guidance. Our special thanks to Dr. Abdur Rehman Cheema, Team Leader Research RSPN, for his close supervision and direction throughout the assignment. Without his close supervision this research would not have been possible. We want to thank Ms. Amal Naeem Qureshi, Documentation and Reporting Officer, for her editing support.

We also want to take this opportunity to appreciate the assistance given by Mrs. Shaista Naveed, Social Organiser National Rural Support Programme Unit Islamabad, and Mrs. Fauzia Tariq, President (Community and Village Organization Nilor, President Local Support Organisation Chirah), for facilitating our field visits. Without their support, reaching out to the sampled community members would have not been possible.

Last but not least, we want to extend our thanks to the community members who participated in interviews and shared their life stories and experiences during our fieldwork from September to November 2015.

Savaila and Meher Jabeen
Research Associates RSPN

Achieving Women Economic Empowerment through Social Mobilisation

Local Support Organisation Chirah, Islamabad, Pakistan

Collected through personal interviews and fieldwork visits, these stories demonstrate life journeys of five under privileged and marginalised women. These women had many challenges such as being widow or suffering poverty. Upon becoming members of the community organisation, they accessed social, technical and financial support from the National Rural Support Programme to begin the process of their lives and livelihoods.

These studies highlight the value of social mobilization for economic empowerment of women at the households level.

Abbreviations

AKF	Al-Khidmat Foundation
AKSC	Al- Khidmat Silayi Centre
CIF	Community Investment Fund
COO	Chief Operating Officer
CO	Community Organisation
DRO	Documentation and Reporting Officer
FATA	Federally Administered Tribal Areas
LSO	Local Support Organisation
NRSP	National Rural Support Programme
RSP	Rural Support Programme
RSPN	Rural Support Programmes Network
SM	Social Mobiliser
UC	Union Council
VO	Village Organisation

Asya's journey to economic wellbeing through social capital

Asya Bibi, 43, was born in 1972 in Karachi; she originally belonged to Korli Sathya Azaad Kashmir. She grew up with her five sisters and two brothers. Her father was in the Pakistan Navy so her whole family shifted to Karachi. Her father's salary at that time was Rs 10,000 which was enough to fulfill the family needs. She recalls her moments in Karachi and says, "I had a happy time with my family in Karachi, we enjoyed every facility there. I had a dream of acquiring education". However, the good time ended when her family returned back to their native village, Korli Sathya due to her father's retirement. At that time Asya was only 8 years old. Her younger siblings were born in the native village after their return.

While in Karachi, Asya could study up to primary level. Her grandfather was very strict regarding women education and that too in an urban environment. There was a boy's college on her way to the girls' high school and that became the reason for discontinuation of Asya education. So, he didn't allow her to go to school beyond primary level.

However, after her grandfather passed away, the rest of her siblings were able to complete their matriculation and intermediate. Asya and her two other sisters couldn't continue their education but they learned tailoring through Pakistan Army's vocational programme.

When Asya turned 20 in 1992, her marriage was arranged with her cousin who was a driver in the army. His monthly salary was

Rs 4,000 to 5,000 at that time. Her husband was the eldest son of his parents and had six younger brothers. After one year of her marriage, she gave birth to a son. Subsequently, she had five daughters and one son from her marriage.

On an unfortunate day, land sliding destroyed her entire property including her house. Asya's family had nothing left to rebuild their house. One of Asya's relative was settled in village Pind Mistran, Union council Chirah, Islamabad. He helped them to buy a land in the village. The village is around 15 km away from Islamabad.

In the beginning, the family had to face various issues, such as a proper house, children's education and support of relatives. She says, "They natives of this village didn't accept us, they always warned us to leave the village. They did not like outsiders coming here. They fought with one another on minor issues. There wasn't any kind of education and health facilities here."

In her new village, Asya noticed that her village had no proper access to road and school. The attitude of village people was itself a problem as they would start arguing on minor issues. Deeply they might not face any sort of issue regarding any need, especially the children's education.

Her situation was going downhill; on the other hand, the village itself was poor too. There wasn't any kind of facilities for them. The people were not united. In addition, there wasn't any proper

infrastructure for them in the village. Because of all this, Asya became worried about future of her children.

Asya was aware of the presence of a Community Organisation (CO) in her native village. However, there wasn't any such opportunity for her in Pind Mistran. Soon, she came to know about an organisation National Rural Support Programme (NRSP) working in her union council. To help herself and to improve the condition of her village, she mobilized women in her village. Finally, she was able to establish a community organisation in her village linked with NRSP.

The CO turned a blessing for her as well as for the women in her village. For her, it was a way to increase her social capital. As she didn't know many people in the village, she started becoming friends with the people of the village. For the village women, the CO came up with both productive and non-productive trainings. The trainings not only helped them in sharing the financial burden of the family, but it also brought political and social rights. Before the CO, the women didn't have their national identity cards, neither they were aware of the importance and need of this card. The social mobilisers familiarized them with the idea of political rights as well as the importance of having a national identity card.

After joining the CO, Asya took her first loan from NRSP of Rs 20,000. She bought a sewing machine from this money. She wanted to utilize her stitching skills that she learned from the army vocational center before her marriage. She started sewing clothes for her neighbors. The CO members would come to her home for the monthly meetings and see how well she was in making new and ever more attractive designs. In this way, she



started getting orders from the village women. In the start she charged Rs 150 for casual clothes and Rs 350 for dresses with designing. She was able to return the installments in a year and applied for the second loan. Now she takes Rs 350 for casual clothes and Rs 500 for suits with designing, which has increased her saving.

She took another loan from NRSP and bought a goat with that money. The goat milk helped her in saving the money she was using for buying milk on daily basis. She had started saving in

the CO as well. She says, “NRSP has taught us how to save and help others through CO.” The goat gave birth to its offspring after a year. Asya sold out that offspring at around Rs 15,000. After returning the second loan, she received the third loan of Rs 20,000. She used this money for her daughter’s admission fee. Two of her daughters are studying in Sultana Foundation School; one is studying in Islamabad Model School for Girls.

The members of the CO are not only getting benefits individually, but, they are looking at the collective interests as well. For instance, the village didn’t have any specific graveyard; Asya along with the CO members used the CO saving for buying one kanal land for the graveyard. They have already paid 50 percent of the installment to the owner of the land. CO also helped a

poor woman to marry off her daughter. The CO collected dowry from all the members and helped that woman.

It took almost 15 years for completing the house. She says, “It has been two years I have got rid of any sort of loans. I am now saving for my children’s education. I want them to complete their education.” She knows the importance of education and wishes that she too was educated. As she has been elected as the president of her CO, she sometimes faces issues in recording the CO details; she has to either take help from her daughters or from someone else.

Story By: Meher Jabeen

Taking control of her life: Shagufta's Journey to economic empowerment

Shagufta Shaheen, 45, belongs to Chihrah Khaas, a village located 15 KM away from Islamabad. She is the eldest child out of her seven siblings. Her father was a farmer and her mother, a home-maker. In her village, education was not given priority especially for girls, and early marriages were common. After she passed her 8th standard, her marriage was arranged with her cousin.

She had three children from her marriage. She had a dream to educate them. In her own words, she said, "I will make my children get an education till university level. My children will fulfill the dream I dreamed for myself."

Being the eldest brother of three brothers and a sister, her husband was the sole breadwinner in the family. Feeding eight family members, while not having a stable source of income, made it hard for him to support his family. The only skill he had was driving, and after many hardships, he was able to find a job as a driver at a university in Sharjah. This brought about more financial security for his household.

Getting a job had made life for Shagufta's husband easier, but she continued to have financial problems. Her husband would send his income to his mother, which always left Shagufta short on cash and unable to fulfill her children's needs. She was dependent on her in-laws for all her needs.

The situation got worrisome when she saw her children growing up without getting proper care and basic facilities. She was completely dependent on her in-laws; she had no decision making power.

She says, "I was seeing my children growing up without getting any proper education; this was painful for me. Since, even though my husband was earning, it was not invested in the well-being of my children. It was utilised by them (her in-laws) without giving us a single penny."

She had been living in the joint-family for 18 years. By this time, her other brothers-in-law also got married and had children; so the family had increased in size. Her concern was rising day by day. When her husband returned home for holidays, she gathered the courage to ask him for a separate home for her and their children. Shagufta's husband was reluctant as the whole family was dependent on him.

However, after observing the situation, he agreed to the idea of separation. He was not able to find them a new house right away; however, the existing four rooms' house was divided among them. Even after this separation, Shagufta's husband sent money to his mother every month and they would give Rs 5,000 rupees to Shagufta for the entire month. With these Rs 5,000 rupees, she had to pay her children's school fees, buy utilities and pay bills. She says, "The money always finished in 5 days, and we had



SHAGUFTA BINDING BOOKS

to be dependent on my in-laws again for the rest of the month. Also, the land was also owned by them, so, I couldn't cultivate some crops there."

One day, fortunately, social mobilisers from National Rural Support Programme came to Shagufta's village to arrange an awareness-raising session about social mobilisation. She attended and participated in the meeting and was asked to gather 25 women from the community for the next meeting. Bringing the community people together was a big issue for

her. She says, "It is very difficult to bring the people of a village together, to make them understand the importance of joining a Community Organisation (CO), specially, for a female." Her attempt at bringing the women from the community together proved to be successful. The next meeting was held at Shagufta's two roomed house. They saw Shagufta's potential and elected her as the president of the CO. Later on, she was chosen as the president of her Village Organisation (VO), and member of Local Support Organisation (LSO).

In this meeting, the social mobilisers discussed the importance of education and skills and how these tools can be used for generating family income. She says, "I got a sense of confidence and thought I will start using my skills to earn money for my family. I will make my own house and educate my children." The social mobilisers advised them and she quoted, "it doesn't matter if you are uneducated; if you have skills you can use those to be financially independent." Shagufta decided to resume knitting for this purpose.

After joining the CO, she took a loan of Rs 15,000 in 2007 and bought the necessary materials needed for knitting. She started knitting sweaters, socks, table cloths, and dresses for children. In the beginning, the residents of her village were her primary customers. With time, NRSP introduced her work through advertising in various schools. She was able to earn Rs 6,000-8,000 a month from knitting. Gradually, she had gotten popular enough within the VO and started receiving multiple orders. This increased her income.

After one year of separation from her in-laws, she asked her husband to save money to start construction of the house. The



next year when her husband came home for holidays; he brought Rs 100,000 with him. This time Shagufta Bibi was more assertive and did not allow him to give the money to her in-laws; instead, they would spend it on building their own house. With this money they bought a piece of land and constructed the foundation of the building in the first year.

She says, "I couldn't give the two elder children proper care when they were living in the joint family, I was always busy with the chores and my children felt left out. This had a negative impact on their education. The younger children will not have to go through that." She adds, "I myself worked with the labourers in completing our house." It took almost six to seven years to complete the construction of their house.

She says, "The house was completed when my eye sight turned weak due to knitting day and night." The new house comprised of five rooms, a kitchen, and bathrooms.

Meanwhile, NRSP gave the residents of the village trainings on book binding and pickle making. She participated in these trainings and turns these trainings into income generating activities for her. She says, "I was able to earn Rs 30,000 in one season from book binding."

She also benefited from the achar making training imparted by NRSP. Shagufta, along with other CO members, sold their achar at a fare in Islamabad, where had they set a stall for their 'Lajawab Achar' brand. Later, they started receiving orders from the nearby hotels as well. She says, "We used to give them achar in a bucket." She earned approximately Rs 10,000 per season from achar making.

Joining the CO was a life changing experience for Shagufta Shaheen. Before joining the CO she did not have any idea about saving and she thought she could not be financially independent. Now, she is more confident and is an independent individual. She says, "I believe that, human being does not remain poor, but, his/her thinking is poor. If our thinking approach is rich then we will not be poor anymore. NRSP changed our mindset in this sense."

She is thankful to NRSP for broadening her outlook on life, connecting her to markets and opportunities and giving her the confidence to think she can be financially independent. She says, "I will always remember Tariq Sahib's (a social mobiliser from NRSP) advice. He told us, if a person is not educated then he/she should have hard skills. And, if someone has got skills, he/she won't be dependent on anyone anymore. I am not dependent on anyone anymore, not even my husband." she said.

Story By: Meher Jabeen

Asiya's journey to economic empowerment and social empowerment

Asiya Bibi was born in Jogiya, a village of Islamabad, in 1975. She was the youngest child of her parents and only girl in the family. She completed her primary education from the only school in the village.

Since there were no middle or high schools in the village, she could not continue her studies further. Furthermore, as it was a matter of custom, girls did not go to other villages to study; therefore, her parents did not allow her to go to the neighboring village to continue her studies. However, Asiya learned stitching clothes from her mother, who was a housewife.

In 1994, Asiya got married to a man who worked as a labourer in her village. It was a matter of culture that girls got married to relatives or to men within the village who they know well. Asiya's brothers knew the man well and the marriage was agreed upon.

She started her married life in her uncle's mud house. Asiya Bibi and her husband were unable to build a house for themselves and ended up living in her uncle's house for eight years.

Asiya bibi had four children from this marriage. When they were unable to pay the house rent, they moved to one of her brother's rooms with their five children, ages 10, 8, 6, and 4. They did not have enough space as there was only one room which was used for cooking as well.

It was much easier in the beginning to fulfill their household

needs as they had a young family. However, the situation worsened once the children started growing up. They needed more space, recourses for food, clothing and education. "It was very difficult to see my husband struggle every morning to find work and it was uncertain about what would happen to us next," she says.

Asiya's husband was the sole breadwinner of the family. He was able to find work on some days, while some days he would not be as lucky. There were days when the entire family had to sleep with empty stomachs because he was not able to find work. It was also putting a strain on the marriage, as he was verbally abusive which led to more frequent fighting. He fought over household purchases when he could not afford the basic necessities like food and clothes.

In the summer of 2005, Mr. Tariq, a social mobiliser from NRSP, came to the village and asked the villagers to organise themselves and participate in the existing Community Organisation (CO) for a good cause. The meeting was held in a common space, under the shade of a tree.

She began to attend the CO's monthly meetings where everyone shared their problems and discussed possible solutions.

Listening to the social mobiliser, she decided to use her stitching skills to earn a living. She took a loan of Rs 10,000 from the



ASIYA BIBI STITCHING
CLOTHES AT HER HOME

Community Organisation and bought a sewing machine in late 2005. She began stitching clothes for the people in the village. She took Rs 200 for a simple shalwaar kameez in the beginning.

Furthermore, she attended the stitching trainings provided by NRSP, and learned to stitch trendy dresses as well. Soon, she was able to save money and return the loan in installments. Eventually, she became so experienced in stitching that she started to work with a school uniform manufacturing factory. It was RSPN platform which facilitated this connection. She is now able to earn Rs 6,000 a month from stitching at this factory.

Determined to make a better life for her children, she engaged in many other income generating activities. She attended a poultry farming training facilitated by an intervention of RSPN. She was given guidelines on how to keep and feed chickens.

Additionally, she was given five chickens and five kilograms of feed for free of cost, so she could get a head start and use the productive assets to improve her living standards. She attended a workshop regarding growing vegetables organised by RSPN. Later, she was able to use the land given to her by her brother to raise chickens and grow vegetables. She had surplus production which she sold in the village and used this income to pay her children's school fee.

There is also an alternate method of saving employed in most rural villages known as "Committee" in which each member pays Rs 1000 every month. Later the total amount is given to a person who needs it the most in the month. In this way, every member gets the whole amount once in a year. Asiya Bibi participated in the 'committee'. When she got this amount from CO at her turn,

she decided to purchase material to build her own house.

As time went on, she was able to save more money. Her husband and her brother did the labor work for the construction of the house. It took six years to build two rooms, a kitchen and a bathroom. She was also able to furnish both rooms and hopes to finish construction by next year.

Today, Asiya Bibi lives in her own house. She has brought another sewing machine which is efficient and works on electricity. She stitches clothes at home and in the factory as well. Her 18-year old daughter, who studies in grade 11, has also learned stitching clothes and sometimes helps her mother in her work. Her daughter also works as a home tutor for school going children

in the neighborhood. The second and third daughters, 16 and 14 years old, are now studying in grade 8 and 6 respectively. Her 12 year - old son is now studying in grade four.

Once a quiet and shy woman, Asiya Bibi is now president of her Community Organisation and represents it in Village Organisation meetings. She is confident and outgoing. She is determined to free her family and community from chronic poverty and improve their standard of living. Overall, she is thankful to NRSP for enabling her to make improvements in her family life.

Story By: Savaila

Economic self-sufficiency to fulfill her dreams: The story of Ghazala Bibi

33 years old Ghazala Bibi was born in the village Chatkhaan which is 12 KM away from the federal capital, Islamabad. She is sixth child out of eleven. She grew up in a very comfortable environment with the rest of her close-knit family. Her father was a landlord, and her mother a home-maker. Her father's house, where she lived for the first 18 years of her life, was a mansion. Her father owned around 300-400 kanals of land, possessed two buffaloes, a cow, calf, three goats, and a truck agency. He was able to make a huge profit from his land, livestock, and truck agency.

In 1999, after Ghazala passed her 8th standard and she was married in family with a cousin at the age of 18. She was given plenty of dowry on her wedding which included a refrigerator, a washing machine, an iron, jewelry, a sewing machine, and furniture. The house that Ghazala moved into after her marriage was made of mud. Her husband had 4-5 kanals of land where the family cultivated maize and wheat. These crops were primarily for sale, but instead often were used at home for the family and cattle.

Her husband was working as a laborer at a factory in Nilor. In the factory he was given a monthly salary of Rs 5,000. After two years, he left this job and started working on his own. He believed that he would be able to earn more while working as an independent contractor. However, there were days when he would not be able to find any work at all.

Ghazala was aware of how Community Organisation (CO) in the village play an important role in changing people's lives through granting small loans and giving them trainings. After three months of marriage, she joined a CO working in her new village. After joining the CO, she obtained a loan of Rs 25,000 from NRSP to buy a buffalo in 2000. Like other people in the village, Ghazala started dairy farming as a source of steady income with the first loan. Ever since then, she has been engaging in various income generating activities. She saved the money that she earned from selling her buffalo's milk. After the buffalo's offspring grew up, she sold it for Rs 45,000 during Eid-ul-Azha.

In 2000, she started the foundation of her house with the money she had saved over the months. Additionally, her husband also contributed in the house. Three children were born to her from her marriage. She was continuously on a quest for self-development and improvement; she would constantly think about various ways of expanding her dairy farming business. She was able to return the installments of the first loan in one year through her savings. She applied for and received another loan of Rs 25,000 after two years. With this money, she purchased a milking cow. She was able to sell more milk now and thus increased her savings.

Keeping in mind her growing young family, she took out another loan of Rs 10,000 from the Village Organisation. She bought a goat with this money. In this way, she had increased her

livestock; she had a buffalo, a cow, three goats, and seven hens. She would sell milk, eggs, and goats for earning additional profit. She sold three of her goats for Rs 20,000 each. This helped her in investing in the construction of her house and soon she was able to construct two rooms of her house.

One unfortunate day, after nine years of marriage, her husband had a massive heart attack after returning home from work. He was rushed to the hospital, however, he couldn't survive. She was severely depressed in the first year after her husband's death. Initially, her siblings were assisting her. However, as time passed, she realized, she could not remain dependent on her siblings throughout her life. She had to do something on her own in order to financially and emotionally support her children and herself.

She sold all her cattle after one year of her husband's death for Rs 120,000 since she was unable to invest the time and energy required to look after the cattle and her children. She used this money for completing the construction on her house and saved the rest for her children's education. She did not want to rely on anyone for basic needs and began to explore means of generating income. She began tailoring and stitching. In the CO meeting, she heard about the 'Sultana Foundation' near her village which conducted vocational skills training for women in the tailoring program. She joined the course which ran for three months and learned fashion designing and stitching casual and party dresses.

She started stitching clothes for her neighbors and gradually, her talent was recognized in her CO and VO as well. She earned from Rs 300 to Rs 1,500 from each dress she stitched. She would stitch three to four dresses per day and earn around Rs 1,500 to 2,000 on a daily basis. She says, "I started stitching at 7:00 am in the

morning till 12:00 am at night. It is because I want to fulfill all the wishes of my children. I don't want them to feel the absence of their father."

In order to save an adequate amount of money for her children's higher education she thought of opening a sewing training center for the village girls; this would help Ghazala to earn money as well as pass her skill to other women. She obtained loans thrice from CIF for buying sewing machines. Every time she received a loan, she bought one sewing machine from it. Through this, she had managed to buy seven sewing machines both from the CIF loans and her own savings. She opened a sewing center at her home and invited the village elders for the inauguration.

So far, she has trained more than 30 girls. Additionally, she gives them a diploma degree for the skill training course which runs from three to six months. She takes Rs 300 from each student per month. Currently, 12 girls are getting training from Ghazala at her home.

In addition, she uses her land for cultivating cabbage, spinach, carrot, tomato, green chilies, maize, and wheat. She uses these crops for her own use and is able to save more for the future.

After her husband passed away, she has managed to complete the construction of her house. In one of her rooms she gives tailoring training. She says, "I thank Allah because everything that I have worked for, all the sacrifices I have made has been paid off. I want a secure future for my children." She added, "I am currently playing the role of both the parents for my children. My daughters are aware that their father is no more in this world. However, my son sometimes asks me, why my father doesn't come to school on parents day?"

As an active member of her CO, Ghazala has been elected as manager of her CO. She has a vision of educating her children against all odds. She is grateful to NRSP for being an agent of change in her life. She says, “I don’t know how my life would have been if NRSP was not there.” She is looking forward to the

opportunities that NRSP will offer her through the Community Organisation in the future and hopes to actively participate in all future skill trainings and workshops. Ghazala did not like to be photographed, so I respected her view.

Story By: Meher Jabeen

Suraiya Bibi: A symbol of pride for females in her locality

Suraya Bibi was born in early 1970s in Murree. She was the eldest child of her parents. Her father worked as a laborer. She grew up with her four brothers. Suraya Bibi remembers her childhood life and stated that she was happy child even though they did not have enough clothes to wear and sufficient food to eat. She says that “Our mom barely made a dress once a year on Eid and we used to wash and wear the same dress throughout the year.” She had completed her primary education and learned to knit woolen sweaters from her mother who used to knit sweaters at her home and sold them to the villagers.

Suraya Bibi was around 16 years old when her parents decided to get her married to her first cousin who worked as a gardener in an organisation of the Government of Pakistan in New Bamelleri village.

Her husband was the only bread winner for the family. Suraya’s husband was not a permanent employee “because he was not educated, and he lacked the skills,” she says. His monthly income was Rs 800 to 1,000 which was not sufficient for the entire family.

In terms of productive assets, the family owned livestock and a plot of land. Her father-in-law looked after the land and four buffalos and three cows. They grew wheat, maize and cotton. It yielded five to six mounds and they consumed it within the family. The family sold surplus milk to buy vegetables and other necessities.

However, her situation worsened when her husband separated from his brothers. She started her family life in a single room shelter which was built out of mud bricks. The ceiling was very weak, so the rain water could easily leak and trickle down. She recollects, “I used to keep bowls everywhere on the floor to collect the rain water dropping from the ceiling. We put soil on the roof to prevent leakage of rain water.” Besides this, in terms of productive assets, she had a sewing machine, but it was useless as she was not getting enough sewing work to do.

She had four children from this marriage, but unfortunately one of her sons was died of pneumonia. She describes “It was the saddest moment of my life; I helplessly watched my son cry out in pain and he died in my lap.” She continues, “I remember that never ending night, I waited till the morning to take my son to the hospital in Rawalpindi.” In the morning, she walked to the main road and waited for the public bus for at least for an hour on the road. When she reached the hospital, her son had already taken his last breath. She says, “I could not save my son because I didn’t reach the hospital on time.”

Her financial vulnerability increased when her husband, the only breadwinner in the family, was terminated from his job for 18 months. She remembers, “When he lost his job, I would borrow some money from my relatives to buy food for my children. Most of the time I filled the feeder with saada sharbat (sugar water) and fed my children.” In this worsening situation, she would sew

dresses for the villagers and earned Rs 50 per dress on some days, but on some days she would not be as lucky.

One day, Fozia from another village, Nilor, came to her house and asked her to get involved in the Community Organisation (CO), where they could learn dying dresses. She says, “Fozia visited our households and convinced us to visit the community organisation in her village.” Many families did not allow women to visit other villages. However, as her father-in-law also wanted to know, he allowed her to attend the meeting that was mediated by social mobilizers from NRSP.

She remembers the social mobilizer’s words, “If you are not educated, but you have a skill, utilise your skills to improve your economic wellbeing. Share your problems; work in teams; save money; you can withdraw your savings whenever you need. You have the potential to change your situation and solve your problems collectively.” She continues, “They said, ‘establish a CO of 10-12 members or more. This will be your organisation. You will select the CO’s president, who will mediate monthly/weekly meetings.’”

In 2000, following this meeting, they formed a CO comprising of 6 female and 12 male members. This CO was headed by a president and a manager, who was experienced in keeping records and minutes. Later, they registered the CO with the Village Organisation. Further, they represented this organisation in the LSO.

They started having monthly meetings with the help of a Social Mobiliser from NRSP. Initially the Social Mobiliser from NRSP along with Fozia, the president of a CO in Nilor, mediated



meetings to facilitate and give trainings on organizing meetings and money management techniques. “We became happy to have this organisation where we could even save one rupee per meeting” she says.

She remembers the very first meetings where like other females she only listened to what others said. There were disagreements and questions from members about savings and a general lack of trust. Some villagers even questioned, “what if they will not return our saved money?” she remembers. However, with the

passage of time she realized everyone's opinion was heard and respected. She realized her opinion was welcomed and decisions were made on the basis of mutual agreements. She says, "They made us realize that we owned the organisation. We could easily withdraw the money when we needed."

Apart from sewing dresses, she got involved in many other income generating activities such as book binding and kitchen gardening. She, along with other CO members learned book binding from Fozia. She earned Rs 4,000 to 5,000 per month. Further, through NRSP she received seeds and attended a kitchen gardening training on best practices for growing vegetables. She grew cabbage, okra, radish, spinach, mint, tomatoes in the plot her husband had received in inheritance. She also bought 15 chickens which later gave eggs, but unfortunately she could not save the hens from bird flu. She lost all hens and this decreased her income.

In the year 2012, Suraiya had purchased a cow by obtaining Community Investment Fund (CIF) of Rs 15,000 from NRSP. This saved her Rs 100 per day that she used to spend on buying milk from the market. She was even able to sell the surplus milk to the villagers. She was now been able to save more money per meeting in the CO.

Overall, she was able reduce her food insecurity by consuming vegetables from her own garden, milk from her cow, and eggs from her hens. She says, "This did not only allow my family to consume nutritious food, but also allowed me save enough money to meet my household needs."

A three month long training on stitching by NRSP enhanced her existing stitching skills and she was able to teach other women in the village. She, along with other CO members, demanded sewing machines in a CO meeting and hence this need was further highlighted in LSO meetings. Acting upon this, NRSP linked the CO members to Alkhidmat Foundation; which provided them with eight sewing machines.

Suraiya says, "The major change that NRSP has brought in my life is Alkhidmat Silaye Centre," where she teaches sewing dresses. She has 28 female students Moreover, who depending on their household income level, they pay her Rs 200 to 500 per person per month. She earns Rs 8,000 to 10,000 from this Centre. She is now a symbol of pride for the females in her locality who look up to her and share their problems with her. She says, "Local women come to me whenever they face violence or whenever their spouse or in laws misunderstands them."

Suraiya has been able to construct a new house by putting together her income from the monthly income that she earns from Alkhidmat Silaye Centre, and her husband's earnings. She is expecting to complete the construction by the middle of next month. She says, "I am feeling content, for I will have my own house after 25 years of marriage. Above all my sons are getting education." Her poverty, food insecurity and malnutrition are now replaced by productivity, confidence and better health.

Story By: Savaila

RSPN's Vision

Realising people's potential for social and economic development

RSPN's Mission

Strengthen RSPs to foster institutions of the people



RURAL SUPPORT PROGRAMMES NETWORK

House No. 7, Street 49, Sector F-6/4, Islamabad, Pakistan

Ph: 92-51-2829141 | 2829556 | 2822476 | 2826792 | 2821736

Fax: 92-51-2829115, Email: info@rspn.org.pk

facebook.com/RSPNPakistan

"This publication has been produced with the assistance of the European Union. The contents of this publication are the sole responsibility of Rural Support Programmes Network (RSPN) and can in no way be taken to reflect the views of the European Union."