THE JOURNEY TO PROSPERITY

BECOMING AN ENLIGHTENED, CARING LEADER

Khushali Ka Safar: Roshan Khyal, Khidmatgar Leader

1 We would like to acknowledge our debt to the training designed for the Awaaz programme "Angan se Awan Tak" and the training designed for Oxfam Novib – Khwabon ki Tabeer)
TABLE OF CONTENTS

Foreword------------------------------------------------------------------------------------------------------------------------ 4
Acknowledgements ------------------------------------------------------------------------------------------------------------------------------------------------------------------ 5
Training Arrangement Checklist -------------------------------------------------------------------------------------------------------- 6
DAY-1 ---------------------------------------------------------------------------------------------------------- 7
Session 1 . Introduction----------------------------------------------------------------------------------------------------------- 8
  1.1 Icebreaker and Introductions (15 min)------------------------------------------------------------------------------------------ 8
  1.2 Workshop Objectives & Agenda: (10 min)---------------------------------------------------------------------------------------- 9
  1.3 Norms -------------------------------------------------------------------------------------------------------------------------- 9
Session 2 Our Land, Our Lives ---------------------------------------------------------------------------------------------------- 11
  1.4 The Colours of Pakistan---------------------------------------------------------------------------------------------------------- 11
  1.5 Instructions for Video of National Anthem (15 min)-------------------------------------------------------------------------------- 11
  1.6 Instructions for Deck of Photographs (30 min)------------------------------------------------------------------------------------- 11
  1.7 Vision of Pakistan (40 min)---------------------------------------------------------------------------------------------------- 12
  1.8 Social Exclusion Game------------------------------------------------------------------------------------------------------------ 15
  1.9 Instructions--------------------------------------------------------------------------------------------------------------- 15
Session 3 Qualities of an Effective Leader -------------------------------------------------------------------------------------------- 18
  1.10 Discussion on Qualities of an Effective Leader------------------------------- 18
  1.11 Talking Pictures--------------------------------------------------------------------------------------------------------------- 18
  1.12 Creating a Vision--------------------------------------------------------------------------------------------------------------- 19
  1.13 Round of Reflection------------------------------------------------------------------------------------------------------------ 21
DAY 2 22
  1.14 Creating a Vision (Contd)------------------------------------------------------- 23
  1.15 Recap of Learning--------------------------------------------------------------- 24
  1.16 Star of Enlightened Caring Leadership------------------------------------------------------------------------------------------ 24
  1.17 Identifying Opportunities------------------------------------------------------------------------------------------------------ 28
  1.18 Leadership Competencies--------------------------------------------------------------------------------------------------------- 29
  1.19 Leadership in Action------------------------------------------------------------------------------------------------------------ 30
  1.20 Reflection------------------------------------------------------------------------------------------------------------------ 31
DAY 3 32
Session 4 Role of COs and CO leaders in bringing about change and prosperity-------------------------------------------------------------------------------------------------- 33
  1.21 Story of a Community Leader-------------------------------------------------------------------------------------------- 33
  1.22 CO Vision & Plan: (1.5 hours)------------------------------------------------------------------------------------------------ 34
<table>
<thead>
<tr>
<th>Section</th>
<th>Title</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.23</td>
<td>CO Functions</td>
<td>35</td>
</tr>
<tr>
<td>1.24</td>
<td>Role of CO President &amp; Manager</td>
<td>37</td>
</tr>
<tr>
<td>1.25</td>
<td>Pledges</td>
<td>38</td>
</tr>
</tbody>
</table>

**DAY 4 - Overview**

**Session 5 . Overview of CO Management and Project**

<table>
<thead>
<tr>
<th>Section</th>
<th>Title</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.26</td>
<td>Effective Meetings</td>
<td>40</td>
</tr>
<tr>
<td>1.27</td>
<td>How to conduct a meeting</td>
<td>40</td>
</tr>
<tr>
<td>1.28</td>
<td>Saving</td>
<td>42</td>
</tr>
<tr>
<td>1.29</td>
<td>Collective saving for charitable purposes</td>
<td>43</td>
</tr>
<tr>
<td>1.30</td>
<td>Project Briefing</td>
<td>44</td>
</tr>
<tr>
<td>1.31</td>
<td>Conclusion of Training</td>
<td>44</td>
</tr>
</tbody>
</table>

**ANNEXURES**

<table>
<thead>
<tr>
<th>Annex</th>
<th>Title</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Wisdom Quotes</td>
<td>45</td>
</tr>
<tr>
<td>2</td>
<td>Handouts</td>
<td>46</td>
</tr>
<tr>
<td>3</td>
<td>Stories</td>
<td>48</td>
</tr>
</tbody>
</table>
Foreword

This training manual has been devised with the following objectives:

- To build confidence and self-esteem of CO leaders as active citizens of Pakistan and change agents
- To sensitize CO leaders to the dynamics and effects of social exclusion and importance of participation
- To inspire CO leaders to take steps to promote peace, compassion and justice in their communities
- To develop the ability of CO leaders to build a vision, analyze opportunities, constraints and formulate an action plan in the context of their own lives and their communities
- To familiarize participants with the values and qualities of an effective leader
- To familiarize participants with the purpose of COs and their role as CO leaders
- To develop capacities of CO leaders to manage some of their basic CO functions

It marks a departure from the earlier lecture-based CMST and uses the principles of adult-learning to engage with community women and men. The training is appropriate both for non-literate and literate community leaders. The training activities are interactive and invite participants to reflect and analyze their current situation as well as develop a vision for the future. There is an emphasis on good values – based on the indigenous concept of ‘insaniyat’ as foundational to leadership as well as an introduction to key leadership skills. The dynamics of social exclusion and the imperative to ensure that all members of the community, women and men, girls and boys, differently abled persons, older people, third gender individuals participate in the process of development, irrespective of their economic status, ethnicity or geographical location.
Acknowledgements

We would like to acknowledge the contributions of all those who have helped to shape this manual.

Ms. Shandana Khan for taking the initiative to revise the 20 year old CMST manual.

Ms. Sadaf Dar for her commitment to delivering a quality product and her untiring work in contributing to the content and the methodology of the manual.

Mr. Azizi for his full intellectual support and guidance.

Ms. Tahira Abdullah for her excellent translation and editing

Mr. Nasir Abbas for managing the typing under high pressure

The SM group for reviewing the manual and providing input.

The participants of the first Training of Trainers from BRSP, SRSO,NRSP and TRDP for their valuable input.

Ms. Shazreh Hussain for designing the training and Training of Trainers

We would like to acknowledge our debt to the training designed for the Awaaz programme “Angan se Awan Tak” and the training designed for Oxfam Novib – Khwabon ki Tabeer - several activities included in this manual were drawn from these trainings.
Training Arrangement Checklist

**Place**  
Choose a place which is bright and airy and where 20 + people can sit comfortably. There should be a wall or screen to show the video

**Preparation**  
Before leaving for the training, check that you have the following items

1. Fully charged Laptop.
2. Speakers.
3. Projector
4. Screen/White sheet
5. Printed Training Chart
6. Panaflex of Leadership Competencies
7. Star of Leadership posters
8. Training Handouts  
   a. Leadership competencies (coloured and laminated)
   b. CO functions and responsibilities
   c. Roles and responsibilities of Manager /President
   d. Rules for Saving
9. Flip chart stand
10. Flip chart paper (100 sheets)
11. Newspaper (one for each participant)
12. 5 ZOPP Cards of 5 colours
13. A set of 4 markers per participant (red, green, black and blue)
14. Two bags of candies/sweets/toffees
15. Plastic tray for mixing paint
16. Tubes of Golden/ glitter paint (4)
17. Masking tape
18. A small rubber or plastic ball
19. Five sets of six ribbons in five colours [Red, Blue, Yellow, Pink, and Brown]. Ribbons should be cut into pieces of 6 inches in length
20. Gifts (1 kg mithai + ½ kg mithai)
SESSION 1. INTRODUCTION

Objectives: To provide an opportunity for the participants and facilitator/organizers to get to know each other
To recognize and acknowledge the presence of each participant and build confidence
To provide an overview of the workshop
To set training norms

Duration: 30 minutes

Methodology: Plenary
Brainstorming

Material/Equipment: Flipchart paper and marker
Agenda on flipchart paper

1.1 ICEBREAKER AND INTRODUCTIONS (15 MIN)

1. Welcome the participants.

2. Tell the participants “The objective of creating a Community Organization is to bring happiness, peace and prosperity to the entire community whoever they may be, women, men, transgender persons, children, young women and young men, women and men with disabilities, people of all religions. In other words, the objective of the CO is to promote ‘insaniyaat’. The change necessary to bring prosperity will have to happen at the individual, household and community level. You have been chosen by your own community to serve as leaders of the CO, to lead this change. This is a great honor and a great responsibility. It is your task to make sure that everyone participates and benefits in this journey towards well-being and prosperity. We are confident that these four days we will spend together, will help you to increase your own well-being, your capacity to serve the CO, your village and your country as an enlightened, caring leader. “

3. We will begin the day with a recitation of holy verses. (If there are people of different religions, invite a person from each religion to share wisdom from their holy books) see Annex 1.

4. Tell participants you are going to ask each one to introduce themselves by telling others the following things about themselves. As you speak write each word with a symbol to help the non-literate remember:

   ▶ Name? (stick figure of a person)
   ▶ Colour you like? (marks with two different markers)
   ▶ A good quality? (star)

---

2 “Insaniyat” is an Urdu word which means to treat all human beings as equals, with respect, compassion irrespective of their gender, socio-economic status, religion, ethnicity, tribe, caste etc.
Demonstrate by first introducing yourself.

1.2 WORKSHOP OBJECTIVES & AGENDA: (10 MIN)

1. Say: “This training is called “The Journey to Prosperity: Becoming An Enlightened, Caring Leader”. The objective of this training is to help you understand the role that you can play in bringing prosperity to your home, mohalla, village and ultimately your country. It will help you to clarify, how you need to think and what you need to do in your capacity as citizens and as presidents and managers of COs.”

2. Briefly discuss the agenda with the participants outlining the contents of each session to follow.

   **Session 1: Introduction**
   This is the session we began the workshop with. We introduced ourselves to each other and we are now discussing what we will be doing for the next three days. We will also discuss and agree the norms that will allow us to work well together.

   **Session 2: Our Land, Our Lives**
   In this session we take a look at what Pakistan is like and what kind of Pakistan do we want to live in.

   **Session 3: Qualities of an Effective Leader**
   In this session you will be introduced to some essential values and skills that characterize an effective leader.

   **Session 4: Role of COs and CO leaders in bringing about change and prosperity**
   In this session we will look at the objectives of the CO, what kind of change become possible through the power of organized people, what is the role of the CO leaders in facilitating this change, what actions we can take as individuals and as a community to create the change we want in our lives and in our communities.

   **Session 5: CO Management & Overview of Project**
   In this session we will learn how to conduct meetings, the golden principles of saving. You will also be briefed on the development projects that are currently being implemented in your area.

1.3 NORMS

<table>
<thead>
<tr>
<th><strong>Duration:</strong></th>
<th>10 minutes</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Methodology:</strong></td>
<td>Brainstorming in plenary</td>
</tr>
<tr>
<td><strong>Material/Equipment:</strong></td>
<td>Flipchart paper and marker</td>
</tr>
</tbody>
</table>
1. Tell the participants that you would like to discuss some norms for the time you will spend together.

2. Say “We want to share some norms which will help us to hold a dialogue in a pleasant atmosphere.

3. Elicit norms. Write them on the flipchart putting a symbol in front of each word.

4. The following are important to include with the agreement of participants:
   - Respect for each other
   - Mobile phones off
   - One person speaks at a time
   - Sitting in an appropriate way
   - Punctuality
   - Participation
   - Listening
SESSION 2. OUR LAND, OUR LIVES

Provide participants with an overview: In this session we take a look at what kind of Pakistan we want and how it compares to the Pakistan we have. We will reflect on who suffers the most in the current scenario. We will also reflect on the reasons for the gap between our vision of Pakistan and the reality.

1.4 THE COLOURS OF PAKISTAN

| Objectives: | To provide participants with an opportunity to view themselves as citizens of Pakistan and value the diversity in people, cultures, religions and landscapes that constitutes Pakistan. |
| Duration: | 15 min for video / 30 min for deck of cards |
| Methodology: | Video |
| | Plenary Discussion |
| | Group Work |
| Material/Equipment: | Projector and screen |
| | 5 sets of photographs |

1.5 INSTRUCTIONS FOR VIDEO OF NATIONAL ANTHEM (15 MIN)

1. Say “Each one of you is an inhabitant of a village (take the name of the village) in (name the province). At the same time you are not just an inhabitant of a village but also a citizen of Pakistan with rights and responsibilities. Your vote decides who will be in government. Let’s have a look at this Pakistan which you belong to and which belongs to you. I am going to play the national anthem. You will see different aspects of Pakistan. I request you to stand up to hear it. Do notice the images that appear.

   a. Play national anthem and then process by asking the following questions:

   ▶ What did you see?
   ▶ How did this make you feel?

   Points to Underscore

   Underline the diversity that constitutes Pakistan– landscape, people of different ethnicities, religions, languages- women and men, girls, boys, Christians, Hindus, Balochi, Pushtoon, Sindhi, etc.

1.6 INSTRUCTIONS FOR DECK OF PHOTOGRAPHS (30 MIN)

1. Say “Each one of you is an inhabitant of (take the name of the village) in (name the province). At the same time you are not just an inhabitant of a village but also a citizen of Pakistan with rights and responsibilities. Let’s have a look at this Pakistan which you belong to and which belongs to you. I am going to play the national anthem/folk song. You
will see different aspects of Pakistan. I am going to give you photographs of Pakistan to look at – different people and different places…”

2. Divide participants into five groups and give each group one complete deck of photographs. Ask for a facilitator to be appointed in each group. The facilitator should hand out the photographs – one to each person – and ask them to look at it and pass it on to their neighbor to the right. Once everyone has looked at a picture, it is put down in the middle of the circle.

3. Ask participants to talk to their neighbor for a few minutes on which pictures they enjoyed looking at most and any thoughts or feelings that arose during this activity.

4. Process in plenary:
   ▶ What did you see?
   ▶ How did this make you feel?

**Points to Underscore**
Underline the diversity that constitutes Pakistan—landscape, peoples, women and men, girls, boys, Christians, Hindus, Balochi, Sindhi, Punjabi, Pakhtun, etc. The beauty of Pakistan lies in its diversity, just as the variety of flowers, shrubs and trees make a garden beautiful.

1.7 **VISION OF PAKISTAN (40 MIN)**

<table>
<thead>
<tr>
<th>Objectives:</th>
<th>To provide participants with an opportunity to articulate a vision of development - the Pakistan they want to be living in. Provide participants with an opportunity for critical thinking on the root causes for the State of Pakistan not delivering on the development and security needs of its citizens, especially those who are socially excluded</th>
</tr>
</thead>
<tbody>
<tr>
<td>Duration:</td>
<td>40 min</td>
</tr>
<tr>
<td>Methodology:</td>
<td>Flipchart /Marker</td>
</tr>
<tr>
<td>Material/Equipment:</td>
<td>Projector and screen</td>
</tr>
<tr>
<td></td>
<td>5 sets of photographs</td>
</tr>
<tr>
<td>Handouts:</td>
<td>Four cards with 5 topics for 5 groups (each topic on a different colour)</td>
</tr>
</tbody>
</table>

1. Say: “What kind of Pakistan would you like to live in? Take a few minutes to think about this. Close your eyes.”
   a. What kind of government?
   b. What kind of communities?
   c. What kind of citizens?

2. After a couple of minutes, ask each person to state what kind of Pakistan they want. Encourage each participant to discuss a different aspect.

3. Say: “You are going to do some more reflection in smaller groups on the kind of Pakistan you want”
4. Divide participants into 5 groups. Give instructions for the task: Each group discusses one of the following questions for 10 minutes. Hand each group a card with one of the following topics – written and represented by a symbol:
   a. What kind of a Pakistan would women/girls like to live in?
   b. What kind of a Pakistan would men/boys like to live in?
   c. What kind of a Pakistan would people of different sects/different religions like to live in?
   d. What kind of a Pakistan would people of disability like to live in?
5. Please visit each group to see that the task has been understood.
6. After ten minutes are over, turn by turn, ask each group to report back in plenary.
   a. **Trainer’s Tips**: The facilitator should draw attention to some key aspects for each topic if needed.
      ▶ What kind of a Pakistan would women/girls like to live in??
         ▶ Birth of a girl would be celebrated
         ▶ Safety from violence at home and in public spaces
         ▶ Possess National Identity Cards
         ▶ Education
         ▶ They would be in good health with access to nutritious food, health facilities and safe arrangements for having children
         ▶ Opportunities to earn an income of their own
         ▶ Receive their share in inheritance
         ▶ Active citizens with the freedom to vote for honest and educated politicians
         ▶ In decision-making positions
         ▶ A happy and satisfied life
      ▶ What kind of a Pakistan would men/boys like to live in?
         ▶ Education
         ▶ Easy and fair access to employment
         ▶ Good health with access to nutritious food, health facilities
         ▶ Safe from violence from powerful people, police, dacoits etc.
         ▶ Active citizens with the freedom to vote for honest and educated politicians
         ▶ A happy and satisfied life
      ▶ What kind of a Pakistan would people of different sects/different religions like to live in?
         ▶ Equal respect as citizens
         ▶ Active citizens with the freedom to vote for honest and educated politicians
         ▶ Freely practicing their religion
         ▶ Places of worship safe
         ▶ Celebrating festivals and rituals
7. Say “You have painted a picture of the kind of Pakistan, women and men, girls and boys, people belonging to different sects and religions, people with disabilities, persons of transgender would want to be living in. Pakistan is made up of mohallas, villages (use the local words – killa, goth, chak) towns, cities. All of us have to put in our share in creating the Pakistan we want by bringing change and prosperity in our mohalla, our village.

8. Ask Participants: Why is there this gap between the vision we have for Pakistan and the reality we live in? Elicit responses.

9. Summarize “In Pakistan, wealth and power is concentrated in the hands of a few people, and most of them are corrupt. The government of the country is run by these people and as a result the government has not met the development and security needs of the majority of its citizens. Billions of rupees are allocated in annual budget to improve the lives of poor and marginalised groups, but these funds do not reach to them due to corruption and mismanagement. This has limited the freedoms and opportunities of Pakistanis and deepened divisions along lines of exclusion, such as poverty, class, caste, religion and gender. Extremist groups have deepened existing divisions in society and created an atmosphere of fear. Inequality, intolerance, and violence are on the rise. These factors have limited the capacity of citizens to hold the State accountable for their rights, freedoms and opportunities. Authoritarian beliefs and attitudes, thinking of women -- who constitute half the population -- as inferior human beings, harmful cultural practices, religious and class/caste prejudice, discrimination, and violence or the threat of violence, have meant all Pakistanis have suffered but some have suffered more than others”.

- Representation in parliament
- A happy and satisfied life

- What kind of a Pakistan would persons of disability like to live in?
  - Active citizens with the freedom to vote for honest and educated politicians
  - Special arrangements to include them in educational and all kinds of institutions
  - Opportunities for education and employment
  - Special arrangements for healthcare and social security
  - Inclusion in public spaces
  - Participation in politics and decision-making
  - A happy and satisfied life

- What kind of a Pakistan would persons of transgender like to live in?
  - Birth of transgender persons would be celebrated
  - Active citizens with the freedom to vote for honest and educated politicians
  - Opportunities for education and employment
  - Births would be registered / National Identity Card
  - Safety from violence at home and in public spaces
  - They would be included in community activities and decisions
  - They would be eligible for decision making positions at all levels
  - A happy and satisfied life
10. Ask participants: “Who suffers the most in Pakistan?” Summarize: Women, girls, the very poor, children, persons with disabilities, transgender persons, those who follow a religion other than Islam - Christians, Hindus, Sikhs, etc - have suffered due to the lower status assigned to them by society and the erosion of those values which make a society humane.

1.8 SOCIAL EXCLUSION GAME

<table>
<thead>
<tr>
<th>Objectives:</th>
<th>To have participants develop an understanding of the dynamics of social exclusion, its socio-economic and moral consequences</th>
</tr>
</thead>
<tbody>
<tr>
<td>Duration:</td>
<td>45 min</td>
</tr>
</tbody>
</table>
| Methodology: | Plenary Discussion  
Group Work  
Game |
| Material/Equipment: | Ball  
Sweets  
Flipchart  
Markers  
Ribbons of five colours |

1.9 INSTRUCTIONS

1. In preparation for the game prepare two bags of sweets. One should contain the number of sweets that will allow you to give each member in the four groups included in the game, one sweet each. The second bag should contain three sweets each for the members of the fifth group which was not given the ball at all.

2. Say: “We are going to play a game to refresh ourselves.”

3. Divide participants into 5 groups. Each group should be given a different colour. For example, Group 1 gets blue ribbons, Group 2 gets yellow ribbons, Group 3 gets green ribbons etc. Give each group as many strips of ribbon as there are members in that group. Ask each group members to tie the ribbon around their hands.

4. While the groups are tying ribbons, the trainer should select the group which will be excluded. This group should be comprised of the more confident people and should not include people with disabilities, minorities or transgender etc.

5. Ask each group to come to you separately to receive instructions for the game:
   a. Tell the members of 4 groups which are going to be receiving the ball, the following (make sure that the excluded group does not hear you):
   “You will be throwing a ball to everyone in the group but not to the members of the excluded group. Tell the participants the colour of the ribbon that the excluded group is wearing. Emphasize that they are not to throw the ball to the members of the excluded group even once. When you receive a ball you have to say the name of an animal, I will give the rest of the instructions as the game is being played.

6. Now call the representative from excluded group and give the following instructions:
The ball will be thrown to different persons and whoever receives the ball will say the name of an animal. I will give the rest of the instructions as the game unfolds…

7. Start the game. Members of each group stand together. Repeat the instructions. I will throw the ball to one of you, say the name of an animal and throw it to the next person. That person again throws the ball and the person who receives it has to say the name of an animal.

8. Keep the game going for 7-10 minutes. After participants run out of animals, you can change to colours, utensils, vegetables etc.

9. Stop the game. Tell participants you are going to give out sweets. When you come to the excluded group, tell participants that the sweets have finished. There are no more sweets to give!

10. Say “Let’s stop here. This game had a purpose.”: Ask participants what happened in the game. Start processing with the following questions:

   ▶ What happened in this game?
   ▶ Who got left out?
   ▶ Why?

11. Tell them that you had deliberately given instructions to exclude one group so everyone could learn something about how people get excluded. Distribute three sweets each to the participants in the excluded group.

   ▶ How did you feel (participants who did not get the ball/ participants who got the ball)?
   ▶ What happened at the time that the sweets were given out? How did the group that did not get the sweets feel? How did others feel?
   ▶ Why did participants not give the ball to some people?
   ▶ Why did you agree to exclude the group?
   ▶ What did the group that was excluded do?
   ▶ Who in your house, village is excluded? What impact does it have on them?
   ▶ Who are the excluded in our country? What impact does it have on them?
   ▶ What will happen in a country where on the basis of caste, class, gender, exclusion becomes widespread?

12. End the discussion by throwing the ball to the entire group – with everyone trying their best to throw the ball back to the excluded group. Ask the excluded group what needs to be done to make them feel included. Ask the rest of the groups to reflect on the challenges of including a group once it is excluded.

**Points to Underscore**

- Exclusion, even for a short time is so painful, what must exclusion that lasts a lifetime be like?
- We listen to people in power without questioning
- We do not raise questions when it is not us who is being excluded
- When someone has been excluded, then you need to make an extra effort to include them.
13. Summarize the discussion: “If we want change, if we want development and prosperity, if we want to create a Pakistan where women and men, girls and boys, persons with disabilities, transgender persons are all equally respected whether they are poor or rich, whether they are from the village or from the city and if everyone is to enjoy rights, if we want to create a country where the government serves the people and is just, not one in which democracy is limited to casting votes, the change has to begin with us. It is said the government a people have reflects the values they hold. It is only when we embody good values ourselves, only when there is democracy in our homes and in our villages, that there will be democracy in the parliament and senate. So let us see what values we have to live by to be the kind of citizens and leaders who can help create a prosperous democratic Pakistan. This journey begins in our own lives, our homes and our mohalla”. 
SESSION 3. QUALITIES OF AN EFFECTIVE LEADER

Tell participants: “In this session you will be introduced to some essential values and skills that characterize an effective leader”.

1.10 DISCUSSION ON QUALITIES OF AN EFFECTIVE LEADER

<table>
<thead>
<tr>
<th>Objectives:</th>
<th>To surface participants’ own perceptions of the values and skills of a leader</th>
</tr>
</thead>
<tbody>
<tr>
<td>Duration:</td>
<td>15 min</td>
</tr>
<tr>
<td>Methodology:</td>
<td>Brainstorming</td>
</tr>
<tr>
<td>Material/Equipment:</td>
<td>Flipchart and marker</td>
</tr>
</tbody>
</table>

1. As participants “What are the values and skills of an effective leader?” Brainstorm the values and skills of an effective leader for 15 minutes.

2. Listen to the participants. Maintain eye contact and encourage participation.

3. Tell participants that one of the qualities of an effective leader is the ability to develop a vision, help others develop a vision and turn a vision into reality. Say: “You will be learning how to develop a vision. First we will prepare you for it with a fun activity.”

1.11 TALKING PICTURES

<table>
<thead>
<tr>
<th>Objectives:</th>
<th>To prepare participants for the visioning exercise by increasing their comfort level with drawing as a tool for expression of ideas and emotions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Duration:</td>
<td>30 min</td>
</tr>
<tr>
<td>Methodology:</td>
<td>Drawing</td>
</tr>
<tr>
<td>Material/Equipment:</td>
<td>Set of Markers (blue, green, red and black marker per participant)</td>
</tr>
<tr>
<td></td>
<td>Flipchart paper and board</td>
</tr>
<tr>
<td></td>
<td>Flipchart paper for participants</td>
</tr>
<tr>
<td></td>
<td>Newspaper</td>
</tr>
</tbody>
</table>

1. Ask the participants what are different ways of expressing ideas / emotions. If any participant mentions drawing, appreciate them and if not than tell them that drawing is one way of expressing emotions and experiences.

2. We would like you to develop a vision for yourself by drawing pictures. All of us human beings have the capacity, literate or non-literate, to draw. This activity will help to prepare you to draw your vision for yourself.

3. Tell participants that they are now going to have some fun. Ask them to draw lines (vertical, horizontal, diagonal) on a piece of paper for five minutes. This exercise will help to boost participants’ confidence in holding markers and drawing.
4. Ask the participants to give examples of symbols of happiness (rose, smiling sun, etc.). Then hand out a chart paper to each of the participant and ask them to draw three signs of happiness in ten minutes. Encourage participants when they are drawing, and appreciate whatever efforts they are making so that they get motivated.

5. Now ask the participants about symbols of sadness. Again handout chart papers to each of the participant and ask them to draw three symbols of sadness (example rain drops, tears, sad face).

6. Tell the participants to draw pictures of the following: cow, chicken, cat, a man, a woman, a girl and a boy.

7. In the end collect all the pictures from the participants and stick all the pictures on the wall or put them on the ground. Tell participants that this is an “art exhibition” and they can walk around and see each other’s pictures.

1.12 CREATING A VISION

<table>
<thead>
<tr>
<th>Objectives:</th>
<th>Participants will learn how to develop a vision for their personal development, livelihood and social network.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Participants will identify the benefits of having a vision for personal development and effective leadership</td>
</tr>
</tbody>
</table>

| Duration:   | 45 min |
| Methodology: | Drawing |
| Material/Equipment: | Flipchart paper and marker |
|              | Flipchart sheets for participants |
|              | Set of Markers /Crayons for participants |

1. **Step 1:** Ask the participants “What is a vision/dream of prosperity?” Sum up the discussion by telling the participants that a vision is not a dream you have while you are asleep but a dream that does not allow you to sleep. Ask the participants why a vision is important. Also ask them if any of them has in the past developed a vision for themselves and made it come true. Tell participants that the ability to develop a vision is an essential skill a leader must have. When you are leading a CO you will need to develop a common vision of the change you want to create in your home, mohalla and your village. You can also help individuals in the CO develop personal visions which will help them to bring prosperity into their lives and their homes.

2. **Step 2:** Tell the participants that each one of them is going to get an opportunity to create their vision.

   On the flipchart, draw a circle and divide it into four parts. Tell the participants that that one part of the circle is “self”, the second part is “livelihood“, the third is “family”, the fourth part is “leadership”. Then brainstorm what kind of things would go into each part with the participants.

   - **Self** – personal competencies, skills, education (examples: learn how to repair tubewells, learn how to run a shop, learn how to tailor, learn how to plan, learn how to read)
Livelihood – Assets (land, animals, trees, machinery, saving)? (examples: own a shop, own 8 goats, own a tubewell, save Rs.50,000)

Family – vision for relationships and family (examples: two daughters will have done their matric, son will have learnt how to repair motorbikes, relationship with sister will be strong)

Leadership – what vision do you have for yourself as a leader? What change do you want to help bring? What relationship do you want there to be between yourself and other CO members? (Examples: a leader who takes everyone along, a leader who is trusted, every child in the mohallah will be in school etc)

3. **Step 3:** Distribute a flipchart sheet to each participant. Ask participants to draw a circle on their paper and divide it into four parts in the same way as you had done on the flipchart. Ask participants to hold up their sheets and show you the circles they have drawn.

4. **Step 4.** Next, go back to the flipchart and tell participants to make dots in each section following your example. Red for self, Blue for family, Green for Livelihood, Black for leadership. Ask participants to hold up their sheets so you can check that the task has been completed.

5. **Step 4:** Tell participants you are going to help them to develop their vision by helping them to visualize it. Ask participants to sit comfortably and take a few deep breaths with eyes closed.

   “Think about your life, right now. What are the skills you would like to develop in the next five years? What qualities would you like to develop in the future?”

   Let participants visualize with eyes closed for a few minutes.

6. **Step 5:** Tell participants “Please draw your vision for self in the section with the red mark”. Give them 15 minutes to do this.

7. **Step 6.** **Circulate among participants to ensure they have understood the task.** Put the name of the participant and date on each vision the participants develop so this can be tracked for M&E later.

8. **Step 7.** After the first task has been completed, tell them that they are now going to develop their vision for family. Ask participants to sit comfortably and take a few deep breaths with eyes closed.

9. **Step 8.** Think of your family – where are they in their life’s journey: “What are your dreams for them. Where will they have reached in the next five years? What would you want your relationship with them to be like in five years.”

   Let participants visualize with eyes closed for a few minutes.

10. **Step 9.** Tell participants “Please draw your vision for family in section with the blue mark”. Give them 15 minutes to do this.

11. **Step 10:** Circulate among participants to ensure they have understood the task.

12. **Step 11:** After 15 minutes are over, tell participants that they will be working on completing their vision tomorrow. Invite them to reflect on where they are and what they want to achieve in 5 years in terms of livelihoods and leadership when they go home.

   **Important:** Keep participants vision sheets in the training hall.
1.13 ROUND OF REFLECTION

| Objectives: | Participants will have an opportunity to review the learning from Day 1. |
| Duration: | 15 min |
| Methodology: | Plenary discussion |
| Material/Equipment: | None |

13. Ask each participant to say what they liked best about the day in a few words.

14. Conclude the training by reminding participants about the timing of the training the next day. Encourage participants to share what they learnt with at least three other people.
DAY 2
1.14 CREATING A VISION (Contd)

Duration: 60 minutes

15. **Step 8**: Tell participants you are again going to help them to develop their vision by helping them to visualize it. Ask participants to sit comfortably and take a few deep breaths. Allow for some time between each question to give participants space to visualize. “Think about your livelihood, right now. What kind of work are you engaged in? What do you like about it? What would you like to change? In five years from now, what would you like to be doing to earn a livelihood? What assets do you see yourself as having?”

16. **Step 9**: Tell participants “Please draw your vision of livelihood in the section with the green mark. You have 15 minutes.”

17. **Step 10**: Visit each participant and see if they require help in understanding the task.

18. **Step 11**: After 15 minutes have passed, ask participants to once again sit comfortably and take a few deep breaths and close their eyes. Allow for some time between each question to give participants space to visualize. “What qualities does an enlightened caring leader have? Which would you like to develop? As a leader what do you want to have achieved for your mohalla/village in five years?”

19. **Step 12**: Tell participants “Please draw your vision of leadership in the section with the black dot. You have 15 minutes.”

20. **Step 13**: After participants are done drawing, ask them if they would want to share their vision with the larger group and reflect on what the visions may have in common. You should not put any pressure on the participants to share their vision.

21. **Step 14**: After this end the activity by asking the participants how thinking about their future made them feel. Also tell them that a person without a vision may wander from one path to another, but once a person has a vision it will function like a compass/north star and guide them to the path which will lead them to achieving their goals.

22. Step 15. Tell participants that you would like to share a story of a man/woman who created a vision for himself/herself. Share Zainab/Ali’s story (Annex 3)

*Points to Underscore: Every successful person, leader, organization develops a vision.*

To be successful, one has to be aware of one’s goals in life. Where do you want to see yourself in the future? These goals can be thought of as a smiling sun in one’s life, so that even if there are hurdles, the warmth of this sun keeps you going and gives you the energy you need to make your vision a reality. This vision you have developed will help you to see opportunities to move forward that you may not have noticed before. Share Zainab’s story as an example. Just like you developed a vision for yourself, you can also help to develop a vision for your family and CO. You will have an opportunity to begin that process later in this training.
1.15 RECAP OF LEARNING

<table>
<thead>
<tr>
<th>Objectives:</th>
<th>Provide participants with an opportunity to recall the previous day's learning</th>
</tr>
</thead>
<tbody>
<tr>
<td>Duration:</td>
<td>15 min</td>
</tr>
<tr>
<td>Methodology:</td>
<td>Plenary discussion</td>
</tr>
<tr>
<td>Material/Equipment:</td>
<td>None</td>
</tr>
</tbody>
</table>

1. Ask each participant to recall (i) Something new they learnt which they did not know before? (ii) What was the most useful thing they learnt (iii) Something they remember from Zainab’s story.

1.16 STAR OF ENLIGHTENED CARING LEADERSHIP

<table>
<thead>
<tr>
<th>Objectives:</th>
<th>Participants will become familiar with the values that characterize an effective leader</th>
</tr>
</thead>
<tbody>
<tr>
<td>Duration:</td>
<td>60 min</td>
</tr>
<tr>
<td>Methodology:</td>
<td>Discussion and stories</td>
</tr>
<tr>
<td>Material/Equipment:</td>
<td>Star of Leadership poster</td>
</tr>
</tbody>
</table>

**Instructions**

1. Say “You have shared earlier that you want to create a Pakistan where women and men, girls and boys, people of different faiths, people with disabilities, transgender persons are all equally respected and able to enjoy equal rights. If we want to achieve prosperity, the change has to begin with us. So let us see what values we have to live by to be the kind of citizens and the kind of leaders who can help create a prosperous, democratic Pakistan.

Let us hear some words of wisdom to help us reflect:

---

*Play Bulleh Shah/Rehman Baba/Balochi/Sindhi video. If video is not possible, play song from a local poet that reflects the values under discussion.*

---

2. Ask the participants: What is Bulleh Shah/Rehman Baba/Sindhi poet & Balochi poet / telling us?

Quotes trainer can use if appropriate.

- Bulleh Shah says: Rise above caste /creed, look inside yourself, examine your heart and your intentions.
- Rehman Baba says: If you benefit others, you benefit yourself. If you harm others, you harm yourself. Even the smallest action is not to be underestimated.
- Prophet Muhammad (Peace be upon him) said “People are the family members of God. God loves most those who look after His family members”
Saadi Sherzai says: All human beings are like the different parts of one body as they have all been created from a single pearl. When any part of the body suffers, other parts suffer with it.

Maulana Rumi says: To make someone’s heart happy is the best of pilgrimages, one human heart is more precious than a thousand Kaabs.

3. Tell the participants: In this session, we are going to look inside ourselves and see what values we need to live by to become effective, enlightened and caring leaders.

4. Show the ‘Star of Enlightened Caring Leadership’ on the flipchart.

5. Say “All human beings are first and foremost human beings - entitled to dignity and respect.” What does this mean to you? Give some examples”

6. Listen to their responses.

   ▶ Direct the attention of the participants to the symbol of the Sun. What does the Sun do? Our symbol for this is the Sun which gives its warmth to each and every being without discrimination.

   ▶ We want our state to give respect to all, but what do we do in our homes? Is everyone given equal importance? What happens in the community? What is happening in our country?

   ▶ If we adopt the attitude of respect for all human beings, how would that change our behaviour at home?

7. Summarize with the following points:

   ▶ Every human being, woman or man, girl, boy, transgender, no matter what their religion or sect, Muslim, Christian, Hindu or Sikh, no matter whether rich or poor, no matter what province or country they come from, is first and foremost a human being. When we acknowledge this, give each and every person respect, listen to them, include them in decision-making, and respect their rights, we are treating them with the dignity and respect that is their due. When we practice this in the homes, then we can expect that it will be practiced by the State.

8. **Love:** Let’s talk about the love. The love that we have for our country, our land, our village, our family, ourselves. Hazrat Mohammad (peace be upon him) said “Love is my foundation”. Allah says in the Quran e Kareem “Those who do righteous deeds and attain to faith will Allah endow with love (19:96 ). In the Bible it says "Love is patient, love is kind. It does not envy, it does not boast, it is not proud. It does not dishonor others, it is not self-seeking, it is not easily angered, it keeps no record of wrongs. Love does not delight in evil but rejoices with the truth. It always protects, always trusts, always hopes, always perseveres. Love never fails." Bible Corinthians 13:4-8. In the Bhagvad Gita it says

   “He who has let go of hatred
   who treats all beings with kindness
   and compassion, who is always serene,
   unmoved by pain or pleasure,
   free of the "I" and "mine,"
   self-controlled, firm and patient,
   his whole mind focused on me ---
   that is the person I love best.”
9. Bulleh Shah and Rehman Baba, Sheikh Saadi and Maulana Rumi tell us that one should feel love and compassion for all of humanity. Bulleh Shah says “Destroy the mosque, destroy the temple, but never break a heart for that is where the Cherisher lives. Rehman Baba says: “All those who love are kings; there is no beggar in the streets of the City of love.

10. Ask the participants:
   ▶ How do you know that someone loves you?
   ▶ Let participants share their thoughts.

   **Points to Underscore: Those who show us love**
   ▶ Give us respect
   ▶ Give us attention
   ▶ Listen to us
   ▶ Speak to us gently
   ▶ Give us gifts
   ▶ Give us importance
   ▶ Consult us
   ▶ Acknowledge our rights

11. Ask participants “Who are the people in your area who have shown love for their community and what have they done for their people?” Listen to their responses.

12. Ask the participants: “If people show love for their communities, what impact would that have? What would they do? What would relationships be like? “

13. Tell the participants: “If we want there to be peace and prosperity we must develop the capacity for love and kindness, we have to begin by showing love to all members of our family and our larger communities without discrimination.”

14. **Compassion** Tell the participants: Compassion consists of feeling the suffering of others with a strong desire to alleviate it. It is especially about feeling the suffering of those who are marginalized, and are without power or influence. God describes Himself in the Holy Quran as “The most Compassionate”. There is a Hadith of the Prophet (pbuh): “He or she who has no compassion for others, Allah will have no compassion for him/her”.

15. Ask the participants:
   ▶ Who is without power and influence in their home? How are they treated?
   ▶ Who is without power and influence in your village? How are they treated?

   *Underscore the following points:
   ▶ To have sympathy for those who are like yourself is easy. Compassion is to be able to feel and do something for those who are different on the basis of gender, religion, wealth, and disability. This is what makes us truly human. Compassion makes us truly human.*
Every scripture tells us to be compassionate—The Quran says that the society that does not honour the orphan is in a state of discord. Here ‘orphan’ does not mean one without parents, but all those who have no power and influence.

If we show compassion to the members of our household and fellow community members only then can we expect there to be happiness and prosperity.

16. **Honesty/Trustworthiness**

Ask the participants: What are the people who are honest like? How do you know someone is honest? Listen to their responses.

- Honest men and women speak the truth, even when it is not in their self-interest
- They do what they say, and say what they do.
- They do what is correct, not what is expedient, even when it is not in their self-interest.
- They fulfill their responsibilities, to the best of their abilities
- They fulfill their commitments
- Our vote is a sacred trust (*ammanat*) that we give to our representatives; if he/she fulfils their responsibilities and commitments as a representative then that person can be considered honest.
- Now think for a moment, do we give our vote to a person who is honest or to a person who is from our own tribe or who could benefit us personally in some way?

17. **Passion for service:**

Ask the participants: What does “passion for service” mean to them? Listen to their responses.

Ask participants to share with the group some examples of passion for service. Underscore the following points:

- An effective leader is one who serves—leadership is not about position—it’s about service
- A famous Hadith of our Prophet is as follows: “The one who serves his/her people is the one who is the leader of the community
- When we think of the people who have done good things for other people out of their passion for service, then a similar spirit for service arises in us.
- Good human beings and responsible leaders have a passion for service and do good things for others regardless of their caste, creed and status.
- We invite you think for a moment about what you can do for others out of passion for service.

19. Conclude by saying: “It is these values which we have to live by, if we want to live happily and peacefully. These are the values that make us good human beings and effective leaders; these will help us to bring peace and prosperity to our homes, our mohallas, our villages and our country. So we have reviewed the qualities and values of a good leader. We have learnt how to develop a vision. Identifying opportunities to translate vision into reality is also an important function of a leader. We will now see how a vision and a clear purpose can help us to see opportunities in our environment.”
1.17 IDENTIFYING OPPORTUNITIES

| Objectives:                        | To demonstrate to participants that a clear purpose leads to seeing opportunities that were present in the environment but not visible  
To highlight the identification of opportunities as a key leadership skill |
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Duration:</td>
<td>15 min</td>
</tr>
<tr>
<td>Methodology:</td>
<td>Game</td>
</tr>
</tbody>
</table>
| Material/Equipment:               | A small ball  
A prize for the winner  
A small prize for the participant in 2nd position |

1. **Say:** “We have seen how important it is for a leader to have a vision and good values. A leader also has to be able to recognize opportunities to translate the vision into a reality. Why do you think that one person is successful and empowered while other is not although they live in the same area, belong to the same community (mohalla), have gone to same schools, and belong to more or less the same income group families?”

2. Building on participants answers, explain that one of the reasons could be that one person is better able to identify opportunities more effectively and come up with effective solutions. Tell them the following story: a father sent two sons to sell shoes to a village. One came back and said “The people don’t wear shoes so there is no market.” The other said “The people don’t wear shoes – so there is a great opportunity to sell shoes!”

3. Tell the participants that in order to move forward in life they need to look for opportunities. Emphasize that opportunities are like ladders which help in climbing towards the vision through achieving goals. Tell the participants that in order to move forward in life they need to look for opportunities.

4. Tell the participants that through a fun exercise they are going to learn something which will help them identify opportunities. Ask the participants to sit down in a circle. Show them the gift and tell them that the person who wins will receive this gift. This exercise will require each participant to identify all the things that exist within the training area that can be bought or sold. Give an example, for instance the marker that the trainer has is a product. Show them the ball and tell them that whenever a participant gets the ball, he/she would have to name the product immediately. Tell the participants that the following rules will apply:

- The gift parcel will be passed by the participants to each other.
- Each person will have till the count of 5 to name a product. The person who cannot name a product in time is out.
- If a product or product category has been named by a person once, it cannot be repeated in the same way. However, it can be presented as a more detailed version of the original – e.g. if a person says furniture, another person can say chair, or if a person says nail polish, another person can say red nail polish.
- Even if a product is not immediately visible, it can be listed, provided that it is present in the room. For example, a person may say which is in a wallet or bag.
- The person who survives in the end will be named the king or queen of opportunity and given a gift. The person who came second will also be given a gift.
5. At the end of the exercise, ask participants their views on the objective of this exercise. Underscore the following points:

- Explain that it is to make participants aware that a large number of resources and opportunities are around us. Often we do not notice them, or think about making effective use of them, till we actually have a driving force within us. This driving force comes from a clear vision.

- Tell the participants that although we were in the room for a long time but we had not noticed many things but once you had a goal you started seeing things which were not visible to you before this. There are so many opportunities around us which we overlook.

- A problem can be turned into an opportunity. For example, a school without a canteen can become a market for snacks because the teachers spend long hours in the school, or helping someone can become an opportunity for improving one’s relationship with them.

- There are times when we have to build pressure – we have to push ourselves so we can discover things. Pressure made our brains work faster.

- The ability to see opportunities is a critical skill for bringing changes in your life and as a leader in the lives of others. We will now go on to discuss other competencies a leader should have.

### 1.18 LEADERSHIP COMPETENCIES

<table>
<thead>
<tr>
<th>Objectives:</th>
<th>Participants will identify seven competencies invaluable to effective leadership</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Identify the multiple benefits of having a vision for personal development and effective leadership</td>
</tr>
<tr>
<td>Duration:</td>
<td>1.5 hour</td>
</tr>
<tr>
<td>Methodology:</td>
<td>Discussion and stories</td>
</tr>
<tr>
<td>Material/Equipment:</td>
<td>Flipchart paper and marker</td>
</tr>
<tr>
<td></td>
<td>Chart of Leadership Competencies</td>
</tr>
</tbody>
</table>

1. Start the session by telling the participants that there are certain personal qualities that are important for becoming an effective leader. Effective leaders, in fact all those who achieve success in various aspects of life, possess these qualities. These are the qualities that you need if you are to translate a vision into reality.

2. Discuss the 10 qualities that are required to achieve a vision:

- Self-Belief / Apne aap par yaqin
- Goal-setting/ hadaf te karna
- Seeking Information/ Maloomat ki talaash
- Taking initiative and Identifying Opportunities/ Pehla qadam othana
- Planning/ Mansooba saazi
- Networking/ Logon ke saath mil kar kaam karna
1. **Perseverance/ Himmat na harna**
2. **Keeping your promise/ Kaam wade ke mutabiq pura karna**
3. **Systematic Planning/qadam be qadam mansooaba saazi**
4. **Efficiency and commitment to quality/kum waqt mein mayari kaam**

Use the competency chart so you can connect the competency with the symbol for it and ask participants to contribute examples from their own lives. Emphasize that all competencies are critical for success. Together they help to weave a vision. Each of the qualities is like a double-edged sword. Too much of one can be detrimental. For example, too much persistence, without information seeking or planning results in stubbornness. An excess of self-confidence can turn into arrogance.

4. Tell participants that you will share with them the experience of Mussarat. Let the participants know that you will read the story (Annex 3) step by step. After each step you will pause and ask them what competencies Mussarat demonstrated that led her to success.

5. After reading each paragraph, make sure that you help participants identify the key competencies demonstrated by Mussarat. Ensure that the words you use are similar to the ten competencies listed in the chart. As you name the competency, show the related visual so that those participants who cannot read can remember the visual.

6. Sum up “You will need these competencies to achieve your vision for yourself and as a leader of a CO. We are all born with some – others we have to work to create within ourselves.”

### 1.19 LEADERSHIP IN ACTION

<table>
<thead>
<tr>
<th><strong>Objectives:</strong></th>
<th>Participants will have an opportunity to identify and practice leadership competencies</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Duration:</strong></td>
<td>45 min</td>
</tr>
<tr>
<td><strong>Methodology:</strong></td>
<td>Exercise</td>
</tr>
<tr>
<td><strong>Material/Equipment:</strong></td>
<td>Flipchart and markers</td>
</tr>
</tbody>
</table>

**Instructions**

1. Say “We have been discussing leadership competencies, now you will have an opportunity to use them.”

2. Divide the participants into four groups. Tell them that you are about to give them an important task, which they must undertake as a team. Tell the participants that you will ask them to bring you three items, for which each team will have only 15 minutes. Examples of items that you can ask them to bring are as follows: 200 gms butter oil (desi ghee), a flower, lemon pickle, black rooster, a photo-frame, a goat kid etc.

3. Highlight that as far as you are concerned, you will consider each team’s task complete only when all of them come back with ALL THREE ITEMS. And you will accept the items only if these are brought back within the designated time. Make sure that one of the three items is difficult to bring. If possible, keep that difficult item in your bag.
4. Observe and note what the participants do. If a group comes back in time, note their items. If more than one group comes back in time, again note if they have brought the required items.

5. Process the exercise to highlight the following:
   ▶ A target energizes and drives you.
   ▶ Sometimes a resource is within your reach, but you don’t access it because you could not get over your inhibitions and ask for it.
   ▶ All the competencies are essential to succeed in achieving a target, e.g. information seeking, persuasion, systematic planning, risk-taking, innovation, commitment to work contract, working efficiently and effectively, etc.

1.20 REFLECTION

<table>
<thead>
<tr>
<th>Objectives:</th>
<th>Participants will have an opportunity to process and synthesize the information they have received about leadership</th>
</tr>
</thead>
<tbody>
<tr>
<td>Duration:</td>
<td>20 min</td>
</tr>
</tbody>
</table>
| Methodology:         | Pairwork
                       | Plenary discussion                                                                                           |
| Material/Equipment:  | None                                                                                                        |

1. Ask participants to reflect on the following questions in pairs:
   ▶ The three most important qualities a leader should have are…
   ▶ The three most important values a leader should have…
   ▶ Name one leadership quality you have, one you want to develop

2. Ask some participants to share their responses in plenary.
DAY 3
SESSSsION 4 ROLE OF COS AND CO LEADERS IN BRINGING ABOUT CHANGE AND PROSPERITY

Tell participants: In this session we will look at the objectives of the CO, what kind of change becomes possible through the power of organized people, what is the role of the CO leaders in facilitating this change, what actions we can take as individuals and as a community to create the change we want in our lives and in our communities. Every journey begins with a first step. What role can the CO play in bringing prosperity and happiness to every house in the Mohalla? What can the CO do to improve the health of women, children and men? What can the CO do to increase the number of educated children? What role can the CO play in making sure everyone has an ID card? What role can the CO play to promote the registration of births, deaths and marriages? We will also look at the responsibilities of CO Presidents and Managers.

1.21 STORY OF A COMMUNITY LEADER

| Objectives: | Inspire participants by sharing the experience of a woman community leader |
|            | Demonstrate the value of organized communities |
| Duration:  | 20 min |
| Methodology: | Plenary discussion |
| Material/Equipment: | DVD player |
|                  | USB with video of Mehnaz |
|                  | Screen |

1. Tell participants you are going to show them a video of a CO leader.
2. Play the video.
3. After the participants have seen the video, ask participants to discuss the following questions:
   ▶ What challenges did Mehnaz face?
   ▶ What helped her to overcome her personal challenges?
   ▶ What helped to overcome challenges faced by the community?
   ▶ What leadership qualities and values do you see Mehnaz displaying?
4. Underscore the following points:
   ▶ Mahnaz faced many challenges but she had a desire to move forward in life. When she got an opportunity through a CO she took it.
   ▶ Mahnaz displays many leadership qualities: information seeking, taking initiative, self-confidence, networking etc.
5. If the video cannot be used, then share a success story from your area or read out Nabiat’s story.
1.22 CO VISION & PLAN: (1.5 HOURS)

<table>
<thead>
<tr>
<th>Objectives:</th>
<th>Provide participants with an opportunity to practice developing a vision for their COs Provide participants with an opportunity to practice developing a basic plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Duration:</td>
<td>15 min</td>
</tr>
<tr>
<td>Methodology:</td>
<td>Pairwork &amp; Drawing</td>
</tr>
<tr>
<td>Material/Equipment:</td>
<td>Flipchart stand and paper Flipchart paper for participants</td>
</tr>
</tbody>
</table>

1. Say: “You have formed a CO to bring prosperity to your homes and your mohalla. Using the same technique, you used to develop a vision for yourself, you will have an opportunity to develop a vision for your mohalla”.

2. Distribute sheets of paper to participants.

3. Demonstrate by drawing a circle on the flipchart. Divide it into 4 parts. Tell participants that each section represents an area of work. Each will be marked with a different symbol. Put the following symbols in the four sections on the flipchart and ask participants to do the same:
   - Education book
   - Health moon
   - Livelihoods 100 rupee note
   - Environment (water, sanitation, cleanliness. Tree plantation, garbage disposal) Tree

4. Check to see that each participant has a circle with symbols like the one on the FC before proceeding.

5. Tell participants “You will do this exercise in pairs. The President and Manager of each Mohalla will work together.” Then divide participants into pairs. Give them 30 minutes to complete this task.

6. While participants are preparing the CO vision, the trainer should circulate among them and provide guidance and encouragement.

7. Once the vision is prepared, ask participants to share one goal from each of the four circles.

8. Say: “You will now learn to develop a plan. It is something all of us already do. We will just be applying the same skill to something different.” Use the example of cooking a dish to illustrate the elements of a plan. Ask participants to tell you step by step what they would do if they wanted to make halwa. Recap the process they have described.

9. Ask participants to select one goal which they think they could achieve in one year. Tell them to draw a rectangle and divide it into four parts – each represents 3 months of the year. Tell them to brainstorm and represent with some symbols the steps they would take in each quarter to reach their goal. They should be asking themselves the following questions
   - What needs to be done?
   - Who will do it?
► When?

Tell them they have 30 minutes for this task.

10. The trainer should rotate from pair to pair and provide guidance.

11. Once the task has been completed – ask two pairs to volunteer to have a plenary discussion on their plan. The trainer should first provide compliments on the strengths of the plan and invite the rest of the group to do the same. Then s/he should request the rest of the group to provide feedback on the order of the steps and any missing steps that need to be added.

### 1.23 CO FUNCTIONS

<table>
<thead>
<tr>
<th>Objectives:</th>
<th>To familiarize participants with the objective, functions and modus operandi of COs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Duration:</td>
<td>1 hour</td>
</tr>
<tr>
<td>Methodology:</td>
<td>Presentation, Group Work, Pair Work &amp; Plenary Discussion</td>
</tr>
<tr>
<td>Material/Equipment:</td>
<td>Handouts of CO and CO leader functions</td>
</tr>
</tbody>
</table>

1. Tell participants that the Community Organization has the broad goal of helping people to realize their potential to change their lives. As we said at the beginning, the objective of creating a Community Organization is to bring happiness, peace and prosperity for women, men, children, young women and young men, women and men with disabilities. The CO is being made with the objective that it will provide a space where any issue that is affecting any of the members can be discussed and addressed. There are also certain functions that have been assigned to the CO – these have to do with ensuring access to the basic necessities for living a life of dignity and prosperity. These include but are not limited to the following:

► Mother and child’s health
► Immunization-
► Family planning – spacing
► Nutrition-
► Cleanliness-
► Clean water-
► Children’s education-
► Disaster Risk Reduction-
► Basic Human Rights-
► Civil documentation

In addition, CO members are encouraged to save. This is a voluntary activity and CO members are themselves responsible for safekeeping and usage of their own money.

2. The trainer should ask participants what activities they think would be included in each topic. Then explain each topic very briefly if there is something to be added. Avoid detailed explanations. After each item has been explained, ask the participants to raise their hands if the specific topic is an important issue for the mohalla the participants belong to. Ask the
participants if they have any questions and clarify briefly. Explain that sessions on each of these topics will be conducted by Community Activists with the CO members. Once the CO meets for these sessions, the CO can then set goals for each issue.

3. Tell the participants that in order to achieve its development goals, it is recommended that the CO functions in the following ways:
   - Hold meetings on monthly or bimonthly basis at a fixed venue, date and time, arrived at through consensus.
   - Conduct micro investment planning both at house hold level as well as collectively and adopt such measures that lead improvement of every member’s economic conditions with special focus on the poorest members.
   - Nominate its members for training in different disciplines
   - Arrange micro loans to its members. In that case the CO shall give guarantee for its timely repayment from its members with the agreed service charge. In case of delay in repayment of the loan by some members, the CO shall use its peer pressure for its repayment.
   - Extend its full cooperation to the development programmes initiated by the RSP, government and other agencies in its area.
   - Ensure participation of its members in the Community Awareness Raising Tools’ (CAT’s) sessions to be facilitated by the Community Resource Persons (CRPs)
   - Encourage members to save on a regular basis and educate members on how to ensure that their savings are safe and secure.
   - Establish a charitable fund to be used to help CO members or any other deserving person with consensus of members.
   - Ensure inclusion of women in the development process. Hence, woman shall be organized in separate or mix COs.
   - Ensure inclusion of the poor families. It shall be the moral obligation of the CO to extend development benefits even to those families who due to their disability or some other reasons have not become the members.
   - Resolve conflicts or disputes amongst the community before initiation of any development project.
   - Ensure that any project sponsored by the RSP or any other institution is not of any harm to anyone.
   - Keep proper records of its meetings, savings and other financial and non-financial matters.
   - Nominate its members in the Village Organisation (VO) via a resolution as and when it is formed and coordinate with the VO in development activities.

Tell participants “Each and every member has the right to take account of all the income and expenditures of the CO and conduct surveillance on all the records at anytime and anywhere.” It is the responsibility of the CO President to inform the members about their right to examine records.

4. Provide participants with a handout of the CO functions and responsibilities. Tell them that this HO will help them familiarize themselves with their responsibilities.
1.24 ROLE OF CO PRESIDENT & MANAGER

<table>
<thead>
<tr>
<th>Objectives:</th>
<th>To familiarize participants with the roles of CO Manager and President</th>
</tr>
</thead>
<tbody>
<tr>
<td>Duration:</td>
<td>1 hour</td>
</tr>
<tr>
<td>Methodology:</td>
<td>Presentation, Group Work, Pair Work &amp; Plenary Discussion</td>
</tr>
<tr>
<td>Material/Equipment:</td>
<td>Handouts</td>
</tr>
</tbody>
</table>

1. Tell participants that after reviewing CO functions and responsibilities, it is important to review the key responsibilities of the President and Manager of a CO:

   a. President

   ▶ Facilitate the development of the COs vision of development and goals
   ▶ Set agenda and run meetings
   ▶ Maintain good relationships between the members
   ▶ Manage the activities the CO decides to engage in
   ▶ Coordinate with other organizations, government functionaries etc. for the benefit of the CO
   ▶ Spend money for expenses approved by the CO
   ▶ Sign agreements and other documents on behalf of the CO

   b. Manager

   ▶ Call the meeting with approval of the President
   ▶ Run meeting in the absence of the president
   ▶ Assist the President in setting the agenda for the meeting
   ▶ Keep records of attendance in meetings
   ▶ Keep record of the meeting proceedings
   ▶ Keep record of the savings and loans
   ▶ Keep CO related documents
   ▶ Sign any document with the president and alone with permission of the president on behalf of the CO.

2. Divide the participants into two groups – all the managers in one group and all the presidents in another. Ask them to discuss each responsibility turn by turn. If someone in the group is literate, hand them the card with responsibilities written in the local language. If not, tell each group one responsibility at a time. Tell the group “After you have finished discussing one responsibility let me know and I will tell you the next. If you have any questions or need clarification about a certain responsibility, let me know”

3. Once all the responsibilities have been discussed in each group, pair up the President and Manager from each village. First, ask the President to explain their responsibilities to the Managers for 5 minutes.

4. After 5 minutes, ask the participants if any clarification is needed. Repeat the responsibilities of a President to participants.
5. Ask the Manager to tell the Presidents their responsibilities for 5 minutes. After 5 minutes, ask the participants if any clarification is needed. Repeat the responsibilities of a Manager to participants.

**1.25 PLEDGES**

<table>
<thead>
<tr>
<th>Objectives:</th>
<th>Participants will have an opportunity to take a pledge to uphold the values in the five star</th>
</tr>
</thead>
<tbody>
<tr>
<td>Duration:</td>
<td>20 minutes</td>
</tr>
<tr>
<td>Methodology:</td>
<td>Individual exercises</td>
</tr>
</tbody>
</table>
| Material/Equipment: | Poster with Star of Leadership  
Glitter tubes  
Tray |
| Handouts:   | Posters for personal pledge                                                               |

1. To remind you of our discussion today, we want to gift a picture of the star of leadership. We have also left space in this picture for you to put your handprint. We invite you to pledge to be the best leader you can be and to live by these values by putting your handprint in the center of your poster. You can take it home and hang it on the wall as a reminder to live by these values.

2. Distribute posters.

3. Take out the two trays, mix paint with a little water and ask those participants who wish to put their handprints on their posters to dip their hands in the paint and do so.

4. Conclude the workshop by thanking the participants for their time and participation. Remind them that this workshop is a beginning. The hope is that each person and each CO will be inspired to take actions in their homes and in their forums based on what they have learnt today.
DAY 4 - OVERVIEW

Tell participants: We will be discussing some important matters which will help you to be more effective in your role as Presidents and Managers. This includes how to conduct a meeting, the importance of saving and a briefing on the project in your area.
SESSION 5. OVERVIEW OF CO MANAGEMENT AND PROJECT

1.26 EFFECTIVE MEETINGS

<table>
<thead>
<tr>
<th>Objectives:</th>
<th>To provide participants with an opportunity to identify the benefits of regular meetings and familiarize participants with the steps for conducting an effective meeting</th>
</tr>
</thead>
<tbody>
<tr>
<td>Duration:</td>
<td>1 hour 45 minutes</td>
</tr>
<tr>
<td>Methodology:</td>
<td>Discussion in plenary, group work, demonstration, role play</td>
</tr>
<tr>
<td>Material/Equipment:</td>
<td>Flipchart stand and paper</td>
</tr>
</tbody>
</table>

1.27 HOW TO CONDUCT A MEETING

1. Say: You will be leading a CO. It is recommended that you meet regularly every month, once or twice a month. Do you think meetings are important? If yes, Why? If not, Why not?

2. After brainstorming with participants, emphasize the following points
   - Allow you to identify and share common issues
   - Allow you to identify and share individual issues
   - Develop common goals and plans
   - Assign responsibilities to each member
   - Take joint decisions and collective action
   - Build strong and trustworthy relationships with each other

3. Tell them it is important for you to learn how to conduct meetings.

4. **Meeting demo:** Let’s conduct a meeting and practice. Imagine that all of you belong to one mohalla. I will conduct the meeting.
   a. **Asalamalaikum.** The theme of this meeting will be “What can we do to improve the health of children in our mohalla”.
   b. There are some norms that we should be mindful of that will make the:
      i. Each person has a respectful attitude to the other
      ii. One person speaks at a time
      iii. Everyone listens when a person is speaking
      iv. Everyone gets a chance to speak
      v. Mobiles on silent
5. Ask participants if there are any other norms they would like to include. Ask participants if they agree with the norms. Once they agree, tell them that it is everyone’s responsibility to keep these norms. If anyone breaks the norms we should gently remind them.

6. Ask each person to express their views on what can be done to improve children’s health in the mohalla. At the end, the facilitator provides a summary of the main points that have been raised.

7. Ask participants “What action can we take as a CO on this issue”.

8. Remind participants of the Norms.

9. Give each participant a chance to contribute. Summarize the discussion. Highlight feasible action points.

10. Ask participants to comment on their view on possible actions. Based on consensus or majority, select action points.

11. Invite participants to volunteer for the tasks that will need to be undertaken. If possible get someone literate to record who will do what by when.

12. Close the meeting by summarizing key discussion points, actions and responsibilities.

13. Ask participants to describe what they saw happening. Conclude by summarizing for participants the key steps for conducting an effective meeting:
   - Greeting
   - State the objective of the meeting
   - Outline agenda
   - Norms
   - Discussion
   - Actions & Responsibilities

14. Divide the participants into five groups. Ask one of the participants to volunteer to facilitate a meeting in each group. Ask the facilitator to select the objective of the meeting.

15. Tell participants you will prompt them at each of the following steps.
   - Greeting (2 min)
   - State the objective of the meeting (2-3 minutes)
   - Outline agenda (5 min)
   - Norms (2-3 min)
   - Discussion (20 min)
   - Actions & Responsibilities (10 min)

16. Observe the groups and record your feedback.

17. Once the groups have gone through all the steps, ask them “What was easy? What was difficult?”
   - Provide feedback on what you observed to each group briefly. Focus on the positives and no more than 3 areas for improvement per group.
1.28 SAVING

**Objectives:**
- To reflect on savings as a critical tool for prosperity
- To surface participants views on saving and their saving strategies
- To familiarize participants with general principles of saving
- To familiarize participants with forms of collective saving
- To help participants evaluate models of collective saving

**Duration:** 2 hour

**Methodology:** Brainstorming, plenary discussion, group work

1. Tell participants “One of the important objectives of the CO is to help to bring prosperity to individual members and the community. One important strategy which helps to fulfill our dreams and cope with hardship is saving”. Tell the story of the ant and grasshopper’

   In a field one summer’s day a Grasshopper was hopping about, chirping and singing to its heart's content. An Ant passed by, bearing along with great toil an ear of corn he was taking to the nest.
   "Why not come and chat with me,” said the Grasshopper, “instead of toiling and moiling in that way?”
   "I am helping to lay up food for the winter," said the Ant, “and recommend you to do the same."
   "Why bother about winter?” said the Grasshopper; "We have got plenty of food at present." But the Ant went on its way and continued its toil.
   When the winter came the Grasshopper had no food and found itself dying of hunger - while it saw the ants distributing every day corn and grain from the stores they had collected in the summer. Then the Grasshopper knew: It is best to prepare for days of need.

2. Ask participants to comment on the story. “What is the difference between the ants and the grasshopper?” Underscore the point that the ants are thinking about the future, they have a plan and they are working hard.

3. Ask participants to brainstorm “What are your views on saving? Importance? What do you save for?” Record on flipchart.

4. Summarize the points made by participants. Add the following if not mentioned:
   - Meet life cycle needs – education, marriage, births, deaths
   - Cope with emergencies or unexpected expenses – illness, loss of asset etc
   - Cope with expenses in time of low income
   - Build assets (buy livestock, land, cycle)
   - Meet financial goals (short-term and long-term such as paying for uniforms and books, visit to family, marriage)

5. Elicit participants’ savings strategies “What are the different ways in which you save? Tell us about cash and non-cash saving (livestock, jeweler, land)” Record on flipchart.

6. There are some general rules for saving that we would like to share with you:
   - Think about the future – set goals – remind participants about the vision exercise in which they set goals for the future
The earlier you start saving, the better it is
- Small regular savings go a long way
- Save some money which you can access easily for emergencies
- Save some money that is “out of reach” for long term goals
- Identify expenses you can cut back on
- Ensure the security of your saving
- Examine return on saving

1.29 COLLECTIVE SAVING FOR CHARITABLE PURPOSES

There are some methods of collective saving which have been used by COs:

1. Committee system: Members decide to save a specific amount every month for a designated period of time. Each month, based on a lottery, one of the members receives the total amount saved but continues to pay the agreed amount till the end of the designated period.

2. CO members have a box and each member deposits their saving in this box every month for a year. Each member has a passbook in which their deposit is recorded. There is also a register in which their deposit is recorded. Two locks are put on the box. The keys of one lock are with the manager and one with the president. The box is opened every month, the money is counted. Additional deposits are made. The money is counted again and the box is locked. At the end of the year, the members take their saving.

3. CO members keep saving every month. They deposit their savings with CO Manager in monthly meetings. The CO Manager or CO record keeper maintains record of savings in the Savings register as well as in the member’s pass books for their personal record. The collective savings amount is deposited into a bank account opened in the name of the CO and operated jointly by President and Manager of the CO. However, due to the condition of registration with government laws, opening of bank account has become very difficult, therefore, the collective saving is kept by the CO Manager at her home. The CO can lend small amount of loans to its members out of the saving pool. The members can take back part or full amount of their saving at the time of need.

4. Some COs establish a charitable fund with each member contributing what they can. This contribution is a donation which is used to help members or very poor non-members cope with emergencies.

5. Tell participants: “Let’s evaluate the benefits and drawbacks of these methods in terms of benefit to the individuals, in terms of security and access for you.”

6. Divide participants into four groups. Ask each group to discuss one method of collective saving. Tell them to appoint one person who will share the views of the group. Give 15 minutes for the discussion.

7. In plenary, ask each group to share their views. Record the pros and cons of each kind of collective saving on the flipchart.

8. Summarize the discussion and end the session by telling participants that savings is a voluntary activity and the CO has to decide whether they want to do collective saving or not and what type of saving they want to do. It is very important that if a CO decides to do collective savings, the savings are secure and do not result in the poor being defrauded of their money.
1.30 PROJECT BRIEFING

<table>
<thead>
<tr>
<th>Objectives:</th>
<th>To familiarize participants with the project in their area</th>
</tr>
</thead>
<tbody>
<tr>
<td>Duration:</td>
<td>30 minutes</td>
</tr>
<tr>
<td>Material: <em>As required</em></td>
<td>Brief participants on the project that is being undertaken in that area and the specific roles of the CO in the project</td>
</tr>
</tbody>
</table>

1.31 CONCLUSION OF TRAINING

Conclude the training by thanking participants and briefing them on next steps.
ANNEX 1. WISDOM QUOTES

And surely we have conferred dignity upon the children of Adam: provided them means of transport on sea and land, given them rizq, good and pure and given them special favours, above a great part of our creation. 
[Quran: Surah Bani Israel: 17]

“Those who are motivated only by desire for the fruits of action are miserable, for they are constantly anxious about the results of what they do.”
Bhagvad Gita

“No one who does good work will ever come to a bad end, either here or in the world to come”
The Bhagavad Gita

“He who has let go of hatred who treats all beings with kindness and compassion, who is always serene, unmoved by pain or pleasure, free of the "I" and "mine," self-controlled, firm and patient, his whole mind focused on me --- that is the person I love best.”
The Bhagavad Gita

“He is the source of light in all luminous objects. He is beyond the darkness of matter and is unmanifested. He is knowledge, He is the object of knowledge, and He is the goal of knowledge. He is situated in everyone's heart.”
The Bhagavad Gita

“The one who commits sins lives in fear, while the one who lives righteously rejoices. O Lord, You Yourself are True, and True is Your Justice. Why should anyone be afraid?“
- Guru Granth Sahib

Open your mouth for the mute, for the rights of all who are destitute. Open your mouth, judge righteously, defend the rights of the poor and needy. 
--- Proverbs 31:8-9

Bible : Old Testament

"Love is patient, love is kind. It does not envy, it does not boast, it is not proud. It does not dishonor others, it is not self-seeking, it is not easily angered, it keeps no record of wrongs. Love does not delight in evil but rejoices with the truth. It always protects, always trusts, always hopes, always perseveres. Love never fails."
Bible Corinthians 13:4-8
ANNEX 2. HANDOUTS

2.1 Handout-1 Leadership Competencies
(Chart in Urdu Manual)

2.2 Handout-2 CO Functions & Responsibilities

a. Functions
   - Mother and child’s health
   - Immunization
   - Family planning – spacing
   - Nutrition
   - Cleanliness
   - Clean water
   - Children’s education
   - Disaster Risk Reduction
   - Basic Human Rights
   - Civil documentation

1 Responsibilities
   - Hold meetings on monthly or bimonthly basis at a fixed venue, date and time, arrived at through consensus.
   - Conduct micro investment planning both at household level as well as collectively and adopt such measures that lead improvement of every member’s economic conditions with special focus on the poorest members.
   - Nominate its members for training in different disciplines
   - Arrange micro loans to its members. In that case the CO shall give guarantee for its timely repayment from its members with the agreed service charge. In case of delay in repayment of the loan by some members, the CO shall use its peer pressure for its repayment.
   - Extend its full cooperation to the development programmes initiated by the RSP, government and other agencies in its area.
   - Ensure participation of its members in the Community Awareness Raising Tools’ (CAT’s) sessions to be facilitated by the Community Resource Persons (CRPs)
   - Encourage members to save on a regular basis and educate members on how to ensure that their savings are safe and secure.
   - Establish a charitable fund to be used to help CO members or any other deserving person with consensus of members.
   - Ensure inclusion of women in the development process. Hence, woman shall be organized in separate or mix COs.
   - Ensure inclusion of the poor families. It shall be the moral obligation of the CO to extend development benefits even to those families who due to their disability or some other reasons have not become the members.
Resolve conflicts or disputes amongst the community before initiation of any development project.

Ensure that any project sponsored by the RSP or any other institution is not of any harm to anyone.

Keep proper records of its meetings, savings and other financial and non-financial matters.

Nominate its members in the Village Organisation (VO) via a resolution as and when it is formed and coordinate with the VO in development activities.

2.3 Handout # 3

a. President:

- Facilitate the development of the COs vision of development and goals
- Set agenda and run meetings
- Maintain good relationships between the members
- Manage the activities the CO decides to engage in
- Coordinate with other organizations, government functionaries etc. for the benefit of the CO
- Spend money for expenses approved by the CO
- Sign agreements and other documents on behalf of the CO

b. Manager

- Call the meeting with approval of the President
- Run meeting in the absence of the president
- Assist the President in setting the agenda for the meeting
- Keep records of attendance in meetings
- Keep record of the meeting proceedings
- Keep record of the savings and loans
- Keep CO related documents
- Sign any document with the president and alone with permission of the president on behalf of the CO.

2.4 Handout 4

a. Rules for Saving

- Think about the future – set goals – remind participants about the vision exercise in which they set goals for the future
- The earlier you start saving, the better it is
- Small regular savings go a long way
- Save some money which you can access easily for emergencies
- Save some money that is “out of reach” for long term goals
- Identify expenses you can cut back on
- Ensure the security of your saving

b. Examine return on saving
ANNEX 3. STORIES

1. **Zainab** is a successful and courageous woman. She belongs to a poor family and has four children, two girls and two boys. Her children are confident and well brought-up. She is well-loved and respected by her husband, children, family and community. She and her children are in good health. All her children are going to school and her son is a mechanic. Her family is able to earn a good income. She is the president of a CO. She is a capable woman who has created a better future for herself and her family. She is well respected amongst her friends and relatives.

However this was not the case always, there is a story behind Zainab’s success. Zainab, her husband and her four children could barely make ends meet. Her husband and her would work as daily wage labourers on the fields of a landlord. Her older son worked with them. She had put her younger son in school but her daughters were both at home. The family was in debt. Her mother-in-law had to have an operation and the money that had been borrowed was proving difficult to return. One day her husband came back from the fields and told her that someone in the village was looking for young boys to work as domestic help in houses in Multan and he was thinking of pulling the second son out of school and sending him to work. Zainab was horrified at the thought. She had heard stories about how children who went to work in houses were treated. She was so upset that night she could not sleep. After staying awake all night, she came to a decision. She was not going to give in to despair – she was not going to let her son be taken out of school and sent to work. She was determined to find a way out of the situation her family was in. She had heard that there was some women’s organization that had been set up in a village nearby. She decided that she would see if they could help her.

Zainab told her husband her plan and together they went to the next village. Mussarrat, the President of the women’s CO met her and Zainab told her she needed help. She confided in her and told her the problems she was struggling with. Mussarrat sat Zainab down and spoke to her about her own life, how she had overcome problems and shared strategies for achieving prosperity. She told her that first and foremost, Zainab must decide what she wanted to achieve and set goals. She helped her to develop her vision for the next five years.

Zainab decided that she

<table>
<thead>
<tr>
<th>Relationship/Family</th>
<th>Zainab decided that after five years:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>• Her younger son would complete his matric</td>
</tr>
<tr>
<td></td>
<td>• Her girls would be in school in class 5</td>
</tr>
<tr>
<td></td>
<td>• Her older son would be a mechanic</td>
</tr>
<tr>
<td></td>
<td>• Her relations with her father-in-law would be better</td>
</tr>
<tr>
<td></td>
<td>• Her women relatives would look up to her a role model</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Self</th>
<th>Zainab decided that after five years:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>• She would be the president of a CO like Musarrat</td>
</tr>
<tr>
<td></td>
<td>• She would have self confidence and power to convince others</td>
</tr>
<tr>
<td></td>
<td>• She would be good at setting goals and planning</td>
</tr>
</tbody>
</table>
Economic

Zainab decided that after five years:

- She would have a flock of 8 goats
- She would have rented 3 acres of land and be harvesting vegetables with her husband
- She would have a saving of Rs. 100,000.
2. **Ali** is a successful and courageous man. He belongs to a poor family and has four children, two girls and two boys. His children are confident and well brought-up. He is well-loved and respected by his wife, children, family and community. He and his family are in good health. The children are going to school and his son is a mechanic. His wife owns a flock of 8 goats and they work together to grow vegetables. His family is able to earn a good income. He is the president of a CO. He is a capable man who has created a better future for himself and his family. He is well respected amongst his friends, relatives and community.

However this was not the case always, this is a story behind Ali’s success. He and his family could barely make ends meet. They worked as daily wage labourers on the fields of a landlord. His older son worked with them. He had put his younger son in school but his daughters were both at home. The family was in debt. His mother had to have an operation and the money that had been borrowed was proving difficult to return. One day his wife came back from the fields and told him that someone in the village was looking for young boys to work as domestic help in houses in Multan and she was thinking they should take the second son out of school and send him to work. Ali was horrified at the thought. He had heard stories about how children who went to work in houses were treated. He was so upset that night he could not sleep. After staying awake all night, he came to a decision. He was not going to give in to despair – he was not going to let his son be taken out of school and sent to work. He was determined to find a way out of the situation his family was in. He had heard that there was some community organization that had been set up in a village nearby. He decided that he would see if they could help him.

Ali told his wife his plan and together they went to the next village. Mustapha, the President of the women’s CO met him and Ali told him he needed help. Mustapha sat Ali down and spoke to his about his own life, how he had overcome problems and shared strategies for achieving prosperity. He told him that first and foremost, Ali must decide what he wanted to achieve and set goals. He helped him to develop his vision for the next five years.

Ali decided that after five years:

<table>
<thead>
<tr>
<th>Relationship/Family</th>
<th>Ali decided that after five years:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>• His younger son would complete his matric</td>
</tr>
<tr>
<td></td>
<td>• His girls would be in school in class 5</td>
</tr>
<tr>
<td></td>
<td>• His older son would be a mechanic</td>
</tr>
<tr>
<td></td>
<td>• His wife would be earning a higher income</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Self</th>
<th>Ali decided that after five years:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>• He would be the president of a CO like Mustapha</td>
</tr>
<tr>
<td></td>
<td>• He would develop more self confidence and power to convince others</td>
</tr>
<tr>
<td></td>
<td>• He would be good at setting goals and planning</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Economic</th>
<th>Ali decided that after five years:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>• His wife would have a flock of 8 goats</td>
</tr>
<tr>
<td></td>
<td>• He would have rented 3 acres of land and be harvesting vegetables with his wife</td>
</tr>
<tr>
<td></td>
<td>• He would have a saving of Rs. 100,000.</td>
</tr>
</tbody>
</table>
3. **Mussarat** belonged to a poor family and was faced with many economic and social problems. Her household income was not enough to meet the expenses that were incurred every month. Her husband was a hard working man and worked as a laborer but income was not enough to make ends meet. Musarrat was unhappy but did not know what she should do.

Musarrat heard that an organization had come to her village and wanted to create a women’s group to help bring prosperity. Musarrat was very happy to hear this. She thought perhaps this organization could help her to have a happier life for herself and her family. She spoke to her husband. Like other men in the village he was reluctant. “It’s a waste of time. You have plenty of work to do at home. Forget it” Musarrat was determined. She convinced her husband that it was worth a try – perhaps these people could help. “If we don’t even try, nothing will change.” After some time Musarrat’s husband Ali agreed. Her father-in-law was not very happy and stopped speaking to her. Musarrat was determined and did not let this prevent her from joining the mohalla CO. The organization encouraged the members to discuss their issues and take steps to improve the quality of their lives. However, the men in the village were reluctant to let the women form a group. There was no tradition of women’s group in the village. Most men were reluctant to let their women join the group. Musarrat wanted to be part of the group and start a small business. When her family became aware of her intentions, they showed their disapproval and tried to talk her out of it and rebuked her. Musarat convinced her husband to support her decision as his income was not sufficient. Her husband agreed.

Once she became a member of the CO, she had an opportunity to get a grant and a loan to start a business. She assessed the market to see what business she could do in accordance with the need of the area. She learned that there was a great need for pickles which the shopkeepers bought from distant areas. As Musarat knew how to make pickles, she chose this as the business she would do and convinced the shop keepers to stock it up.

The shopkeepers stocked up on the pickles but after some time their sales decreased which did not worry Musarat. She had already observed that others had also started selling pickles to the shop keepers which was considerably better then what she was selling. She bought some for herself to assess the quality, price and weight of the competing products only to learn that to survive she will have to improve on her own pickles.

She sought proper training through the CO where she learnt how to prepare pickles. The first thing she learnt was that the oil she used was much less in proportion to what was required. She also learned that her packaging was not up to the mark either. She took a loan of Rs. 10,000 from the CO so as to make the necessary changes to improve the quality of her pickles. After taking corrective measures to ensure improved quality and packaging, the sales of her pickles soared.

Her business grew and now she needed additional help so she employed some of the women from her community and paid them for their services. Thus the business ended up benefitting more people than just herself.

4. **Mustapha** belonged to a poor family and was faced with many economic and social problems. His household income was not enough to meet the expenses that were incurred every month. His wife was a hard working woman and worked as a laborer with him but income was not enough to make ends meet. Mustapha was unhappy but did not know what he should do.

Mustapha heard that an organization had come to his village and wanted to create men’s and women’s group to help bring prosperity. Mustapha was very happy to hear this. He
thought perhaps this organization could help him to have a happier life for himself and his family. He spoke to his wife. Like other men in the village he was reluctant. “It’s a waste of time. You have plenty of work to do at home. Forget it” Mustapha was determined. He convinced his wife that it was worth a try – perhaps these people could help. “If we don’t even try, nothing will change.” After some time Mustapha’s wife Ali agreed. His father-in-law was not very happy and stopped speaking to his. Mustapha was determined and did not let this prevent him from joining the mohalla CO. The organization encouraged the members to discuss their issues and take steps to improve the quality of their lives. However, the men in the village were reluctant to let the women form a group. This was no tradition of women’s group in the village. Most men were reluctant to let their women join the group. Mustapha wanted to be part of the group. He in Mussarat’s family. However, he still wanted to work and when his family became aware of his intentions, they showed their disapproval and tried to talk him out of it and rebuked him. Mussarat convinced his wife to support his decision as his income was not sufficient. His wife agreed.

He assessed the market to see what business he could do in accordance with the need of the area. He learned that there was a great need for pickles which the shopkeepers bought from distant areas. As Mussarat knew how to make pickles, he chose this as the business he would do and convinced the shopkeepers to stock it up.

The shopkeepers stocked up on the pickles but after some time their sales decreased which did not worry Mussarat. He had already observed that others had also started selling pickles to the shopkeepers which was considerably better than what he was selling. He bought some for himself to assess the quality, price and weight of the competing products only to learn that to survive he will have to improve on his own pickles.

He sought proper training and found the right place where he learnt how to prepare pickles. The first thing he learnt was that the oil he used was much less in proportion to what was required. He also learned that his packaging was not up to the mark. He took a loan of Rs. 5000 from the bank so as to make the necessary changes to improve the quality of his pickles. After taking corrective measures to ensure improved quality and packaging, the sales of his pickles soared.

His business grew and now he needed additional help so he employed some of the women from his community and paid them for their services. Thus the business ended up benefitting more people than just himself.
5. **Ms. Nabiat**, 51, grew up and lived all her life in Bhoja Kar village of Tharparkar district of Sindh. She was the youngest of her eight siblings. The family did not own any land or livestock. Her parents worked as farm labourers for local land owners. The labour payments were received in kind form at the time of harvest. As there were no agricultural activities for six to eight months of the year. Nabiat said, “Every year we undertook the perilous journey to seek work and search for food in Badin district. Pushed by hunger and thirst. We walked more than a hundred kilometres to reach a suitable place and build a temporary shelter. One result of this poverty and seasonal mobility was that Nabiat could not attend school. Nabiat was only 16 years old when her parents arranged her marriage to a man in the village. Just like her own parents, the in-laws did not own any land or livestock.

After one year of marriage, Nabiat gave birth to a baby girl. Later Nabiat had four more children, with a gap of one year between them. Now she has five children: three daughters and two sons. All five were born at home without any support of a midwife. Nabiat said that just like other women of her village, she was not aware about family planning, maternal health or child healthcare. Talking about her daily activities, Nabiat said, “I used to wake up early in the morning. It took two to three hours to grind millet to make flour for Roti (flat bread).” Then she would light a fire using twigs and branches, to make roti for breakfast. First she would feed the men, then the children and finally eat herself. Then she would go to fetch water. It took almost three hours to make a single trip to bring water for the family.” “Even during my pregnancies, I had to follow the daily routine. With a child in my womb, I had to carry loads of water on my head. I walked to Badin, miles away, to find work on the farms. I cut the harvest even in the ninth month of my pregnancies. If I would take rest, there was a danger of my children starving. Nabiat said that she faced many challenges raising her family. She explains, undertook all these painful tasks in order to feed my children. One of my children was stillborn because of the heat and heavy workload during the harvest season.”

Nabiat said, “The sad and set pattern of life was going on from year to year. Then, one day a process of change began. This was the day when we heard about Thardeep Rural Development Programme.” She said that in 2010, when the family returned from the seasonal migration to Badin, Ashraf, a neighbour, asked the villagers to get together at his place to meet with TRDP staff members. Nabiat, along with her husband, joined the villagers at the gathering, where she learned about TRDP’s programme. The programme was for women only. The objective of this programme is to mobilise and organise poor rural women, and then to support them to improve their lives and livelihoods. The team highlighted the importance of women getting together and fostering their own organisation. Once women are organised then this gives them strength to move forward. Once a women’s Community Organisation (CO) is formed then TRDP will support them to undertake various development activities.

Nabiat said that after the meeting, she talked to her husband and persuaded him that she should allowed her to join the newly formed CO. Nabiat became a member of a CO that consisted of 16 members. The CO members named their organisation CO Marvi. The newly formed CO selected its president and a manager. These two leaders attended a training organised by TRDP on leadership. Nabiat attended monthly CO meetings where she
learned about savings and hygiene. She said, “Initially, we were very shy. When the Social Organiser asked us to introduce ourselves, we kept quiet. Many of us did not even know the name of our mohallah (settlement), village and Union Council.

However, after attending several meetings, our confidence grew and we learnt and remembered the names, including the names of fellow members. Although we were from the same village and community, due to the annual migration cycle to different places in search of farm work, it seemed we did not know each other.” After becoming a member of the CO, Nabiat began to develop friendships with fellow CO members. She remembers that they enjoyed and often laughed out loud, rehearsing what they learned in the meetings. She said, “Although life gets really busy in rainy season, and all villagers work in the fields, we used to remember the date of our meetings and found time to attend the meetings.”

In one of the CO meetings, Nabiat and her fellow members received the results from the Poverty Scorecards census survey that TRDP had conducted. Nabiat’s household poverty score was 13 out of 100. Nabiat remembers that the Social Organiser asked her about ideas to improve her poverty situation. Nabiat said that this was the first time ever that anyone had asked her about what she wanted to do. After thinking for a while, she had responded that she wanted to raise goats.

Once her household micro investment plan (MIP) had been prepared, Nabiat applied for and received a Community Investment Fund (CIF) loan of Rs.12,000 Nabiat and her husband had discussed and agreed that buying and selling goats was a potentially profitable enterprise. Nabiat’s husband talked to goat owning families, and finally he struck a deal. He bought eight goats and paid half the price; the remaining was to be paid upon selling the goats. The goats were taken to Mithi town and sold. After paying the outstanding amount for the goats, there was a profit of Rs. 4,000. Now Nabiat’s capital was Rs. 16,000 i.e. Rs. 12,000 was the CIF amount and Rs. 4,000 was her profit. Given the rapid success of the enterprise, Nabiat encouraged her husband to purchase more goats and to sell them in Mithi. Given the brisk trade, Nabiat was able to return the Rs. 12,000 CIF loan within six months. Next, Nabiat again applied for a CIF loan of Rs. 15,000 (USD 150) to invest in the goat trading enterprise. After that Nabiat applied for and received another CIF loan of Rs. 20,000, purchased 10 rams from a farmer. We looked after the sheep for four months and my husband then sold them in the Mithi livestock mandi. We earned Rs. 58,000 from the sale. Then Nabiat and family received a grant for Rs 50,000 which was also invested in the goat trade. Subsequently, they applied to the Prime Minister’s Interest Free Loan Scheme for a loan of Rs. 50,000. The goat trading enterprise expanded and became a significant source of income for the family.

Nabiat availed another opportunity from TRDP. She attended a two-week long vocational training programme. She learned how to do embroidery. On return, she trained her daughters as well. She now does embroidery on pillow cases, traditional dresses, head scarfs, bed sheets and table cloths. She has made embroidered items for her two elder daughters as part of their dowries. Her skill saved the family money that would have been spent on buying these items.

Nabiat has also become aware of the importance of health and hygiene, from a training session conducted by TRDP. She encourages her daughters and daughter-in-law to take care of their health. She said that she advises her daughters to vaccinate all their children and to practice spacing, which is beneficial for both mother and child. She continued, “Unlike the other old women of our community, I will arrange my youngest daughter’s marriage after she is 18. I now know that early marriage is not good for daughters and also their babies.”
Nabiat spoke about community issues the CO help to resolve. She said, “Fetching water was the biggest challenge for our women and girls. For decades, we shared a deep well. A bucket was lowered and then four family members would pull out the bucket full of water. Every day, we had to go through this exhausting process. This was a tough work, and often left us and our children weak.” Community women raised the matter at CO meetings many times. Finally TRDP has provided the community with underground water tanks, where we harvest rain water and use it for drinking purpose. When it does not rain, with the help of a mobile water tanker, we collect drinking water from another village and fill the underground tanks.

Nabiat’s husband says “Now, our lives have seen a revolutionary change; we are happy. Previously my wife knew nothing apart from doing domestic chores and farm labour. Now she has become an epitome of success and a role model for younger women. With the improvements in our wellbeing, we are respected in the village.”

Adding to her husband’s comments, Nabiat said, “Getting organised into our own CO, has changed our attitude towards life. Our old generations lived nomadic lives and we followed them. We felt helpless and vulnerable, we had no future. Now, as we are permanently settled in this village, we have each other [neighbours] to look after and support each other through the ups and downs of life. We are now able to send our young children to formal schools. My son now studies in grade nine. We plan to send him to Karachi for higher studies.” Our sources of livelihoods became diversified, we stopped the migration. In the rainy (cropping) season, we worked as sharecroppers and in the lean season, we rely on our livestock business. Now we have plentiful food. “The family that once survived only on ground chillies or dried millet bread, can now afford milk, vegetables, wheat, rice and meat. All family members are eating well. My younger son goes to school and I plans to send him to Karachi for further studies. Her family has managed to build two huts, a latrine and buy some furniture.

Nabiat concludes her story, “When I was young, my mental horizons were limited. The focus was on just staying alive. When I had children, the focus was on keeping them alive. Survival was the only objective. With the women getting together and the fostering of our own CO, the process of tabdeeli (change) began. We were asked about our own ideas about what we can do to improve our lives. Suddenly we were at the centre of affairs. Our thoughts and ideas began to matter. This was the true benefit of becoming a member of a CO. Now life is more secure, now we can plan for an even better future for ourselves and our children.”