



Social Mobilisation as a Catalyst for Changing Lives and Livelihoods

Household Case Studies from
Chirah Local Support Organisation
Islamabad

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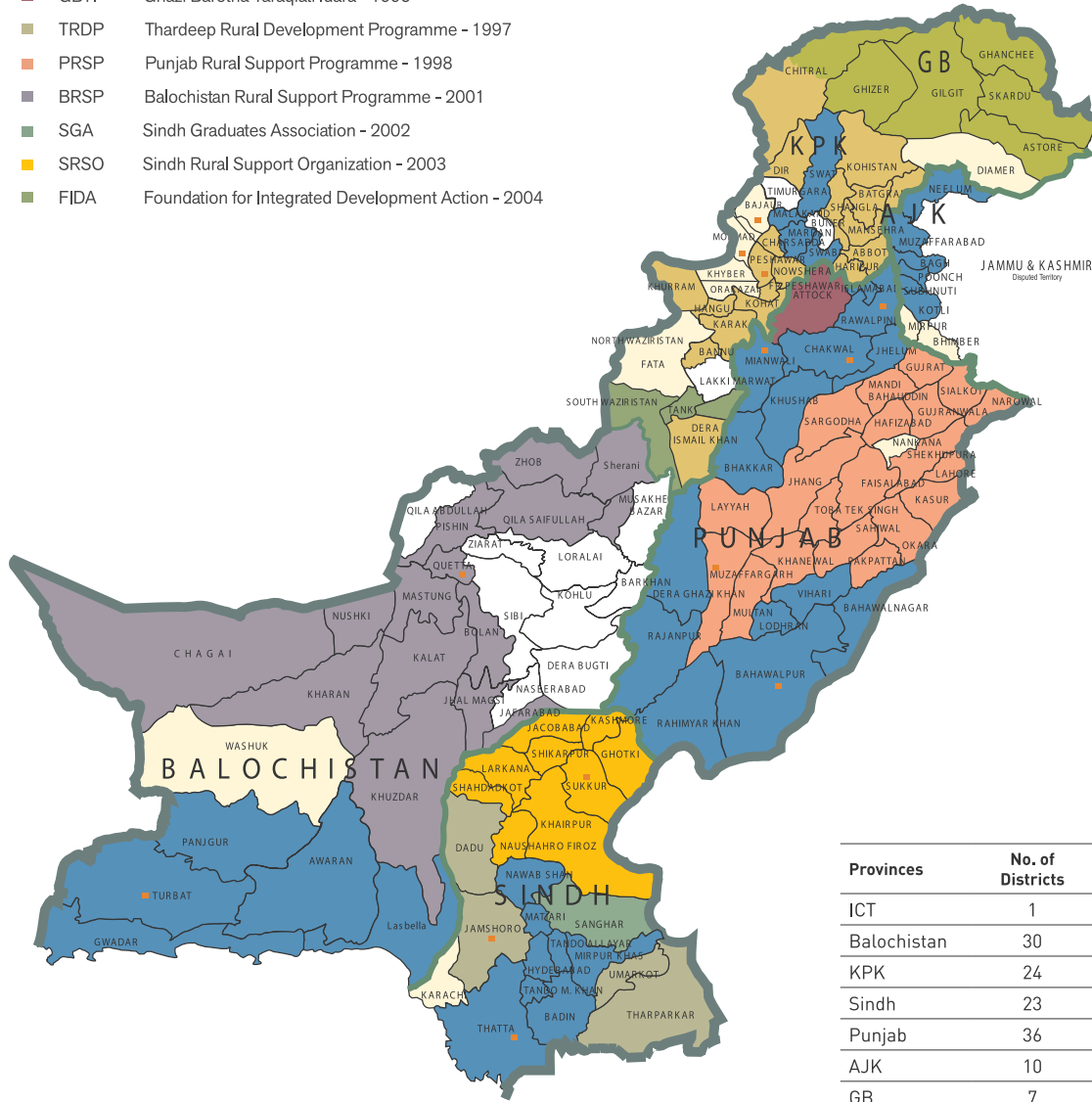
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November 2015

The Outreach of the Rural Support Programmes Across Pakistan

- AKRSP Aga Khan Rural Support Programme - 1982
- SRSP Sarhad Rural Support Programme - 1989
- NRSP National Rural Support Programme - 1992
- IRM Institute of Rural Management - 1993
- GBTI Ghazi Barotha Taraqiati Idara - 1995
- TRDP Thardeep Rural Development Programme - 1997
- PRSP Punjab Rural Support Programme - 1998
- BRSP Balochistan Rural Support Programme - 2001
- SGA Sindh Graduates Association - 2002
- SRSO Sindh Rural Support Organization - 2003
- FIDA Foundation for Integrated Development Action - 2004



| Provinces | No. of Districts | RSP's presence in Districts |
|--------------|------------------|-----------------------------|
| ICT | 1 | 1 |
| Balochistan | 30 | 22 |
| KPK | 24 | 23 |
| Sindh | 23 | 22 |
| Punjab | 36 | 36 |
| AJK | 10 | 10 |
| GB | 7 | 6 |
| FATA/FRs | 13 | 5 |
| Total | 144 | 125 |

RSPs are present in 125 districts including 5 FATA/FR Agencies.



Executive Summary

The Rural Support Programmes (RSPs) espouse the social mobilisation approach to Community Driven Development (CDD). At the heart of this approach lies the firm belief that if the lives and livelihoods of the poor households are to be improved then they need support to organise themselves into a network of people's own organisations (Community Organisations, Village Organisations and Local Support Organisations – CO/VO/LSO), they need to generate and access capital for income generation activities as well as to build up their productive and non-productive assets, and to constantly improve their social, financial, and technical skills.

The National Rural Support Programme (NRSP) was set up in 1992 with the support of the federal government as an independent, autonomous and non-profit organisation with mandate to work in selected districts of each province and Azad Jammu and Kashmir. Today, NRSP is the largest RSP in the country, working in 56 districts of the country. NRSP began working in the rural areas of Islamabad Capital Territory from the very beginning.

In the summer of 2015, RSPN began a process of preparing a series of household-level analysis to capture the socio-economic changes that have taken place in the lives of rural households of Union Council Chirah, located in Islamabad. All the case studies documented in this report present a detailed account of the interventions of NRSP in the COs, VOs, and LSO of Union Council Chirah, Islamabad, and how each household has been able to improve the lives and livelihoods of its members by being a member of the network of people's own organisations.

Applying a qualitative research approach, the case study method was used. Primary data was collected through key informants' in-depth interviews, direct observation of their assets, while secondary data was obtained from reports and presentations about LSO Chirah and social mobilisation records of NRSP. Content analysis of stories was conducted and these were categorised in three main themes: Economic empowerment of men and women through social mobilisation; social mobilisation inspiring political mobilisation, and social mobilisation leading to internal resource mobilisation.

The social, technical and financial support provided by NRSP over the years has contributed to not only improving the lives and livelihoods of the community members, but also contributed to improvements in their self-perception, as to what they can do on their own to further develop their households and communities. These documented household analyses demonstrate yet again the validity of the three key principles on which the RSPs have based their approach on Community Driven Development; only a catalytic support organisation can reach down to the household level to mobilise the rural poor and organise, support them to generate and access capital, and support them to improve their social, financial and technical skills. COs/VOs have not only acted as receiving mechanisms for development interventions, they have also acted as social force for setting an inclusive local development agenda and then pursuing linkages from local administration, line departments, other non-governmental organisations as well, as linking up with the local market. All the achievements of the households of Union Council Chirah are catalysed by their own activists and leaders; the late Dr. Akhtar Hameed Khan used to call this group the diamonds of the community. NRSP has indeed identified and polished many local activists and leaders to become diamonds!

NRSP's social mobilisation process in Union Council Chirah, Islamabad, has clearly demonstrated that when the poor are trusted, encouraged, and empowered, the ordinary people can undertake extraordinary measures to improve their own lives as well as the lives and socio-economic conditions of their communities.

Acknowledgement

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Research Associates

Rural Support Programmes Network

December 31, 2015

Islamabad, Pakistan

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Abbreviations

| | |
|-------|--|
| AKDN | Aga Khan Development Network |
| AIKF | Al-Khidmat Foundation |
| AIKSC | Al-Khidmat Silayi Centre |
| AETH | Al-Shifa Eye Trust Hospital |
| CDD | Community Driven Development |
| CIF | Community Investment Fund |
| COO | Chief Operating Officer |
| CO | Community Organisation |
| CPP | Communication and Publication Person |
| DIL | Developments in Literacy |
| DRO | Documentation and Reporting Officer |
| EAD | Emirate Airlines in Dubai |
| FATA | Federally Administrated Tribal Areas |
| FMS | Falcon Model School |
| Frs | Frontier Regions |
| ICTT | Information Communication Technology and Telecom |
| LSO | Local Support Organisation |
| MCCI | Metro Cash and Carry Islamabad |
| MIP | Micro Investment Plan |
| NADRA | National Database and Registration Authority |
| NARC | National Agriculture Research Centre |
| NIH | National Institute of Health |
| NRSP | National Rural Support Programme |
| PIMS | Pakistan Institute of Medical Sciences |
| PPLS | Pakistan Petroleum Limited at Sui |
| PSA | Pakistan Social Association |
| RSP | Rural Support Programme |
| RSPN | Rural Support Programmes Network |

| | |
|-------|---|
| SFS | Sultana Foundation School |
| UC | Union Council |
| UNDP | United Nations Development Programme |
| USAID | United States Agency of International Development |
| WF | Wah Factory |
| VDP | Village Development Plans |
| VO | Village Organisation |

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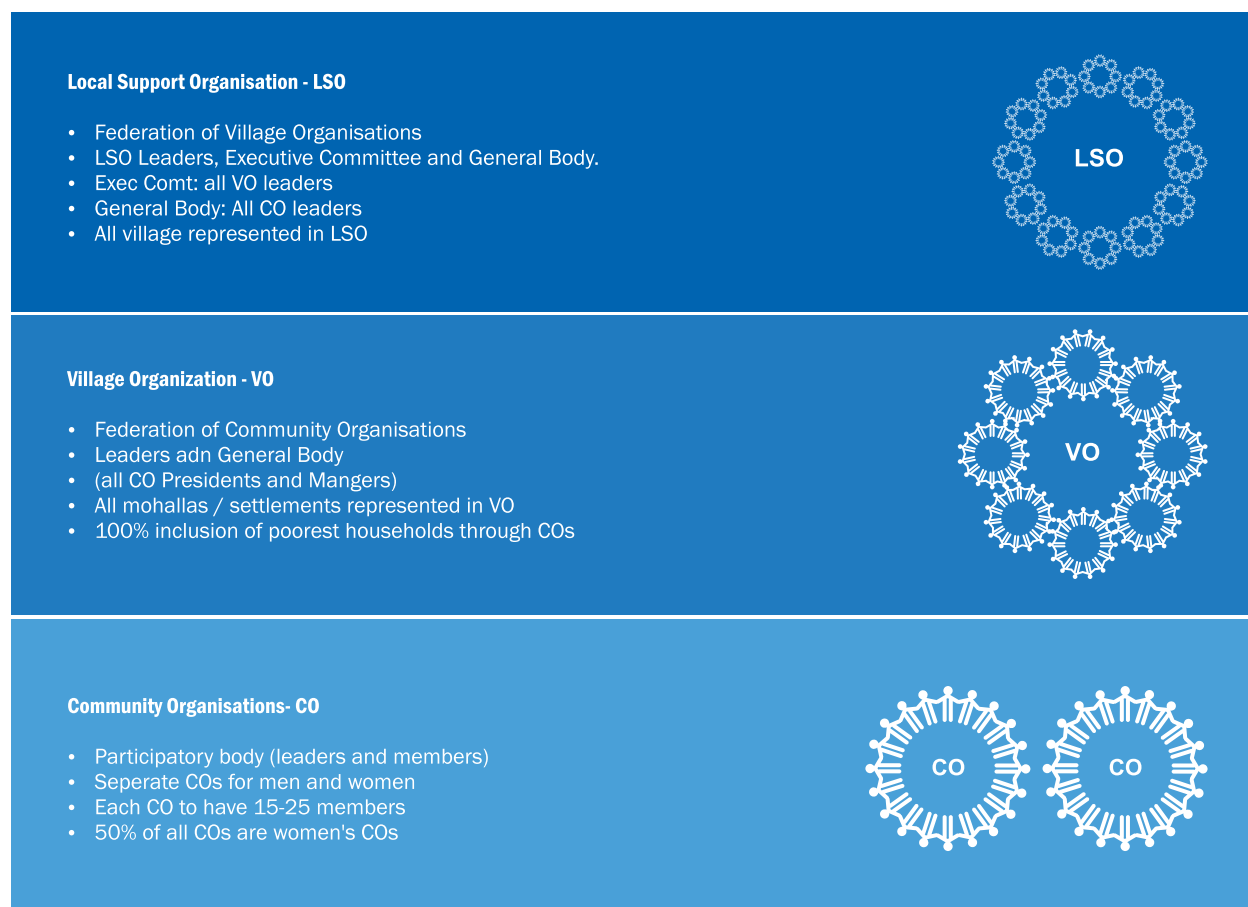
Chapter 1

About LSO Chirah

The Local Support Organisation (LSO) Chirah was formed on 31st December 2012 following the three tiered approach of social mobilisation of the National Rural Support Programme (NRSP). This process comprises of organizing the communities into grassroots institutions which are called the Community Organisations (COs), on average, covering about 15-25 households that gradually evolve into larger institution called the Village Organisations (VO), and finally the VOs are federated at the Union Council (UC) level to form an LSO. Currently, LSO Chirah consists of 187 COs and seven VOs. LSO has a General Body of 26 members and an Executive Committee of nine members.

Development issues facing individual households are discussed at the CO level. In case, the CO cannot manage the issues then these are submitted to the VO. If the VO cannot manage the issues then these are further submitted to the LSO. The LSO then discusses these at their regular meetings. The LSO then deals with these or if it is beyond its capacity then tries to foster linkages with others, including NRSP, line departments, and other NGOs.

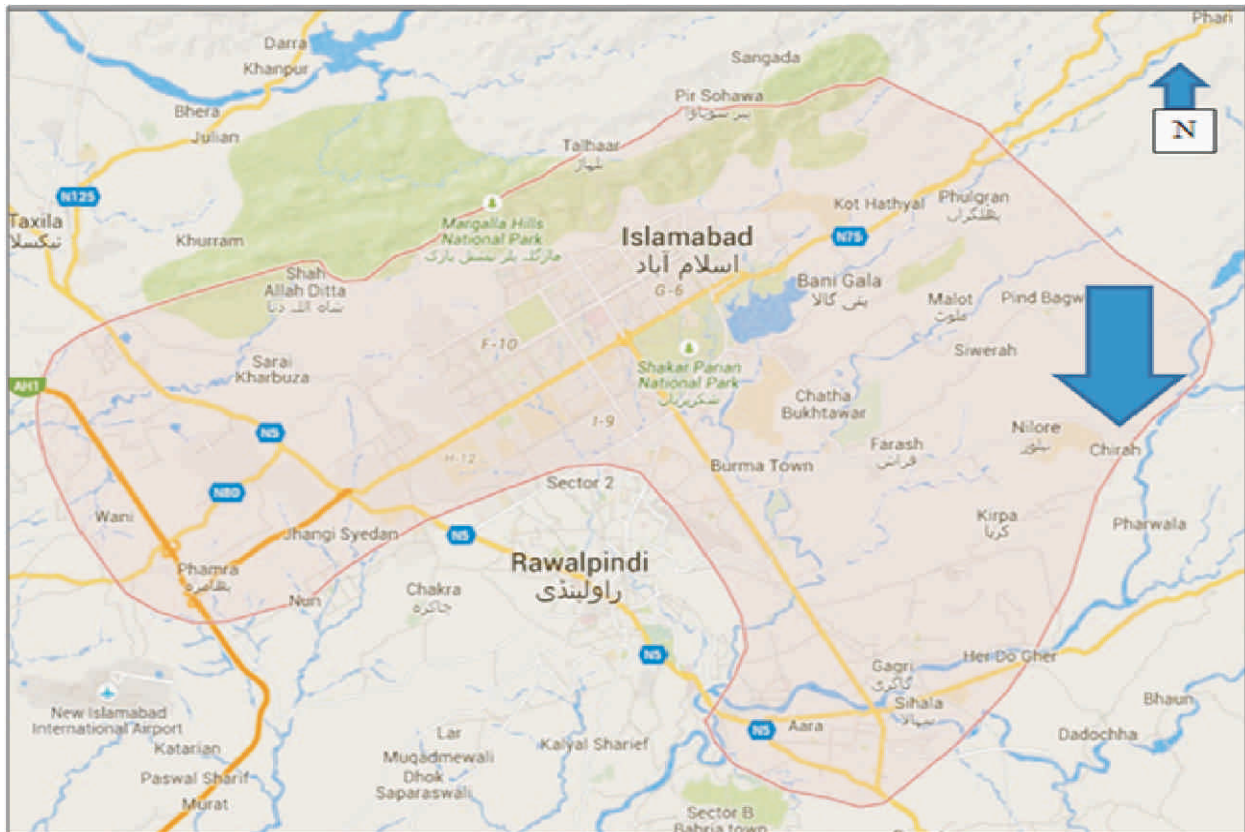
Figure 1: The RSP's Three Tiered Social Mobilisation Approach



1.1 Geographical Features of UC Chirah

UC Chirah is located about 15 km away from Islamabad and consists of four revenue villages. According to a report by NRSP, the total number of households in the UC Chirah is estimated at 4,490, with a population of 26,940. NRSP and CO, VO, and LSO network have worked together to organise and mobilise 4,209 households, which is 94% of the total households in the UC. The terrain of UC Chirah is generally flat with some undulating hills.

Figure 2: Map of Union Councils of Islamabad



1.1.1 Agricultural System

Rain-fed farming is the main source of employment for residents of the UC. Some households irrigate their fields and farms by pumping up ground water. Excessive usage of underground water has decreased the level of subsurface reservoirs.

Wheat and maize are the main crops in the UC. Most of the production is kept for household consumption. Wheat is sown in October and harvested in March/April, and maize is sown in July and harvested in September. Mustard is inter-cropped with wheat at a large scale. Barley, wheat and maize are major fodder crops. Where water is available, vegetables, like cauliflower, turnip, radish, carrot, chilli, cabbage, bitter melon, zucchini, are grown. Some vegetables are sold locally. Livestock is also an important component of the local economy, and includes buffalo, cow, goat and poultry.

1.2 Socio-economic Profile of UC Chirah

1.2.1 Occupations

People of Union Council Chirah follow various occupations, and over time there have been changes in occupation patterns. At one time, joining and working for the army was a major occupation. Now the trend is to find work in the government departments based at Islamabad and Rawalpindi. With the development of road networks, milk production and marketing has become a lucrative business and many households are involved in this.

According to local people, the level of education has been improving over the years, yet many of the elders are illiterate.

Majority of the residents, nevertheless, are dependent on farming, but most farmers are not progressive in adopting new and improved technologies. Generally, landholding size is small and thus the preference of local people is to open small farm-based agri-businesses, including milk selling.

1.3 Development Interventions by NRSP in UC Chirah

The key development intervention by NRSP in UC Chirah has been social mobilisation. As part of the process, NRSP has supported the mobilisation of 94% of the households in the UC Chirah into 187 COs and seven VOs, and the formation of LSO Chirah. Through the social mobilisation process, NRSP has been conveying the key message that all rural households have some resources which can be better managed; all households want to improve their lives and livelihoods; and that all communities have honest and competent activists. In order to overcome the constraints that disempower them, the rural poor have to organise, generate and access capital, and continuously improve their social, financial and technical knowledge and skills. Once the rural communities agree to partner with NRSP and sign a terms of partnership, then the NRSP, depending on resources available, provides financial and technical support to the organised communities for activities identified by the people. For household level activities, COs support each household to prepare a Micro Investment Plan (MIP), and each VO to prepare a Village Development Plan (VDP). Based on MIPs and VDPs, NRSP mobilises resources from donors and then directs these to the organised communities..

1.3.1 Microfinance Enterprises Development Programme

When MIPs are prepared, a key activity identified relates to income generation activities at household level. Essentially, households identify a need for capital to set up a new or improve an existing micro-enterprise. They may also identify training in various technical fields that can become a source of income generation for them. In light of this, after formation of COs and VOs, NRSP through its Microfinance Programme began to provide small loans to CO members. Over the years, NRSP has provided Rs. 52,526,366 to community members of UC Chirah through COs, and this amount has benefited 3,300 CO members. This amount (an average loan size of about Rs. 16,000) has been used for setting micro-enterprises, agricultural inputs and for livestock rearing. NRSP also provided a grant of Rs. 1,000,000 to LSO Chirah for the Community Investment Fund (CIF).

1.3.2 The Community Investment Fund (CIF)

CIF is essentially a fund that is given as a grant to VO/LSO so that they can use it to meet small capital needs of its members, especially the poor and the poorest members. CIF is to be used and not consumed. CIF is the fund owned and managed by the community themselves. The main objective of the CIF is to provide access to poor household especially women to financial resources for income generating activities.

All decisions regarding the utilisation of CIF are made by the community. In this sense, CIF is an integral part of the process of social mobilisation. It not only allows the poorest to access capital but also empowers them as they themselves are involved in the decision making process. Through CIF, poorest CO members access small amounts of capital for meeting various household needs.

Generally, CIF is used for income generating activities however VO/LSO may decide to give small CIF loans for education, health or for emergency cases. CIF aims to improve the quality of life of local individuals, particularly those who are vulnerable and deprived, to enhance community engagement, and unity by empowering people to develop locally-determined solutions to challenges and opportunities. In 2012, NRSP provided Rs. 1,000,000 to LSO Chirah for the establishment of CIF. Since then, 349 CO poor member households have been able to access small amounts of capital to meet their various household needs. Individual members apply for a CIF loan to the CO, which forwards a resolution supporting the application to VO for approval. The details of CIF beneficiaries are provided in Table 1:

Table 1 : Details of CIF beneficiaries in LSO Chirah

| Details of CIF Beneficiaries | Amount (Pak Rs.) |
|--------------------------------------|------------------|
| Total CIF amount transferred by NRSP | 1,328,000 |
| Total VOs | 5 |
| Total disbursement | 6,582,000 |
| Total Borrowers | 469 |
| Men | 0 |
| Women | 469 |
| Active portfolio as of October 2015 | 1,298,680 |
| Active borrowers | 147 |
| Men | 0 |
| Women | 147 |
| Bank balance as of Oct 2015 | 29,320 |
| Recovery by October 2015 | 100% |

Source: NRSP data

The VO undertakes an appraisal and forwards the request for approval to the LSO. The LSO processes the request and releases the funds to VO, which in turn releases the funds to CO, and CO during a meeting of all the members hands over the cheque to the applicant member. CO/VO monitors the utilisation of the CIF funds by the household and follows-up on repayment, as per the agreed schedule.

1.3.3 Skill Trainings

Skill training is essential to enhance the capacities of community members to become more productive and to make best use of their existing or new resources. Based on the MIPs, over the years, and in response to community demands, NRSP has provided various types of trainings; over 6,600 people have taken part in and benefited from these training sessions organised for UC Chirah.

Details of trainings provided are shown below in Table 2.

Table 2 : Skills Training in UC Chirah through NRSP

| Skill Trainings | Number of Beneficiaries |
|-------------------------------------|-------------------------|
| LMST | 05 |
| CMST | 175 |
| Tailoring and Embroidery | 225 |
| Beautician Training | 14 |
| Knitting and Sewing | 321 |
| Tie and Dye | 225 |
| Vegetable Cultivation | 408 |
| Fruit and Vegetable Preservation | 432 |
| Forest Nursery | 305 |
| Poultry Management | 475 |
| Shampoo Training | 405 |
| Soap and Detergent Making | 468 |
| Cooking Stoves Formation | 421 |
| Bucket Kit Training | 412 |
| Building Electrician | 108 |
| TBA Training | 10 |
| Teachers Training | 28 |
| Kitchen Gardening | 524 |
| Fruit Plantation | 458 |
| Bookbinding | 396 |
| Rodent Control | 178 |
| EDB Training | 12 |
| Family Planning Awareness Programme | 628 |

1.4 Institutional Linkages in UC Chirah

Once the poor rural households have been organised into a network of people's own organisations (CO/VO/LSO), and have gained skills, and agreed to work together, they are in a stronger position to initiate the process of creating and fostering linkages with other service providers from local administration, line departments and other NGOs.

NRSP initially facilitated the creation of such linkages, but now CO, VO, and LSO in Chirah are strong enough to articulate their own needs and to create and foster linkages. LSO Chirah is particularly proud of its linkages with NADRA for providing Computerised National Identity Cards (CNIC) to its members, Al Shifa Eye Trust Hospital for holding eye camps in the UC, the Development in Literacy (DIL) organisation for support in the education sector, Al-Khidmat Foundation for support to poor families, local government sector for health facilities, National Agriculture Research Centre (NARC) for training and provision of new seeds and plants and National Institute of Health (NIH) for vaccination. Through NADRA, 3,585 CO members of UC Chirah have received their CNICs. Also, more than seven eye camps have been organised through Al-Shifa Eye Trust Hospital, benefiting 1,225 CO members. Two schools have been founded in UC Chirah through the DIL organisation. Furthermore, through Al-Khidmat Foundation several vocational training centres have been opened for the underprivileged women. Through NARC, farmers have been engaged in awareness sessions about vegetables seeds, fertilizers and kitchen gardening. Poor families have been provided free treatment facilities through NIH.

Chapter 2

Scope of the Study

2.1 Methodology

The primary objective of these household level case studies is to document the significant change in social and economic dimensions of the lives of the poor people and how the social mobilisation process of NRSP has supported them in improving their lives and livelihoods. The individual household case studies prepared and reported in this document elaborates how these socio-economic results are achieved and how the beneficiaries participate in the process as active agents of change, and how their lives and livelihoods have improved. Moreover, each case study in this document details the process and the gains of social mobilisation.

Applying qualitative research approach, the case study method was used. Primary data was collected through in-depth interviews with key informants and direct observation of their physical assets. Secondary data sources included documents and reports about the LSO Chirah and social mobilisation available with NRSP district office.

Informants were purposefully sampled. Twenty four households from six villages of UC Chirah were selected for the study. A semi-structured questionnaire was prepared and in-depth interviews were conducted with the members of selected households between September 16 and November 22, 2015. Each interview was conducted after receiving an oral consent from the respective interviewee. Furthermore, the interviewees were given information about the purpose of the study and its outcomes. Each interview lasted between 50 to 60 minutes on average. Moreover, these interviews were digitally audio-recorded and photographs were taken with participants' permission. Some interviewees did not like to be photographed and their wish was respected. Information collected via interviews was triangulated and supplemented through informal conversation with the CO/VO/LSO leaders and NRSP Social Organisers.

The data was analysed using content analysis methods. According to Colorado State University's Writing Studio (2015), content analysis begins with identifying concepts present in the texts under study. Relational analysis is one type of the content analysis in which each theme is a product of the relationships among concepts in a text. Also, the focus in this analysis is on the frequency of selected terms or themes. In this study, the qualitative data is presented in the form of narratives. All case studies reflect multiple themes, but are categorised according to the themes which were more prominent in each story. The key terms are operationalised in the glossary on which the content of this report is based.

2.2 Limitations

The qualitative study is primarily based on the information gathered from 24 key informants who were selected from six villages of UC Chirah. When interviewees are recalling their family histories and participation in various development activities, the issue of accuracy of information arises. However, we tried to mitigate this by referring to NRSP's data and by holding meetings with CO/VO/LSO leaders and NRSP Social Organisers.

Chapter 3

Findings

During the content analysis three prominent themes were identified. After completing the analysis, summary statement for each category was written. Each thematic section has shown that the process of social mobilisation has acted as a catalyst to improving people's lives and livelihoods in better ways. These sections draw on the fieldwork case studies collected through personal interviews. They have been categorized under the following themes:

1. Economic empowerment of men and women through social mobilisation
2. Social mobilisation inspiring political mobilisation
3. Social mobilisation leading to internal resource mobilisation

3.1 Theme 1: Economic Empowerment of Men and Women through Social Mobilisation

These case studies demonstrate the lives of marginalised community members, including under privileged women and men. These families faced physical, social, economic and mental stress and were particularly worried about their children's future because of their insufficient and uncertain resources and income. The process of social mobilisation allowed them to identify their problems, prioritize their issues and act accordingly. Furthermore, becoming members of COs, they accessed social, technical and financial support from NRSP to begin the process of improving their lives and livelihoods. NRSP managed and financed interventions through their COs which promoted their skills and altered their self-perception and status, whilst also expanded their assets and created new economic opportunities connected to household livelihoods. These studies highlight the value of social mobilisation for economic empowerment of women and men at the household and community levels.

3.1.1 Waseelat Bibi's Journey from Subsistence to Self-sufficiency

Waseelat Bibi was born in Nilor village of Islamabad in 1975. She was the eldest sibling out of four sisters and five brothers. Due to her father's job at Pakistan Petroleum Limited at Sui, she moved to Quetta, Balochistan, at a young age. Thinking about her childhood, Waseelat reflects that life was easy then as the house was provided by the company and natural gas, electricity and water were free of cost. They were also able to employ housekeepers for the house. She completed her high school and learned knitting sweaters from her stay-at-home mother.

She was 22-23 years old when her family returned to their village, Nilor, for her wedding. Waseelat married her cousin who at the time was a soldier in the Pakistan Army. Due to family limitations, Waseelat had to turn down many lucrative proposals as her father wished for her to marry within the family. Soon after, Waseelat's family returned to Nilor after her father's retirement.



Figure 3: Waseelat sitting beside her mosaic art

Waseelat Bibi started her family life from a one-room house. Waseelat's husband was the eldest in the family among four brothers. As an asset, she owned a buffalo gifted by her mother's family at the time of marriage as part of their tradition. The first child, a baby girl, was born to her after one year of marriage. Later, with a gap of two years between them, she had three children; two daughters and a son.

Waseelat Bibi had a hard time adjusting to life in Nilor after having spent much of her youth in Quetta. In Nilor, her house had no natural-gas connection or fresh water. Like the other women, she had to wake up at 4 am to bring water from the only well in the village which was located far away from her house. It took her an hour to reach the well and then she had to wait in a long queue to collect water. Spending 4-5 hours daily fetching water, 50% of her productive time in daylight was wasted.

With every passing day, having no respite from the tiring chores, Waseelat was taken over by hopelessness and grief; she realized that it is not easy to take care of her three children - they needed more space to live and more disposable income to feed, clothe, and more resources for education. However, her husband's salary was insufficient and often she would be unable to receive money on time from her husband due to his postings in remote locations. All of these factors contributed to a distressing life for Waseelat Bibi and her children in which sometimes they could not afford to eat more than once a day. Once her husband retired from the army, the only source of monthly income also ended.

With the retirement money that they received, Waseelat Bibi and her husband were able to start construction of two more rooms, but could not complete the tasks. Once the money received after retirement was spent, she felt helpless in the absence of a regular flow of income. She

struggled every day with chores and worked in nearby fields. Her buffalo was now the only source of income, so she began selling milk to fellow villagers. Despite living in extreme poverty, she never asked her parents for financial assistance. With every dawning day, her dream of educating her children seemed harder and harder to achieve. She believed it was only through education that her children could break away from the shackles of poverty.

One day, Waseelat Bibi and other villagers from Nilor attended the CO meeting in the neighbouring village of Chirah Khaas. A Social Organiser from NRSP was conducting the meeting. The SO asked the villagers about their problems and issues. Waseelat Bibi raised the issue of access to clean and safe drinking water. She explained that it took up a lot of time and energy to fetch even a single bucket of water every day. The Social Organiser asked Waseelat and others from her village to organise themselves by making a CO and use the power of social organisation and collaboration to solve their problem.

A very hopeful Waseelat approached her fellow villagers to talk to them about the need to organise themselves. While she received support from some, she also faced challenges and limitations in terms of women's involvement in activities. She was mainly opposed by her own relatives, she says.

Despite this opposition Waseelat resolved to change the circumstances of her village. She powered through, despite receiving negative comments and publicity. Her family and friends used to say, "These people (COs) are here to spoil our women. God knows where they go; who comes and visits their homes; and they meet men from outside the families." These were reactions of a society where women seldom interacted with men from outside the village, or tried to make decisions.

Nevertheless, since access to fresh water was a common issue in Nilor, Waseelat used it to gather support and win over the reluctant villagers. The residents of Nilor collaborated with CO Chirah initially, and they started inviting them for meetings and discussions. The CO experience proved to be beneficial for the village. People from Nilor were learning more and more about the processes and benefits of social mobilisation and collective action. The dedication and hardwork of the villagers inspired Waseelat and her villagers, who decided to form a community organization (CO) of their own in the year 2000, at the turn of the millennium. They called it the Allah Ditta Community Organization. Allah Ditta, literally, means "God Given".

She remembers that their first meeting was a chaos; all spoke at once, and no one listened to other's opinions. Over a period of time, they learnt to speak in turns and encourage and accept others' ideas. Waseelat learnt to record meeting agendas and minutes.

Once formed, Allah Ditta CO started having monthly meetings with the help of a Social Organiser from NRSP. The Social Organiser came to these meetings to give support and trainings on keeping records and management of savings.

The first major project, promising change, in Waseelat's village brought about by the CO was a water supply scheme supported by NRSP. Once the project got completed, every resident of Nilor had fresh water supply in their homes. This change had far reaching impact on the quality of life of the residents of the village. It also helped the women save a lot of time for other important tasks.

'Formation of CO Alla Ditta was a miracle in my life', Waseelat says. From 2005-2006, she remain involved in diversified income generation activities, such as book binding, stitching and dress painting, using skills she had mastered during training sessions organised by NRSP. Meanwhile, her husband found a job as a security guard in Islamabad. With the help of the CO, Waseelat was able to earn Rs. 30,000 through book binding. The CO informed the schools in the region about the book binding facilities which ensured that Waseelat regularly received orders. Through this additional income, she was able to pay for her children's education.

In addition to book binding, NRSP trained the CO members in poultry farming. They taught them how to feed and keep chickens. NRSP provided the participants five chickens each as a start to encourage income generation through poultry farming. Waseelat was able to raise chickens and earn additional income by selling eggs in the village. She was able to save income for her household.

Talking about her household saving, she says, "Now, I do not cook extra roti [wheat bread] like I did before, because they got wasted. I make only the number of Rotis needed."

In 2009, through a VO, she learnt about Pakistan Stone Development Company. The company trained individuals in marble cutting and making decoration pieces from marble. Through the facilitation of VO, she attended their training sessions and later started to work with them. Waseelat earns Rs. 7,000 per month as a salary. In addition, she works on wasted marble tiles at home and prepares decoration pieces. She says, "Overall my income has increased due to this marble work by 40%."

Waseelat dreamed of completing the construction of her house which was left incomplete after they ran out of her husband's retirement money. After joining the CO, she borrowed Rs. 10,000 from her CO in the year 2002. With this money, she bought a goat. After raising the goat and the goatling, she bought a cow by adding some amount from her savings. After the cow gave birth to a calf, she sold the cow for Rs. 39,000. She used that money for the construction of the incomplete section of her house. It took seven years for the completion of the construction of her house. She says with pride, "I have contributed more than 50% towards the cost for the completion of this house. It was the CO that paved the way for me to be able to do so."

Becoming agents of change, other people of the village, who had initially refused to join the CO, also expressed support and joined it.

Involvement in the CO and VO not only enhanced her economic well being but also her social well being. Through these meetings, and collaborations, she was able to meet people who could further tell others about her work, from stitching to dress-painting, and marble works. She is more confident and determined to contribute to the well being of her community. "I tell them (fellow village people) no one will come from outside to feed us, it's us who are going to help ourselves", Waseelat says. "I do not want anyone in my community to waste a single minute of his or her life".

Table 3 : Waseelat Bibi Story Timeline

| Year | Major events | Physical conditions | Monthly income (PKR) | Major achievements |
|-----------|---|---|----------------------|---|
| 1975 | to adulthood | Sewing machine, 8 roomed house | 5000-10000 | She completed her high school; learned stitching and knitting |
| 1997 | Married | A single room, 1 buffalo, 1 sewing machine, no water supply | 1500-2000 | Almost half of her day light hours were consumed in water collection |
| 1989 | Gave birth to her first child | A single room, 2 buffalo, 1 sewing machine, no water supply | 1500-2000 | More responsibilities but no addition in income, insufficient place to live. |
| 2000-2002 | Joined CO | A single room, 2 buffalo, 1 sewing machine, and have access to water. | 1500-2000 | Hopeful for a better future, changed her mind, determined to work hard. Received training about time management skills and saving. |
| 2003-2004 | Gave birth to another child; her husband retired from his job | A single room, 2 buffalo, 2 sewing machine, no water supply | 2000-2500 | Sold milk to neighbours, received trainings about bookbinding, saving and cloth painting. Started to build her house with retirement money. |
| 2005-2006 | Started home based income generating activities which were linked to the market by NRSP | 12 hens, 1 buffalo, 2 sewing machines, 2 goats | 30,000-40,000 | Got involved in book binding, marble work, poultry farming, and stitching clothes. |
| 2009-2015 | NRSP linked her to Pakistan Stone Development Company. | 2 buffalos, 2 goats, 2 sewing machines- one with electric motor, kitchen garden, 4 roomed furnished house including toilet and a kitchen. | 47,000-50,000 | Increased her income, husband reemployed as security guard, saved money and completed her house construction. |

3.1.2 Nazia Kausar's Story of Becoming Self-dependent

Nazia Kausar was born in Bunne Behak village of Islamabad in 1980. She was eldest of the four siblings. Her father worked as a labourer in the village. He earned Rs. 20-30 a day when he found work to do. In her childhood, she saw her father labouring in fields to make a living for the family. He was the only bread winner in the family and her mother was a house wife. "I can look back now and think how hard that must have been on my mother to manage all household necessities", she says. Later, in 1994 her father attended a month-long training on poultry farming by NRSP. At the end of this training, he was provided with a kit to vaccinate hens in the village. He started vaccinating the poultry, earning up to Rs. 7,000 per month.

Nazia Kausar was able to complete her primary education in the village. Girls in the village usually did not attend school past grade 5 because of the absence of middle and high schools. They had to walk 4 km to reach the high school in Nilor, a neighbouring village. "Many families could not afford the monthly fee to send their children to school", she says. In addition to poverty, the tradition of not letting girls go to schools was the biggest hindrance in girls getting an education in the village. It was popular belief that girls' education was less important than boys' education.

People in her village usually made comments like, 'what will girls do after getting education when their primary responsibility is to stay at home and do domestic chores?'

However, Nazia's father wanted her to get education, because he was dissatisfied with his own level of education. Another factor that prompted her father to ensure Nazia's education was that during the poultry farming training with NRSP, he saw many women who worked in offices in Islamabad and he wished the same for Nazia. Following this, she was sent to her aunt's house in Nilor to complete her high school education.

In 2004, after completing high school, Nazia returned to Bunne Behak. She found that the villagers had organised themselves in a group called the Community Organization. In this CO, the villagers addressed their common problems and issues and came up with solutions to improve their economic and social condition. The villagers worked together in different developmental activities, like construction of a link road to their village. Nazia saw that this road had made the villagers' lives much easier. Observing this positive contribution and aims of the CO, Nazia joined in. She attended meetings regularly, and even helped the manager of the CO in keeping record of savings. Meanwhile, she taught in Rotary Club School located in the village and earned Rs. 1,500 per month. She began saving and helped her family in understanding the need for saving in everyday life. She also continued her studies at home and completed intermediate level of education from the Allama Iqbal Open University, the country's largest distance learning initiative.



Figure 4: Nazia on the way to home from a water well with her daughter

In 2007, she got married to her cousin who at worked as a driver for Nestle Milk Company. She lived in a joint family, with her parents, in-law and her husband's younger siblings. Her spouse's monthly income was a few thousand rupees per month which was not sufficient for the household expenditures. Her father-in-law, who had retired from the army, kept two cows, four goats and five hens for subsistence purposes. As a member of the CO, he was aware of the importance of saving, so he saved his pension and sold milk and eggs. She says, "We lived in a four roomed mud house. Leakage from the roof due to heavy rain weakened the walls and the roof, but we did not have a safe place to shift to, because we did not have sufficient income to rent or build a house."

Her family had 15 Kanals (about 2 acres) of agricultural land where they grew wheat and maize. It yielded approximately 5-10 maund¹ a year; out of this yield 40-50% happened to be wasted due to unavailability of a proper grain storage facility. They stored the grains in the sacks made up of jute and it was easy for insects and rain to ruin them. Hence, her family could barely consume one third of the total yield, which lasted for a couple of months maximum.

NRSP intervened in this area for building capacity of the local communities for grain storage by conducting awareness and capacity building sessions on grain storage systems. Nazia says, "Now, the family stores the grains in steel made boxes and are able to consume almost all of it."

In addition to household chores, unlike other women in the village, she had to teach her students as well. It was very difficult for her when she had to go to the well to collect water every morning. It took her up to two hours to fetch sufficient water for the family. Sometimes, when the well dried up in the summers, she had to walk for 2-3 hours to another village to collect water for the household. Due to this, 30% of productive daylight time was wasted and she was often late to her job as a teacher. The problem of water supply was raised in a CO meeting and was further discussed at the Local Support Organisation (LSO) level. After much deliberation and, with the help of NRSP, the community built a well closer to the village. This allowed the villagers to save time and energy.

During the monthly LSO meetings with the Social Organisers from NRSP, major problems such as access to water and lack of roads were discussed and strategies were devised to solve with the passage of time. Capacity building via social mobilisation proved its benefits in the form of major improvements in the quality of lives of the villagers. Villagers could now diversify their sources of income; they could save time and money and they understood the importance of working together. However, there was still no middle and high school in the area, due to which more than 95% of female villagers were illiterate, Nazia says.

She wanted the women in the village to have access to higher education. She raised the issue of the absence of a high school in the village in a CO meeting with Social Organisers from NRSP. Majority of the villagers in the meeting consented to the idea of building a high school for girls in the village. "It would not have been this easy to motivate villagers to unanimously agree with this idea if we did not have a CO", she says. "Every month we attended meetings at VOs and LSO levels as well as the various workshops in Murree and Islamabad. This increased our mobility and enhanced our knowledge about the importance of education for the community's development".

¹ A Maund is unit of weight in Pakistan. 1 maund = 40 kg

In 2007, with the help of NRSP, Nazia along with her other two female friends, initiated a community based school in a room at her house. NRSP linked the community based school with Development in Literacy (DIL) organisation. Later, utilizing the internal resources from within the community, the community built the school in a plot of land donated by one of the richest CO members. DIL's Teacher Training programmes provided her with high quality professional opportunities. She taught in the school and was able to earn Rs, 2,500 per month. Now, she could contribute to her family income; this also increased her decision making power in the household. "This did not only enhance my teaching abilities but also gave hope to make a change in society". She continues, "Today we have 200 female students studying in this school."

In addition to teaching, she learned stitching from a training facilitated by NRSP. She says, "Now, I can stitch dresses for myself and my daughters, and I save the money I used to spend on stitching clothes. For the other 30 participants of this training, it is now a source of income. They stitch clothes and earn Rs. 500 per day. Further, with her father's pension and a loan of Rs. 200,000 from the VO, her husband was able to buy a car. He drives it as a taxi which has increased the household income by 50%. The family has been able to pay off the loan in instalments."

Becoming an agent of positive change, she has inspired her fellow women villagers to be independent and productive. She says, "We are thankful to NRSP for changing our way of thinking and further linking us to more opportunities."

Table 4 : Nazia Story Timeline

| Year | Major events | Physical conditions | Monthly income (PKR) | Major achievements |
|-----------|---|---|----------------------|--|
| 1980 | Birth and childhood | 2 roomed mud house. | 800-900 | Got enrolled in school. |
| 1994-1996 | Her father joined CO. | 2 roomed mud house, a goat. | 800- 1000 | She completed her primary education. |
| 2004 | Her father got training in poultry farming; vaccinated hens in the village. She became a member of CO. | 2 roomed mud house, 12 hens, a vaccination kit, 1 goat. | 8500 | Completed her high school; joined Rotary Club school as a teacher. She became more confident. |
| 2006 | Interventions by NRSP which influenced her economic wellbeing. Construction of wells in neighbourhood. Sold milk. | A buffalo, 2 roomed mud house, a vaccination kit. | 8500 - 9000 | Gave home based intermediate exams; worked with the community at managerial level. |
| 2007 | Married. Opened a community based school for females at her house. NRSP linked the school with DIL. | 3 roomed mud house. a sewing machine; 15 kanal agricultural land, a buffalo, father in law's pension. | 2500- 4000 | She completed her FA(Intermediate), opened a girls school at her house; got several teaching professional trainings. |
| 2008 | Attended trainings about grain storage systems. Learned how to preserve grains and sold milk. | 3 roomed mud house a sewing machine; 15 kanal agricultural land, 2 buffaloes. | 4000 - 5000 | Preserved the wheat and maize that used to be wasted before. |
| 2009-2012 | Gave birth to her first child, brother-in-law got married. | 1 sewing machine, 3 roomed mud house, a sewing machine; 15 kanal agricultural land, a buffalo, father in law's pension. | 5000 - 6000 | More responsibilities, insufficient place to live. |
| 2013-2015 | Her sister-in-law also worked as a teacher. Attended stitching trainings facilitated by NRSP. | 2 buffalos, 2 goats, 2 sewing machines, 2- Salaries from teaching. Bought a car. | 8500- 15,000 | Increased her income, saved money and started the construction on her house. |

3.1.3 Sidra Bibi's Transition to Self-reliance

Sidra Bibi, 50, was born in the village Chapar, around 20 km away from Islamabad. She was the first child of her parents and had two brothers and three sisters. Her father was a Major in the Pakistan Army, earning Rs, 15,000 per month at that time. After retirement from the army, he joined the Pakistan Air Force. Her mother was a housewife who had two buffaloes besides doing the household chores. Sidra's father at that time was earning a handsome salary, enough for the family to live a good quality life. Sidra enjoyed every facility at her parent's home till she was 10 years old.

Her youngest brother was one year old when her mother died because of a sudden illness. After her mother passed away, she herself, took care of her siblings; especially she nurtured her youngest brother. She was able to study till fifth grade but could not continue further because of the huge responsibility that was put on her shoulders at such a young age. She was performing the responsibilities of her mother. All her siblings, except her, were getting education.

She fulfilled all the responsibilities with devotion and commitment. Losing her mother was a huge shock for her. In order to not let her siblings suffer due to the absence of their mother, she did not get married till the age of 29. Traditionally, the girls in her village got married at around the age of 17.

At the age of 28, in 1994, when her siblings were grown up and were able to look after themselves as well as their father, her marriage was arranged with her paternal aunt's son. After a year, a son was born to her. A second son was born to her after a gap of one year. Later, another son and two daughters were born, with a gap of three years between them.

She lived in a joint family with her husband's parents, three brothers, and two sisters for one year. Afterwards, she separated from the joint family and shifted to a small mud house. Her husband was the second son of his parents; however, after his elder brother's wedding he was the sole bread winner in the family. In addition, her husband possessed 15-20 Kanal land, mostly in a hilly area. She used this land for cultivating wheat and mustard. Also, she kept a buffalo which helped her save the amount that was used on buying milk on daily basis.

Her husband at that time was also running a poultry farm; he raised more than 200 chickens, which grew even larger with time. Each day he was able to make a profit of Rs. 500-800. Monthly, he was able to make Rs. 20,000-30,000 per month. He involved his brothers in the business too. The business was running well for a couple of years, however, due to lack of expert awareness about poultry farming the chickens started dying, and he had to shut the business.



Figure 5: Sidra Bibi petting her buffalo

After separation from the joint family, she shifted to an old two-room house in the hilly area. This was worrisome for her, because she could not imagine spending her life in the old house with only two small rooms. There was no electricity connection at that point in her home; she had to solely depend on lantern during the night time. One month after they had shifted to the house, one of her sons fell off the roof and sustained severe head injuries. The medical bills shot up and Sidra and her husband had to face a hard time and struggle to come out of the economic, social, and psychological crises. After three months her son was completely fine and discharged from the hospital.

Her husband used the money he saved from the poultry farming for starting a small utility store in his village. He sold flour, cooking oil, rice, vegetables, and other basic needs and was able to make a profit of Rs. 1000-1200 per day. Unfortunately, her elder daughter had an accident in front of the shop. She was admitted to the Complex Hospital, Islamabad, where she remained unconscious for 15 days. When, finally, the girl woke up, she couldn't speak. The accident had snatched her ability to speak. With the passage of time she was able to speak to a little extent, but during this period life the shop owned by Sidra's husband made losses and had to be shut down, leaving the family with even lesser resources.

A CO was already working in the region in 2008, but Sidra was unable to attend the meetings due to all the troublesome situations she was into. When the children recovered to a large extent, she spoke to Shaista, a Social Organiser, seeking guidance on becoming part of the CO. The existing CO was in another Dhok (village), she was advised to gather up to 15 women and form her own CO. It wasn't an easy task to convince the women raised in the patriarchal society. But, determined as she was, Sidra literally went door to door, asking women to join the CO. She had learnt that COs in other areas had helped households overcome poverty. She was convinced that making the CO would help her improve the village's life standards.

In 2010, she was successful in forming her own CO, named Jibran-i-Gali. Initially, 13 women came to the very first meeting and registered themselves as members of the CO. In the first meeting, the Social Organiser, Shaista Bibi, discussed the importance of the CO, how members have to save small amounts, which could later be used for internal lending to meet members' small needs. The Social Organiser also mentioned that the CO members can also access micro credit from NRSP.

Four months after the CO was formed, Sidra received her first loan of Rs. 20,000 from NRSP, which she used to buy a cow. After sometime, the cow gave birth to a calf. When the calf grew a bit older, she sold out both the animals for Rs 30,000. She received another loan of Rs. 20,000 from NRSP. With 50,000 rupees in hand, she bought a buffalo costing 70,000, on the condition that 20,000 will be paid in instalments. The buffalo soon gave birth to a calf, enabling Sidra to sell milk. At that time she sold a litre of milk for Rs. 50, which has now risen to 100 rupees. This enabled Sidra to save Rs. 4,000 per month. In this way, within few months she repaid all the instalments.

With the passage of time, the buffalo gave birth to another calf. With the passage of time, the number of buffaloes owned by Sidra increased to six. She sold a baby buffalo and bought a cow and a goat. Within seven years, she was a proud owner of eight goats, seven cows, and six buffaloes.

At the same time, when she organised CO, she started working on the construction of her house as well. She saved the money she got from selling milk, cow, and buffalo, and used it on the construction of her house. She herself worked as a labourer with her husband and the other labourers to finish the construction of the house as soon as possible.

Sidra has also received various skill trainings through NRSP to boost her economic situation, in addition to get loans for purchasing cattle. She has been trained in Shampoo-making, stitching and poultry farming; all these skills help her reduce her expenses and increase her household income.

Sidra's children are getting education. Her oldest son is doing his intermediate, the second one is in 10th grade, and her third son is in 8th grade. Her elder daughter could not continue her education after 6th grade because of the accident; however, her second daughter is in 10th standard.

Sidra has remained a very dedicated and hardworking daughter, sister, wife, and mother. She has worked harder to improve the economic well-being of her family in all situations. She says, "I am now more confident and self-reliant. This has happened because of the CO which has enabled me to become financially independent."

Table 5 : Sidra Story Timeline

| Year | Major events | Physical conditions | Monthly income (PKR) | Major achievements |
|-----------|---|---|--|--|
| 1965 | Birth | House, 2 buffaloes | Rs. 15000 | Eldest child. |
| 1975 | Her mother died | A house, 2 buffaloes | Rs. 20,000 | Her mother died and her father joined Pakistan air force. She was merely 10 years old at that time. |
| 1975-1985 | She took care of her siblings | A house | Rs. 20,000 | Her youngest brother was just one year old when her mother died, she took care of her siblings as she was the eldest child. |
| 1985-1995 | Married | 20 kanal land, an old house, a poultry farm | Rs. 20,000-30,000 from poultry farm | She got married at the age of 28, her husband had a poultry farm. After a year of her wedding she and her husband separated from the joint family. A son was born to her. |
| 1995-2000 | Children, her son had an accident | A house, a utility store, 20 kanal land | Rs. 24,000-30,000 | Due to bird flu the chickens died, her husband shut the business; he started a running a utility store, her son fell from the roof that caused him a head injury. |
| 2000-2010 | Her daughter too had an accident, organised CO, received a loan from NRSP | A house, two cows, 20 kanals land, a buffalo | Rs30,000 (from selling the cow), Rs. 4,000 from selling buffalo milk | Her daughter too had an accident, her husband shut his business. Sidra organised CO in her village; she received a loan and bought a cow with it. In few months the cow gave birth to a calf, she sold the cow and bought a buffalo. |
| 2010-2015 | Received another loan, extended the number of cattle, cows, and buffaloes | 20 kanals land, 7 cows, 6 buffaloes, 8 goats, 10 hens | Rs. 30,000-40,000 | She received another loan and bought a buffalo with it. She took care of the offspring of the cow, buffalo, and goats and the number has increased. She sells milk, eggs, and cultivates crops. |

3.1.4 Social Mobilisation Making Matlub Jahan Stronger and Confident

Matlub Jahan was born in Larkariyan village of Islamabad in the early 1950s. She was the third among five siblings; four sisters and a brother. Her father worked as a labourer to earn a living. The family had 8-10 Kanal land where they grew crops including maize, lentils and wheat. The yield used to be enough for the whole year and they were able to sell the surplus to their neighbours in the village. She remembers that she along with her mother used to collect wood from the forest.

Matlub Jahan was around 13 years of age when she was married to one of her relatives in Balara. She remembers that she was playing with her neighbour's children in the yard when her mother called her home to meet the guests who had come from her husband's family. She barely remembers the scenes of her marriage, except that she was wrapped in a shawl and one of her uncles carried her to Balara. Her husband was the eldest in the family who worked in the army at the time when she was married to him. She began her married life in a two roomed mud house with her husband, parents in law and her two brothers in law. Her father in law worked as a labourer in the village. They did not have any land or other productive assets, yet the household income was sufficient for the small family in the early years of her marriage. Her first child, a daughter, was born after five years. Later, with the gap of three years between each child, she had another daughter and a son.

The financial situation deteriorated when her father in law got sick. She remembers that they did not have any hospital in the village; they delayed his treatment until her husband came home. The family went through many financial shocks because of the transportation and medication costs incurred while taking the head of the family to a hospital in Rawalpindi. When her father in law passed away after a couple of years of sickness, her husband was the only breadwinner for the family.

With the money that her husband used to send from his earnings she would buy lentils and wheat from her neighbours to feed her family. She also used to pay the monthly fee of her two brothers in law who were studying at the time in a high school in another village. Often she would be unable to receive money on time from her husband because her husband's posting was in Peshawar and other distant locations. Vegetable and meat were unaffordable for the family as they had insufficient disposable income.

With the passage of time, her mother in law also became mentally and physically feeble. Matlub Jahan took care of her mother in law and did all the household chores, because was the only woman apart from her mother-in-law in the household. She remembers that it took almost one third of her day to collect water from the well.



Figure 6: Matlub Jahan sharing her life story

In late 1980s her husband retired from the army and their only source of monthly income also ended. With the pension money her husband repaired their house, and admitted his youngest son in a school. Her mother in law passed away, and they had to spend a major amount on her funeral.

After retirement from the army her husband started to work in fields and farms as a tenant. He grew wheat and crops and divided the yield in equal parts with the owner of the land. This way he was able to earn wheat and lentils for household consumption which lasted for half the month. With the monthly pension money, Matlub Jahan was able to ensure her children's education. This was very important for her as she wanted to see them independent and empowered.

One day, Khair-un-Nisa, one of the neighbours came to her house and asked her to attend a neighbourhood meeting. Matlub Jahan was anxious as she had not attended any such meeting before. When she asked Khair-un-Nisa about the purpose of the meeting, she replied saying it was all about new opportunities. Khair-un-Nisa was well-known, because she was the only health worker in the area. Matlub Jahan trusted her words and attended the meeting. This meeting was mediated by a female Social Organiser from NRSP. She felt relaxed and comforted seeing all elderly women from her neighbourhood attending the meeting. Matlub Jahan remembers that she did not know how to talk in gatherings, so she covered her face and listened to what was being said.

In the very first meeting she learnt that the villagers should work together in groups to solve their problems. She remembers the Social Organiser saying the villagers have to take initiatives and NRSP will support them. She agreed to work with her fellow villagers saying, "We should agree with them to make our lives easier if the support organisation is knocking at our doors to help us out." Matlub Jahan convinced other women to tell the men in their families to come to the meetings. Many men prohibited the women in their families from attending the meetings, but few women, who were elderly and vocal, managed to join. Finally, in 1996, she, along with her neighbours, set up a CO.

The newly formed CO continued to have monthly meetings with the staff from NRSP. In these meetings, she learned to get over her fear of public speaking, moderate the meeting, and learn about saving time and money.

Now, she had something interesting to do every day. She says, "I felt very happy to learn something every day. I started socializing with neighbours. I learned to read and write my name from the Adult Education classes." She learned knitting sweaters from her friend in the CO, and soon she was able to knit sweaters for children when she could afford to buy wool.

Even though it helped her personal development to attend the meetings, her household poverty situation remained the same. Her husband worked as a labourer and earned about Rs. 100 on the days he was able to find work; other days he would not be as lucky.

Like other CO members, she used to her household problems in one of the meetings. She took a loan of Rs. 15,000 from NRSP on suggestion of the CO members. She added some amount from the pension money that she had saved, and purchased a buffalo. Her husband would bring feed for the buffalo from where he worked. The buffalo produced milk, and she was able to sell 5-6 litres of milk per day. She saved the money in her CO account and paid back the loan in

instalments within six months. She says, "After paying all the instalments I became confident as now I owned a buffalo as an asset which produced milk for household consumption and I was able to sell the extra produce."

In 2000, she took another loan of the same amount and arranged the marriage of her eldest daughter. She says, "Following the cultural customs, we sold livestock and served elaborate meals to all our relatives and gifted my daughter dowry as assets from the family". She says this would not have been possible without a loan. The loan prevented the family from dipping into their savings.

The third time she took a loan of Rs. 15,000 and purchased 50 chickens from the money. She knew how to keep and feed chickens as she had attended a poultry farming training provided by NRSP. Out of the 50 chicken, 34 survived the bird flu attack. Now, as productive assets, she had a buffalo and 34 chickens. Her family was able to consume eggs and milk at home and sell the surplus in the village, thereby increasing the family income on one hand, and health on the other.

Knowing that her husband sold milk and eggs in the market, other CO members who also owned buffalos wanted him to take their extra produce as well to sell in the market. Every morning her husband collected milk and eggs from the households in neighbourhood and went to the market to sell them. He started to supply domestic milk from his neighbours to the informal traditional market in Islamabad. He earned Rs 200-500 per day. Collection and marketing of milk contributed to double the household income.

With the monthly pension and household production, she was able to send her only son to the university to complete his higher studies. After completion of his studies, her son left for Dubai where he was able to find employment. Now, the family was economically stable as her son earned more in local currency. She arranged his marriage with her brother's daughter, who had completed her intermediate from Rawalpindi. After one year of the marriage she had a grandson.

Overall, she is content with her life and achievements. With the money her son sends from Dubai, she has been able to build a new concrete five room house with a kitchen and washrooms. She says, "I still save my money in CO and I always tell my daughter in law to save as well, for I have seen the times when I had faced income down turns and this savings has saved my family from hunger."

Table 6 : Matlub Jahan Story Timeline

| Year | Major events | Physical conditions | Monthly income (PKR) | Major achievements |
|-----------|--|--|----------------------|---|
| 1950-1959 | Birth | Grew maize, lentils, and wheat in 7-8 kanal land, house made of mud. | Subsistent economy | Hand to mouth living. |
| 1960-1979 | Married | House made of mud, no water supply | 1000-2000 | Almost half of her day light hours were consumed in water collection. |
| 1980-1989 | Gave birth to her children, Income shocks for parents in laws passed away Husband's retirement | Maintained the old house, had no water supply. Her husband started to work as a tenant in others' land. | 1500- 2000 | More responsibilities, admitted her son in school, and family income dented. |
| 1990-2000 | Joined CO Took loan from NRSP | 1 buffalo, 50 chickens Husband worked as a labour. | 1500-3000 | Determined to work hard. Received training on time management skills and saving, sold milk and earned a living. Socialized with people, made friends, learned knitting. |
| 2001-2005 | Got involved in income generating activities | 1 buffalo, 34 hens Her husband worked as a milk supplier to the market, community tube well near house. | 8000-10,000 | Did milk collection and marketing, she was able to pay her son's college fee. The family could consume more nutritious food. |
| 2006-2010 | Her son completed his higher education and got a job in Dubai, arranged marriage for her son. | 6 hens, 1 buffalo, her husband worked as a milk supplier to the market, community tube well near house. | 10,000-15, 000 | Household income more than doubled. |
| 2011-2015 | She has two grandsons Her husband passed away | 5 roomed furnished house including toilets and a kitchen, a fridge, TV, washing machine | 20,000- 30,000 | The family is able to consume more and live very comfortably |

3.1.5 A Promising Youth Entrepreneur: The Story of Hadia Hashmi

Hadia Hashmi, 25, was born in 1990 in Chirah village, 17 km away from Islamabad. She grew up with her two brothers and two sisters in her native village. She was born in Hashmi family, a family that traces its lineage to the tribe of Prophet Muhamamd (PBUH), and is, thus, highly respected in Muslim communities. The family has generally remained powerful in the area. At the time of her birth, her father was a Hawaldar–Non Commissioned Officer in Pakistan Army, while her mother was a house-wife like other traditional women.

Her father had 40-45 Kanal (5.5 Acres almost) agricultural land that was used for cultivating wheat, maize, and peanuts. Her grand-mother took care of farming crops when her father was in army. In 1997, the total income of the family came from cultivating crops and her father's monthly salary (around 7,000 rupees pm). They would earn about Rs. 30,000 from selling peanuts per season. Her mother had kept cattle as well, including a buffalo and a goat, and five hens.



Figure 7: Hadia showing her mosaic art

Hadia was admitted in a government school when she was six years old. One year after Hadia was sent to school, her father retired from the army. He got pension fund amounting to Rs. 300,000, a significant amount in 1997. He bought seven kanal extra land on this money and married off Hadia's two elder sisters. Till this time, Hadia's family had never faced much financial constraints, since the family was able to earn an adequate profit from agriculture as well as from her father's monthly pension. However, when Hadia along with her siblings were growing up, the expenses were also increasing.

Hadia was 18 years old when the concept of social mobilisation was introduced in her village. She attended the CO meetings with her mother, where the Social Organisers gave various striking ideas of how women can also be a part sharing financial burden in the families. She was inspired by the awareness programmes conducted by the mobilisers. She attended the CO meetings on regular basis with her mother. In 2009 she joined the CO as a member. By this time she had completed her matriculation - 10th standard.

The CO was at a distance from her home and thus not many women in her surrounding were allowed by their family members to join the organisation. Also, Hadia was well aware of the fact that this committee is going to open new opportunities for the people in the region. She went to the President of Chirah CO, who was in contact with the Social Organisers, to discuss the idea of creating a new CO where it will be easy for the women of her village in terms of access.

She was successful in creating a CO in her region. However, the next big concern for her was, whether the women will agree to join the CO or not. At first, nobody appeared in the meeting, so she had to go from door to door and convince the male members of the families to let their women join the CO. Since, her family has a reputation and is respected in her village, she had the

privilege to attempt to convince the men and women. “I belong to Hashmi family and we are heard here. I told the male members of the family, look, if I from Hashmi family am allowed to join any such organisation then why your women can't. This is not something that will spoil your women but this is going to be beneficial for you all”, she remembers telling them. “The activities they will teach us help us in sharing the financial burden of the families”. This strategy worked. Gradually, people allowed their female family members to join the CO.

The first basic training Hadia got was on how to run the activities within the CO. She says, “I was passionate about learning how to run an organisation, in addition, I wanted to involve the women of my village in CO activities. She learned how to manage meetings, attendance, and activities. Finally, she formally started her journey with her CO.

Another skill training Hadia received from NRSP was on marble mosaic designing. Around 15 women, including Hadia herself, benefited from the training. She developed expertise in the art, and was soon hired by two organisations within Islamabad to pass her skill to other women. She trained 30 women through Women Community Centre (WWC) and 32 women at the Pakistan Stone Development (PSD) organization. In reward, she was given Rs. 30,000 for two months by WWC, Rs. 40,000 by PSD.

She has got huge profits from this skill so far by working independently. Her passion of earning a livelihood through marble mosaic designing triggered her into initiating production facility of her own. The mosaic arts she comes up with, by combining tiles and mirrors, makes her work fascinating and absorbing. She charges Rs. 5,000 to Rs. 30,000 for the work she produces. On average, she earns around Rs.70, 000 in six months. The money earned from sale of marble mosaics is saved.

Hadia also benefited from an E-Village training program in 2011. Pakistan Social Association (PSA) in collaboration with NRSP initiated this project in various villages in Pakistan, including Chirah. The skill training was provided through the existing setup of LSO. The aim of this training programme was to extend the benefits of Information and Communication Technology and Telecom to the door steps of rural population; especially to empower the women, youth, and farmers of these areas. This was to help them access reliable and quick information on various issues. Hadia, after taking note of the advantages of E-Villages, immediately registered herself for the training. After completing the course she was chosen as a basic computer skills teacher at Falcon Model School in her own village. She has taught almost 75 students in the school. Initially, she was given Rs. 3,500 per month and later it was increased to Rs. 5,000.

Hadia, being an active member of her CO, soon built a reputation as a go-getter and hardworking and



Figure 8: Hadia holding another mosaic art she made

dedicated change agent. Through the Social Organisers she got selected for a job by Benazir Income Support Programme, where she worked for 1.5 years, earning Rs. 4,000 monthly.

Hadia got married, in 2013, at the age of 23 to her maternal aunt's son in Sialkot. This marriage was arranged by her mother in law (maternal aunt) and her parents; Hadia met her husband (first cousin) on her wedding day for the first time. Her husband is working as administrative officer with Emirate Airline in Dubai. Hadia's wedding was pageantry in a traditional way. Her parents gave her dowry worth Rs. 700,000 on her wedding. She felt lucky to have a husband like hers. However, after three months of her wedding, she got to know about her husband's first wife with two kids in Dubai. She was heartbroken and did not find any way to escape from the trauma. She kept crying for weeks, but finally decided to inform her parents about this. She returned to her father's home after staying with her in-laws for six months. She had to resign from her job and role as CO Manager, because she was looking forward a rewarding married life. Little did she know about her cousin!

After returning to her parents' house, an infection developed in her stomach, which she cured through her own savings.

She says, "I am happy that I had my own savings; my parents didn't have to spend money on me. I used that money for my hospitalisation." She at that time was and is the legal wife of her husband; however, he did not spend even a single penny on her. In addition, the dowry she was given by her parents was disappearing from her room. For this reason, she registered a court complaint against her husband for not fulfilling his basic duties, as well as for using her assets without her permission. Her husband visited his family during the summer, and agreed to abide by all the conditions given by the court. However, he has not done anything practically yet.

After she overcame the depression and health issues, she re-joined the CO as a manager this year. She is more dynamic in her approach towards dealing the activities within the CO. She encourages the CO members to discuss their problems in the meetings, especially, the underprivileged members. For instance, there was a woman in her CO who was extremely poor. Her husband, Sharif, was the sole breadwinner of the family. Whatever Sharif earned was barely enough to feed the entire family. Hadia highlighted her problem in the CO and further passed her concern to the Social Organisers in NRSP. Subsequently, the woman was given a loan of Rs. 30,000 by NRSP, which she used to purchase two goats, and started saving the money that was spent for purchasing milk from the market daily.

Hadia is very thoughtful, enthusiastic, and passionate about her work. She aims to benefit other women in her CO. "The Social Organisers have inspired me through their work and advice. I am looking forward for expanding my own mosaic enterprise as I am proficient in that work", she says.

Table 7 : Hadia Hashmi Story Timeline

| Year | Major events | Assets possessed/possesses | Seasonal and Monthly income | Major achievements/problems |
|-----------|---|---|---|---|
| 1990 | Birth to adulthood | 40-45 kanal land, buffalo. | 30,000 seasonally, 15,000 seasonally, and 7000 monthly | She passed her 10th standard by 2009. |
| 2009-2011 | Joined CO, skilled training through NRSP, and was chosen as a trainer | House (parents') | 30,000 and 40,000 in four months | She joined CO, did mosaic design training, and was chosen as a trainer in two stone organisation in Pakistan. |
| 2012 | Started designing mosaic work independently, E-Village training. Joined BISP | House (parents) | 70,000 in six month, job, Rs 3500-5000 monthly, and Rs 4000 from BISP | She started her own stone mosaic designing independently and was able to earn about 70,000 in six months. |
| 2013 | Married | Husband's house, dowry worth Rs 700,000 | 70,000 her own bank balance | She left CO for good, however, her husband was already married, and she went through depression. She returned to her parent's home. |
| 2014 | She was at her parent's house again, she got hospitalized for stomach infection | Her dowry | Rs 10,000-15,000 through her mosaic designing | She rejoined the CO as a manager, started her mosaic work again. |
| 2015 | She has almost recovered from the depression | Her parent's house | 15,000-70,000 from the mosaic designing | She wants to expand her business of mosaic designing. |

3.1.6 Social Mobilisation Becoming an Agent of Change: The Story of Muhammad Zia

Muhammad Zia was born in 1964. As a young boy, he lived in village Nilor which despite being close to Islamabad is a very poor area. He was the eldest child in his family and has four younger brothers and a sister. His village had no roads, gas, clean water, toilets, schools, or health facilities. He left the school as he failed to study and he remembers his father saying, 'he is not competent; he won't do anything'. His father supervised the labourers in a factory.

At the age 13, Zia started to work as a labourer in a neighbouring village where a factory was under construction. He remembers that he saved Rs. 75 from his earnings to fulfil his ultimate wish of opening a Chai cabin [Tea Cabin] near the factory where he worked. He sold chai daily to the labourers. Excluding his expenses he earned a profit of Rs. 10-15 per day. He saved this money and helped his younger brother continue his graduation level studies.

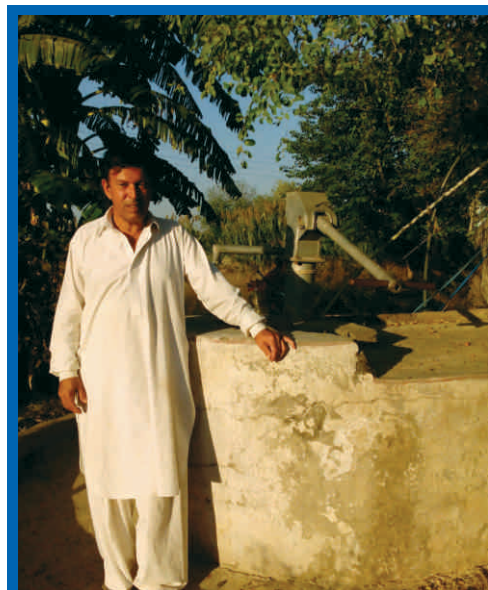


Figure 9 : Muhammad Zia standing beside the well that was constructed with the support of NRSP

“Two things happened when I turned 20”. He continues, “First; the factory's construction completed and the factory's management did not allow me to continue my small Chai business, so I became jobless. Secondly, I got married which added further responsibilities.”

The other event which touched Zia's life bitterly was when he was mistrusted by his father and brothers for not being able to pay his brother's last semester fee. He says, “I lost my income source; I didn't have savings, but my father said I hid money from him.” Moreover, his mother was verbally abusive towards his spouse. She wanted her daughter in law to stay with her parents, so she instigated violence and compelled her to go to back home to her parents. Zia felt depressed, sad and lonely.

Adding to mental stress, he became physically ill too. One night, he felt an ache in his stomach which increased over the night. They did not have a hospital in the village, so he suffered the whole night. The next day, a group of neighbours along with his father took him on a charpai [a four-legged wooden bed] to a hospital in Rawalpindi. When he opened his eyes, he found himself in an operation theatre where a surgery was performed to remove his appendix.

His recovery was taking more time than usual as there was not enough nutritious food at home. He says, “I had nothing to eat except dry roti.”

In 1986, Muhammad Zia and his wife started living in a small room made of mud and stones, away from Zia's parents. His wife had brought utensils and a bed in her dowry. They had a stove, but did not have kerosene oil to burn. The first child, a baby boy, was born after three years of marriage. Later, with the gap of one year between every child, he had three more children; two daughters and a son.

He still remembers the night when his parents threw him out along with his wife with nothing in hand: "I can remember that day very well. They turned around and said 'we can't help you anymore. Rather they asked me to return their Rs. 2,000 that they had spent on my wedding.'" For months Zia kept searching for labour work in the village. He earned Rs. 50-70 per day when he was lucky enough and found work. One day he went to an electrician whom he knew. Zia asked him to teach him electrician's work. After seeing Zia's desperate situation he agreed to teach him. As the months passed, Zia learned electrician's work and started to work with his teacher.

Working as an electrician's assistant, his financial situation began to improve, yet his family needed more resources to fulfil their basic needs. He was worried about his children's future too. He wanted his children to go to school as he had learned from his life that his sufferings may have been very little, if he had completed his education.

One day Zia attended a meeting that was mediated by a Social Organiser from NRSP. He tried to motivate the villagers to form a CO, where they could collectively find solutions to their problems. "We could participate in this CO by membership and everyone had equal opportunity to participate", he says. Zia was reluctant to join the CO in the beginning, but after observing their operations he was convinced of the CO's transparency and decided to join. Finally, in the year 2000, he along with his neighbours decided to form a CO comprising of 12 women and six men. They appointed a president and a manager, and named the CO as CO Dhok Ashraf (Dhok Ashraf is the name of his neighbourhood/Mohalla).

CO Dhok Ashraf began holding monthly meetings where Social Organisers from NRSP gave support and trainings on keeping records and saving mechanisms. Following this, Zia began to save a portion of his earnings. He says he understood his problems and could prioritize his activities, yet he did not have access to the needed resources to solve his problems. He says, "I knew I could keep assets like cows, buffalos, and hens so to make a living out of it, but I did not have money to buy one of these."

In 2000, he took a loan of Rs. 20,000 from NRSP and utilised this opportunity to fend for his family and provide them with a source of sustenance. With this money he purchased a cow and eight chickens. He sold milk and eggs in the local markets and used the money to buy more productive assets. In this way he was now timely able to pay the instalments of the loans. Also, he was able to save some money in the CO account. His wife used to look after the livestock.

Another major intervention by NRSP which contributed to Zia's financial stability was the construction of a well near his house. He remembers it took him four to five hours a day to collect water for the family. And in rainy seasons the situation worsened because the paths became muddy. The Local Support Organisation and NRSP supported CO Dhok Ashraf in building of the water well.

Being the only bread winner in the family, it was not easy for Zia to fulfil all the basic needs, like food, clothes and education, prior to the formation of CO. He considers the CO as the bridge to change because he got the access to the needed resources through LSO Chirah.

"This loan to invest on productive assets has proved highly successful in the village," he says. "Many villagers in this Community Organisation have used the loan to buy cows, buffalos, goats, hens and sewing machines and have improved their living standards."

He was able to send his children to school. He says, "I am strict towards my children's education. I wish my father had encouraged me at least once and gave me moral support; my life would have been different." However, as they went to higher classes, it was difficult for him to fulfil his children's educational fee. NRSP linked his two daughters to 2050 Scholarship Programme. The scholarship covered their transportation to school, stationery and monthly tuition fee for seven years, till they completed their Bachelor of Science (BSc) degree requirements. He proudly says, "Now my children are my assets too. My elder son works in Ibex, two daughters are teachers in the school nearby; and they give tuition to the children in neighbourhood."

Now, Zia has built two concrete rooms and a washroom. He also owns a plot of land, three cows and a buffalo. His children are also contributing to their family income. Recently, with the link provided by NRSP, NARC has given him 20 Olive trees. He is thinking of planting the trees at the edges of his plot and growing vegetables in the middle. Overall, his living standards have improved massively.

Table 8: Muhammad Zia Story Timeline

| Year | Major events | Physical conditions | Monthly income (PKR) | Major achievements |
|-------------|---|---|----------------------|--|
| 1964 | Birth | 4 kanal baren land. 3 muddy rooms, no water supply at home | NA | Hand to mouth living. |
| 1980 | Left school and started to work as a labourer, a chai cabin | 4 kanal baren land 3 muddy rooms, no water supply at home | 400-600 | No skills learnt |
| 1984 – 1985 | Got married Lost his Chai Cabin | 4 kanal baren land 3 muddy rooms, no water supply at home | | More responsibilities but no addition in income. |
| 1986 | Separation from his parents, Started to work as a laborer, | A single muddy room, a stove, a bed | 400-700 | Learnt electrician's work. |
| 1987-1999 | Had four children Worked as an electrician whenever he got work | A single room, utensils and other kitchen stuff. | 400-1000 | More at home to consume, economic vulnerability increased. |
| 2000-2004 | Membership in CO Received CIF Learned to save money Meanwhile he continued his electricians work | A single room, utensils and other kitchen stuff, 1 cow, 8 chicken | 4000-5000 | Worked as electrician, his wife looked after the cows and hens. Did maintenance of the room, Consumed nutritious food: milk and eggs, sold the surplus milk and eggs, started to save.Sent his children to school. |
| 2005-2010 | Sold the calf, received CIF, Built well nearby his house which saved his time with the help of CO, NRSP linked his two daughters to 2050 Scholarship Programme, daughters started to give tuition. he continued his electricians work; received land in inheritance | 2 cows, 8 goats, a maintained room, Started to build 2 concrete rooms, 1 kanaal plot of land, well in his land. | 5000-8000 | Increased his income, Saved money, bought more productive assets like goats, his children completed higher education, started to participate in income generation. |

| | | | | |
|-----------|---|--|---------------|---|
| 2011-2015 | Sold goats, his cow gave an offspring, did kitchen gardening, The eldest son started his job in IBEX, His two daughters taught in the primary school in the village, can save more in CO account. | 1 buffalo, 3 cows, built 3 rooms and a toilet, 2 4 hens, a sewing machine. | 20,000-25,000 | Overall, his financial human, physical, and social capital has increased; as such, his socio-economic conditions have improved. |
|-----------|---|--|---------------|---|

3.1.7 Fulfilling Dreams through Social Mobilisation: The Story of Nasim Akhter

Nasim Akhter was born in Burma (now known as Myanmar) before separation of Indian sub-continent. She was the fifth child among three brothers and five sisters. Due to her father's job with the Police Force, her family lived in Burma where she was born. Later, when her brother was killed in a massacre, her father decided to move his family to Wah, Rawalpindi (now in Pakistan). Her father was deeply moved by the cowardly actions of his son's murderers; he left the job and stayed at home for a couple of years. As productive assets the family had two milk-producing buffalos. Her mother sold the surplus milk produce and made a living out of it. Later, her father started to work in Wah Factory that provided housing facility to its employees. The house was big, facilitated with electricity, natural gas and water supply. She completed her middle school and learned knitting sweaters from her mother.



Figure 10: Nasim Akhter in front of her house

Nasim Akhter was 21 years old when her father decided to get her married to her cousin, who at that time worked as a driver for a villager in Chirah Khas, a village in Islamabad. She started her married life in a joint family with her brother in law and the extended family. Later, her parents also moved to Chirah Khas after her father's retirement. Her father-in-law and mother-in-law had passed away before her marriage. Her husband lived with his brother's family who had also arranged his wedding. As physical assets, the family owned a two roomed mud house, and a buffalo. She did not know about her spouse's income because her sister in law took the responsibility of the household economy.

Her husband got separated from his brothers when the first child, a baby girl, was born after one year of her marriage. She had two more children, a son and a daughter, with the gap of two years between each child. Later, her unborn baby died after falling down while collecting water from a well far away from their house. She started her family life in a single-room mud house that her husband had inherited from his father. The roof of the house was made up of wood; it was very weak and about to collapse. Therefore, she used to go to her brother's place to sleep at night. She remembers the terrible rainy days when she would be terrified by the thought of the roof collapsing on them. As assets, Nasim Akhter had a sewing machine, a sofa, and a double bed gifted by her parents at the time of marriage as part of dowry.

Nasim Akhter asserts that her brothers and mother were very supportive in her difficult times. She asked her brothers, whose economic conditions were sound, to help her build a concrete room. Her brothers also observed that her vulnerability increased mainly in rainy seasons; therefore, they did the maintenance of the existing room. Her dilemma increased with every passing day as her children needed more resources but there was no any additional income. She wished to see her children empowered; she wanted them to get education. But, her husband's salary was insufficient, and often they ended up with empty pockets in the middle of the months. Her

brothers provided food and school fee to her children whenever she was broke. Due to lack of natural gas connection the land in Chirah Khas was cheap and was barren; her brothers helped her purchase a plot of land to construct a new house.

One day, Shagufta, who was the president of a CO, visited her house and asked Nasim Akhter to join the Community Organisation, where she will be able learn to make pickles. Nasim Akhter went to the pickle making training where other females were also present. She learned making pickles but felt reluctant to become a member of the CO because neighbours made rumours about women who got involved in the CO. She remembers hearing gossips of her neighbours about Shagufta. They would ask, in hushed voices, "Don't know where this lady roams around the whole day; she leaves house in the morning and returns late in the evenings."

On sharing people's comments, Shagufta took Nasim Akhter to one meeting of the Local Support Organisation which was mediated by Social Organisers from NRSP. She says, "I got motivation from the people. The meeting was all about learning new things and utilising the existing skills productively." On the way home from the meeting, she discussed her skills, telling Shagufta that she knew sewing clothes and showed her willingness to become a part of the CO.

She started to go to the monthly meetings in 2008. She said that they discussed problems in these meetings and learnt about saving money and time management. Nasim Akhter says proudly, "This humble but powerful meeting changed my way of thinking." She attended the monthly meetings where her sewing skills were advertised and people started to give her dresses to stitch for them. She started to earn from her productive asset, the sewing machine that was kept locked for years.

In addition to stitching clothes, NRSP trained the CO on poultry farming. She learnt how to keep and feed chicken in the year 2012. However, she did not have enough money to buy chicken to start poultry farming at house. In this backdrop she applied for and received Community Investment Fund (CIF) loan of Rs. 15,000 from the VO and bought 12 hens and their feed. She sold eggs in the village for Rs. 10 per egg and earned approximately Rs. 3,000 per month.

Meanwhile, her husband got employed as clerk at a bus station in Nilor, and earned approximately Rs. 500 per day. His earnings varied depending on the number of buses passing through the station; he received Rs. 50 from each bus.

In 2013, she paid all instalments of the CIF loan that she had received in the previous year, and obtained the same amount of loan again to purchase two goats. She looked after the goats and made additional income by selling the milk. She says, "I sold the milk and saved Rs. 3,000 per month in the CO account." As her family got older and bigger they needed more space to live; therefore, she decided to reconstruct her new house on the land gifted by her mother. Nasim Akhter was able to build two rooms and a washroom with her husband's earnings and her own savings. Here, she had easy access to drinkable water which saved her productive time too.

Once the money was spent on construction of her two roomed house, she felt helpless when she did not have money to pay for her son's admission in the Degree College. She sold one of her productive assets, a goat and a goatling, and got the required cash to get her son admitted in the college. Now, her son is able to pursue his higher education. She is optimistic that her son will contribute to altering their situation by supporting the family further.

Table 9: Nasim Akhtar Story Timeline

| Year | Major events | Physical conditions | Monthly income (PKR) | Major achievements |
|------------|--|--|--|---|
| 1969 | Birth and adulthood | Five roomed house, a buffalo, had gas, water and electricity connection. | NA | She completed her middle school(grade 8); learned stitching and knitting. |
| 1985 | Married | Two roomed muddy house, 1 buffalo, 1 sewing machine, no water supply | [As the household economy was managed by her sister in law, she never asked about income.] | Did household chores, socialized with neighbours. |
| 1986 | Gave birth to her first child | Two roomed muddy house, 1 buffalo, 1 sewing machine and no water supply. | NA | Helped her sister in law in household chores, socialized with neighbours. |
| 1987 -1999 | Her husband got separated from his brothers. Two more children | A single muddy room, 1 sewing machine, a bed, and no access to water. | 1500-2000 | Did all the household chores. Collected water and wood for household consumption |
| 2000-2004 | Brothers' support | A well maintained room, 1 sewing machine, a bed, no access to water, and a plot of land. | 2000-2500 | Insufficient place to live and food to eat. More responsibilities Admitted her children in school. |
| 2005-2008 | Joined CO | A furnished room, 1 sewing machine, a bed, no access to water, and a plot of land. | 3000 - 3500 | Started home based income generating activities, stitched clothes for the villagers. Received training about time management skills and saving. |
| 2009- 2012 | Received CIF, Her husband started to work as a clerk at the bus station in Nilor | 12 hens, a furnished room, 1 sewing machine, three bed and a kitchen garden in the plot of land. | 5000 - 8000 | stitched clothes for the villagers, sold eggs, Saved more money, started to construct two more rooms. |
| 2013 | Received CIF | 2 goats, 10 hens, a furnished room, 1 sewing machine, three bed, a kitchen garden in the plot of land. | 8000-10,000 | Sold milk and eggs, saved money. |
| 2014-2015 | Spent all the savings on construction of house, Sold her two goats, More buses at the Nilor Bus station. | 2 roomed concrete house, a store and a toilet, access to fresh water, 1 sewing machine. | 10,000-12,000 | Admitted her son in Degree College, completed her house construction, optimistic about her future. |

3.1.8 Setting New Social Trends: Asya Bibi's Contribution to her Village

Asya Bibi, 43, was born in 1972 in Karachi. She originally belonged to Kotli Sathian, Azad Kashmir. She grew up with her five sisters and two brothers. Her father was in the Pakistan Navy, so her whole family shifted to Karachi, where the naval bases are located. The house was provided by the Navy. Her father's salary at that time was Rs. 10,000 which was enough to fulfil the family's needs. She recalls her time in Karachi, "I had a happy time with my family in Karachi, we enjoyed every facility there. I had a dream of acquiring an education." However, the family's good fortune faded when they returned to their native village. At that time, Asya was only eight years old. Her younger siblings were born in the native village.

After returning to her native village, Asya was studying in a primary school while her elder sisters were in middle school. Her grandfather was very strict regarding women's education and empowerment and he did not allow them to go to school.

There was a boys' college on the road leading to the girls' high school. This was a 'good enough reason' to discontinue Asya and her sisters' education. Or, so the patriarchs thought! Nevertheless, after her grandfather passed away, the rest of her siblings were able to complete their matriculation and intermediate level education.

Asya and her two sisters could not continue their education but they learnt tailoring through the Pakistan Army's vocational programme. The vocational trainings were designed to promote skilled activities among the uneducated female members of the retired soldiers' families. .

When Asya turned 20, in 1992, her marriage was arranged with her cousin who was a driver in the army. His monthly salary was Rs. 4,000-5,000 at that time. Her husband was the eldest son of his parents and he had six younger brothers. Additionally, Asya's father-in-law was in the army as well so that meant two people from the house had responsibility of taking care of the household financially. After one year of her marriage, in 1993, Asya gave birth to a son. After a gap of one year and one month, her eldest daughter was born, following a gap of three years for the other four daughters. Now, Asya has five daughters and one son.

Asya started living in an average sized house compared to her father's house. Her husband owned four to five kanals of land. She used that land for cultivating vegetables, wheat, and maize. This helped her husband save the money that was used for buying food items from the market. Within a few years of Asya's marriage, her father-in-law retired from the army. His severance package consisted of around Rs 300,000 at that time. He established a shop with the pension he was given after retirement in order to keep a stable source of income for the family.

Asya's house was located near a mountainous region. On an unfortunate day, a landslide destroyed their entire property including their house. They had nothing left behind with which to



Figure 11: Asya stitching clothes at her home

rebuild their house. Her husband had to think about some alternative options to provide for his family. One of Asya's relative was settled in Pind Mistran, a neighbouring village, so she suggested to her husband to buy land there. Asya's husband, honouring her suggestion, bought a piece of land in Pind Mistran, a village located 15 km away from Islamabad. The reason for choosing this place was the low price of the land; in the early 1990s the cost of land was not that high. Also, being close to Islamabad meant the family had access to various facilities. Her husband at that time had retired from army; he was given around Rs 400,000 with which he bought the land in Pind Mistran. In 2003, the family shifted to the village.

In the beginning, the family had to face various hardships, such as housing, lack of social capital, and the children's education. She says, "The natives of this village didn't accept us, they always warned us to leave the village. They don't like outsiders coming here. They always fought with one another on minor issues. There wasn't any kind of education and health facilities here." Instead of leaving the village, Asya decided to stay there and change the lives of its inhabitants.

Since immediate accommodation was needed by the family, Asya's husband borrowed money from her father for building a house. At first, two rooms were built, and later the entire house was constructed gradually. In addition, they needed to have a stable source of income.

Her situation was going downhill and it was worsened by the fact that her new village was extremely poor as well. The people were not united; they would start arguing on minor issues. In addition to this, there was no proper infrastructure for them in the village. Because of all this, Asya became worried about her children's future.

At that time, an organisation named Community Uplift Programme (CUP), a non-profit development organisation, was working in the village. She joined the organisation with the hope that she will be able to share the financial burden of the family. She was able to learn how it worked. However, she could not acquire benefits from the organisation because the organisation could not survive for long.

She was familiar with the Community Organisation in her native village. However, there was no such opportunity for her in the new village. She took Ms. Shaista's (Social Organiser from NRSP) mobile number from her sister so she could discuss creating a new CO in her village. She was asked to visit the NRSP office in Alipur. She went to the office and discussed the situation in her village with them. She told them how desperately this village needed a CO. The Social Organiser asked her to bring around 15 women together, so that they can formally create a new CO. Bringing 15 women together was not an easy task for her because the people in the village were reluctant to listen to her because of her status as an outsider. However, over time she was successful in convincing them and shared how the people of her village had become prosperous from the income generating activities they have got involved in after joining the COs. The Social Organiser visited them in Asya's house. She discussed the idea of social mobilisation and how the CO works. In this way, the CO was formally launched.

The CO became a blessing for her as well as for the women in her village. For her, it was a way to increase her social capital. As she did not know many people in the village, she started becoming friends with the people of the village. The CO came up with both productive and non-productive trainings for the members which helped the other women in the village as well. The trainings not

only helped them in sharing the financial burden of the family, but it also brought about awareness regarding political and social rights. Before the CO, the women did not have their national identity cards, neither were they aware of the importance and need of this card. The Social Organisers introduced them to the idea of political rights as well as the importance of having a national identity card.

After joining the CO, Asya took her first loan from NRSP of Rs. 20,000. She bought a sewing machine from this money. She wanted to utilise her stitching skills that she learned from the Army Vocational Centre before her marriage. She started sewing clothes for her neighbours. The CO members would come to her home for the monthly meetings and see how well she was doing in making new and intricate designs. Her designs were admired by everyone. In light to this, she started getting orders from the village women. In the beginning she charged Rs. 150 for casual clothes and Rs. 350 for dresses with intricate designing. She was able to return the instalments in a year and applied for the second loan. Now she charges Rs. 350 for casual clothes and Rs. 500 for suits with designing, which has increased her income and also savings.

She took another loan from NRSP and bought a goat with that money. Owning a goat further helped her in saving the money she was using for buying milk on a daily basis. By this time, she had started saving in the CO as well. She says, "NRSP has taught us how to save and help others through CO." The goat gave birth and after a year, Asya sold that offspring for around Rs. 15,000. After returning the second loan, she received the third loan of Rs. 20,000. She used this money for her daughter's admission fee. Two of her daughters are now studying in Sultana Foundation School, one is studying in Islamabad Model School for Girls, and the third one is too young to go to school right now.

The members of the CO are not only ones benefitting as the CO also focuses on the collective interest of the village. For instance, the village did not have any specific graveyard; Asya along with the CO members used the CO saving for buying one kanal land for the graveyard. They have already paid 50% of the instalment to the owner of the land and are saving for the rest. In this way, they are resolving the issues the whole village is facing. Another example is that the CO members started helping the underprivileged women. For example, a poor woman was unable to marry off her daughter because of lack of dowry. The CO collected dowry from all the members and helped that woman.

In addition, Asya benefitted from the trainings organized by NRSP. She attended a training on poultry farming during the vocational training by NRSP. She then kept 5 hens. The hens benefitted her in various ways. For instance, she would sometimes sell the eggs or use the eggs at home for her kids. She says, "During the winter I sold one egg for Rs. 10 and in the summer it was Rs. 5." By this time, Asya was well aware of the importance of possessing various skills. She always advised the women of her CO to not let any chance slip from their hands regarding any trainings or skill development opportunities.

Her husband moved to Karachi with Asya's brother and worked in a poultry farm. From 2004-2009, he was given Rs. 15,000 monthly, however, now it has increased to Rs. 25,000 monthly as the business is running well there.

It took almost 15 years for the completion of Asya's house. She says, "It has been two years since I paid off all my loans. I am now saving for my children's education. I want them to complete their education." She knows the importance of education and wishes that she too was educated. As she has been elected as the president of her CO, she sometimes faces issues in recording the CO details; she has to either take help from her daughters or from someone else.

Asya is thankful to NRSP for being a ray of hope in her life. She says, "NRSP has given us many things. We cannot identify and prioritise our needs, and then reach out to other organisations for getting support. Our CO members are bubbling with ideas now, they want more tailoring skill training and a link road to our village."

Table 10: Asya Bibi Story Timeline

| Year | Major events | Assets she possessed/possesses | Monthly income | Major achievements/problems |
|-----------|---|--|--|--|
| 1972 | Birth to childhood | House, sewing machine, 4-5 kanal land | 10,000 (father's salary) | She passed primary school |
| 1980 | Moved to Kotli Sathian | A house, 4-5 kanal land | Pension | When her father retired from Navy, her family returned to her native village. She was eight years old at that time. |
| 1980-1990 | She was not allowed to continue with her education, she joined army vocational training and learned tailoring. | A house, a cow, a sewing machine | 1000-1500 from saving | She joined army vocational training program and learned tailoring. |
| 1992 | Married | A house, sewing machine and 4-5 kanal land | Rs 5000 | She was married to her cousin, he was a driver in the army while having a salary of Rs 5000. |
| 1990-2000 | Her son was born, her property was destroyed due to land sliding. | She didn't have anything. | Rs 5000 | She was left with nothing after the landslide. |
| 2000-2005 | Her husband retired from army; he bought few kanals land in Pind Mistry, The family shifted to the new village. | 1 kanal land and two rooms house | Rs 300,0000-400,000 from pension | Her husband retired from army, he bought around Rs 400,000, this money was used for buying a land. |
| 2005-2010 | Asya's father helped them in building the house. | The construction of the house was started. | Rs 15,000 | Her husband joined Asya's brother in poultry farming in Karachi. He was given Rs 15,000 a monthly salary. |
| 2010-2012 | Joined the CO and took loan | A sewing machine and a house. | Rs 15,000 monthly Rs 2,000 from stitching clothes | She asked the Social Organisers to bring CO in the village. Took loan of Rs 20,000 with which she bought a sewing machine for herself. |

| | | | | |
|-----------|---|--------------------------|--------|---|
| 2012-2015 | She became the president of her CO. She returned all the loans she took from CO and her father. | A goat, hens and a house | 28,000 | She started earning more from her stitching; she bought a goat that was useful for her in saving and selling. Her husband started earning more. |
|-----------|---|--------------------------|--------|---|

3.1.9 Making it Happen in your Lifetime: Asiya Bibi's Story of Continuous Struggle

Asiya Bibi was born in Jogiya, a village in Islamabad, in 1975. She was the youngest child of her parents and the only girl in the family. She completed her primary education from the only school in the village. Since there were no middle or high schools in the village, she could not continue her studies further. Furthermore, as it was a matter of custom; girls did not go to other villages to study. Therefore, her parents did not allow her to go to the neighbouring village to continue her studies. Asiya learned stitching clothes from her mother, who was a housewife.

In 1994, Asiya got married to a man who worked as a labourer in her village. It was a tradition of the village that girls got married to relatives or to men within the village who they knew well. Asiya's brothers knew the man well and, thus, the marriage was agreed upon and arranged. Asiya's parents made her husband promise that he will live in Jogiya, so that their daughter could live near them.



Figure 12: Asiya Bibi stitching clothes at home

She started her married life in her uncle's mud house. This house was given to the couple to live in until they could find a new residence for themselves. Asiya Bibi and her husband were unable to build a house for themselves and ended up living in her uncle's house for eight years.

Asiya Bibi gave birth to her first daughter at home because there was no hospital in the village. With a gap of two years in between every child, she had four children; three daughters and a son. She moved to the single room with their four children, ages 10, 8, 6, and 4. They did not have enough space as there was only one room which was used for cooking as well.

It was much easier in the beginning to fulfil their household needs as they had a young family. However, the situation worsened once the children started growing up. They needed more space, resources for food, clothing and education. Meanwhile, her uncle wanted them to leave the house, because they had lived there for long time without paying any rent. "It was very difficult to see my husband struggle every morning to find a work to do and it was hard knowing the uncertainty about what would happen to us next," she says. Seeing this situation, Asiya's brother gave her a room to live in his house.

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

Against the odds and trying time spent living in her brother's house, she survived. Harsh conditions were forced upon her children; they were not allowed to play to maintain silence in the house. Whenever guests of Asiya's brother came over, her family had to lock themselves in their

room.

In the summer of 2005, Mr. Tariq, a Social Organiser from NRSP, came to the village and asked the villagers to organise themselves and participate in the existing CO for a good cause. The meeting was held in a common space, under the shade of a tree. Almost all households in the village attended the first meeting. It was around this time that Asiya Bibi joined the Community Organisation. "I was thankful to the organisation for reviving my motivation to stand on my own feet," she says. She attended the CO's monthly meetings where everyone shared their problems and found solutions.

Listening to the Social Organiser, she decided to use her stitching skills to make a living. She took a loan of Rs. 10,000 from the Community Organisation and bought a sewing machine in late 2005. She began stitching clothes for the people in the village. She charged Rs. 200 for a simple *Shalwar Kameez* in the beginning.

Furthermore, she attended the stitching trainings provided by NRSP, and learned to stitch trendy dresses as well. Soon after, she decided to charge Rs. 300 for the fashionable clothes and Rs. 200 for simple *Shalwar Kameez*. She was soon able to save money and return the loan in instalments. Eventually, she became so experienced in stitching that she started to work with a school uniform manufacturing factory. Now she is able to earn Rs. 6,000 a month.

Determined to make a better life for her children, she engaged in many other income generating activities as well. She attended a poultry farming training facilitated by an intervention of NRSP. She was given guidelines on how to keep and feed chickens. Additionally, she was given five chickens and five kilograms of feed free of cost, so she could get a head start and use the productive assets to improve her living standards. She also attended a workshop on growing vegetables and was able to use land given to her by her brothers to raise chickens and grown vegetables. She had enough left over to sell in the village which increased her income by 30%. She was able to use this income to pay her children's school fees.

There is also an alternate method of saving employed in most rural villages known as 'Committee'. This model entails contribution of Rs. 1000 by each member. The cumulative amount is then given to one of the committee members every member,, either through a toss, or by mutual consensus on the basis of needs. In this activity every member gets the whole amount once in a year. Asiya Bibi participated in this 'committee'. When she got the amount from the CO during her turn, she decided to purchase material to build her own house in the 4-*Marla* land gifted by her brothers during her marriage. She was able to start building her house in 2009.

As time went on, she was able to save more money. Her husband and her brothers did the labour work for construction of the house. It took six years to build two rooms, and a kitchen and a bathroom. She was also able to furnish both rooms and hopes to finish construction by next year. Today, Asiya Bibi lives in her own house. She has brought another sewing machine which is efficient and works on electricity. She stitches clothes at home and in the factory as well. Her 18-year old daughter, who studies in grade 11, has also learned stitching clothes and sometimes helps her mother in her work. She also works as a home tutor for school going children in the neighbourhood. The second and third daughters, 16 and 14 years old, are now studying in grade 8 and 6, respectively. Her 12 year old son is studying in grade four. Apart from the technical skills, she has also built social and financial skills.

Once a quiet and shy person, Asiya Bibi is now the president of her Community Organisation and represents it in Village Organisation meetings. She is confident, outgoing and is determined to free her family from the circle of poverty and improve their standard of living. She is thankful to NRSP for giving her the tools and skills, and enabling her to make improvements in her personal and family life.

She says, “Without getting organised, accessing capital and improving our skills we could not improve our lives and livelihoods. NRSP taught us this and we are most grateful to them.”



Figure 13: Asiya with her daughters in front of her new house

Table 11: Asiya Bibi Story Timeline

| Year | Major events | Physical conditions | Monthly income (PKR) | Major achievements |
|-----------|--|--|-----------------------------------|--|
| 1975 | Birth and adulthood | 2 cows, 2 roomed mud house with a kitchen and a washroom, a sewing machine, and a washing machine. | Doesn't know about monthly income | She completed her primary school; learned stitching and knitting |
| 1995 | Married | Char pai [abed], 4 marla barren lands, and that was far away from main road. | 400-500 | Stayed at home; her major activities included: cooking, cleaning and gossiping with neighbors. |
| 2004-2005 | Joined CO; Took 10,000 PKR loan from the VO and purchased a sewing machine, got trainings about kitchen gardening. | Char pai [abed], 4 marla agricultural lands, and a sewing machine. | 1500-2500 | Grew vegetables in the land, stitched villager's cloths at home. Sent children to schools Received training about time management and saving, became confident, and determined to struggle more to make living. |
| 2006-2008 | Attended poultry farming trainings, Hens were given in free by NRSP, grew vegetables. LSO linked her to work in a uniform stitching factory. | 4 marla agricultural land, a sewing machine, 7 hens, and 2 goats | 9000- 12,000 | Sold eggs, and vegetables, stitched clothes at home and went to the factory, increased her earnings, saved money, couldn't give time to her children |
| 2009 | Started to build her house, bought another sewing machines that worked on electricity, children helped her at home. | 2 goats, 2 sewing, machines-one with electric motor, and 3 goats. | 10,000- 13,000 | Her income increased, her husband and brothers worked as labors to construct house, Grew ample of vegetables to consume at home |
| 2013-2015 | Shifted to her own house, earns money from the factory and home based stitching. | 4 roomed concrete house including toilet and a kitchen, 2 sewing machines, and 2 marla land. | 13,000-15,000 | Her daughter gives tuitions to the neighbor children, |

3.1.10 Rising against all Odds: A Single Mother's Journey to Autonomy

Ghazala Bibi is 33 years old and was born in the village Chatkhaan which is 12 km away from Islamabad. She is sixth child out of eleven of her parents. She grew up in a very comfortable environment with the rest of her close-knit family. Her father was a landlord, and her mother a home-maker. Her father's house, where she lived for the first 18 years of her life, was a mansion. Her father owned around 300-400 kanals of land, two buffaloes, a cow, calf, and three goats. Ghazala's mother would take care of the cattle while her father would look after his lands.

At that time, her father would earn more than Rs. 100,000 from his lands every season through cultivation. He grew wheat and maize and sold them out in the market at handsome profits. Besides being a landlord, her father also owned a truck agency. From this business he was able to make another Rs. 50,000-60,000 per month.

Ghazala was able to enjoy all the luxuries and comforts of life before she got married. There were workers present all the time to attend to the daily chores at her father's home. She recalls the sweet memories she had with her siblings and the facilities she had at her parents' home. Her family pampered Ghazala and her sisters with luxuries but had some strict norms regarding women's freedom. Women of the house were not allowed to participate in decision making in the household.

Ghazala was allowed to attend school until 8th grade, after which familial constraints ordered that she stay home. Her family believed that girls do not need to be educated as they do not need to support a family. Furthermore, her family believed that men who allow the female members of their families to pursue an education either have financial constraints or they do not care about the honour of their families. For this reason, Ghazala could not complete her education.

One of the other norms Ghazala's family followed was that they did not arrange marriages outside the family. When she turned 18, in 1999, her marriage was arranged with her maternal aunt's son in Ballara. Ballara is around 11 km away from Ghazala's home village. She was given plenty of dowry on her wedding which included a refrigerator, a washing machine, an iron, jewellery, a sewing machine, and furniture. The house that Ghazala moved into after her marriage was made of mud. Her husband had 4-5 kanals of land where the family cultivated maize and wheat. These crops were primarily for sale, but instead often were used at home for the family and cattle.

Her husband was the third son of his parents with three brothers and two sisters. Her brothers-in-law and sisters-in-law were already married and had children. They were living separately. Ghazala was living with her husband, her parents-in-law and youngest brother-in-law.

Her husband was working as a labourer at a factory in Nilor. In the factory he was given a monthly salary of Rs. 5,000. After two years, he left this job and started working on his own. He believed that he would be able to earn more while working as an independent labourer. However, there were days when he would not be able to find any work at all. The money he was able to earn was enough to fulfil the needs at home; however, Ghazala was no more living a luxurious life like before. Her husband gave her pocket money on a regular basis and she would save.

Ghazala was aware of how COs in the village play an important role in changing people's lives through granting small loans and giving them trainings. After three months of marriage, she

joined a CO in her new village. Luckily, her husband did not have any sort of restrictions on her against joining the CO.

After joining the CO, she obtained a loan of Rs 25,000 from NRSP to buy a buffalo in 2000. Like other people in the village, Ghazala dabbled into dairy farming as a source of steady income with the first loan. Ever since then, she has been engaging in various income generating activities. She saved the money that she earned from selling her buffalo's milk. After the buffalo's offspring grew up, she sold it for Rs. 45,000.

In 2000, she started the foundation of her house with the money she had saved over the months. Additionally, her husband also contributed in the house. A daughter was born to her in the same year, which only encouraged her to work harder for her daughter's secure future. She was continuously on a quest for self-development and improvement; she would constantly think about various ways of expanding her dairy farming business.

She was able to return the instalments of the first loan in one year through her savings. She applied for and received another loan of Rs. 25,000 from NRSP after two years. She bought a cow from this money. She was able to sell more milk now and thus increased her savings.

In the third year of her marriage, she gave birth to another daughter, followed by the birth of a son two years later. Keeping in mind her growing young family, she took out another loan of Rs 10,000 from the Community Investment Fund (CIF) of VO. She bought a goat with this money. In this way, she had increased her livestock numbers; she had a buffalo, a cow, three goats, and seven hens. She would sell milk, eggs, and goats for earning additional profit. She sold three of her goats for Rs. 20,000 each. This helped her in investing in the construction of her house and soon she was able to construct two rooms of her house.

One unfortunate day, after nine years of marriage, her husband had a heart attack after returning home from work. He was rushed to the hospital; however, he did not survive. Her entire world turned dark because her husband was a big support for her in encouraging her to participate in income generating activities. She could not imagine her life without him. She was just 28 years old at that time and was burdened with the thought of an uncertain future.

She was severely depressed in the first year after her husband's death. Her brothers came to her house and helped her out as she was not able to work with her cattle neither take care of her children. Her brothers and sisters stayed at her place and assisted her both financially and psychologically for four months. Every time she would feel helpless, she would call her siblings. As time passed, she realized, she could not remain dependent on her siblings throughout her life. She had to do something on her own in order to financially and emotionally support her children and herself.

She sold all her cattle after one year of her husband's death for Rs. 120,000 since she was unable to invest the time and energy required to look after the cattle and her children. She used this money for completing the construction on her house and saved the rest for her children's education. Her daughters were studying in 'Islamabad Model School' for girls, while her son was attending the 'Green Hills School', Chirah. Islamabad Model School for Girls is a government school, so, the fee is comparably low.

She did not want to rely on anyone for basic needs and began to explore means of generating

income. She began tailoring and stitching. In the CO meeting, she heard about the 'Sultana Foundation' near her village which conducted vocational skills training for women in the tailoring program. She joined the course which ran for three months. She learned fashion designing and stitching casual and party dresses for young girls and women.

She started stitching clothes for her neighbours and gradually, her talent was recognised in her CO and VO as well. She earned from Rs. 300 to Rs. 1,500 from each dress she stitched. She started making a considerable profit from stitching clothes. She started getting orders on a daily basis. She would stitch three to four dresses per day and earn around Rs. 1,500-2,000 on a daily basis. She says, "I started stitching at 7:00 am in the morning till 12:00 am at night. It is because I want to fulfil all the wishes of my children. I don't want them to feel the absence of their father."

She realized the importance of acquiring an education and how it benefits people in improving their standard of living. She often thought had she been educated, she would not have faced this many problems in earning a living for her family. For this reason, she wanted her children attend school and go to college. Her elder daughter is currently studying in 8th grade, the younger daughter is studying in 5th grade, and her son is in primary school.

The money she earned from stitching clothes was enough for her children's education, their clothing, food, and other basic needs. However, she was unable able to save an adequate amount for future. She thought of opening a sewing training centre for the village girls; this would help Ghazala to earn money as well as pass her skill to other women. She obtained loans thrice from VO CIF for buying sewing machines. Every time she received a loan, she bought one sewing machine from it. Through this, she had managed to buy seven sewing machines both from the CIF loans and her own savings. She opened a sewing centre at her home and invited the village elders for the inauguration.

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

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

After her husband passed away, she managed to complete the construction of her house, built a room for the sewing centre, and built a kitchen as well. Now, the house comprises of four rooms, one kitchen, a veranda, a lawn, and is fully furnished. She says, "I thank Allah because everything that I have worked for, all the sacrifices I have made has been paid off. I want a secure future for my children. She added, I am currently playing the role of both the parents for my children. My daughters are aware that their father is no more in this world. However, my son sometimes asks me, why my father doesn't come to school on my parents day?"

Ghazala is a very hard working member of her CO, which she is now the manager. She has a vision of educating her children against all odds. She is grateful to NRSP for being an agent of change in her life. She says, "I don't know how my life would have been if NRSP was not there." She is looking forward to the opportunities that NRSP will offer her CO in the future and hopes to actively participate in all future skill trainings and workshops.

Note: Ghazala did not like to be photographed.

Table 12: Ghazala Bibi Story Timeline

| Year | Major events | Assets she possessed/possesses | Monthly income | Major achievements/problems |
|-----------|---|--|--|---|
| 1982 | Birth to adulthood | 400 Kanal land, buffalo, sewing machine, mansion. | 100,000-200,000 | She passed her 8 th standard when she was 17. |
| 1999 | Married | An old house comprised of three rooms, her husband owned a buffalo, a sewing machine and some land. | 480 | She joined CO, obtained Rs 25,000 loan from NRSP. She bought a buffalo from this money. |
| 2000 | Her daughter was born | A house, a buffalo, a cow, a sewing machine and land. | 720 | She obtained another loan from NRSP and bought a cow. She started selling more milk. |
| 2000-2003 | Another daughter was born. | A house, buffalo, a cow and a calf, two goats, started the construction of her house, a sewing machine and land. | 1000-1200 (monthly) 45,000 (from buffalo) | She sold the offspring of her buffalo, and initiated the construction of her house. |
| 2003-2007 | Her son was born. | Started construction of his house, buffalo, cow, three goat, and hens, a sewing machine and land. | 1,500 (monthly) 20,000 from selling goats | She started selling milk, eggs, and the off springs of her goats occasionally. |
| 2007-2014 | Her husband died, she sold all her cattle, joined Sultana Foundation for learning tailoring. | The house was complete, she opened a sewing centre and land. | 120,000 from the cattle she sold, earned around Rs. 8000 from stitching clothes, 3,600 from training other girls | She learned stitching from Sultana Foundation and started getting orders for sewing clothes, she also started giving skill training to other girls. |
| 2015 | She has been able to send her children to school, she is earning from her centre, and wants to save money for her children's education. | A house, a sewing center and land. | 13,000-15,000 | She is getting more orders on daily basis. Also, currently, 12 girls are enrolled in her centre for completing their diploma. |

3.1.11 Suraiya Bibi's Story of becoming a Role Model

Suraiya Bibi was born in the early 1970s in Murree, hilly town located at 2 hours' drive from Islamabad, the federal capital. She was the eldest child of her parents. Her father worked as a labourer. She grew up with her four brothers. Suraiya Bibi remembers that she was a happy child, despite of not having enough clothes to wear and sufficient food to eat. She says, "Our mom barely made a dress for us once a year, on Eid, and we used to wash and wear the same dress throughout the year."

She had completed her primary education and learned to knit woollen sweaters from her mother who used to knit sweaters at her home and sold them to the villagers.

Suraiya Bibi was only 15 – 16 years old when her parents decided to get her married to her first cousin who worked as a gardener in an organisation of the Government of Pakistan. Her husband was the only bread winner for the family. Suraiya's husband was not a permanent employee because, "he was not educated, and he lacked the skills," she says. His monthly income was Rs. 800-1,000 which was not sufficient for the entire family.

In terms of productive assets, the family owned livestock and a plot of land. Her father-in-law looked after the land, and the four buffalos and three cows they possessed. They grew wheat, maize and some vegetables. The produce was consumed by the family. They sold the surplus milk and bought other necessities for domestic consumption.

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

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

Her financial vulnerability increased when her husband, the only breadwinner in the family, was terminated from his job. He would remain jobless for 18 months. She remembers, "When he lost his job, I would borrow some money from my relatives to buy food for my children. Most of the



Figure 14 : Suraiya Bibi at Al-Khidmat Silayi Centre

time I filled the feeder with *Saada Sharbat* (sugared water) and fed my children." In this worsening situation, she would sew dresses for the villagers and earned Rs. 50 per dress on some days, but on many days she would not be as lucky.

One day, Fauzia from another village, Nilor, came to her house and asked her to get involved in the CO, where they could learn dying dresses. She says, "Fauzia visited our houses and convinced us to visit the community organisation in her village." Many families did not allow women to visit other villages. However, as her father-in-law also wanted to know the organisation, he allowed her to attend the meeting that was conducted by social mobilisers from National Rural Support Programme (NRSP).

She remembers the Social Organizer's words, "If you are not educated, but you have a skill, utilise your skills to improve your economic wellbeing. Share your problems; work in teams; save money; you can withdraw your savings whenever you need. You have the potential to change your situation and solve your problems collectively." She continues, "The social organizer asked me to form a CO of 10-12 members or more. This will be your organisation. You will select the CO's president, who will mediate monthly/weekly meetings."

In 2000, following this meeting, they formed a CO comprising six women and 12 men. The CO was headed by a president and a manager, who was experienced in keeping records and minutes. Later, they registered the CO with the Village Organisation. Further, they represented this organisation in the LSO. They started having monthly meetings with the help of a Social Organizer from NRSP. Initially the Social Organizer from NRSP along with Fauzia, the president of a CO in Nilor, conducted the meetings to facilitate and give trainings on organising meetings and money management techniques. "We became happy to have this organisation where we could even save one Rupee per meeting," she says.

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

However, with the passage of time she realised that everyone's opinion was being heard and respected. She felt that her opinion was welcomed and decisions were made on the basis of mutual agreements. She says, "We soon realised that we owned the organisation. We could easily withdraw our saved money when we needed."

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

In the year 2012, Suraiya had purchased a cow by obtaining Community Investment Fund (CIF) loan of Rs. 15,000 from the VO. This helped her save her Rs. 100 per day, which was earlier being spent on buying milk from the market. She was even able to sell the surplus milk to the villagers.

She was now been able to save more money per meeting in the CO.

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

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

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

Suraiya has been able to construct a new house by putting together her income from the monthly income that she earns from *Al Khidmat Silaye Centre*, and her husband's earnings. She is expecting to complete the construction by the middle of next month. She says, "I am feeling content, for I will have my own house after 25 years of marriage. Above all my sons are getting education."

Her poverty, food insecurity and malnutrition are now replaced by productivity, confidence and better health.

Table 13: Suraiya Bibi Story Timeline

| Year | Major events | Physical conditions | Monthly income (PKR) | Major achievements |
|-------------|---|--|--|--|
| Early 1970s | Birth- adulthood | Sewing machine, 2 roomed house, land (she doesn't know how much) | NA | She completed her primary education; learned stitching and knitting |
| Early 1980s | Married Her spouse worked as a Gardener | 2 roomed-mud house, 4 Buffalos, 3 cows, a plot of land, 1 sewing machine, no water supply, no toilet, collected woods for fuel and plot of land. | 1000-1500 | Did household chores, looked after cattle, sold milk, worked in fields: grew maize and wheat |
| 1986- 1989 | Gave birth to four children, Second child died of Pneumonia | 2 roomed-mud house, 4 Buffalos, 4 cows, a plot of land, 1 sewing machine, no water supply, no toilet and collected woods for fuel from surroundings. | 2000-5000 | More responsibilities, Did household chores, looked after cattle, sold milk, worked in fields: grew maize and wheat. |
| 1990 – 1995 | She along with her children and husband started to live in a single room. | A single muddy room, A sewing machine and 1 kanaal land. | 800-1000 | Did household chores, looked after her children, and collected wood. Admitted her children in schools. |
| 1996- 1999 | Her spouse lost his job for almost two years, She stitched clothes at home | A single muddy room, A sewing machine and 1 kanaal land. | 500-800 | Hopeful for a better future, changed her mind, determined to work hard. Received trainings on time management skills and saving. |
| 2000-2004 | Joined Community Organisation, Got trainings about bookbinding, stitched dresses for the villagers | A single room, a plot of land and a sewing machine. | March- May 5000-8000 Other months 4000-5000 in year | Received trainings on bookbinding and saving and stitching cloth. Knew more people via CO meetings and got more customers. Started to save more money. |
| 2012 | Received CIF Purchased a cow Received sewing trainings | A single room, a sewing machine, a cow, hens and a plot of land. | 5000-8000 | Sold extra milk and eggs |
| 2013-2015 | NRSP linked her with Al Khidmat Foundation Started to construct new house | A single room, 8 sewing machines, a cow and hens. | 10,000-16,000 | Teaches stitching to fellow villagers, increased her confidence, income and productivity. |

3.1.12 Taking Control of her Life: Shagufta Shaheen's Journey to Economic Empowerment

Shagufta Shaheen, 45, belongs to Chirah Khaas, a village located 15 km away from Islamabad. She is the eldest child of her parents and has five sisters and two brothers. When she was young, her father was a farmer and her mother a home-maker. In her village, education was not given priority, especially for girls, and early marriages were common. However, being interested in getting an education, she was able to convince her father to let her complete her 8th grade studies. She could not continue with her education further, but instead learned how to knit and sew from her mother.

After she passed her 8th standard in 1985, at the age of 16, she was married to her first cousin as was tradition in her family and the village. Her marriage was decided by the elders in her family.

A baby boy was born to her a year later, in 1986. After a gap of three years she gave birth to her second son. She had her third son after two years, followed by the birth of her daughter two years later. She was beyond overjoyed and felt blessed to have healthy and happy children. She remembers saying, "I will make my children get an education till university level. My children will fulfil my dreams."

Her husband was the eldest son of his parents and had four brothers and a sister. Being the eldest son, he was the sole breadwinner in the family. Feeding eight family members, while not having a stable source of income, made it hard for him to support his family. He was able to find a job in Sharjah – UAE through his cousin with the hope of earning more income and improving his family's standard of living. The only skill he had was driving. After many hardships, he was able to find a job as a driver at a university in Sharjah. This brought about more financial security for his household.

Getting a job had made life for Shagufta's husband easier, but not for Shagufta. She continued to have financial problems. Her husband would send his income to his mother, which always left Shagufta short on cash and unable to fulfil her children's needs. She was dependent on her in-laws for all her needs.

The situation got worrisome when she saw her children growing up without getting proper care and basic facilities. She was completely dependent on her in-laws; she had no decision-making power. Her responsibility was to do the household chores from dawn to dusk, take care of her children, and silently abide by what her in-laws directed her to do. This was one of the biggest regrets she had; she knew had she been educated, she would not have had to be financially dependent on anyone. She says, "I was seeing my children growing up without getting any proper education; this was painful for me. Since, even though my husband was earning, it was not invested in the well-being of my children. It was utilised by them (her in-laws) without giving us a single penny."



Figure 15: Shagufta Shaheen busy with book-binding

Although Shagufta was able to send her elder two children to a government school, she could not manage to give them the proper attention they needed, as she had to take care of the entire family. She had been living in the joint-family for 18 years. By this time, her other brothers-in-law also got married and had children; so the family had increased in size.

Her concern was rising day by day. When her husband returned home for holidays, she gathered the courage to ask him for a separate home for her and their children. Shagufta's husband was reluctant as the whole family was dependent on his income. However, after spending a month at home and seeing his wife's condition, Shagufta's husband decided to honour Shagufta's request for a separate home. He was not in a position to build a new house immediately. After discussions with the family, they decided to divide the 3 room house into two parts. Two rooms were given to the rest of the family, one was given to Shagufta and her children, and everybody agreed to share the guest room.

Even after this separation, Shagufta's husband sent money to his mother every month and they would give Rs. 5,000 rupees to Shagufta for the entire month. With these Rs. 5,000 rupees, she had to pay her children's school fees, buy utilities and pay bills. She says, "The money always finished in 5 days, and we had to be dependent on my in-laws again for the rest of the month. Also, they also owned the land, so, I couldn't cultivate some crops there."

While seeing her situation, one of her male cousins gave her the idea of joining the local CO. One day, fortunately, Social Organisers from NRSP came to Shagufta's village to arrange an awareness-raising session about social mobilisation. She participated in the meeting and was asked to gather 25 women from the community for the next meeting.

Bringing the community people together was a big issue for her. She says, "It is very difficult to bring the people of a village together, to make them understand the importance of joining a CO, specially, for a female."

She tried to convince them by explaining to them the benefits of joining the CO. Her attempt at bringing the women from the community together proved to be successful. The next meeting was held at Shagufta's house. They saw Shagufta's potential and elected her as the president of the CO. In this meeting, the Social Organisers discussed the importance of education and skills and how these tools can be used for generating family income. She was inspired by the ideas the organisers gave them. She says, "I got a sense of confidence and thought I will start using my skills to earn money for my family. I will make my own house and educate my children." The Social Organisers advised them, "It doesn't matter if you are uneducated; if you have skills you can use those to be independent." Shagufta decided to resume knitting for this purpose.

After joining the CO, she took a loan of Rs. 15,000 in 2007 and bought the necessary materials needed for knitting. She started knitting sweaters, socks, table cloths, and dresses for children. In the beginning, the residents of her village were her primary customers. With time, NRSP introduced her work through advertising in various schools. She was able to earn Rs. 6,000-8,000 a month from knitting. Gradually, she had gotten popular within the VO and started receiving multiple orders. Her financial condition improved and became stable; she was able to go the entire month without asking for money from her in-laws. At the end of the month, she had enough left over to save as well. One year after separation from her in-laws, she asked her husband to save money to start building a house. The next year when her husband came home for

holidays, he brought Rs. 100,000 with him. This time Shagufta Bibi was more assertive and did not allow him to give the money to her in-laws; instead, they would spend it on building their own house. They bought a piece of land and constructed the foundation of the building in the first year. Afterwards, her husband started sending Shagufta his income every month, since she had gained her husband's trust and confidence by working hard and contributing to the family income.

Every month he sent her Rs. 10,000-20,000, which was spent on the construction of the house. She sold the garments she made from knitting and was able to save and meet her family's financial needs. For four years she was living in the one room house and earning herself. By this time, her eldest sons had completed 10th grade, while her youngest children were still in school.

She says, "I couldn't give the two elder children proper care when they were living in the joint family, I was always busy with the chores and my children felt left out. This had a negative impact on their education. My youngest children will not have to go through that." She adds, "I myself worked with the labourers in completing our house." It took them almost 6-7 years to complete the construction of the house. She says, "The house was completed when my eye sight turned weak due to knitting day and night." The new house comprised of five rooms, a kitchen, and bathrooms. Additionally, six small stores were built beneath the house; those have been given on rent, the money from which goes to Shagufta's mother-in-law.

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

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

She also received trainings on making shampoos and candles through NRSP. However, she does not sell these products. Instead, she is able to save money by using these products in her house

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



Figure 16: Shagufta holding her Lajawab Achaar brand bottle

Due to her hard-work and self-confidence she has been elected as the president of her CO, manager of the VO, and member of LSO Chirah. She was also able to convince other people around her to join the CO. She would always make her house available for trainings and meetings for the CO and VO, and encouraged the females to participate in income generating activities. Eventually, the entire village had joined the CO.

Shagufta is now living a happy and content life. Her youngest son is studying to get a diploma, while her daughter is a BSc student at the Islamic University Islamabad.

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

Table 14: Shagufta Shaheen Story Timeline

| Year | Major events | Assets she possessed/possesses | Monthly income (PKR) | Major achievements/problems |
|-----------|--|--|--------------------------|---|
| 1969 | Birth to adulthood | Agricultural land and sewing machine. | 5000 | She completed her 8th standard; learned knitting. |
| 1985 | Married | A house comprised of three rooms, however, lived in a joint family system. | | She did household chores. She didn't have much say in the household activities, she was just completing the tasks she was assigned. |
| 1986-1995 | Gave birth to her first child in 1989, gave birth to the second one in 1991, the third one was born in 1993, and her daughter was born in 1995 | One room of her own and she shared the guest room with her in-laws. | 5000 sent by her husband | She started living a vulnerable life due to lack of access to resources, above all, she had tensions about her children's education. |
| 2002 | Joined CO | A single room, and knitting materials | 15000 | She started selling garments she knitted and had access to the market. |
| 2003-2007 | Became president of the CO, and member of VO. | Started construction of her house with Rs. 20,000. | | Her customer base increased and she started receiving more orders. |
| 2007-2014 | Became member of LSO as well. | Her house was complete. | 15,000-30,000 | Learned various skills through NRSP such as achar making, book binding, shampoo making, and candle making. Her youngest son and daughter passed their college, her daughter went to university and son started studying for his diploma |
| 2015 | She is now serving her community and has involved almost 100% of the women in CO. Her husband also works. | House and rented shops, sewing machine. | 47,000-50,000 | She is earning money from book binding and seasonal achar making. She is able to save the money her husband sends her. Her daughter is giving tuition classes to other kids. |

3.1.13 From Home Maker to a Livelihood Earner: The Contribution of Social Mobilisation in Tabassum's Life

Tabassum Razaq was born in the Garrison City of Rawalpindi in 1985. She had a happy childhood with her eight siblings. She was the fifth child of her parents, with three elder sisters, an elder brother, a younger brother and a younger sister. She lived in a small but elegant house in the city where she was able to enjoy every facility with her siblings. Like everyone else, she too had the dream of a bright future, and a content life.

Her father was working on a ship in Europe while her mother was a housewife like most traditional women in Pakistan. Her father's job allowed him to provide every facility and luxury to his children back home. He used to visit his family during his vacations to spend some quality time with his family; Tabassum recalls that this used to be the highlight of their lives at the time.

When Tabassum turned 10, her father retired from his job. He had to move back to Pakistan. He was able to save some money which he used for various needs after coming back. The luxuries her family were enjoying when her father was in Europe had to come to an end. He used his savings for extending the house into a double story building, and arranging the marriages of Tabassum's two elder sisters, and her elder brother. Additionally, her father opened a medical store for Tabassum's elder brother. In this way, he invested the money he had saved from his job in Europe over 24 years.

Soon, it was Tabassum's turn to get married. By this time she had passed her intermediate examination from a government college. When she turned 23, in the year 2006, her marriage was arranged outside the family. Her family did not have any traditional norm of not accepting proposals from outside the extended family. Her parents gave her adequate dowry which included sewing machine, washing machine, jewellery, and other basic necessities.

Her husband was the second son of his parents with one elder brother and two sisters. After her marriage, Tabassum had to live in a joint family in the village. Her husband was a clerk in the Air Weapon Complex. In 2006, his salary was around Rs 11,000-15,000 per month. He had to support the extended family since he was the sole breadwinner in the family. Her husband possessed 5-6 kanal land that was used for cultivating vegetables, maize, and wheat. These crops were used at home by the family.

Tabassum started living in the village. She soon learned that the environment there was not the same as it was in the city. She had to work in the field as well as in the house. She saw the women of the village taking advantage of the CO and sharing the financial burden of the family. The president of the CO was her cousin's sister-in-law, as well as, her neighbour. She explained the benefits of the CO to Tabassum and how it had improved the standard of living of the people in the village. Tabassum joined the CO in the same year.



Figure 17: Tabassum standing in front of her house

Tabassum was new in the village, and the CO was able to increase and develop her social capital by providing her a platform during the monthly meetings. Through this, she was able to make friends and get to know the other people in the village.

In 2007, she applied for and received a loan of Rs 15,000 from the Community Investment Fund; she bought two goats with this money. She was not familiar with keeping cattle; however, she had to adjust to all these new activities she was faced with. The goats proved useful for her as, with the passage of time, they gave birth to offspring in a few months. She was able to save money as she did not have to buy milk from the market anymore. She saved this money in the CO.

Meanwhile, NRSP conducted various trainings at the CO and VO level. Tabassum took full advantage of the opportunities they were providing. The first training she received was on tailoring which was six months long, arranged by Al-Khidmat Foundation – a faith based charity, in her village. She is now taking advantage of the skills she learnt. Firstly, she started stitching her family's members' clothes which helped the family in saving money. Soon after, she started receiving orders from others in the village as well. She now charges Rs. 250 for casual suits, and Rs. 350-400 for fancy and designed ones. Through this skill, she is able to make about Rs. 4,000 a month.

In addition to learning tailoring, she also attended a five-day training in the art of candle making. She does not sell the candles she makes in the market; instead, she uses them at home. Her village has electricity issues as well as unscheduled load-shedding, so in this way the family does not have to buy candles from outside.

She also attended a three-day book binding course through. Once trained, the CO also helped her in gaining access to schools in the region for getting book-binding orders. She is able to make Rs. 20,000-25,000 per season from book-binding. She also attended a training on poultry farming through which she was able to learn how to keep hens. She was able to keep hens at home, using their eggs and selling the surplus eggs in the market. These productive skills, learnt through NRSP's training sessions and courses, enabled her to not only return the instalments of her loan on time, but also to save Rs. 30,000 in the CO from 2006-09.

In 2010, she received a loan of Rs. 30,000 from NRSP, which she used to buy a cow. The cow, and the calf it produced, proved to be highly productive assets for Tabassum, because the cow was giving milk twice a day. She started selling the milk in the village. Initially, one kilo milk was sold for Rs. 80, but now she has increased the price to Rs. 90. In this way, she is able to make about Rs. 3,000-3,500 monthly from selling milk.

After joining the CO, she was able to contribute in the family income. This made it easy for her husband and brother in-law to extend construction of the house, as the previous house was small and the family was growing. After some time, calf of the cow was old enough, she sold her cow for Rs. 50,000 during the Eid-ul-Azha



Figure 18: Tabassum standing in front of her kitchen garden

festival. She gave this money to her husband to spending it on the construction of their house. Additionally, she was using the land for cultivating various vegetables. She was determined in the pursuit of saving money and using resources productively.

Besides benefitting Tabassum on a personal level, NRSP has resolved the collective problem of the village as a whole as well.

Tabassum says, “Before I got married, the village had a huge problem of collecting drinking water. Thank God, the problem was resolved before I got married here. The water well is just beside her house; it takes 5 minutes for her to fetch water and come back home.”

Her husband's salary has increased to Rs. 30,000 now. She says, “I am thankful to NRSP for making my life easy and making me self-reliant.” She is looking forward to more skills training opportunities from NRSP.

Table 15: Tabassum Razaq Story Timeline

| Year | Major events | Assets she possessed/possesses | Monthly income | Major achievements/problems |
|-----------|---|---|---|--|
| 1985 | Birth to adulthood | A house, sewing machine, washing machine. | About 30,000 | She passed her intermediate |
| 2006 | Married and joined CO in the same year | A small house, washing machine, sewing machine and land. | Rs 9000 | She was married outside her family; her husband was a clerk in a government institution. Seeing the financial burden on her husband, she joined CO. |
| 2007 | She received her first loan | A house, sewing machine, two goats, and washing machine and land. | Rs 15000 | She obtained her first loan from CIF and bought two goats. She started saving money in the CO. |
| 2007-2010 | Received various trainings through NRSP, received second loan. | A house, four goats, a sewing machine, land and a cow. | 15,000 (husband's salary), Rs 4000 (from stitching), Rs, 20,000- Rs 25,000(per season from book binding) RS 3500 (from selling milk) | She received various productive skilled trainings from NRSP that she fully utilised in earning income. In addition, she bought a cow from the second loan and her savings. |
| 2010-2015 | She was able to save more money, and generate more income through her skills. | A house, a cow, a calf, land, a sewing machine and goats. | Rs 30,000 (husband's monthly) Rs 50,000 (from selling the cow), Rs 4000 from stitching dresses (Rs 3500 (from selling milk), and Rs 25,000 (from book binding) | Tabassum is now a self-reliant individual who is contributing to the family income. |

3.2 Theme 2: Social Mobilisation as a Source of Inspiring Political Mobilisation

These case studies reveal the life journeys of four community members who acquired communication and organisational skills through the process of social mobilisation. As a result, they became active in political campaigns, communal activity and voting. Introduction to the Community Organisations has resulted in acquiring more civic values and social networks. They are able to identify political parties and their interests. These studies highlight the value of social mobilisation for empowering people to participate in an evolving social and political order on individual and community level.

3.2.1 Azhar Hussain's Journey from his Unemployed Youth-hood to a Village Development Agent

Azhar Hussain was born in Channi village of Islamabad in 1983. He grew up with his six siblings; two sisters and four brothers. He completed his high school from a school in another village. He has seen his father working as a labourer since his childhood. He recollects that apart from working in his own fields, his father used to work in other peoples' fields to earn a living. His mother was a housewife, who did all the household chores. He used to help his parents in collecting water from a spring that was 15 km away from his home. He remembers that he used to go to the spring to take bath as they did not have washroom facility at their home. Similarly, open defecation was common practice in the village. So Azhar and his family used to go to bushes for defecation.

After completion of his high school he did not continue his studies due to financial problems. His parents could not afford his college fee and commuting expenses to attend the college in Islamabad.



Figure 19: Azhar Hussain busy at his flour mill

As an unemployed youth, he along with his other friends developed anti-social behaviour. He made gangs and threw stones on the buses that came on the main road. He got involved in fights with the gangs from other villages and when he saw guys from other village walking in his village, his gang would go and beat them.

And these unending fights went long while taking revenge on each other. He says, This continuation of fights started from our high school life. When we used to go to their village to attend classes, they would tease us to make fights.

In 2004, Azhar made it to a village meeting by chance. This meeting was organised by NRSP. Perhaps, this was the first time in Azhar's life when he was given a chance to think about himself and the problems his village faced. When a person who called him a Social Organiser asked if the villagers are willing to solve their own problems, NRSP will support them to solve their local problems. He showed his willingness to serve his community in addressing their problems. He along with Social Organisers from NRSP attended the meetings of existing Community

Organisation, other villages.

Two months after these meetings, he visited the households in his neighbourhood to spread the message of forming a CO so as to address their problems collectively. Villagers in his neighbourhood refused to organise themselves saying, all this is the wastage of time and doubted the Social Organisers as the American agents, and declined to form or join any Community Organisation. However, he became successful in convincing fourteen households in the neighbouring locality and formed a Community Organisation.

He says, When we started monthly meetings in our Community Organisation, I felt the sense of togetherness, and this gave me confidence to work with the community for the community. People from NRSP would visit us and motivated the members of the CO to come together and discuss their problems. We, in our CO, discussed issues at household levels. We came to know each other's problems and suggested possible solutions for each household, who faced difficulties in various ways: including domestic level arguments and fights between husband and wife.

He remembers, before formation of CO, he never talked to women, and women were discouraged to talk in presence of men as a matter of culture. He says, I did not even stay in the places where women sat. Now that when as the CO has been formed and it comprises both genders having equal opportunity to discuss their opinions, he would sit in women's gatherings. He could hear their issues and encouraged them to participate in the trainings facilitated by NRSP.

Before getting involved in CO, he never asked if his father needed his help; he never asked from his family about how they managed household expenses; he only demanded timely food to eat and clean dresses to wear. Even he did not know how many livestock they had at home. After getting involved in the process of social mobilisation, Azhar gained confidence and developed a sense of responsibility in his personality. Through distance learning, he completed his FA (intermediate) from the Allama Iqbal Open University. Further, in CO meetings, hearing problems from his villagers made him think of his own household problems. He knew his father had hard time making living out of his daily labour in the fields.

He thought about opening a flour mill and that through could earn as well as make it easier for women who grinded wheat every morning to make flour. In 2005, he took a loan of Rs. 25,000 from NRSP and adding some more money from his family's support, he opened a flour mill in his village. Through this mill he not only earned money, but also help his village women save their precious time that they otherwise spent on grinding wheat in households. He was not only able to pay the instalments of the loan within time but also set up another mill with his savings and loan from NRSP in 2006.

Now, Azhar is a useful member of his community and an active member of CO. Also he is actively involved in mobilising other people in his village. While working alongside NRSP, he has been successful in establishing a VO in January 2013. This VO is federating the representatives of all COs. Later, his VO was linked with LSO Chirah at the union council level. LSO is federation of all the VOs in a union council. Through this VO, Azhar is able to raise village development issues and win support from NRSP and other organisations working in the area. Also, VOs have elected Azhar as Communication and Publication Person for the LSO.

Azhar leveraging social capital in his village raised the issue of scarcity of water for crops. Located

in the arid region, they relied on rain for the crops. Due to climatic changes, rain pattern has been unpredictable causing loss of productivity. Azhar, as representative of his VO brought up this issue to the LSO meetings. In response to his call for attention, NRSP in partnership with United States Agency for International Development (USAID) and Government of Pakistan installed electric tube wells that irrigate about 200 kanal lands in his village.

The new irrigation system enabled the villagers to diversify their seasonal cropping. Azhar grew tomatoes in six marla and earned Rs. 25,000 in the first year. Later, he grew variety of vegetables using the seeds provided by NRSP and earned Rs. 300,000 in nine months. He says, the new irrigation system, practices of vegetation and seeds provided by NRSP have increased the household income. He continues, The land which could yield grains that lasted only for three to four months can now yield vegetable for the whole year. Also, we sell vegetables; this has more than doubled our household income.

In addition, he is now able to convince people to vote for the right person who will work for the village. He says, now with the CO and VO power [villagers] we demand for various schemes before we vote in the elections. Before this we were not even aware about how elections are being carried out. One can observe that social mobilisation in Channi have been transformed into a political mobilisation. He says, As we do not have any dispensary and link road to the village, this time we as VO are looking forward to a candidate who will bring a scheme to link the village with road.

He continues, We have been putting forward the resolution of reconstructing the existing wooden bridge in the LSO meetings. This bridge is the only source to connect our households to the main road and is in bad conditions. We have not got any positive response from the LSO, yet we [community] will demand its construction from the upcoming election's candidates.

Overall, Azhar is thrilled to see his community working together for their own benefit. NRSP's intervention has not only improved his economic wellbeing and social capital but also civic values in community. By coming together, the whole village has benefitted collectively and at the household level.

Table 16: Azhar Hussain Story Timeline

| Year | Major events | Physical conditions | Monthly income (PKR) | Major achievements |
|-----------|--|--|----------------------|--|
| 1983-1999 | Birth to childhood | NA | NA | Helped his mother collecting water from the well. |
| 2000 | Early education | NA | NA | Completed his matriculation. |
| 2001-2003 | No resources to continue his higher education, Unemployed, got involved in unsocial activities. | NA | NA | |
| 2004 | Joined CO | NA | NA | Hopeful for a better future, changed her mind, determined to work hard. Received training about time management skills and saving. |
| 2005 | Took loan of 25,000 from NRSP | A flour mill | 8,000-10,000 | Completed his FA(intermediate from Allama Iqbal Open University) |
| 2006-2013 | Took loan of 20,000 from NRSP Became Communication and Publication Person | 2 flour mills, tube well in his plot of land, and cultivated vegetables in the land. | 15,000 – 25,000 | Mobilised villagers to form COs, VO was formed, demanded for tube wells using CO and VO power. NRSP linked them with government and USAID, Along with his community he constructed tube wells in the village, Increased his income |
| 2009-2015 | Mobilised people to work together, formed 4 COs, his community has started to use CO and VO power to make the election candidates work for development of their village. | 2 flour mills, tube well in his plot of land and cultivated vegetables in 6 marlah land. | 25,000 – 30,000 | Social mobilisation resulted in political mobilisation in his village and in LSO on bigger scale. |

3.2.2 Advocating for Village Development: Shamsa Iltaf's Story of Becoming a Social Worker

Shamsa Iltaf was born in the Siyala, in Kota side of Islamabad in 1987. She was the second out of five siblings: four brothers and a sister. Her father was the primary income source working in the Pakistan Atomic Energy Commission. The company facilitated the family with health insurance. As productive asset they had a plot of land where they grew wheat or maize and they lived in a three roomed house. She learned stitching from her mother who stitched dresses for the villagers and made handmade woollen scarfs, sweaters, caps and *Zarban* [laces] and sold them in the local market.

She remembers that she had goitre (swelling of thyroid) when she was in her primary school. Her parents did not take it serious as she did not feel any pain. She was in 8th grade when her goitre became more noticeable and she felt tight sensations in her neck. With the passage of time she faced difficulty in breathing and swallowing food. She remembers her relatives commenting as, She is infected by a witch/ supernatural. Her parents took her to the witch finders in the village, but nothing changed. She felt low because she felt discriminated as a witch. She left her school and stayed at home and helped her mother in household chores.



Figure 20: Shamsa in front of her house

It was her keen desire to get her higher education, but she failed to continue her classes. She could not show her face to outside people, for having a neck with a giant goitre, she says. Two years passed doing household chores; she did not see any improvement in her health and reduction in the size of goitre. She decided to do home study and take private exams. She completed her matriculation when she was 20 years old.

However, she was dissatisfied with her health situation. She had a fear that, what if this lasts for lifetime? Won't I have my social life? She was worried about her future. She asked these questions from her father. This made her father take her to the hospital, where she went through thyroid surgery. When her family saw improvement in her health, they decided to marry her. Her parents asked their relatives to find a suitable husband for her in their circle. Shamsa was 23 years old when she got married to Iltaf, who was a friend of her relatives.

Her husband worked as a mason in the village. As his parents had already passed away he used to live with his four brothers, who have separate houses in the neighbourhood. His brothers arranged wedding and gave a single muddy room to live in. As a productive asset he had five marla lands, which was barren at that time.

Shamsa started her married life in this room, where all she had was the items that her parents gifted her as dowry. She had utensils, a stove, a bed, a sewing machine as a productive asset, a bed, and some jewellery. It was quite difficult for me to live with a stranger in the beginning. I knew no one in the village to socialize, she says. Her husband showed the places from where she could collect water. In the beginning, it was strange for her because everyone who came to the well to

collect water had purdah [veil] while going to the well. She remembers, she was accustomed to take her *chadder* [shawl] and covered her hair, yet an elderly woman discouraged her and asked her to cover her face. She felt suffocated sometimes, yet she socialized with the neighbours whenever she went to the well.

Her husband did work in construction works and their income was sufficient for the two. He would go to work early in the mornings. She would collect water from the near well and do household cleanness and waited for evenings for her husband returns home. After one year of her marriage, she had a son, who died 15 days after birth. Two years later, she had another son who is now only two and half years old.

One day, one of her neighbours called her at her home saying, We have a meeting in house yard. On asking her fellow neighbours about the meeting, they said, we have heard they are helping people who face economic problems. Also, they help the women who were unable to get married in getting married [they help in collecting the dowry of girls whose parents were unable to marry them for not being able to collect dowries].

Shamsa attended the meeting out of curiosity. This meeting was only for females and was mediated by a lady name Shaista, a Social Organiser from NRSP. She told the women to make a Community Organisation (CO) where they will discuss their common issues including income generating activities, construction of roads and school. The village had muddy lanes. In rainy reasons it became difficult to walk for the villagers; more specifically for women and children while collecting water from the nearby wells. The Social Organiser asked the village women to convince their men to come together and work for the community's development. She told them that NRSP will support them if they organised and set up a CO.

She remembers, hearing about construction of roads and schools from their women, some men in the village became furious commenting, Attending the meeting, constructing roads and schools are all men's work. Why would women think beyond their boundaries? They prohibited their females from attending such meetings. However, there were few who agreed to take an initiative to form a CO.

Once formed CO started to have monthly meetings. She remembers, in the beginning the community did not have an organised way of meeting. They did not listen to each other's opinions. They spoke altogether. Some women disliked the initial two unfruitful chaotic meetings others discouraged the frequent meetings, saying, why this women's gatherings again and again? We have small children at homes. We do not have time for this all. However, with the passage of time all members learned to talk in turns. Shamsa was selected by the community to lead the discussions and write the names of attendees.

The community learned the importance of savings from the Social Organisers; however, they did not trust the mechanism of savings in the beginning. The Social Organiser taught the community that they can keep their money with one of the community member, who will keep records of their money and will return it to them whenever they wished to withdraw. Some females argued what if the responsible member uses our money for her own purpose and doesn't return it back? The Social Organiser asked the community to select a person who they thought was trust worthy. In this way, one of the members was selected to take the responsibility of keeping records of saved money.

She says, Saving money in our organisation is really helpful. It became easy for the community to withdraw their money in sudden shocks such as accidents, deaths and other emergency needs. She remembers once it was 10 pm at a night; one of her villagers came to her home and told her that her husband was involved in an accident on motor bike. The villager told that some of his friends have already taken him to the hospital, and she needs to go there. Hearing the sad news she rushed to the CO's president's house. She asked the president for the money that she had saved in the CO. She went to the hospital and paid the bills with the money. She says that the CO member then appreciated the concept of savings as she could readily access it to meet her husband's treatment

Shamsa attends CO meetings and saves at least Rs. 300-400 every month from her husband's income. She says, in these meetings they discuss their problems. They find solutions for the household level problems in CO meetings and highlight the common issues in Village Organisation's (VO) meetings, where all CO representatives come together and find respective solutions. One of the main achievements that the CO has made is that now their conveyance is much easier as the result of a construction of road. She continues, The community was successful in convincing their men to work with the CO in road construction project that linked their homes.

Shamsa says that many females in the village have received trainings about book binding and poultry farming, but few are interested in doing these activities apart from their household chores, she says. However, she is able to do maintenance of her existing house with the savings that she had from her husband's income.

Also, at broader level, these people [NRSP] have been supporting us, and affiliating us to other organisations, she says. Many of the young members of the CO did not have their National Identity Cards (NIC). And the ones who had one was either expired or it was not in the new format that government of Pakistan had newly introduced. NRSP linked the community to NADRA and hence their NICs were made easily. This not only benefitted the CO members but non-members and male villagers also took advantage from this support.

“Right now, with the VO power we [the community] are planning to demand a scheme for construction of a new bridge from the upcoming election's participants,” she says. Because the flood in rainy seasons washes away the old bridge every year. This makes the villagers' lives vulnerable by disconnecting the village from the main road leading to the city. She explains that the disconnection disables the community from accessing the market and hospital for days and, even, weeks. It becomes hard for the households who for any reason do not store their food for the rainy seasons.

Table 17: Shamsa Iltaf Story Timeline

| Year | Major events | Physical conditions | Monthly income (PKR) | Major achievements |
|-----------|---|---|----------------------|---|
| 1987-2003 | Birth-adulthood Her goitre became more noticeable left her school for feeling discriminated | A sewing machine, 3 roomed house and a plot of land. | NA | Passed grade eight, Learned stitching and knitting. |
| 2007-2009 | Studied at home and took private exams. Treatment of her goitre. | A sewing machine, 3 roomed house and a plot of land. | NA | Completed her matriculation Helped her mother in household chores. |
| 2010 | Married Her husband worked as mason, Gave birth to child, who died of cancer in his first few months. | A single roomed-mud house with a toilet, a plot of land, sewing machine, furniture and muddy way to the house. | 2000-5000 | More responsibilities, Did household chores, looked after her child |
| 2012 | Joined CO Second son was born Husband's accident | A maintained two roomed house with a toilet, a plot of land, sewing machine, furniture | 2000-3000 | Did household chores, looked after her child, Socialized with neighbours, attended monthly meetings, saved money |
| 2013-2015 | Worked with the community. | A maintained two roomed house with a toilet, a plot of land, sewing machine, furniture and concrete road to the households. | 5000-8000 | Participated in construction of road to the households, Did household chores, looked after her child, She is optimistic towards her future. |

3.2.3 Muhammad Israr: From a Street Vendor to a Social Change Activist

Muhammad Israr, 53, grew up with his two brothers and two sisters in his village Dhok Jogyal, located 14 km away from Islamabad. He was the second child of his parents. Being the apple of his parents' eyes, he never faced hardships when he was growing up. He was also not burdened with concerns about his future. He was free of responsibilities while growing up; his father and elder brother were providing for the family.

Following the family tradition, his parents arranged his marriage with his cousin when he was 22 years old. After he got married, he started working at his maternal uncle's Dhaba (tea stall) in the same village. They made tea and curry that would sell for Rs. 2.50 per meal.

He was given Rs. 300 per month. He was quite extravagant in spending and after work he used to hang out with his friends, spending most of his money. He says, "I always wasted my time and money on weddings. It is still easy to feed a wife, but it becomes challenging when one has children. We have to work hard then".

Two years after his marriage, in 1991, his first son was born, followed by another son in 1993 and a daughter in 1995.

With time his parents were getting older and he could feel losing his support system. He had to take on his family's responsibilities, but it was not that easy. There were times when he was unable to even provide food for his family.

"There was a time when people used to change their path when I came their way. They thought, probably, "Israr is coming, he might ask us for money."

Life became very difficult for Israr and his wife because his income was not sufficient for his family. His brothers were also married and had their own familial responsibilities and were unable to help him.

There came a time when the brothers decided to split from the joint family in order to concentrate on their own responsibilities and families. In 2003, Israr shifted to a separate house. This house was a *kacha makaan*, a house made of mud that was divided among the brothers. He got two small rooms in his share. At the time of this shift, his children were 13, 10, and 8 years old, respectively. He now had more responsibilities towards his family. In addition to earning an income and providing food for his family, he also had to think about his children's education. His financial condition had worsened so much that



Figure 21: Muhammad Israr standing in his old room

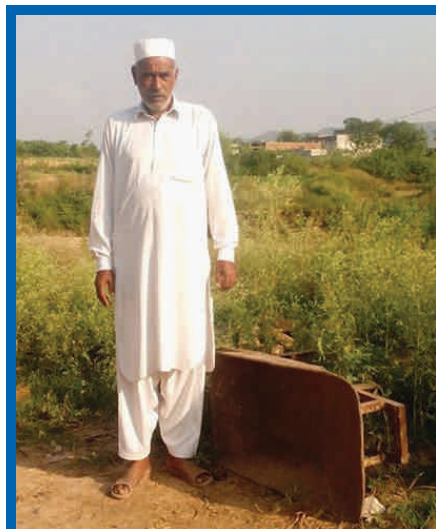


Figure 22: Muhammad Israr showing his first pull-cart

they had to borrow utilities from their neighbours.

Working at his uncle's *Dhaba* was not a permanent solution for generating a stable income for his growing family. In pursuit of a stable, well-paying job, he had to look at the available resources. He thought about starting a small business. He had received an old pull cart in inheritance from his father. He decided to use it to sell vegetables, and become a street vendor.

He started going door to door to sell vegetables in his village. He was able to make Rs. 120-150 per day. However, this money was not enough and he was unable to send his children to school and provide for their basic necessities. His ego and self-respect did not allow him to seek further financial help from his relatives or parents.

One day, when he was on the way back to his home after selling vegetables, the president of the CO saw him with the old pull cart. She had observed his struggles to find gainful employment and asked him to visit her. When he visited her house later, she gave him Rs. 8,000 to buy a new pull cart. The CO President took the decision of giving him this micro loan from the CO savings.

After taking this small loan, Israr's life began to change for the better. The next morning he went to Pir Wadhai to buy a new pull cart. He bought a vegetable cart which was easier to pull.

He was able to carry more vegetables which increased his customer base. With the new cart, he was able to approach 90 houses. He would make Rs. 800-1000 in two days. His business was expanding as was his income. He kept his job as a street vendor for the next four years.

In 2003, he joined CO Dhok Sabir as a permanent member. He attended all the meetings regularly. After having enough surplus money from his income, he was able to start saving.

He took another loan of Rs. 20,000 from the Community Investment Fund (CIF) to expand his vegetable business from the cart to a small shop. With the CIF money he brought more vegetables, and built a small shop for his business. He started selling at a much lower price than the market, as part of a strategy to attract customers. He was soon able to make profits. People from his village, and the neighbouring villages, started placing orders to provide vegetables for big events and functions. With the rise in sales, his profits also soared. He was able to start the foundation of his house through the money he saved.

Israr had understood the importance of saving and often regretted thinking how he had extravagantly spent the money he had earned in the past. "Saving starts from one Rupee," he says.

He took another loan of Rs. 15,000 from NRSP to buy a goat. After the goat gave birth to a kid, he sold the goat for Rs. 15,000. He added money from his savings and was able to buy a cow. In this way, the money he would spend on milk was saved. In addition, his wife attended poultry trainings. These trainings helped them to keep hens. They were able to sell eggs and also consume them at home, earning and saving at the same time. He now has two cows, four goats,



Figure 23: Muhammad Israr at his eldest son's vegetable shop

two calves, three rabbits, and five hens.

Proper housing was a big issue for Muhammad Israr. At first, he constructed the foundation for a kitchen and two rooms. Gradually, he built another room, a store, and a shed for keeping his cattle. It took him eight years in total to complete the overall construction of the house. He says, "Without the CO I would have spent my entire life to build that house." He further added, "There was a time when I was unable to afford a single guest. However, now I can host almost 30 people at my house."

Before joining the CO, he was against women going out of the house and socializing with other men. However, after joining the CO, in meetings he saw women being involved in income generating activities and helping out their male-partners. He encouraged his wife and daughter to join the CO as permanent members. He encouraged them to participate in various activities introduced by the Social Organisers, such as trainings and workshops. Through this, they were able to save money as a family.

His daughter received training of tailoring through NRSP, thus generating another source of income for the family. She would earn Rs. 300-400 for stitching one dress. This made her financially independent and enabled her to contribute to her family's income.

Israr had to think about his two sons' future as well. He decided to open two more vegetable shops. It was possible for him to do this because of his savings and earning. His two sons now own their own shops and are financially independent.

Israr was also able to buy two kanals of land for cultivating crops to feed his cattle and livestock.

Not only did joining the CO improve his economic well-being, it also had a huge impact on his social well-being. Now people wave their hands on seeing him, as a sign of respect. He is also invited by the local political leaders to lead the campaign in the region.

Muhammad Israr is always ready to help the poor. Being the most trust worthy member of his CO, people approach him for advocating their issues. He empathizes with the poor, because he has been there, seen that. At present, 6 people have been given loans by NRSP through Muhammad Israr's CO. In addition, within the CO he has started offering financial help to people in need, from helping pay for someone's wedding to paying someone's school fees. He says, "I either give the poor families money or provide them free basic ingredients for cooking."

Muhammad Israr is thankful to NRSP for improving his life standards. He says, "Without the assistance and guidance of the Social Organisers, I would have lived the same life. Now, I am able to support others as well." Muhammad Israr has also become a VO member. He is passionate about helping his villagers, especially the ones who do not have access to resources. His final words were, "I will teach others the lessons I have learned from NRSP."



Figure 24: Muhammad Israr standing in front of his new house

Table18: Muhammad Israr Story Timeline

| Year | Major events | Assets she possessed/possesses | Monthly income PKR | Major achievements/problems |
|-----------|--|--|--|--|
| 1962 | Birth to adulthood | Joint family, a house and a cow. | 200 | He passed his 9th standard. |
| 1989 | Married | A house comprised of two rooms. | 300 | He worked at his uncle's hotel in the same village. |
| 1991-1995 | His first son was born in 1991, the second one in 1993, and his daughter was born in 1995. | A pull cart and two rooms house. | 1000-1500 per month | He started working as a street vendor. Sold vegetables in his village. His income was enhanced from 300-1500 by selling vegetable to 10 households. His children were growing up, however, his major issue was their education |
| 2002 | Met a Social Organiser on the way to his home after work. | A new pull cart. | 800-1000 per two to three days. He made 8000 per month | He now reached 90 households. |
| 2003-2007 | Became member of CO. | Started construction of his house, cow, goat, and hens. | 20,000-25,000 | He worked with the same pull cart; however, he took a loan and bought a goat. |
| 2007-2014 | Became member of VO as well. | The house was completed, he owns a land, vegetable shops, two cows, calves, three goats, 5 hens and 3 rabbits. | 50,000 | He extended his business from the pull cart to a shop and then expanded to two more shops. He bought cows, goats, hens and rabbits. |
| 2015 | He is living a well settled life. Encouraged all his children to become independent. | A house, two shops, cows, goats, hens, rabbits, sewing machine and land. | 55,000 | His daughter became financially independent, his sons have their own vegetable business, his wife also started getting involved with taking care of the cattle and the land. |

3.3 Theme 3: Social Mobilisation Leading to Internal Resource Mobilisation

These stories demonstrate the process of mobilising the unused internal human resources and the enhancement of social capital through the process of social mobilisation. Before the process of social mobilisation set in, the rich ones excluded themselves for being powerful and the poor were isolated for being marginalised. Through the process of social mobilisation they provided themselves a platform to encourage cooperation and provide opportunities for learning from each other leading to promotion of trust among members. After joining the CO, they identified and mobilised their internal resources, in cash and kind, benefitting the rich and the poor.

3.3.1 Khair-un-Nisa' Story of Becoming an Agent of Social Change

Khair-un-Nisa was born in Chakhtaan village of Islamabad in 1964. She was the third child, among eight sisters and four brothers. Her family collected food, fuel, medicinal plants and construction material directly from the forests. Later, her father worked hard, collected and sold wood, and purchased three trucks; he kept drivers for each and earned living. As there was no school in her village, her father preferred to move his children to Nilor, where her mother's family lived. She, along with her two brothers, stayed with her mother's family and went to school in Nilor. After completion of her middle school, Nisa returned to her family in Chakhtaan.

She was 18 years old when her mother decided to get her married with her sister's son, who lived in Balara village of Islamabad. Khair-un-Nisa married her cousin who at that time worked in Nilor Factory. She started her married life in a two roomed mud house, where she lived with the joint family of her husband, who was the eldest sibling of his brothers and a sister.

Her in-laws earned their living from their lands. They grew wheat, maize, and lentils in their lands and grew their food for the whole year. However, the harvests were unpredictable as their crops depended on the weather of the year. They did not have any source of irrigation other than rain water. As productive assets, the family had two buffalos and three cows, which produced milk. They consumed their homemade cheese, butter, milk and grains throughout the year; however, their lives were not easy because of they did intense labour work in their fields.

She remembers walking for one hour with her mother-in-law every morning after prayers to collect water from a well. They usually went to the well four to five times a day to fetch water. This meant that more than a quarter of their day was consumed by water collection for the family. She says, "We used to collect water from the well till 12 in the afternoon." Also, she did household chores and worked in the field till late evenings. Indeed, her life was very difficult doing all labour intensive work. Four years after her marriage, she had a son. Later, she had two more sons and a daughter with a gap of two to three years between them.

After 15 years of marriage, she and her husband decided to live separately from the joint family. She started her family life in a single room. According to the local tradition, her husband could not inherit any land while his parents were alive. However, more often parents in laws in the village divide the land between their sons, when they cannot work anymore in the fields and get weaker. She worked in others' land and divided the produce equally with the land owner.

In 1995, she came to know through her Nilor based cousin about a job opportunity as health worker. She applied for the job and she was selected under the condition that she will complete

her matriculation from home. She took home based exams and passed her matriculation; meanwhile, she received trainings about her job. She started to work as a health worker for Dhok Balara and earned Rs. 1,000 per month.

One day, Nabeela Banghash, a Social Organiser from NRSP, visited her home, and asked her to gather the women of her Dhok [neighbourhood]. Nabeela wanted to meet her villagers in neighbourhood so she called her neighbours to gather at Khair-un-Nisa's place. "When Nabeela met the males in the village, I was the only female present from the village. The villagers were shocked to see me with the Social Organiser, because the females in the village did not often sit in the males' gatherings," she remembers, adding that she felt awkward because the men stared at her.

She remembers Nabeela asking the villagers to work with her on self-help basis. Khair-un-Nisa came forward to help the Social Organiser work in the village. She faced difficulties in convincing her fellow women to come to the meetings as they were not allowed by the men. In this situation, Khair-un-Nisa approached the elderly women, who were more likely to have decision-making power at the household level, to join her in making a group. The Social Organiser frequently visited the village to ensure that the villagers organise themselves in groups and have meetings. They formed a group and named it 'New Balarah Tanzeem' [New Balara Organisation (CO)] in 1996. The CO members appointed Matlub Jahan, the eldest woman in the neighbourhood, as the president, and Khair-un-Nisa, who was the only literate in group, as Manager of this CO.

Khair-un-Nisa, based on the training received from the SO, conducted weekly and monthly meetings. These meetings were held in an open space in her court yard, where male members were also able to observe the topics being discussed. In every meeting the participants were given equal chance to discuss his/her problems. Also, the members were asked to make their thumb impressions on a paper, to mark attendance. She remembers that during the initial meetings, the female members would cover their nose with their scarfs, because they were too shy to show their faces. However, with the passage of time as they attended more meetings, their shyness faded away, and they started sharing their opinions, and discussing ideas, and did not cover their faces.

Khair-un-Nisa and her fellow villagers received trainings on time management and savings. Moreover, the community trusted her, because she was a well-known health worker of the village. She kept records of the savings, and worked for community development with complete dedication. She also started saving from her husband's earnings, hoping to one day construct their house. Further, she took a loan of Rs. 15,000 from NRSP, and adding some more to this amount from her savings, bought a buffalo. The buffalo produced milk; she used it at home and also sold the surplus produce.

One day while going for a job related training, she heard that illiterate women in Nilor were getting adult educational trainings, and learning how to read and write. She collected information about the adult educational training and discussed it with the CO members on her return to the village. She also approached NRSP for support, and was linked to the Adult Educational Training project team.

In 1998, she was able to open a school for the female CO members. She taught them reading and writing Urdu script for two hours a day. The school lasted for nine months, and she earned Rs. 1,500 per month. She remembers that within two months most of the females in the community

were able to write their names, instead of making their thumb impressions during the CO meetings.

They usually discussed their problems in the meetings; this way they came to know about each other's problems. She noticed that most of the community's problems were common.

One of the major problems the community faced was that there was no road leading to their village from the main road. She remembers that her neighbour delivered a baby on the way to the main road, while trying to reach a hospital. They were unable to reach the hospital on time, because they had to walk for half an hour to reach the main road. The community, with support from NRSP, constructed a link road to the village. Now, it is easier for the community to reach the main road. Also, this road has facilitated the villages in easily accessing the market to sell their crops.

Another immense change in Khair-un-Nisa's village brought about by the CO was a water supply scheme. The community, with support from NRSP, built a few tube wells in the fields. Now every household in Balara has fresh water supply. This saved the women of the village, including Nisa, a lot of productive time. Also, it improved irrigation system in the village. With the improved irrigation system and trainings in best practices of kitchen gardening by NRSP, she was now able to get more produce from the land. She is now able to cultivate various crops including: maize, wheat, lentils and vegetables. The household consumes the produce throughout the year and also sell some of the surplus produce.

Before the link road and water supply scheme, she faced hard time in managing her time. She says, "I used to be very busy. I had my health worker's job, I did the intense labour work in fields to make a living, and CO meeting was added as another hectic task in my schedule." However, it was the CO power that made her life easier. The time she spent in collecting water was saved; she could now use tractor in her field to do the labour intensive work, because of the construction of road. Yield from the fields also became steady, because of the presence of tube well; she did not have to wait for the rain to have good produce.

Note from Author: Respecting Khair-un-Nisa's confidentiality appeal her photograph has not been included in this report.

Table 19: Khair-un-Nisa Story Timeline

| Year | Major events | Physical conditions | Monthly income (PKR) | Major achievements |
|-------------|---|--|----------------------|---|
| 1964 | Birth to childhood | A single muddy room, 1 buffalo, lands, and wood. | Subsistent economy | Nil |
| 1980 | Returned to Chatkhaan | A two roomed house, 3 trucks and 2 buffaloes. | 5000-10,000 | Completed her middle school, |
| 1981-1883 | Married | A two roomed muddy house, 2 buffalo, 3 cows, and land. | 1500-2500 | Did all intensive labour work in fields along with household chores, Consumed homemade milk, cheese and butter. |
| 1984-1994 | Gave birth her four children | A two roomed muddy house, 2 buffalo, 3 cows, and land. | 1500-2500 | More responsibilities, nothing remarkable was achieved. |
| 1995 | Her husband separated from her the joint family | A single room and worked as tenet on others' land. | 1000-1500 | Got a job as health worker, admitted her children in schools. |
| 1996-1998 | Joined CO Took a loan of 15,000 | 1 buffalo and husband received his land in inheritance. | 4000-5000 | Received training about time management skills and saving. Taught in adult education classes, sold milk, started to construct new house. Saved money. |
| 1999-2005 | Her children completed their intermediate, started to do business, first son got married. | 2 buffalos, completed the first house construction, link road to house, fresh water supply, grew maize, wheat, lintels and vegetables. | 20,000-30,000 | Grew and sold the extra crops, her three sons started to do work, needed more space to live. |
| 2006 – 2015 | She along with her husband worked in fields. | Started to construct another house, 3 buffalos, link road to house and fresh water supply. | 30,000-50,000 | Family income increased, a double storey house is under construction. |

3.3.2 Fauzia Bibi: Assuming Social Change Leadership through Social Mobilisation

Fauzia Bibi, 46, was born in Nilor, a village situated around 15 km away from Islamabad, the federal capital. She was the second child of her parents, with two brothers and two sisters. Her father was the sole breadwinner in the family. He was working in the police force with a monthly salary of Rs. 3,000. Her mother had two buffaloes; she was able to sell milk, generating a little amount. Initially, when the children were young, the money was enough to feed the family. However, with the growing age of the children, the needs were also increasing.

Fauzia's parents were passionate about their children's education; however, due to financial constraints she could not continue with her education. She was busy with her matric examination when a marriage proposal from a local *Hakeem* (traditional doctor) came for her. Those days getting a good proposal from a professional was very hard, so her family agreed to the proposal with the hope that she will live an easy and happy life. Her marriage was arranged by her parents like other traditional marriages in her village. She was married at the age of 17. Her 10th grade result came out after she had been married off. She had passed the exams.

She got married in her own village. Initially, she lived in a two-room house with her husband, because her in-laws were living in another village. Her husband is a homeopathic hakim by profession who was working as a research associate in the initial years after completing his degree. His monthly salary was Rs. 2,300 at that time which was enough for the couple. However, later on, when the family started growing and there was fluctuation in his earning, he started his own clinic near his village where he was able to earn Rs. 1,000-2,000 on a daily basis. Besides, his job, her husband had 2-3 kanals of land as well. However, they never used the used to grow crops or vegetables, because Fauzia alone was unable to work in the fields. Her husband would go early in the morning for his duty and she would stay at home. She says, "I always got bored of staying alone. I didn't have anything productive to do. Sometimes, I would visit my mother or else will gossip with the women in my neighbourhood." Luckily, her husband was very caring, cooperative, and supporting.

In 1988, one year after marriage, she gave birth to her first daughter. Unfortunately, she was born with hydrocephalus. The baby girl was admitted in Pakistan Institute of Medical Sciences, PIMs, for a surgery but she couldn't be cured. She died in 1992. This time was very difficult for Fauzia. It was unbearable for her to see her child suffering from such a disease.

After the death of her first baby, she had a daughter in 1993, followed by the birth of another daughter in 1995, and a son in 1997. She was happy to have healthy children. She had a dream and hope for the best for her children's bright future. When her elder daughter turned four, in



Figure 25: Fauzia Bibi with her children's awards

1998, she went to a school for her admission.

The school was founded by local CO with the support of NRSP. One day, the parents were called for a meeting in the school, and Fauzia, being keen and interested in exploring ideas, attended the meeting. There she met Ms. Rukhsana, a Social Organiser, whom the village people consider a torch bearer. In the meeting they discussed the concept of social mobilisation and the link between social mobilisation and the CO, VO, and LSO. Right away, she expressed her interest in having a CO in her village as well. She gave them her home address as well as fixed timing for the first meeting. After coming home from the meeting, at night, she shared this idea with her husband. Her husband being a cooperative and supportive person agreed at once. He encouraged her in taking the initiative, while also assuring her of his support for the future endeavours.

Her husband has expressed his views in the following words, as narrated by Fauzia, "There is no any issue in bringing the CO. You will also get engaged in activities instead of wasting your time. Also, this is an opportunity for you to learn. I am here to support you whenever you face any difficulties."

The next challenging step for Fauzia was convincing the village people to join the CO. In order to form the CO, it was necessary to have a group of at least 15 willing people. Therefore, she went from door to door to convince the people for attending the first meeting at least. However, she was opposed by the men. She says, "They said, these people are fraud and are here to spoil our women. These so called educated women are free themselves, and now they are here to exploit our women." She told them, "We are not going to pay them or give them something; instead, they are going to help us and benefit us. They are going to teach us, and there is no harm in learning anything." In this way, she was able to persuade a few; 35 people, including men, attended the first meeting.

In the first meeting, the Social Organiser gave them awareness about the importance of a CO. "For instance", they said, "attending a meeting will help you having unity among yourselves. If you will stay at your home then you will not be able to learn what is happening in your surroundings. However, in the CO meetings you will be able to solve your issues together. This will help you in knowing each other's problems and constraints thus enabling you to overcome to those issues together. One is alone, however, when we combine one and one it becomes eleven."

Before the formation of the CO, there was no concept of women's participation in any income generating activity in the village. In daily practices, women were supposed to do the household chores, look after the children, and serve the husband. However, after the CO came into being, the scenario changed progressively.

In the first meeting, the Social Organisers asked them about the common issue they all are facing. Every single woman in the hall said, they are facing water issue. They put forth the challenge they face in collecting even single bucket water from the sole well in the village. The well though was just beside Fauzia's house, so, she faced less challenges. However, the women who came from far flung areas faced issues. Sometimes, they would wait for three hours at night in collecting water which made them waste their time in collecting water. They participants gave the Social Organisers their first resolution and that was a water scheme.

The Social Organisers told them, “Our job is not to help you right away and provide you what you need. However, our job is to guide you to use the existing resources in your community productively and help yourself in improving your life standard.”

Besides raising awareness about various terms related to social mobilisation, the SOs asked them to learn and master various skills, by engaging in training sessions, to be able to help each other in sharing the financial burden of the family. They asked the women specially that the CO will conduct vocational skill training programmes for them and they will have to benefit from such opportunities. Gradually, looking at the benefits of the CO, the whole village joined the CO.

May 4th, 2000 was a lucky day for the villagers; on this day the Social Organisers handed over Rs. 139,654 to Fauzia, in the presence of other CO members, for construction of a water well. The ground work started on 11th May. NRSP contributed 80% of the total cost while 20% was borne by the villagers in the form of labour work. Fauzia was responsible for taking care of the project, and ensuring its completion. This was a voluntary role. But, she was opposed by some people in the village. Some powerful people tried to bring her down by accusing her of working for her personal interest only. “The powerful people said, I am paid for this work. Otherwise, why would someone invest his/her time voluntarily? They said, outsiders come to her home and take her with them. God knows where they take her and what do they do with her”, she painfully remembers. She initially ignored the accusations. However, when she was accused in front of the entire VO meeting during UNDP team visit, she stood for herself. “This person's wife and sisters are present in this meeting, and I would like them to stand up. When they stood up, she calmly asked them, tell your husband if you have not acquired loan from me?” They said, yes. She turned towards the man and said, “If this person has no knowledge about his own family, then how come he is so well aware about my activities.”

Later on, the same people joined her in the CO and are now fully supportive towards her in her work as well as decisions. At present, the whole Nilor village has joined the CO.

NRSP conducted various trainings on CO, VO, and LSO level. Fauzia took full advantage of those trainings. She was always at the forefront in seeking knowledge and improving her skills. Some of the trainings she attended include, soap making, candle making, tie and die, detergent making, achar (pickle) making, stitching, sharbat (syrup) making, book binding, poultry farming, record keeping, to name a few. She used the skills such as record keeping for enhancing her contribution in various training sessions, workshops, and keeping record of the LSO as a whole. Furthermore, the productive trainings have helped her in generating a steady income for her family.

The very first training NRSP conducted for the CO was on soap and detergent making. Fauzia was a part of this training. The skill she learnt from this training helped her in making washing powder and soap for daily usage at her home. In this way, she was able to save the money spent on buying the same products from the market.

In the year 2005, she attended a training session on book binding. It was a three day training in which she along with the other CO members learnt how to make book covers. The day she learned the book binding technique, she right away went to a nearby school where there were around 500 students. She met the school principal and told her about the skill she has acquired. She offered the principal that she will take 1 rupee less from the students, i.e. Rs. 14 instead of Rs.

15, the market rate. The school principal agreed, but she wanted to see her work. She impressed the principal with her book binding skills. After that, she started getting orders from the school, making up to Rs. 25,000 in three months from book binding.

Another training she received from NRSP was on shampoo making. After attending the training session, she would buy the basic ingredients required for making shampoo for Rs. 400. She used the ingredients to make shampoo that filled four 1.5 litre plastic bottles. She sold the shampoo in her CO. Thus, for an investment of Rs. 400, she would earn Rs. 1,200.

Fauzia also received a training in Vaseline making. Per bottle she invested Rs. 4 and sold at 100% profit for Rs. 8, while the market value of the same Vaseline was Rs. 12. In this way, she was able to make a profit for herself as well as benefit the customers. She was able to make profits of Rs 2,000-3,000 during the winters.

NRSP, through the CO, provided seeds of various vegetables to the members. Fauzia has limited land, but manages to grow vegetables like tomato, onion, and lemon, among others. She uses these vegetables at home thus creating more room for saving.

Fauzia has also learnt to make candles, but she makes them only for use at home. The village still has load-shedding problem, but Fauzia has learnt to overcome it on self-help basis. She does not buy candles from the market, saving money.

Fauzia was not only instrumental in initiating the CO in Nilor, she has also always remained proactive for carrying any other kind of activity in the village. She always takes every small responsibility seriously and completes the tasks with full dedication and commitment. For this reason she was chosen as a resource person by NRSP.

Being a resource person, she has benefitted more than 4000 people. These people are not only in her LSO jurisdiction, but also in other LSOs.

She has been taken by NRSP to other regions in the country for various training sessions and workshops. She was paid Rs. 300 per day for her time and contribution as a resource person.

As a resource person, her job was to keep record of everyone's profile in the village. For instance, if there is any widow who is facing a hard time in generating livelihood for her family, she was responsible for conveying her problem to the Social Organisers. Since, she knew every single person in the village, it was easy for the Social Organisers to involve her in keeping records of the people. She contributed as a resource person for almost 10 years.

VO Nilor, compared to other VOs in Chirah Union Council, was the most backward region. The financial condition of the people was depressing. People in other Union Councils were landlords and had contacts with political leaders, while Nilor was behind in every sense. However, the scenario changed after the arrival of the CO. Fauzia had a major role in bringing about this change.

People who were unable to even procure one meal at a time are now living a better standard life; they are educating their children, and are striving for improving their lives even further.

One of the issues in the village was related to construction activities of a government organisation; the girls' school had to be relocated to fulfil the government organisation's

construction plan. The government organisation assured that the girls' school would be reconstructed at a place that the community identifies.

At this critical juncture, influential people from nearby villages started lobbying to shift the village to their own localities. This was not acceptable to the residents of Nilor, because it meant the girls will have to face major difficulties in reaching the school in another village.

At this point, Fauzia began a campaign and raised this issue in every CO, VO, and LSO meeting to ensure that since the population of the students in her village is greater than the other village. This was refuted by people from the nearby villages. To prove them wrong, Fauzia went from door to door in her village, and made a list of all the girls who were going to school. In this way, she proved, through evidence, that the number of students in her village was greater than the others. This advocacy proved to be successful. The voice of the community was heard. One of the VO members who had remained the ex-president as well donated 8 kanal (one acre) land for the school. In this way, they were able to have a girls' school near to their house. More than 300 girls are benefitting from the school at present.

Fauzia has, on a personal level, tried to help people in various ways. For instance, during the times when girls' education was not given any importance in the village, she tried to make the people understand the importance of education for girls. She says, "I told them, if you will educate your daughters they will be financially independent. They will share the family's economic burden, making their lives easier."

Another example is that when a new family comes to settle down in the village, Fauzia approaches them in order to know their economic situation. If they are poor, she asks them to join the CO. She also helps their children in getting admission in the school

Once, there was a woman in her neighbourhood whose husband did not allow her to work or join the CO; he himself also did nothing to earn livelihood. Fauzia went to her home and saw the sad situation; she had bought a quarter kg rice to boil for her children. She remembers asking the woman why she wasn't doing anything to change the situation. The woman had answered that her husband is not allowing her to work. After that, Fauzia went to her husband in the evening to convince him for allowing his wife to help him in sharing the financial



Figure 26: Fauzia Bibi sitting in Chirah LSO office

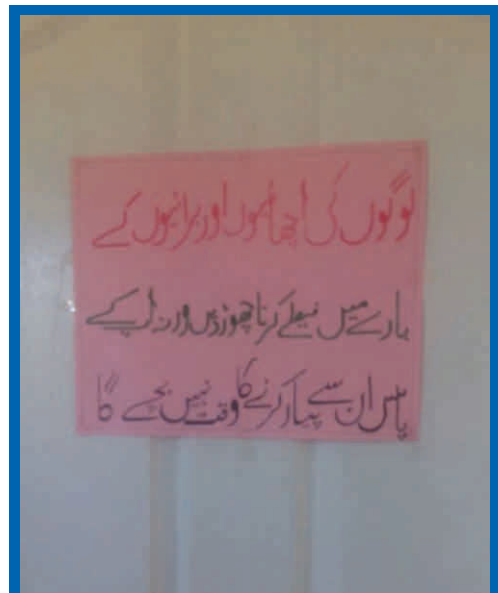


Figure 27: Fauzia spreads awareness through poetry and quotations

burden of the family. She remembers the man saying, "What will the people think about me? How can I allow my wife to work outside?" Fauzia had replied to him, "Tell them that a woman can also work and share the financial burden of the family." Fauzia says, "I could have helped her by giving her some financial assistance. But, that is not what NRSP has taught us. NRSP has taught us that we do not have to beg from others. We can earn with our own hands."

Fauzia then connected her with different people in the CO and VO who needed someone to do the household chores at their homes. The woman started earning Rs. 7,000 monthly and is also given food and other basic necessities. She has two kids who are now studying in a private school in the village. Her relation with her husband has also changed; they are also living a happy married life.

Fauzia and her husband have put tremendous efforts in developing the whole of Nilor. They are contributing their time, energy, and resources for the VO not because they are getting something from it in material terms, but because they have got inspiration to use their abilities and sincere devotion to contribute towards overall development of their community. In order to provide information about the VO, Fauzia and her husband have opened an office at their home, where they hold monthly meetings. They have kept both software and paper based presentations, records, and data of almost everything about their VO. They have kept every single detail about VO Nilor in particular and LSO Chihrah in general. She says, "NRSP has inspired us to do all this. We are doing this on a smaller scale while they have done this on a larger one. We do it because we are passionate about the work."

In the same way, Fauzia has identified the issues of the people who were living in vulnerable situations. She tried to help them at a personal level. If the problems were bigger, she took their concern to the Social Organisers. In this way, they were given loans or other solutions, enabling them to earn for themselves. Also, there were girls who stopped getting education because of lack of financial resources. She has helped them in getting scholarships through NRSP. She prioritizes helping others over tending to her own personal issues. She says, "My mother-in-law was totally bedridden because of a debilitating illness. I had to take care of her as well, and I also had to fulfil the commitments I have made with myself and with NRSP."

Along with other active members in the LSO, Fauzia was able to link the LSO with the National Institute of Handicapped, Islamabad. Through this partnership, they are able to help the handicapped people get free treatment. She is a member of a committee at the NIH, and regularly attends the meetings.

In the CO, the members started saving on regular basis. Initially, Fauzia Bibi started her savings with Rs. 20, later this was increased to Rs. 50, and now she saves Rs. 100 on monthly basis. This saving has helped her a lot; she spent the money on her children's education.

Ms. Rukhsana, a Social Organiser, has inspired Fauzia a lot. While seeing her contributing her time and knowledge for the betterment of the society, Fauzia has promised herself that she will educate her children, especially her daughters. "If Rukhsana who belongs to another city can come and teach the people here, then there isn't anything bad in educating our daughters."

Fauzia has worked hard for educating her daughters. Her elder daughter is the first and sole MPhil degree holder in the whole of the Nilor region. While, her younger daughter has recently

joined university as an undergraduate student and is studying Environmental Science. And, her son is doing his diploma in software engineering. She says, "Without NRSP, I would not have been able to educate my children because there wasn't any concept of educating a girl. And, my daughters would have not studied after matriculation."

Fauzia also involves her children in the CO activities, because she wants them to take inspiration from people in the CO, learn to take initiatives, and be courageous enough to face challenges. She remembers one of the moments from her daughter's childhood. Once in her daughter's school, the students were asked to draw a house. Her daughter drew a house, and outside the house she drew a board and wrote NRSP on it. Such is the influence of the organisation on her family.

Fauzia recalls her life before the CO when she had nothing to do; she feels that she wasted her time gossiping with the women while sitting beside the well. She says, "I was even unable to finish off the morning chores till the midday; it was because I left the besom/broom outside the house and kept talking to the women about useless things. If I would have met NRSP 10 years before 1998, I would have been able to continue my studies as well. However, I am thankful to NRSP that



Figure 28: Fauzia Bibi making a presentation for the Afghanistan Ambassador to Pakistan and the AKDN's Representative to Afghanistan. January 2015, Islamabad

they opened ways for me to engage myself and help me in increasing my social and economic well-being."

Fauzia is now more confident and self-reliant, because her husband has always been supportive and encouraging. Also, she dedicated herself to the task she was given. Previously, she wasted her time; however, after joining the CO she has realized the importance of each second. She is in a position that she gets less time and more work to complete. Her CO was the second Community Organisation formed in the area. Afterwards, under her supervision, 18 other COs were formed. She contributed her time and energy for making this happen.

She gives a lot of credit to her husband for her successes. She says, "Without the support of men, women can't even walk out of the threshold. My husband was already convinced about the importance of CO, so he supported me immensely. In this village, before the CO came into being, men used to think that women are worthless: less than the shoe on a man's feet. However, now this mentality has changed. We sit with the men of our village and discuss our issues together. They listen to us and at times they act on our ideas."

Being so dynamic, earnest, and sincere leader, Fauzia has been elected as the president of her CO, VO, and is working as the 1st president of LSO Chirah. So far, besides attending various skill training courses, she has attended more than 40 workshops, seminars, and conferences by different organisations. She was called by Radio FM Pakistan as well for sharing her ideas and experiences with the rural people of the country, so they can also get inspiration. In addition, she has given presentations and was invited as a guest speaker in various events. Fauzia has made presentations at the National Convention of LSOs, to the Afghanistan Ambassador to Pakistan, to the Head of the Aga Khan Development Network Afghanistan, and on December 7, 2015, she also delivered a presentation at the National Community Driven Development Conference organized by RSPN in Islamabad. By participating in such activities, she has become bold, confident and courageous enough to take her own initiatives for the development of her community members.

Table 20: Fauzia Bibi Story Timeline

| Year | Major events | Assets possessed/possesses | Monthly income/Seasonal Income | Major achievements/problems |
|-----------|---|---|--|---|
| 1972 | Birth to adulthood | A house, 2 buffaloes and a sewing machine. | Rs 3500 | She was born in Nilor. Her father was a policeman and her mother was a housewife. |
| 1975-1985 | Married | A two rooms house, 2-3 kanal land and sewing machine. | Rs 2300 | She got married to homeopathic hakim who owned 2-3 kanal land. |
| 1985-1995 | Her first daughter died and her second daughter was born. | A two rooms house, 2-3 kanal land and sewing machine. | Rs 10,000 | Her husband started his own clinic near his village. Her first daughter died when she turned 4 . Her second daughter was born healthy. |
| 1995-2005 | Brought CO in her village started taking initiatives. Three children were born to her by this time. | A house, 2-3 kanal land. | Rs 15,000 from the clinic. Rs 25,000 from book binding in three months, Rs 3000 from Vaseline during winters. | Her children were born by this time, on the admission day of her first daughter, she met the Social Organiser who inspired her, and right away she brought the CO in her village. She received various trainings and used those skills for generating income. She started saving as well. She was chosen as a resource person by NRSP whose job was to identify the issues of the people and work as a medium between the beneficiaries and the organisation. |
| 2005-2010 | She benefited more than 4000 beneficiaries during her tenure of 6 years. she received trainings. | A house and 2-3 kanal land. | Rs 15,000 from the clinic, Rs 25,000 from book binding, Rs 2000 from shampoo making. Rs 25000 from book binding. Rs 9300 from being a resource person. | She was chosen as a resource person by NRSP for which she was able to benefit 4000 beneficiaries. Her two eldest children are at University now. She has made many presentations on LSO Chirah at national forums. |

3.3.3 Muhammad Ghafoor's Story: Kindling Hope in Others' Lives

Muhammad Ghafoor was born in Bunni Behak village of Islamabad in 1950. He grew up along with his two siblings: his elder brother and younger sister. His father was an Army pensioner who worked as a farmer in his own fields where he grew wheat, maize, cotton and lentils. The family's land produced 30-40 maunds of wheat and maize that was sufficient for household consumption for the whole year. His brother also worked as a labourer in construction sector that added to the household income. He says, "Unlike our neighbours we did not have any tension regarding food and other basic needs."

However, they had labour intensive activities in daily life. He remembers, his mother waking up early in the mornings at 2 am to grind wheat to make flour. He along his siblings and mother used to walk for 3-4 km to collect water from the well. He says, "In summers, when the wells dried up, we used to face scarcity of water. Our mother used to wake us up around 4 am to go with her to collect water from the wells in another locality." His family lived in a single roomed mud house. He remembers that his village was totally isolated from the cities. They did not have any hospital in the village, "But thanks to Allah we did not have any diseases," he says. They would use medicinal herbs in case of sickness. They did not have even a link road. He used to walk for at least 16 km to reach the school through muddy paths. He completed his matriculation and joined the Army in 1969.

He was 20 years old when his parents arranged his marriage. He got married to a daughter of one of his father's relatives. While he was on duty in the army his spouse lived with his father's joint family until their first son was born in 1976. He completed his intermediate by taking private exams, for he was interested in pursuing higher education. He remembers that his life in army was very difficult. He lived in very rough and tough conditions for months. Those days his salary was only Rs. 50 per month that he used to save and bring home when he returned on vacations every six month. His father and brother managed the household expenditures and sent his son to the school.

By this time he had four more children; two sons and two daughters. His income was sufficient for the family, yet they needed more space to live. With the pension fund and his savings from his salary he built a four roomed house and moved in with his family.

Muhammad Ghafoor retired from the army in 1990 and started to work in a bank in Islamabad. He earned Rs. 12,000 - 18,000 per month as his initial salary. Apart from his salary, as productive assets, he had land, where he grew crops and the livestock he possessed also produced milk. His family had luxurious life compared to other families in the Bunni Behak.

He wanted his children to get higher education, but they did not show interest in their studies. His



Figure 29: Muhammad Ghafoor standing in his field

two elder sons completed their matriculation (grade 10) and started to work in a private company. Seeing their friends from Islamabad moving abroad to work, his sons also showed interest to go abroad and work in Dubai.

One day on his way to work, Ghafoor met a Social Organiser from NRSP. He knew the SO for long because he visited the bank frequently. On asking how he has got a chance to come to his village, the Social Organiser said that he is working in the village nowadays. "It was in my knowledge that NRSP is working in the village, but I did not have any interest to see their activities because these were for underprivileged people," he says. The Social Organiser asked him to join the existing CO in his village. In the beginning he was reluctant to join the CO, "Initially, I thought these people might come out to be frauds. It's not easy to trust anyone these days." However, when the Social Organiser discussed in detail that NRSP supports the communities for their social and economic wellbeing, he agreed to join them to work for his community for their welfare. He attended the meeting where his villagers came together and discussed the issues.

After joining CO, he came to know about his fellow villagers' struggles. He learned that some people in his neighbourhood could not afford their three meals a day. There were families where parents could not marry off their daughters because they could not afford dowry. His motivation towards social welfare activities increased as he got involved in the CO. He along with his fellow CO members, who could afford, started to collect donations to provide dowry to the underprivileged girls. He says, "I felt happy to get involved in making people's life easy. We collected money voluntarily and gave it to the families in need."

Getting inspiration from the concept of the Community Organisation, he along with his fellow empowered men in the village came together to make an organisation called Chira Trust. He, and his fellow CO members, conduct monthly meetings and collect up to Rs. 1,000 each month. This Trust works to help the targeted individuals and households, including widows, and poor families who do not have any source of income. They provide demand sided financing that includes a voucher scheme that they provide to the targeted individuals and households. The voucher recipients take the voucher to the market and buy things on lower prices. Also, in the month of Ramadaan, the committee provide flour and other necessary food items for free of cost.

Scarcity of water was one of the major issues in his village, he says. The community with the support of NRSP built wells in the village. This not only saved the community's time and energy but also the community came to know the availability of water in their village. They worked together and built more wells and now every household has water supply by electric motors from wells. However, they stills have issues regarding the quality of water. He gets brackish water from one of the wells near his home, he says.

Further, the community with the help of NRSP constructed a road that linked the village to the main road. He finds it as one of the major achievements of his CO. "This road has made the villagers' lives easier in every sense," he says. Now, they have easy access to the market and hospital. Once they grinded one kilograms of wheat in two hours in a stone grinder by hands, now vehicles take their wheat to the flour mills which grind maunds of wheat in just minutes.

Today, Muhammad Ghafoor is happy for being involved in community work. "My work for the community has added a zest to my life. This is not only our religious obligation, but everyone should have this motivation to work for the community's socio-economic welfare," he says. He

and his wife have found community work as purpose of their lives, he says. His three sons have already got married and are living with their families in separate homes. He attends monthly meeting with his committee and also CO meetings. This has increased his social circle, as he got many friends through these meetings. He wants to see his villagers empowered as he says, "It will be the happiest moment if our community will be able to bring a degree college school scheme to the village, so our children will have less hurdles in getting education."

Table 21: Muhammad Ghafoor Story Timeline

| Year | Major events | Physical conditions | Monthly income (PKR) | Major achievements |
|------------|---|--|----------------------|--|
| 1950- 1968 | Birth to adulthood Lived with the joint family. | A single muddy room. Lands that produced 30-40 maunds of wheat and maize, livestock. | Subsistent economy | Completed his matriculation. |
| 1969 | Joined the army | 1 buffalo, cows, lands, the same house | 50 | Took admission for private study and home take exams. |
| 1970 | Married | A single muddy room Lands that produced 30-40 maunds of wheat and maize | 50-75 | More responsibilities, yet household economic situation was stable as father and his brother also worked. Completed his intermediate while doing job in the army. |
| 1976 | His first son was born | A single muddy house Lands that produced 30-40 muns of wheat and maize. | 75-100 | Content with his educational level |
| 1977-1990 | Three more children. Built a separate house for his family. Retired from the army and worked at the bank. | A four roomed house with a kitchen and toilets, lands and 1 buffalo. | 12,000-18,000 | Built a four roomed house with the pension money and saved the rest. Started to do job in a bank as 16th grade officer. |
| 1995-2000 | Joined CO Establish Trust Committee His salary increased. | A four roomed house with a kitchen and toilets, land and 1 buffalo. | 15,000-20,000 | NRSP found him as a human resource within the community. Felt inspired and happy to work with the community. |
| 2001-2010 | His two sons got married and they started to do job in Dubai; the third one is working in Marble Development Factory. | A four roomed house with a kitchen and toilets, lands, 1 buffalo and built 3 more houses for his sons. | 20,000-25,000 | Stayed involved with the community work apart from his job. Road to the house, and water supply at house . |
| 2011-2015 | Retired from his second job, yet he has his pension as financial asset. | A four roomed house with a kitchen and toilets, lands and 1 buffalo. | 10,000-15,000 | Able to fulfil his moral and religious duties, very happy working with the community for the community. |

3.3.4 Social Mobilisation Leading to Mobilisation of Personal Assets: Masood Akhtar's Story

Masood Akhtar, 48, was born in 1967 in Chapar, a village about 20 km away from Islamabad. He was not raised in a traditional manner like the other kids of his age in his village or region. His father was one of the biggest landlords in the village and owned more around 200 kanals of land. His mother was a housewife. He was living in a nuclear family with his brother and parents. In addition to having a vast area of land, Akhtar's family possessed five buffalos, about 70 -100 goats, and seven bulls. His mother remained busy with household chores and rearing the cattle, while his father looked after the land.

Masood Akhtar was able to complete his eighth class studies at the age of 17. The year after he passed his 8th grade, his mother passed away. This was a big shock for him, because he was highly attached to her. His brother was also traumatized after the huge loss; he became clinically depressed. He chose to join Pakistan Army with the hope that this will help him stay busy and away from home.



Figure 30: Masood Akhtar visiting his field

Masood and his father were left alone after Masood's brother joined the Army. He had to discontinue his education to help his father with tending to the land and household chores. He was unhappy without his mother; however, he somehow gathered his strength and had patience in order to help his father.

At that time they cultivated maize, wheat, and various types of pulses/lentils. They were able to earn large sums from these crops. The father and son were able to save plenty of money in four to five seasons. In the year 1985, Masood opened a hotel in Pir Wadhai, the biggest bus station in Rawalpindi. The place is a hub of public transport. Their business boomed because every day hundreds of passengers visited their hotel. They were able to make Rs. 5,000-10,000 profit per day. He was able to run a successful business for five years and save more than enough money.

Masood's social circle never grew in his village; he was isolated from the rest of the villagers. He was always busy in tending to the fields and running his business.

In the year 1989, he opened another hotel at Faizabad in Rawalpindi. He was able to make Rs. 5,000 profit per day. He continued with this hotel from 1989 to 1997. During the Muslims League's tenure the hotels along the main road were abolished to widen the roads. The property owners, including Masood, were monetarily compensated by the government.

In 1995, Masood's wedding was arranged with his maternal aunt's daughter, in fulfilment of his deceased mother's desire. Masood now has two sons and five daughters. They are getting education and are enjoying a sophisticated and luxurious life. In the same year, Masood began construction on his house to extend it and make it bigger.

In the year 1997, Masood's father became very ill. He divided all his properties between his two sons, before passing away in 2004. At that time, Masood's brother also fell sick due to which Masood spent most of his time looking after his health. After he recovered, Masood arranged his marriage. His father had a huge role in building plenty of resources for his children; however, without his supervision, Masood could not work effectively.

The Community Organisation in his village had been formed in the year 2009, but he had never taken interest in its activities. He had resources to live a relatively luxurious life; he thought that there was no need to join such organisations. These organisations are for the underprivileged people who have limited resources to live a better life, he thought. One day, the local VO leaders approached Masood and encouraged him to join the CO. They explained to him the importance of the CO and how it has helped them to be united in the village, and how they are able to address their issues and resolve them collectively.

Masood joined the CO in 2013. After joining the CO, he received a training related to agriculture and farming techniques through NRSP at Agriculture University, Rawalpindi. During this training, he became familiar with the use of fertilizers, pesticides, and other chemicals which are helpful for battling crop diseases and increasing crop yield. In addition to this, he learned the science of water, irrigation and the use of fertilizers. The fertilizers made his crops grow faster and bigger so his crop yields increased. He was able to gain more profit applying the ideas practically which he learned from the trainings.

NRSP introduced various seeds and vegetables to them, while also raising awareness about production and marketing of vegetables and other agricultural produce. For example, Masood and other farmers in the CO were introduced to various crops and vegetables which were not common earlier, such as, tomatoes, green vegetables, peas, lemons, onions, and garlic. He took a loan of Rs. 15,000 from NRSP to buy seeds. NRSP provided the CO members seeds of various vegetables that increased the crop yield in the region. In the year 2011 and onwards he was able to make about Rs. 60,000 from selling tomatoes, around Rs. 150,000 from selling garlic, and Rs. 300,000 from selling peas per season.

He had access to the market earlier as well; however, NRSP facilitated access to a broader market through a formal way. There are vegetable and crops fairs in Islamabad where Masood displayed his crops and vegetable produce. This opportunity not only introduced him to the wider market but it helped in networking too.

After joining the CO, Masood's social capital was also enhanced. He got to know more people and found them to be helpful and virtuous. After he found out that the CO is useful, he started convincing other people to join CO. He became an active and responsible member of the CO due to which the entire village started participating in the CO activities.

Masood needed a little push from NRSP to start cultivating various crops; however, he himself was also a resourceful person. Through NRSP and the CO, the unused individual resources within communities were mobilised for the good of the entire community. A perfect example is Masood's contribution towards his village; he has provided free land for the building of a community school for girls in collaboration with Development in Literacy (DIL) organisation. Currently, 200 students are getting education till fifth standard at this school. In addition, seven women are teaching at the school which has made them able to contribute in their family incomes.

After finding out about the common issues of the underprivileged people of the village, Masood and other resourceful persons in LSO Chirah have founded a separate committee named as Rashan Committee of LSO Chirah. Through this committee they provide assistance to families who are in need. For example, when a poor family is unable to purchase dowry for their daughters, the committee provides them assistance through the committee savings. Also, when there is disaster or any other calamities, the organisation provide assistance in the form of food and shelter to these people.



Figure 31: Sign board of DIL School

He is the president of both the CO and the VO. He works as an advocate for the ones who are unable to approach the Social Organisers directly. He has helped them get small loans which have contributed to improving their financial situations.

Masood says, "I would encourage everyone to join the CO, because it is a blessing for us. It has untied us. When we get together and work on a common cause it makes us contribute in the development of our country. I can work alone, however, that will benefit me only, and if we think about the entire region or country then we have to come together." He further says, "I will give you my example, I was working with my father in the agricultural lands, and however, it was long time ago. With the passage of time, I almost forgot everything related to agriculture. NRSP helped me in using more useful techniques to boost my agricultural products. In addition, during the meetings, elders also sit with us and share their experience with us. I get to learn from them about the yield and production of the crops. We share knowledge in the CO meetings and that benefits all of us."

Table 22: Masood AkhtarStory Timeline

| Year | Major events | Assets possessed/possesses | Monthly income/Seasonal Income (PKR) | Major achievements/problems |
|-----------|--|---|---|--|
| 1967 | Birth to adulthood | A house, 200 kanal land, five buffalo, 70-100 goats and seven bulls. | Rs 200,000 (from red lentils (Masoor daal)), Rs 300,000 from maize, Rs 150,000 from Petite Crimson Lentil (Masur). | He was born in a landlord family. |
| 1970-1985 | His mother died | A house, 200 Kanal land, five buffalo, 70-100 goats, seven bulls. | Rs 200,000 (from red lentils (Masoor daal)), Rs 300,000 from maize, Rs 150,000 from Petite Crimson Lentil (Masur). | His mother died when he was too young. He was able to pass his middle standard. Afterwards, he had to join his father in farming. He quit his education. |
| 1985-1995 | He opened hotels in Pirwidai, Rawalpindi, and he got married. | A house, 200 Kanal land, five buffalo, 70-100 goats, seven bulls, hotels. | Rs 150,000 from hoteling, Rs, 200,000 from Faizabad hotel, Rs 200,000 (from red lentils (Masoor daal)), Rs 300,000 from maize and Rs 150,000 from Petite Crimson Lentil (Masur). | He started hoteling in Pirwidai and Faizabad. He gained huge profit from this business. He got married his maternal aunt's daughter, his mother chose her niece for her son when he was young. |
| 1995-2005 | His father died, stopped hoteling, and his financial situation came down. | A house, 200 Kanal land, three buffalo. | Rs 60,000 from maize, Rs 50,000 from Masur daal (per season). | His father remained sick for almost 10 years, for this reason he had to quit hoteling in Pirwidai. His hotel was abolished in Faizabad Rawalpindi for constructing a road. His father died in 2004. Three buffalo. He sold out the cattle as well. |
| 2005-2015 | He joined CO, he was chosen the president of both CO and VO, he did trainings with the CO, and did charity work. | A house, 100 kanal land, five buffaloes, three bulls. | Rs 60,000 from selling tomatoes, Rs 150,000 from selling garlic, Rs 300,000 from selling peas, Rs 200,000 (from red lentils (Masoor daal)), Rs 300,000 from maize, Rs 150,000 from Petite Crimson Lentil (Masur). | He took advantage of the trainings provided them by NRSP. He is regular in attending the meeting. He started cultivating various vegetables that gave him a huge profit. In addition, he has done is doing charity work as well. |

3.3.5 Tariq Chaudary: An Inspired Philanthropist

Tariq Chaudary, 48, was born in 1967 in Bennie Behk which is around 20 km away from Islamabad. He was the only child of his parents. His father was a small landlord. He passed away when Tariq turned one. His mother was a housewife; she had a number of buffaloes and was able to sell their milk in the market. He was raised by his mother who was a very confident and visionary woman of her time. She always pushed Tariq to excel in his studies and education. Because of his mother's constant support, he was able to pass 10th grade.

After Tariq's father passed away, his mother inherited the land. She alone took care of the household chores, raised her son and worked in the fields. The tenants cultivated the lands; in return, Tariq's mother divided the earnings equally between them. In this way, she was able to make a profit of around Rs. 20,000 from the land and fulfil the family's needs. She earned enough this way to support Tariq.

Tariq's wedding was arranged with his cousin when he was 18, in 1985. Two years after the marriage, their daughter was born, following by three more children after a gap of several years between them.

Tariq began selling milk in the market as a way to earn a living. He collected milk from the people in his village and brought it to Rawalpindi, from where he got access to the market and was able to make a huge profit.

NRSP was working in his village since Tariq was very young. His maternal uncle, Meherban, with other people initiated the CO there with the guidance of NRSP. However, with the passage of time their work started to fade away since the participation of the villagers was decreasing. The elders who had initiated the great cause passed away. Later, Tariq's mother took responsibility of running the CO. She encouraged the women to participate in the CO. She also put tremendous effort in making sure that every single household should have representation in the CO.

Due to his mother's active participation in the CO, Tariq had a connection with the Community Organisation from his childhood. He was familiar with the activities which took place in the CO. In 1992, he formally joined the CO. After joining the CO, he received a loan of Rs. 25,000 from NRSP; he combined this money with his savings and bought another buffalo. The aim of buying another buffalo was to boost his milk selling business. The two buffaloes further gave birth to other two calves which increased the number of buffaloes. He was able to sell more milk. Moreover, the people in his CO too showed interest in selling milk through Tariq. Tariq had to hire three persons to sell the milk in Rawalpindi on daily basis. Over the time, his profit doubled.

Tariq owned plenty of land; however, before joining the CO he never used that land productively. Due to lack of awareness about various crops, he never thought that he would be able to earn



Figure 32: Tariq Chaudary in front of his house

money from cultivating the land. Through NRSP he received farming training in which he learned about various vegetables, crops, and plants. In addition, he learned about various techniques through which land productivity could be increased. Also, he became familiar with agricultural marketing techniques and strategies. He, along with other farmers, went to Metro Cash and Carry Islamabad to help explore various ways of marketing. Initially, he had access only to smaller markets near his village. However, with NRSP's facilitation, he got access to more markets and his profit boomed.

After attending trainings through the CO, Tariq started growing tomatoes, potatoes, lemons, green vegetables, and garlic in his fields. After he started growing various crops and vegetables, he stopped buying these items from the market, becoming self-sufficient in many food supplements.

In the CO, they organised a group of 12 people from the same field to collectively access the market. They hired a vehicle, loaded the fresh vegetables in it and sent it to Rawalpindi for sale. This method worked very well; Tariq was able to make Rs. 200,000 from selling tomatoes alone, in addition to about Rs. 100,000 from selling lemon and garlic. In addition to selling the vegetables, he provided poor people with free vegetables who were unable to afford it.

Once a woman named Zeenat, who owns a restaurant in Jinnah Supper – an upscale market in Islamabad, visited them through NRSP. She later on started placing orders to the farmers in the village. Tariq himself sold tomatoes and radishes for a handsome amount since the vegetables he was selling were pure and organic.

Earlier, he was living in a small house with his family; however, after earning enough money, he was able to build a mansion for himself, surrounded by a beautiful garden.

In addition to learning the art of using the resources productively from NRSP, Tariq tried to help his community as well. There was no girls' school in his village beyond 5th grade; they had to go to another village due to which most of the parents were reluctant to send their daughters to school. Tariq's mother was a visionary leader who always encouraged women to be self-reliant. Tariq along with other members and the support of his mother advised the people to encourage their daughters to go to school.

On a personal level, Tariq has taken full benefit from the opportunities brought through NRSP. He has educated his children. His daughter has completed her B.A and is now a teacher in DIL School in the village. His son has completed his matric and is working with a company, his other daughter is in her intermediate, and his youngest son is studying for his matriculation exam.

One day, a Social Organiser brought Ms Salma, Program Officer of Development in Literacy (DIL) organisation. DIL has operated more than 120 schools in various parts of rural areas where education is inaccessible. During the visit, Tariq discussed the educational issues. "I told them we need a school for the daughters of this village who are deprived of education just because they don't have a school," he said. It was not possible for DIL to build the school straight away; however, they promised Tariq that they will surely support the school for the girls later on. From the next day, Tariq gave the students space in his house, so they could resume their classes. For six months, he gave them free space, electricity, and other facilities.

After six months, a school was established in collaboration with DIL and NRSP. Tariq resolved the

issue of the land for constructing the school as well; he donated his land for a community based school. The girls who had left their education were able to resume studies. Initially, there were only 20 students which increased to more than 200 students. The students pay a fee of Rs. 20, which is used for the maintenance of the school. Also, seven teachers are able to make a living by teaching at the school by getting a salary of Rs. 7,000 from the parent organisation.

Besides donating his land for the school, Tariq also helped his community in constructing a link road that connects their village to the main road. Before the CO had been established, the people did not have access to this road; they had to walk for hours to reach the main road and sometimes, during emergency situations, it meant loss of lives. In 2002, due to Tariq's efforts, it was possible to finally have a link road in the village.

Before the formation of the CO, there was lack of unity among the villagers. They lacked collaboration. Tariq says, "After the formation of the CO, we got together. We discussed our issues and resolved them together." For instance, the LSO members who are economically stable have formed a separate organisation, Chirah Trust; through this organisation the members are able to reach the underprivileged people of the region. They are able to do proper saving in the CO; however, they also save in this committee as well. There are 35 members in this organisation which is led by a president, manager, and a secretary; each member is responsible to save at least Rs. 1,000 monthly. They use this money for the well-being of the widows, orphans, handicapped, and other underprivileged people.

Tariq has tried hard to involve each household in the CO, it is because he has realized how beneficial it is. He says, "We are still trying to reach out to people who are not aware of the CO. This is benefitting us, our Dhok – sub village. We will be able to work for the development of our village only when we will have unity."

Being a philanthropist and a dedicated member of the CO, Tariq Chaudary has been elected as the chairman of LSO Chirah. He aims to improve every single household in his village through the COs/VOs. He says that his door is always open for anyone who needs support and guidance from him.

Table 23: Tariq Chaudary Story Timeline

| Year | Major events | Assets possessed/possesses | Monthly income/Seasonal Income | Major achievements/problems |
|-----------|---|---|--|---|
| 1967 | Birth to adulthood | A house, 100 kanal land and two buffaloes. | Rs 20,000 | He was born in a landlord family. |
| 1970-1985 | His father died. | A house, 100 kanal land and two buffaloes. | Rs 20,000 | His father died when he was one year old. His mother took care of him. He studied till 10th standard. |
| 1985-1995 | Married, Joined CO, and started selling milk. | A house, two buffaloes, 100 kanal land. | Rs 30,000 from selling milk and Rs, 30,000 from cultivating crops. | He got married in 1985, started milk business in 1989, and joined the CO in 1992. His children were born in the following years from 1988 to 1995. |
| 1995-2005 | Received loan from NRSP, and received training from NRSP. | A house, four buffaloes, and 100 kanal land. | Rs 40,000 from selling milk and Rs 100,000 from his lands. | He increased the number of buffaloes; in addition he received farming training from NRSP that enabled him to grow crop selling. |
| 2005-2015 | He became the chairman of Chihrah LSO. He did charity work and also founded another organisation. | A new house, 100 kanal land and four buffaloes. | Rs 200,000 from selling potato and Rs 100,000 from selling garlic and lemon. | He took advantage of the received skill trainings. He used those techniques he learned in farming to enhance his crop production. In addition, his growth didn't remain confined to himself; he brought school through NRSP in his village and contributed his land for the school. He is one of the founders of "Chihrah Trust" which follows the principles of a LSO, however, works separately for the well-being of people. |

3.3.6 Enabled to Live with Dignity: Jamila Bibi's Story

Jamila Bibi was born in Nilor village of Islamabad in 1959. She was the youngest of her three brothers and sisters. Her father died when she was only six months. Her eldest brother, who was the headmaster of an army school at Sui, Balochistan, living there with his family, looked after her from her younger age. Recollecting her childhood memories, Jamila says that they had a big house provided with free natural gas, electricity and water supply. Since only three children from the family could get education free of cost, her brother preferred the elder siblings to go to school. She learnt writing and reading newspapers from her brother at home.

She was 20 years old when her brother decided to get her married with his brother in law, who worked in the army. She along with her mother and siblings returned to Nilor for the marriage. Her husband lived in Murree, so she started her married life in a two-roomed mud house in Murree. Besides her husband's earnings, her parents-in-law had three buffalos, two cows and a plot of land as productive assets that they used to make a living.

While her husband worked in Kashmir and other far flung areas of Pakistan, she served her in-laws at home. Her first child, a son, was born to her after 12 years of marriage. Later, with a gap of two years between every child she had two sons and a daughter. Since she was not accustomed with the village life, it was very difficult time for her working in fields and looking after the livestock. She remembers that she collected buffalo dung, dried it under sun and used it to make fire for cooking.

She remembers socializing with neighbouring women who went to collect water with her from a spring that was far away from her house. She used to do five to six trips per day to collect water from the spring. Later, her husband helped her in collecting water when he got retired from the army.

With the pension fund her husband opened a small grocery shop in the market in Islamabad. Those were the best days of her life, she remembers. She says with a sigh, "We never had any problem when he was with us; he never made us feel scarcity of resources in his life." The situation worsened when her spouse got a heart attack and passed away in 2002. Her eldest son was just 16 years old and other children were very young when their father passed away.

Now helpless, Jamila had none other than her elder son to look at with hope because the other two sons were handicapped and her daughter was very young. Her son, who had just completed her matriculation, stopped his education and started looking after the shop in Islamabad. As a young boy, he did not have experience of shop keeping and lost the money for many reasons. First her son's friends purchased things from his shop on loan, but never paid the money. Jamila spent Rs. 60,000 to make her late husband's business thrive. She purchased goods from



Figure 33: Jamila Bibi working in her kitchen garden

the wholesale and tried to sustain the shop but it all went in vain, for her son was not experienced and mature enough to manage it. She got nothing in return from the shop; it went in loss and finally she decided to shut down the shop.

She along with her four children: two handicapped sons, her eldest son and daughter, moved to Nilor, where her husband had a plot of land. Here, she lived in a rented room for three years. The years after her spouse's death were the worst of her life, she says. The death of her husband had long lasting effects on her. She not only had to cope with emotional loss, but also she was broke financially, and had to face troubles in her future plans for children. She did not ask anyone for help, as she thought that the relatives will help her once or twice, but not for life time.

As a financial asset she had her husband's monthly pension, but it was insufficient and it was very difficult to live on the single pension. She had no money for school fee, stationery and other expenses for the two normal children. She had a plot of barren land, which was not productive. While she sent her eldest son to learn plumbing work, she looked for opportunities to take a loan from a bank so to build their own house.

Upon learning about her plight, Fauzia, the President of Nilor Community Organisation (CO), visited her home. Fauzia asked her to join the existing Community Organisation, where the members discuss their problems and find solutions collectively. In 2009, Jamila Bibi joined the CO after knowing that CO provides small loans. In the CO, she learned many things including time and money management. She attended monthly meetings where she learned how to do savings at household level. Moreover, in CO meetings she mentioned that she knew sewing dresses. The villagers came to know about her skill and they asked her to stitch their dresses. She started to earn Rs. 100 per dress and started to make a living out of it.

In the same year, she took a loan of Rs. 15,000 from the Village Organisation (VO). With this money she bought a cow and its calf. Her cow produced milk, which she processes into butter. She fed her children regularly and was now able to save the money spent on buying milk from outside. With the saved money she bought five chickens which later laid eggs. Meanwhile, she started to build her house in her plot of land. She built a room and shifted her children from the rented room to their own house. She remembers that she worked with the labourers during the construction of her house.

In 2010, she sold her two cows and took a loan of Rs. 15,000 to buy a buffalo. She bought a buffalo and its calf with the loan money. Her family consumed milk and with the earnings generated from selling the surplus produce she bought food items, like fruits and meat for her children. Meanwhile, her son started to work as a plumber at a private company, where he earned Rs. 3,000 per month as his initial salary.

Moreover, she relied on the loan of Rs. 15,000 provided by VO for her son's wedding in 2011. She spent this money for the wedding along with the amount that she had saved from her husband's pension. As a matter of tradition, they invite all relatives and neighbours for lunch in the village; this dented her family savings.

In this back drop, she received Community Investment Fund (CIF) loan of amount Rs. 15,000 in 2012. With this money she bought three goats and two goatling. Her goats produced milk and she sold extra produce to the villagers. Besides looking after her cattle, she continued to stitch dresses for the villagers.

Further, in late 2013, her son got a job as a plumber at Capital Development Authority. He earned Rs. 10,000 per month. Now, it was much easier for her to save more and construct the remaining rooms of their house. In summer 2014, she completed construction of her house, having 3 rooms, a washroom and a kitchen. She was able to save Rs. 20,000 in her CO account for her daughter's marriage. The community also supported her during her daughter's wedding.

Further, she along with other CO members learned about best practices of kitchen gardening in the trainings facilitated by NRSP. She says, "I am thrilled that now I grow vegetables in my own plot and I do not need to buy them from the market. I grow tomatoes, onions, lady finger, spinach, peas, cabbage and chilli, that we consume at home. As such she says, "For me, nothing can be more satisfying than successfully surviving the widowhood. It could never have been possible if the Community Organisation had not approached me at the right time. With the CO's encouragement and support I have been able to improve my life, and now my children have greater hope for a better future."

Table 24: Jamila Bibi Story Timeline

| Year | Major events | Physical conditions | Monthly income (PKR) | Major achievements |
|-----------|---|--|----------------------|--|
| 1955 | Birth to adulthood | sewing machine, 5 roomed house, land , gas and water was free of cost. | ---- | Learned to read and write, and stitching. |
| 1975 | Married | 2 roomed muddy house, three buffalos, two cows and a plot of land, no water and gas supply. | 1500-2000 | Did all household chores, served her parents in laws. |
| 1987 | Gave birth to her first child. | 2 roomed muddy house, three buffalos, two cows and a plot of land, no water and gas supply. | 1500-2000 | More responsibilities along with household chores. |
| 1995 | More children | 2 roomed muddy house, one buffalo, two cows and a plot of land, no water and gas supply, a toilet. | 1500-2000 | More responsibilities but no addition in income, insufficient place to live, and sent her son and daughter to school. |
| 2000 | More children Husband got retired from army. | 2 roomed muddy house, one buffalo, three cows and a plot of land, no water and gas supply, a toilet, a grocery shop and a sewing machine. | 2500-3000 | Her husband opened a grocery shop with the pension fund, sent her son and daughter to school. |
| 2002 | Husband's death | 2 roomed muddy house, a cow, a plot of land, no water and gas supply, a toilet, a grocery shop and a sewing machine. | 500-1500 | Her eldest son completed his matriculation. |
| 2006-2007 | Shifted to Nilor As a financial asset she had her husband's monthly pension. | A single rented room, no water and gas supply and a plot of barren land. a sewing machine | 500 – 1500 | Sent her son to learn plumber's work. Sent her daughter to middle school. |
| 2009-2010 | Joined CO, Took loan of Rs 15,000 VO via CO | A single rented room, no water and gas supply, A cow and its offspring, a plot of barren land, 5 hens. a sewing machine. started to construct a room on her plot | 2500-3000 | Received training about time management skills and saving, started to sew dresses for the village women and made living out of it, sold the surplus milk and eggs. |

| | | | | |
|-----------|--|--|---------------|---|
| 2011 | Sold two cows, bought a buffalo, took loan of Rs 15,000 from VO, and her son started to do work and got married. | A buffalo and its offspring, own single roomed house, 3 hens, a plot of land where she grew vegetables, water supply to home | 4000-5000 | sold milk and local eggs, built a room. Received vegetable seeds from NRSP, Kitchen gardening |
| 2012 | Family was in loss due to expenditures in wedding and she received CIF of amount 15,000. | Three goats, own single roomed house, 3 hens, a plot of land where she grew vegetables | 4000-5000 | grew vegetables, sold milk and local eggs and stitched dresses. |
| 2013-2015 | Son got a job in CDA Her daughter got married, completed the house construction. | 3 rooms, a kitchen, a washroom, a store, a plot of land, where they do kitchen gardening, TV, Refrigerator, they still do not have natural gas connection. | 15,000-20,000 | Grows vegetables for her family, Happy and feeling accomplished and she is content living in her own house. |

3.3.7 Fatima Bibi's Journey: From Nomadic to a Normal Life

Fatima Bibi, 45, was born in Azad Kashmir in 1970. She was the only sister of five brothers. She along with her family was living in a traditionally built mud-house. Her father was a labourer who got work only intermittently. Therefore, with strictly limited resources he was not able to afford a luxurious life for his family. He possessed two to three kanals of land on which wheat was grown for personal consumption.

When Fatima was five her mother passed away. His father, now responsible for her well-being, was a young man; he wanted to get married. In 1982, when Fatima was just 12, her marriage was arranged with her maternal aunt's son who was living in Kotli Satian, Azad Kashmir. She got married at a very young age so her father could also get married again. Her father thought it will make Fatima's life easier if she will have her own family instead of living with a step-mother. After three years of her wedding in 1985, when she turned 15, she gave birth to her first daughter. After a gap of three years, another daughter was born to her.

Her husband had merely studied up to the 9th grade by this time and was very passionate about pursuing his higher education. He was familiar with the importance of education for, both, boys and girls. However, due to limited access to resources, he was unable to meet the family's needs; he had to support his family members which included his wife, daughters, and his parents. This turned into a very difficult situation for him. He had to start a part time teaching job while attending university. Simultaneously, he had to think about his daughters' education.

Fatima's eldest daughter turned five, but the parents could not send her to school as there was no schooling system for girls in their village. Therefore he had to think about an alternative to address this issue. Migration was what he opted for.

In 1990 Fatima's husband shifted his family to Barakahu, Islamabad. The family was living in an informal settlement. Fatima's husband went back to Azad Kashmir to continue his education. By this time he was able to complete his intermediate and began to attend the Azad Kashmir University. Fatima started working as a maid in various houses to support his husband to meet the daily needs.

Fatima and her husband were not able to give an ideal life to their children, as they yearned to. One day a relative of Fatima's from a village near Islamabad suggested that they should shift from Barakahu to Bennie Behk and start their life anew. And, so they did!

In the first year after migration, Fatima's family had to face various problems. Due to lack of access to resources and not being able to arrange any proper housing system, they had to live in the village as nomads. Her relative gave them a space near her house, where Fatima's family built a tented shelter. Their social life was also affected to a great extent, because they didn't know the locals enough to be able to socialize with them, or seek their help.

Her husband by this time was done with his university, and started teaching in a college in Azad Kashmir. He was sending his family money. Fatima says, "At that time the utility items were relatively cheaper compared to now. I was able to manage life with the money my husband sent me." Fatima used to visit her husband once or twice a year in Azad Kashmir.

Eventually, other children were born to the couple, thus increasing the number of family

members. She had to manage with the money for a whole month; feeding six mouths with this amount always made the situation difficult for her. She would buy and store flour, rice, milk, and tea so that her children did not starve. However, the utility items would finish in a maximum of 20 days and her children would then be compelled to sleep on an empty stomach. Sometimes a small number of breads (Roti) would be divided among all the siblings. Her husband's dream of providing higher education to his children was fading away. He would send Rs. 5,000 per month for the entire family.

With the passage of time, Fatima's husband got a salary increment, and he was able to send Rs. 8000-10,000 per month. They built a mud house of two. Somehow, Fatima's family managed to gradually live a better life than before. She sent her other children to government school near the village where the monthly fee was only Rs. 3. By this time, it had been 11 years since they had shifted to this place. This was a complete turn over in her family's life. She could now send all her seven children to school.

One lucky day in 2007, Fatima went to collect water as per her daily routine. The women of the village usually sat beside the well and spent their time gossiping. However, that fine day, the women were discussing the Community Organisation that was founded in the village for the first time. They were discussing the concept of granting small loans that seemed very attractive to Fatima. She right away approached the CO for becoming a member.

At this time, Social Organisers had reached Bennie Behk for awareness raising programmes regarding social mobilisation and taking loans from NRSP. The first meeting was attended by Fatima. In the first meeting the Social Organisers discussed the importance of having a community organisation, how this CO would help them gain access to resources.

After three months of joining the CO, Fatima took a loan of Rs. 10,000 and bought a goat with this money. The advantage of having a goat was that they at least had milk to use at home and could save the money they would otherwise spend on it. After few months the goat gave birth to an offspring followed another gap when a second kid was born. In this way, Fatima now had three goats.

They were able to sell one goat for Rs. 15,000 to buy one Marla land (272.251 sq.ft). The cost of one Marla land was Rs. 10,000 at that time, and they were badly in need of their own land to build a house. After returning the previous loan, she received another loan of Rs. 10,000 and bought another Marla land with that money. In this way, they were able to have their own property.

After joining the CO, Fatima got access to social resources and regularly started attending the CO meetings in order to interact with the other villagers. She would discuss her concerns with the CO members. She would tell them how she and her husband were passionate about their children's education and also discuss her housing issues.

By saving in the CO, Fatima was also able to have a resource for times of emergency. Meanwhile, she was returning the instalment that was due for the loan.

She received another loan of Rs. 20,000 from the NRSP after returning all the instalments of the second loan in 10 months. She also sold one of her goats for Rs. 15,000 and bought a cow with the sum. The cow gave birth to a calf. Over time the number of cows increased and this helped them to save more money. When the calf was raised, the family sold the cow for a handsome

amount of Rs. 30,000. Since, shelter was a very big concern for the family, they started building a house. They started with two rooms, a washroom and a kitchen. Gradually, they completed the house by selling the goat and cows.

By this time, Fatima's second daughter completed her secondary class from the same government school; further, she completed her intermediate from Al-Farabi College for Girls. She has now completed her Bachelors in Education from the Allama Iqbal Open University, Islamabad. With the collaboration of NRSP and DIL, a school named Development in Literacy was founded for girls in the village. Initially, the total number of students was three, which has now expanded to 200. Fatima's second daughter is teaching in that school, drawing a salary of Rs. 7,000 per month.

In addition, she has made her two elder daughters join the CO. The daughter who is a teacher has received training on how to manage the records of a CO and on the basis of that she was elected as the manager of her CO. On the other hand, her two eldest daughters have received trainings in poultry farming, shampoo making, and stove making. After completing the poultry farming training, each participant was given five chickens for free by the organisation. In this way, Fatima's family were also able to benefit; they kept five to six hens, and either consumed the eggs, or sold them.

Fatima has eight children, four daughters and four sons. All of the children, except her first daughter, are getting education. As mentioned earlier, her daughter next to the eldest has completed her Bachelors in Education and two of her daughters are in 9th standard. Furthermore, one son is doing his BA, one in intermediate, another son in matriculation, and the fourth one has studied the Quran.

Fatima, after joining the CO, changed her worrisome situation completely. Her husband stayed back in Kashmir with his job. Fatima and her children visit him or else he visits his family here. Furthermore, Fatima's contribution in the family income through the activities she started by taking loans from NRSP made it easy for the family to buy their own land and also build their house. So far, she has got loan 10 times, including the Community Investment Fund obtained after 2012. She has utilised the loan for buying goats, cows, or investing it on her children's education in order to increase her family's economic well-being.

Her sacrifices, of staying away from her hometown by migrating from place to place and yet facing challenges in settling down in the new village, have finally paid off. She, with her husband's support, has been able to buy 5 kanals of land and build a spacious house, having four rooms, a kitchen and two washrooms.

She and her daughters received trainings from NRSP on growing vegetable; she uses her skills for growing maize and wheat in her fields. In this way, she has been able to save more money that was used to buy vegetables like green vegetables, tomatoes, lemon, onions, and garlic.

She says, "We started our lives from zero. The CO helped us in shaping our lives in every way. Today, we are living a life we had only dreamed of before."

Note: This respondent did not like to be photographed.

Table 25: Fatima Bibi Story Timeline

| Year | Major events | Physical conditions | Monthly income (PKR) | Major achievements |
|-----------|---|---|----------------------------|--|
| 1979 | Birth to adulthood | House, 2-3Kanal land | 800 | Nil |
| 1975-1980 | Her mother died | A house made up of mud, 2-3 kanal land (in Kashmir) | 800-1000 | Her mother died, her father was a labour worker, sometimes he would get work and sometimes he won't |
| 1980-1985 | Married | A house, 5-6 kanal land (in Kashmir) | Rs 1500 | She got married when she was 12 years old. |
| 1985-1990 | Migrated to Barakahu | 5-6 kanal land, a house(in Kashmir) | Rs 2000 | She started working as a maid in Barakhu, |
| 1990-1995 | Migrated to Murree | A house, 5-6 kanal land (in Kashmir) | Rs 2500 | Due to harsh weather in Barakahu, she shifted to Murree |
| 1995-2000 | Migrated to BeniBehk | A shelter, house, 5-6 kanal land (in Kashmir) | Rs 5000 (Husband's salary) | His also started sending money because he started teaching at a college. She was living in a shelter given to her by her relative. |
| 2000-2010 | Joined CO, received loan | Land, house, three goats, a cow, and hens | Rs, 20,000 | Her husband's income increased, she received loan from NRSP, also started saving. In addition, she received some trainings as well. |
| 2010-2015 | Received loan for 10 times, sold goats, cows, and started cultivating crops | 5-6 kanal land, a cow, a calf, three goats | Rs 30,000 | Her children are getting education, her daughter is a teacher, and she has started cultivating her land. Also, she has constructed a new house |

3.3.8 Social Mobilisation Leading to Social Integration: The Story of Iram Naz

Iram Naz was born in Sadiq Abad area of Rawalpindi town in 1985. She was the only child of her parents for 14 years, until her father married another woman. Her father is originally from Bhara Kahu, but due to his job at a private medical laboratory in Rawalpindi, her parents moved to Rawalpindi where she was born. Remembering her childhood, Iram reflects that they lived in a two -roomed rental house where gas, electricity and water were readily available. She completed her middle school from Rawalpindi.

When she turned 15, her family returned to Bhara Kahu to build their own house. She remembers her mother struggling to build their own house in Bhara Kahu. She says, "Apart from household chores, my mother worked with labour during construction of the house."



Figure 34: Iram Naz sitting beside her wood stove

When they completed the construction and started to live in their own house, her grandparents, who also lived in the same village, forced her father to get married again. As it was common practice in the society that if a woman could not give birth to a son, the husband was free to marry another woman. Iram has two half-brothers from her father's second marriage.

Iram remembers seeing her mother bearing all kinds of violence from her father's family. She says, "I have seen my mother in miserable situations bearing taunts from my grandmother, who wanted my father to divorce my mom." Seeing this situation, Iram's mother arranged to get her husband married to her cousin, who she thought would allow her to stay with her husband and daughter.

However, her family's issues and Iram's father's priorities changed over time. When her step mother gave birth to a son, her father started to give less importance to Iram and her mother. Her father refused to pay her admission fee when she got to high school. She says, "When my mother asked my father for money for my admission in high school, my father claimed he has already spent his money on his son and he doesn't have any more." After that, her mother had to ask her relatives for money for her school fees. As a productive asset her mother had a knitting machine with which she made woollen gloves, sweaters, and socks. She sold them out to the villagers and paid Iram's tuition fee. Iram completed her high school in first division.

After completion of her matriculation, the headmistress of her high school offered Iram a job to teach at the school. Being one of the brightest students at school, she was encouraged and acknowledged for her achievements. At the age of 20, she started to teach at the school and attended her intermediate classes in the evening. She learned sewing dresses from her mother.

She was 22 years old when her family wanted her to get married to her second cousin who lived in Chennai and worked at an office writing stamp papers (legal documents). Iram's husband was the eldest and the only breadwinner in his family. Her father in law had passed away some time ago; therefore, her mother in law had been through difficult times raising and educating her three

sons. Additionally, they had two buffalos, two cows and a plot of land where they grew maize and wheat.

Iram had hard time adjusting to life in Chenni. The village was far away from main road. They did not have schools, medical care centres, gas and water lines at home. She saw that girls in the village were not being able to continue their education after fifth grade. However, boys could get their higher education from the neighbouring villages as it was safe for them to walk to the other village. She says, "The road to the other village was not safe for girls. The drivers and men on the road would tease girls, making comments and singing songs". She even thought she would soon forget everything she had learned at school. She anticipated that she would transform into a stay-at-home wife who would spend her life doing household chores and raising children.

After marriage, her daily routine was remarkably difficult as compared to the routine in her parents' home. She started her day collecting water from a well that was located far away from her house. It took 2-3 hours to collect water for her household. Then, she would sweep the two-roomed mud house and its wide courtyard. She had very difficult time burning firewood to make meals for the family. She remembers, "Sometimes I used to cry silently when I was not able to ignite fire to make tea early in the mornings."

She gave birth to her first daughter after one and half years of her marriage. Later, with the gap of three years, she had two more daughters. While her second daughter was just six months old she got an opportunity to teach at the primary school located in the village near to her house. She started her job after the consent of her mother-in-law and husband. She earned Rs. 3,000-4000 per month and helped her husband with household expenditures.

One day, Shaista, a Social Organiser from NRSP came to the village and visited the households. The Social Organiser asked the villagers to band together and set up an organisation where they could discuss their issues and use the power of this social organisation to collaborate and solve their problems. She wanted them to come together as a group and establish the organisation that she along with her team would support. The Social Organiser invited the villagers to attend the Community Organisation meetings in Upper Chenni. This CO had been established and working in the area since a year.

Iram, along with other four villagers, attended the meeting which was mediated by Mr. Tariq, a Social Organiser from NRSP. This meeting convinced Iram and her fellow villagers to make their own Community Organisation (CO) in their neighbourhood. Iram and five other people from the village decided to form a CO and invited their neighbours to join them. Some of their neighbours were reluctant, but others showed their willingness to join upon hearing that they will be supported by NRSP. Iram was supported by her husband and family because she was respected in the village due to her educational background. However, some of her neighbours commented negatively, "She has spare time to spend on useless things like going to other villages to attend the meetings", they said.

In 2007, they formed a CO. They began holding monthly meetings. Staff of NRSP came to these meetings and taught them about saving mechanisms and meeting regulations. The villagers, who were initially reluctant to join the CO, now became active members and attended all the monthly meetings. Further, they registered this CO, which now had 15 members, with the Village Organisation (VO), which is a federation of all COs in the village.

Representing her CO, Iram attended the VO meetings where they discussed bigger issues including the lack of roads, schools and wells in their village. The CO, with the help from NRSP constructed a linked road from the main road to their households. This allowed them easy access to the main road and to the market.

In 2008, Iram was offered to teach at DIL Community Model School. This school was established by the CO members and NRSP linked it with Developments in Literacy (DIL). She earned Rs. 4,000 per month. She says, "I attended workshops facilitated by DIL which improved my teaching skills. She continues, I was not confident to speak outside the class; in the first day of workshop I sat on the last chair; I only listened to the trainers, keeping my face covered with my scarf, but on the last day, I was able to present what I had learned in the workshops. Now, I am more confident with public speaking."

Additionally, Iram took out a loan of Rs. 20,000 from the VO and bought 800 chickens with this money. Her husband attended the poultry farming training provided by NRSP, and opened a poultry farm.

One of the major problems faced mainly by women in the village was the lack of access to water. The women in the CO came up with this issue in a meeting and it was further discussed in VO meetings and with people from the LSO. After many meetings and requests to the LSO, they came up with a scheme to build wells with a motor in the village. Iram says, "When all the villagers get together and identify a common need, then it is relatively easy to approach others from a unified platform. We were united and with the support of NRSP now the households have better access to water. Setting of the CO and then VO in our village really catalysed our development."

Table 26: Iram Naz Story Timeline

| Year | Major events | Physical conditions | Monthly income (PKR) | Major achievements |
|------------|---|---|----------------------|---|
| 1985 | Birth to adulthood | A rented house in Rawalpindi, 5 marla barren land, a knitting machine, had gas, water and electricity lines at home. | 2000-3000 | Early education, her father worked as an assistant in a private medical laboratory. |
| 1998- 1999 | Father's second marriage, Her father refused to pay the admission fee for her. Mother started to knit gloves and socks, and sold them to pay her fee. | Built a new house in village, a knitting machine, had water and electricity supply at home. | 3000-4000 | Completed her grade 8 in first division, got less attention at home because of a sibling (boy). She was able to get admission, for her mother managed to pay her fee. |
| 2000 -2004 | Started working as a teacher. Father did not pay her expenses. | 3 roomed house, a knitting machine, had water and electricity supply at home. | 3000 – 4000 | Completed her matriculation and taught at the primary school Meanwhile attended intermediate classes, Helped her mother at home and earned living. |
| 2005 | Married Left the job Husband had a job. | No road to the house, 2 muddy roomed house, 2 buffalo, 2 cows, a sewing machine, no gas water pipeline, collected woods, 5 marlah land. | 5000-7000 | Completed her FA. Village life was tough compared to life with her own family. |
| 2003- 2006 | Gave birth to two daughters; started to teach at the primary school. A Social Mobiliser came to her house. | 2 roomed house, 1 buffalo, 2 cows, a sewing machine, no gas water pipeline, collected woods, 5 Marlah land. | 7000-10,000 | Worried about her children's future, did household chores, Taught at the only primary school in the village. |
| 2007 | A Community Organisation was formed, membership in CO. attended regular meetings, discussed common issues, and attended trainings. | Did maintenance of the existing house, 1 cow, 1 buffalo, a sewing machine, no gas and water access, collected wood, and 5 Marla land. | 10,000-12,000 | Received training on time management skills and savings. Came to know her neighbours had one CO and they successfully managed household and common problems. |

| | | | | |
|-----------|---|---|---------------|--|
| 2008 | Started teaching at DIL Community Model School, saved more money as both husband and herself participated in income generation, got involved in social work | A Kitchen garden, two rooms, toilet and a kitchen. 1 cow, the village was now linked to the main road. A tube well near her house, a sewing machine, collected woods, 5 Marla land; still no gas pipeline to house. | 12,000-15,000 | Increased her income, Hopeful for a better future for her children, determined to work hard. Saved time and money. |
| 2009-2012 | Taught at school, received poultry farm training by NRSP, Took loan from VO. | Bought a buffalo, 900 chickens, Started to construct new house. | 10,000-15,000 | More productive assets increased overall income. |
| 2014-2015 | Sold 800 hens | 8 hens, 2 buffalos, 2 cows, 4 roomed-concrete house. | 20,000-25,000 | Doing home based BA from the Allama Iqbal Open University. |

Chapter 4

Conclusion

These case studies clearly show that there are multiple reasons for poverty, including limited resources, large families, illiteracy, lack of social, technical and financial skills, illness and disease, death of bread winners, divorces, family disputes and break up of joint families. These case studies have highlighted the dire conditions of households and communities suffering from poverty. There was a sense of hopelessness. Yet, when NRSP socially mobilised the poor households to foster COs and VOs, the process of harnessing the poor people's latent potential began. The social mobilisation process of NRSP brought the poor people together at one platform. Once organised, the poor people became empowered to identify and solve their own problems with some support from NRSP.

Mobilised communities continue to identify common potentials both at the household and the village levels. Due to social mobilisation, each household is aware of its potentials, and also the constraints they face. All households focused on improving their skills and income earning potential. The only major constraint they faced was lack of opportunities for skills training and access to small amounts of capital.

NRSP contributed to remove these two constraints by providing technical training and offering micro credit, thus contributing towards poverty alleviation, and improvements in access to health, and opportunities for income generation. As CO savings built up, members initiated internal lending of savings to other members. Later NRSP provided CIF that targeted only the poorest households. By utilising new skills and capital, poor households improved their income earning. The enhanced income was then converted into better housing, better nutrition, and more investment in education. Social mobilisation contributed to building up the economic and human capital of the households and this led to improved lives and livelihoods; more than this, it also contributed to fostering greater trust within the communities and fostered the spirit of self-help and self-management.

The social mobilisation process in Union Council Chirah began when NRSP fostered the first Community Organization (CO). Over 90% of the households have been mobilised and are now members of their own network of people's organisations. Social mobilisation is a time consuming process as essentially it deals with changing people's perceptions and attitudes to what they can achieve themselves through self-help and self-management. The social mobilisation process has had a long term impact on increasing the endowment of the community's resource base and productivity. Community's social resources, human resources, natural resources, financial resources and physical resources have improved over the past 10/15 years. Through better management of these resources, the community members have been able to improve their lives and livelihoods and now look forward to a better future for their children. Organised communities identified common problems, e.g. lack of access roads, lack of water, lack of girls' schools, etc.

In terms of commitment to community driven development approach, NRSP has demonstrated that reaching down to the household level is essential for poverty reduction in a sustainable

manner. Each household has a distinct context. The case studies have clearly shown that each household has followed a different strategy to escape from poverty. Only an organisation with flexible programme designing and delivery capacity can manage these issues. 'One size fit all' solutions will not work. NRSP has also demonstrated that in order to reach the households and to capacitate them, local social platforms are needed, i.e. organisations of the people. When people set up their organisations and elect their own leaders only then they feel empowered enough to set out their own development agenda, both at the household and community levels.

As a result of multiple opportunities of human development, being members of their own organisation has given the people a great deal of confidence, for now, they feel they are not alone in facing the world; there are other neighbours who are with them and who will support them. NRSP essentially acted as a catalyst to initiate the process of social mobilisation in Union Council Chirah.

A key part of the process was to identify potential local activists, in the words of Dr. Akhtar Hameed Khan - the pioneer of the idea of social mobilisation, and then to train them, polish them and to turn them into community diamonds. The result of the work of the local activists is quite visible in Union Council Chirah - now with a network of 187 COs, seven VOs, and one LSO, the community members have the experience and the confidence to carry on with the processes that will further contribute to sustainable improvements in their households, communities, villages and Union Council. As the case study of Fauzia Bibi has illustrated, other rural communities of Pakistan have been hearing about the successes of COs, VOs and LSO of Union Council Chirah. LSO Chirah is now a role model for other 1,200 LSOs across Pakistan.

The case studies also demonstrate the benefits of an all-inclusive social mobilisation approach to rural development. While the poor must be mobilised, the well-off must not be excluded for being well-off. These case studies captured some households who were relatively better off, but even they were not fully harnessing their own potential. Again, the technical support provided by NRSP allowed them to improve management of their resources and to get more benefits. These people also realised the importance of working together at the local level and became members of the COs. Many of them also became local philanthropists by supporting the extremely poor households in times of festivities, emergencies and marriages. In many cases, well to do CO members made significant contributions towards collective development; for example, one CO member donated eight kanals (one acre) of high value land for the construction of a school. While contributions from local philanthropists were welcomed, the social mobilisation process remains poor centric preventing elite capture.

On the whole, NRSP's social mobilisation process in Union Council, Chirah has clearly demonstrated that when the poor are trusted, encouraged, and empowered, the ordinary people can undertake extraordinary things to improve their own lives as well as improving the conditions of the communities.

Glossary

Community Investment Fund: The Community Investment Fund (CIF) is a community-managed fund which consists of a revolving fund being provided to community organisations, specifically to poor women. From the self-managed CIF, the poorest women are provided with micro loans which they are able to invest in income-generating activities only (Khan, 2011).

Community Organisation: A Community Organisation is the federation of 15-20 people in a community (Rural Support Programmes Network, 2015).

Empowerment: Empowerment is the process of enhancing the capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes (World Bank, n.d).

Economic Empowerment: Empowerment is the expansion of assets and capabilities of poor people to participate in, negotiate with, influence, control, and hold accountable institutions that affect their lives (World Bank, n.d).

E-Village: E-Village is the concept of benefitting the rural communities through ICT (e-Village, n.d).

Financial Capital: Financial resources including savings, credit, and income from employment, trade and remittances (International Recovery Platform, n.d)

Hydrocephalus: Hydrocephalus is a medical condition in which there is an abnormal accumulation of cerebrospinal fluid (CSF) in the brain (Wikipedia, n.d).

Human Capital: Skills, knowledge, health and ability to work (International Recovery Platform, n.d).

Livelihood: A livelihood comprises the capabilities, assets (including both material and social resources) and activities required for a means of living. A livelihood is sustainable when it can cope with and recover from stress and shocks and maintain or enhance its capabilities and assets both now and in the future, while not undermining the natural resource base. (International Recovery Platform, n.d)

Local Support Organisation: Local Support Organisation (LSO) is the federation of all the village organisations in a Union Council (Rural Support Programmes Network, 2015).

Natural Capital: Natural resources such as land, soil, water, forests and fisheries etc (International Recovery Platform, n.d).

Political Mobilisation: "Political mobilisation is defined as the actors' attempt to influence the existing distribution of power. A directional variable is introduced in order to define more precisely the type of relationship which develops between individuals and parties" (Nedelmann, 1987).

Physical Capital: Basic infrastructure, such as roads, water & sanitation, schools, ICT; and producer goods, including tools, livestock and equipment (International Recovery Platform, n.d).

Poverty: Defined as whether households or individuals have enough resources or abilities today to meet their needs (World Bank, n.d).

Resources: A stock of assets in the form of money, materials, environmental assets, that can be utilised by individuals and organisations for a quality living standard (International Recovery Platform, n.d).

Resource mobilisation: Resource mobilisation is the process by which resources are solicited by the program and provided by donors and partners (World Bank, n.d).

Social Capital: Social resources, including informal networks, membership of formalized groups and relationships of trust that facilitate cooperation and economic opportunities (International Recovery Platform, n.d).

Social Mobilisation: “Social Mobilisation is a process whereby people are organised in order to enable them to collectively think and act upon their development. Social Mobilisation consists of the organising of communities in rural and peri-urban areas into three tiers. At the first tier, these communities are organised into Community Organisations (COs) which are organisations at the neighbourhood or Mohallah level.” (Rural Support Programmes Network, 2015).

Social Resource: This is the social networks (individual and institutions) we use for our individual and/or collective benefit (International Recovery Platform, n.d).

Village Organisation: The federation of all the Community Organisations in the village is called Village Organisation (Rural Support Programmes Network, 2015).

Vulnerability: Vulnerability is defined here as the probability or risk today of being in poverty or to fall into deeper poverty in the future (World Bank, 2012).

Well-Being: This is a dynamic state, in which the individual is able to develop their potential, work productively and creatively, build strong and positive relationships with others, and contribute to their community. It is enhanced when an individual is able to fulfil their personal and social goals and achieve a sense of purpose in society (OECD, 2013).

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Appendices

Appendix 1 : Participant Information Sheet

About the study

The research associates from Rural Support Programmes Network (RSPN) are going to make profiles of Community Organisations' members residing in Chirah Union Council for assessing the social and economic impact of social mobilisation process and interventions by National Rural Support Network in the area under study. These profiles will highlight the activities, assets, challenges and opportunities of the participants in Local Support Organisation Chirah.

Participation

Participating in this study is completely voluntary so participants can choose to be part of it or not. If you decide to be part of this study, you will be interviewed by the research associates Savaila and Meher Jabeen, who will be using the information from this research to write profiles for their research. Always according to your consent, your profile might also be published with or without your name and picture on a website from RSPN to create awareness about RSPN's interventions and share success stories with the donor agencies. Secondly, these profiles might also be used to create awareness about how people deal with vulnerability and poverty.

The interview will take approximately one hour and you can refuse to answer any question that you do not feel comfortable with. Further, you can withdraw from the study whenever you want without any negative consequences. Your personal information will be used in the study report according to your preferences about the usage of your picture, name and age. We respect your confidentiality preferences.

RSPN's Vision

Realising people's potential for social and economic development

RSPN's Mission

Strengthen the Rural Support Programmes to foster institutions of the people

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