



# PAVING A NEW PATH



Sindh Rural Support Organization  
Case Study

## **CREDITS**


### **Author(s)**

Naeem Sadiq  
Syeda Nazia Shah

### **Contributors:**

Ghulam Abbas Soomro  
MER Team & Field Teams

### **Design, Layout & Printing**

 Kifayat Publishers  
C-77, 1st floor, Phase II Ext. DHA  
Main Korangi Road, Karachi  
Tel: 021-35392846-47  
E-mail: kifayatacademy@yahoo.com

### **Address:**

Sindh Rural Support Organization (SRSO)  
A-42 Sindhi Muslim Society,  
Airport Road, Sukkur  
Tel: (071) 5633516, 5633657, 5631629  
Fax: (071) 5631791  
Web: [www.srso.com.pk](http://www.srso.com.pk)

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## **FORWARD**

Poverty characteristics in Pakistan include high levels of income and asset poverty, economic and social vulnerability, and low levels of human capital development.

Despite improvements in economic conditions after recent reforms, there are still broad discrepancies in social standing between men and women. Illiteracy is high among women and girls. Women own fewer assets, have limited economic options and less access to social services. Yet man plays a major role in the household economy and in providing care for their families.

Recognizing this, Sindh Rural Support Organization (SRSO) solely concentrates on the development of community through capacity building and training, managerial and technical, followed by other programme interventions, usually focusing on livelihood opportunities mostly extended through women.

The Stories in this booklet witnesses the struggle and success of some of the men and women who decided to take initiatives with support of SRSO in order to bring a visible change in their livelihoods and those of their families. We hope you will find them interesting reading and will prove that livelihood intervention coupled with micro credit and capacity building can bring significant improvement to the lives of people. This publication documents the changes made in the lives of just a few people, many more are to be documented.

# 1

## The Miraculous Wonders of Social Mobilization and Training ...

“There were times when the fear of going out of the house could bring defamation and allegations for the family as well as for me also” says Azra d/o Mohammad Yasin (Police Constable) of Hameedabad Mohalla, Gaghari village (District Khairpur) living in very confiscated atmosphere where people have much time to poke their noses into other people lives and matter which shows there backwardness. She is 17, student who can be considered as pioneer for bringing change in the environment and mindsets of her fellow villagers



Azra's family comprises of four sisters, a brother and her parents. Female Education is seriously discouraged and in case somebody wants to give education to their children, they are not treated as respectable. Her elder sister, Shagufta, was the first and the only girl who started schooling among 40 boys in the village Middle School for boys. For this act of courage, the whole family faced lot of opposition and allegations but her parents remained determined and enrolled Azra In school as well. Azra and her younger sister proved bright students that they also got Scholarship of Rs.1000/ each. from their school for which they bought two goat kids and raised it.

Under Union Council Based Poverty Reduction Programme, SRSO Mobilization Team on its mission to target the poorest, visits her village in year 2009 but the team found the atmosphere and circumstances very tense and difficult as they were being not allowed to meet any female villager at first. In this uptight situation Azra's father took a bold step and offered the SRSO team, his house to talk to the female villagers of village.

Bingo' this is a good chance to tell these deprived and impoverished villagers about SRSO's initiatives and aim to empower these down trodden communities both socially and economically especially the rural females and children. The team mobilized the female community members and gradually the environment takes turn and now these rural women were given a task to convince their male members of the community about SRSO initiatives and objectives. Along with some women, Azra's mother took the leading role and she goes from door to door to talk to the male members of the village and tries to persuade them.

Surprisingly on their next visit to the village Hameedabad the SRSO Mobilization team was amazed by the warm welcome by both male and female members of the village. SRSO team discusses their community problems as if they were their own and these people were told to get organized and united to solve their problems and soon a community organization 'Hameedabad' was formed with 26



members HHs. Azra becomes an active member of this CO. SRSO introduces vocational and technical training courses for the poor and distressed women along with micro credit facility. Moreover the Mobilization Team also did survey using poverty score card for targeting poor. Azra scored 24 and applied for a Vocational Training in Machine Embroidery and qualified TNA. “I am very happy to be the first female to go out of the village and take proper training from SRSO Vocational Center in the city” says Azra with great smile on her face. “I am interested to learn skill of Embroidery to raise some extra income for my family” adds Azra.

Going out of the village for one month training was again a bold initiative. People again resisted but SRSO team mobilized them and took them in confidence. Community agreed to send one woman to accompany Azra for the whole month of training. Azra made the same request to SRSO office Khairpur and it allows her to do so as Azra’s case is a test case for the whole community of her area against all odds, opposition and no support. Her parents took a bold decision to allow her daughter to take training outside the village.



“I’m very proud that I and my family have become a cause of change for my people’s lives but without SRSO’s help and guidance it was impossible. SRSO has proved to be a good agent of change for everyone.”

says **Azra**



After availing the Vocational training, Azra sold 02 goats of her’ and her sister’s they raised from their school Scholarship money and bought Embroidery Machine of her own. Now the time has come to use training in real.

Initially Azra did all the embroidery work for free of cost to gain people’s confidence. The village women bring their own threads and clothes. Gradually, people started taking more interest in her work now and their impressions and mindsets about the Outer World starts changing as they see progress and confidence in Azra’s personality. The same villagers who objected all this change of scenario, are coming to her house for stitching and embroidery work now. The wonders of training can be easily seen in Azra case as she became a pioneer for change, through SRSO facilitation, for all the people in her area.

At present, Azra now charges Rs 150/- to Rs. 200/- per suit enabling her to save Rs 500-900 in a month. She has continued her studies and interested to get Advance Machine Embroidery to further increase her income. “People have changed their views now and they also respect me and my family more” Azra continued with pride. Her elder sister Shagufta is also interested to get a SRSO training in Sewing Machine’s Hardware skill (maintenance).

The villagers are accepting this new light of change in their darker lives and are more interested in empowering women. SRSO’s initiative has not only change the lives of Azra and her family but it has given an awareness to the down-trodden and underprivileged people who had locked their minds and future in the darkness.



# 2

## Making the most of what you give - and get

Sixty eight years old Mst. Husna Mehtab looked at us with her crumpled face and jovial eyes as we reached her village Qaim Khan Chandio Tehsil Meero Khan (District Kambhar Shahdardkot) to meet her. Our arrival in the village spread like fire in the jungle and large number of man and women came out from their huts to greet us. It was amazing to see women coming out openly, freely and welcoming us. This was not a usual practice for this gender in this area to meet the opposite sex as SRSO team had a different experience when visiting them few months ago. It was very encouraging to see that now these women have got the confidence in SRSO and have created an atmosphere of trust among their own community through their hard work and commitment which has changed the lives of many.





Mst. Husna supports 15 members in a combined family including her 3 sons, 3 daughters-in-Law and their 07 children. Her husband is primary pass and gives tuition to village children but mainly he and his sons look out for work as peasants in and outside the village. Life was very tough for the family due to low income and daily sufferings of food shortage, no hope of change could be seen. “It was like a dream come true when I was selected and nominated for grant of a piece of State Land of 2 acres, by the Sindh Government to empower the rural women” she remarks happily and continued to say that “now we own a piece of land of our own on which we can work and have enough food for the family, hopefully”. This opportunity has given chance to empower underprivileged rural women especially female farmers to reduce the poverty threat from rural households by providing Agri-Input and other financial help for cultivation. Funded by GoS, LLHP is designed in order to alleviate the risks of poverty and its dire effects. The Social Mobilization Team of SRSO guides these women to organize and form Community Organizations to interlink other programme activities. Along with SMTs, Mst. Husna, also played viable role in motivating and helping other poor and destitute women like her to get organize into a CO and took very effective methods and advices from the SRSO team for productivity enhancement, cultivation techniques, proper and timely use of seeds and urea and especially water management.

Due to the shortage of water in the area, Husna was provided Family Nutrition Kit along with Drip Irrigation for kitchen gardening. This small scale food production method enhanced the Husna’s skill of farming and created her interest in kitchen gardening. She was able to get fresh vegetables from her own garden which has reduced her daily expenses. Mst. Husna proudly showed her small garden of vegetables cultivated on a small piece of Land in front of her house in which she had grown tomatoes, chilies, carrots and some other vegetables for her use.

Mst. Husna told the team that she and her family members used to work on sharing basis and as peasants on the land of the Wadera (Landlord) of the Village but they were never given due share of labor by him and their need was never fulfilled. Now they have cultivated their own land without any bounds or pressures and in this season after selling off her 30 quintals (1200 KG's/30 Mann) of paddy crop she was able to save Rs. 18,000/- this season which was impossible without the guidance, help and motivation of the SRSO team. "I could have wasted my money without your guidance and help but I am thankful to SRSO team for its sincere efforts. I got a good reward of my labor this time" says Mst. Husna with gratitude in her eyes. Other destitute and poor women of the village have really seen a change in the lives, attitudes and approaches of members of this CO and they are interested to form another CO of their own. They are thinking to combat the price hike and other miseries of poor life by looking at Mst. Husna and other women's efforts for better lives.

'I thought: 'it'll absolutely never happen'. But I remained hopeful, and filled form anyway because I thought lady luck might be knocking my door.'

**Mst Husna**



# 3

## Making it happen



“Doing a good respectable job or some work to support my family in this hard time is my greatest dream” says Shahnaz of village Nau Tharo of Taluka Mero Khan (District Kambhar Shahdadkot). She is 18 years old and a matriculate person. Her father works as a private Security guard at a local private hospital on a low salary. Her mother is a housewife. She has good skill of stitching of clothes but she does not have a sewing machine of her own. With the intension of helping the family her mother borrows the sewing machine from her relatives for some time but borrowing machine was not a permanent source of income. Shahnaz family comprises of 09 members. Her all brothers and sisters are younger than her and she feels more responsible towards family liabilities being elder. Life is very hard for them due to low income in the house and usually they face hardships in fulfilling the end meets. “My heart aches whenever I think about the miseries of my family” says Shahnaz in a deep voice as she sees no hope of relief or change in near future but being educated person she never lose hope and believed in constant struggle for betterment.

During all these times she continually learns cutting and stitching from her mother and whenever, her mother gets more order for stitching on Eid or marriage season, she helps her and use the borrowed sewing machine so that in less time they could use this borrowed luxury most and finish the stitching work in time. In this way she also gives rest to her mother and gets a practical hand in stitching.

In 2008 she had a chance to avail training LLW (Lady Livestock Worker) from an organization working in Mero Khan Taluka. Her heart felt great after completion of the training but soon all hopes and dreams faded in an awful disappointment as that organization disowned the cadre they trained because of project completion. She realized the lack of financial sources and support for buying the Veterinary medicines and practice properly in her area by her own. She remained inoperative as Livestock Worker for many months but continued her helping job of stitching with her mother.

In the last week of December 2008 the SRSO Mobilization Team visited her village Nau Tharo to promote rural growth and development for poverty reduction in rural areas. Their mobilization made her think differently and she decided to manage her resources and along with other needy and poor women of the village a Community Organization Ali Maula was formed. She works as manager for her CO. The women of this village were categorized in the extremely poor band according to poverty ranking through poverty score card survey. In company with other members of her CO she applied for loan and got Rs. 12,000/- She bought a new Sewing Machine with a thought that she and her mother can use their sewing skills properly with their peace of mind. Now they were getting 5-8 suits stitching order in a week, charging Rs. 50/- per suit. She was able to earn Rs.500/- to Rs.650/- in a month.

Shahnaz does not stop herself on earning a little by stitching only but she buys Veterinary Medicines, syringes and other related first aid drugs from the medicine market on wholesaler rates from the remaining loan money. She starts her practice as Lady Livestock Worker in her village and the surrounding areas with technical support by the SRSO NRM sector. She charges Rs.10 for every injection she gives to the sick animal as a treatment or vaccination. With animals, she does the drenching process (De-worming), and other minor treatments but if some serious disease, emergency or problems occurs with the any case, she instantly calls SRSO's DVM to check that case. She provides medicines and advices also to the owners of livestock persons with a marginal profit for herself. Accompanied by her father on public transport, she attends all such calls in and outside her village. With this practice she is able to save Rs.400/- to Rs.550/- approximately in a month. She gets a good chance of earning near the occasion of Eid-ul-Azha when



“Once you get proper guidance and a real Path there's no stopping you. You just need enthusiasm and determination.’

**Shahnaz**

mostly all people especially the livestock sellers want their cows, goats, sheep and other sacrificial animals to get vaccination and checkups. This is her peak season for earning and saving from this skill as she is able to earn Rs.700/- to Rs.1200/- on this occasion.

Shahnaz supports her family more confidently and her heart feels more satisfaction than before. With a dazzling smile, she has dedicated herself for the betterment of her family and community members.

“I am thankful to SRSO for showing me the right way to be independent and become a practical worker of my community” says Shahnaz with smile and gratitude on her face. She is planning to start her studies again and then might try to get a government job in the city in future. She is an active member of her CO with dynamic personality who takes active part in different activities for giving awareness to other poor and destitute women. She encourages them to manage their resources and use their potentials for a better life which is their basic human right also.



# 4

## **A stitch in time saves nine ...** (Enterprise Credit Urban)

In the ongoing wave of unemployment and disappointment found in the younger generation with no education in rural areas, Manzoor Ahmed Soomro can be a good example of overcoming these calamitous circumstances.

Manzoor is the only breadwinner for a family of seven, including his three younger sisters, two brothers and his old mother. Manzoor Ahmed Soomro is a tailor by profession of about 27 years old of Goth Shahi Bazar UC No3, Shahdadtown (District Kambhar Shahdadtown). He has come a long way from his humble earnings. He belongs to a very poor family and due





to this state of poverty he never had a chance to go to local village school. His father was a poor peasant who tried his best to feed and support his family with no savings for rainy days. Manzoor's father died few years ago due to diarrhea and high fever as there was no proper care or medication available in the village and secondly they could afford to go to city Hakeem or Doctor for any checkups. All responsibilities fell on his shoulders now.

Manzoor used to work with his father in the rented land/field but after his father's death nobody gave him land on rent for cultivation which increased the despair for the whole family. He started to work and learned the skill of stitching in a village tailor's shop. Six months later he went to the city to find a tailor job and earn a little more than what he was earning before. He finds job on a shop that has the embroidery machines also which created his interest to learn this skill too. For many years he learnt these skills but he was not earning enough money to support his family well.

Manzoor knew the fact that he himself has to fight this adversity which is affecting everyone's life in the family. The learning period for these skills was very tough as the owners of the shops called as Master Jee's used to take from him other jobs than stitching or embroidery and the threat of firing from the job was always there as this is the first and last tool they use against anyone they don't want. During all this period he made many friends who were connected with the same profession and mostly shares the same background with him. His friends used to work on different shops.

In March 2009, the SRSO Mobilization Team visits his Goth (Village) and introduces Micro Credit Facility for the poor, destitute and needy rural community by forming their Community Organizations for proper utilization of this facility. On villager's inquiry, SRSO encourages them to take loans for small businesses and



enterprises as well as for other productive purposes. Manzoor also attends these sessions along with his friends and got very impressed and motivated by their rationale. In past, he had a very bitter experience of taking loan form a local Commercial Bank which includes long and never ending process of documentation and different requirements and above all their high interest rate compelled him to quit from taking loans from MFIs.

SRSO's mobilization put a new soul and idea in his life and his friends feel the same. Along with other likeminded needy and poor villagers he formed a Community Organization Shah Noorani (CO) with 13 members in it. He proved to be an active member participating in all activities and floating proposals for the good of the village and its poor people like himself. At this moment, Manzoor also felt differently and assessed himself to start some small scale enterprise (a rented shop) after getting the loan from SRSO. He shared the idea with his friends who agreed to work on partnership and sharing basis. Manzoor and each of his 05 friends, who were the members of CO also, received loan of Rs. 12000/- each. They took a rented shop in the town and bought 04 used JUKI embroidery machines from Karachi city which cost them about Rs. 60,000/- the remaining loan money was used in renovation of the shop and for other expenses.

Manzoor's dream comes true when he finishes all the purchasing for the shop. Now they have a business and assets of their own and they can meet the demands of the markets in time, hopefully. It was start of a new era and future for him and his friends. Now they were charging Rs.200/- to Rs.230/- for both stitching with embroidery. Every member of this group was able to save Rs. 4,000/ to Rs.4, 500 /- per month excluding all the expenses. They also share in payments of Utility bills and other expenses of the shop equally.



“It was this fear of dying without doing anything for me and my family that drove me to do all I could... but sometimes it just wasn't enough” says Manzoor as he looks in the sky with a deep thought. Following the guidelines provided in various routine meetings by the SRSO mobilization team, this timely effort has not only helped him but other members of the CO and they are very thankful to SRSO for their help and proper guidance in utilization of loan to overcome their state of harsh conditions.

On asking about what are his future plans? Manzoor with eyes full of hope says “I wish to start my own small tailoring shop individually in the town and want to teach my brothers and sisters also so that they would be able to stand on their own and support the family in real. I feel more confident and empower now”. He has already applied for another cycle of loan from his CO and is planning for two of his sister's marriage.



# 5

## **Smallest deed is better than the greatest intervention...!!!**

Noor Bano, a widow with sparkling eyes and content smile on the wrinkled face lives in village Muwaali Khaskheli, Tehsil Mehrabpur district Noshero Feroze. She is very active member of CO Sadori, and is one of the best examples of CIF beneficiaries in this area. Although she is a widow but taking challenges on her own was not an easy task. At first Noor Bano was hesitant to become CO member and to get CIF as she was already under pressure by the economic shocks and the debts she had already taken before. But she was told by the VDO members that the service charges can be paid according to their own will in a year. It was a turning point for her to be convinced to experience this opportunity. Later, she turned into a very vigorous Co member of CO Sadori.

She took small deed CIF from SRSO and tried her luck to achieve her greatest dream of standing on her own feet which would help her family also to become independent in future life. According to her life was quite miserable and she along with her family survived on working on hired land on sharing basis. This was the only bread and butter for them. Every day bring more disappointments in their lives and they could hardly see any hope for better life anymore. She has three daughters and one son, all unmarried helping her in farm work and home chores. She always dreamed to have some animals of their own to rear.

In year 2008, she was given a CIF loan of RS.5000 by CO Sadori and she added her saving of RS. 2000 in the CIF loan and bought a young and healthy calf. Livestock farming is a largely substance activity in



Pakistan rural areas. It is a use full activity as the entire family involves and helps in rearing such animals, it is also kept as a security for any household needs and is also known as a liquid asset for any rural or urban house hold as well. Noor Bano was also able to buy a calf with the help of CIF loan and now the same calf is grown up into a healthy Cow.

Noor Bano with great joy on her face, told us that her cow is pregnant and expecting a calf in few weeks ahead. On inquiring her deposits and payments against the CIF loan, she being in the same state of joy and happiness said that she had paid before time the amount of CIF loan plus the service charges from her saving and is fully concentrating on the brought up of her cow so tht it cn give birth to a healthy calf. She also told that she and her family had done extra efforts and had saved a little but more than usual to pay off the loan and service charges to the VDO.

On asking about her plans with the cow, she said “I am not going to sell this cow” . this quite unusual as every rearer want to sell its livestock to get a good profit. She said she want to keep this cow and sell its milk in the village which will increase her daily income however she will sell calf.



CIF has given her more confidence and understanding to deal and plan with problems they face daily. A lady who was hesitant to even get into the fold of Community Organization, is Active Member of CO Sadori who saves regularly and is confident enough to face challenges of life. “ I am thankful to SRSO team for their good deeds and enabling destitute and low level poor people to advance with confidence, success and awareness” said Noor Bano. She added that SRSO made her better planner, asset maker and a more visionary.

# 6

## Language of care & kindness can make deaf hear and blind see!!!

Village Allah Wasayo Unar is located in Kandiaro Distt: Naushahro Feroze. Comprising 400 houses, mostly farmers struggling a lot to survive are deprived from all basic facilities of life even a functional basic health Unit. Unavailability of basic health facilities was causing even more poverty. Community desperately needed basic health facilities there.

To up lift the life standard of the village and realizing the dire need of Health Facilities, Arbab kharoon was determined to help community to improve their health needs. She has witnessed her ambition fulfilled by becoming a good help for her people in the village by becoming a trained Dai with the help of SRSO TBA training, taken in year 2008.

Her large family comprises of 05 daughters, 02 married sons with 04 kids, making a total of 16 members in the house; her husband Ali Sher has 02 wives including her. Her husband was a village tailor with low income however only on special occasions or religious festivals he was able to save a little more of money which was still not enough for living a normal life. After taking her husband in confidence, Arbab Khatoon intended to support her family. She started working as a helper with the village leady health worker where she learned handling normal deliveries. However she always wanted to get proper training for safe deliveries.

Arbab told us “On taking steps on my own, some of my male relatives started objections and doubting my character also there were many stories made up



for me doing this noble job at my own, family now scolded me many times and discouraged me to stop this work because mostly I had to go house to house to deliver babies even sometimes in late hours but I never gave up”.

Initially, people showed less confidence in her work and only one or two patients were coming in a month to which she was charging Rs. 500 per delivery. Her family resistance was again a tension for her. People showed little response for her care and kindness towards them but she knew that if she stops supporting her husband, all will be in more odd position.

Arbab joined Co Shahzeb in her village after the social mobilization of SRSO team. She was elected as president of her CO in year 2008 she had a chance to avail a training of TBA offered by SRSO. The training gave her confidence and more understanding about mother and child health. Arbab planned to expand her work and looked out for a vacant plot along with her own house meanwhile she also applied twice for SRSO regular loan of 10,000 and 15,000 respectively which she got after the approval of her CO. She still



needed more funds to buy the Plot and built a single room clinic for more proper working environment. Very interestingly, after training from SRSO, Her relatives' attitude also changed. They supported her with required funds from their savings. Arbab bought the plot for RS. 60,000 and after few month the room for clinic was ready where she started serving people in more professional way.

People of the area are now responding more positively showing their confidence in her work. She charges RS.1000 to 1500 per patient and about 5 to 6 delivery cases are entertained in a month at her clinic. Now 04 other untrained Dai's are in the area still Arbab is preferred to be called for deliveries at home in and outside the village. her husband Ali Sher accompanies her whenever she goes out of the clinic for deliveries.

Her Husband Ali Sher says that her devotion care and kindness has made a deaf and blind like me to hear and see the goodness of her noble job," I am proud of her!" he also remarked that her work has brought more honor for the whole family in and outside the village and people sometimes recognize him as the husband of TBA. He feels happy of such remarks.

Ali Sher, her husband, now runs a motorcycle taxi to and from the villages and along with his wife trying to support the large family, getting larger every year. He offered his thanks to SRSO for helping them out with their care, love and kindness and wishes them the best for their objectives also.

Arbab Khaton also thanked SRSO and its team for giving them confidence to stand by helping each other it can clearly been seen that along with community development, the skills of the community members are enhanced to become independent survivor in the worst scenario of life. With a little help from SRSO, Arbab Khatoon an amateur member of her community was able to plan, manage and implement the planes of her dreams on her own.



# 7

## **Skills always kill the menace of Poverty!!!!**

The vocational training programme of SRSO aims to reduce poverty & promote economic growth, building capacity to deliver a demand driven enterprise skills training programme, & contribute for the establishment & development of income generating activities within community at local level. Under this programme, community members especially women are provided vocational & enterprise development skills & effective employment services using a flexible & integrated approach. It empowers rural





communities through the provision of technical & business management skills & micro enterprise start-up support by linking it with credit intervention.

Village Pir Ilyas Kalhoro is a remote rural area 10kms away from Mehrabpur city and comprises of 100 houses. Mostly people are engaged in farming or rearing livestock. 16 years old Afshan also lives in one the katcha houses of this village. She belongs to a poor family although her father, Ghulam Basheer owns a piece of land of 1.5 acres but he could not save much for the family to live a normal life as has to pay much of his crop or earnings in debts. Afshan has 03 brothers and five sisters all of them living in a single room. Being the eldest child, she always realized that her father's limited income was not enough to run family of ten people.

Very soft spoken and shy Afshan is determined to do anything to help her family. Being elder among her brothers and sisters, Afshan felt more responsibility and tried to keep her father to share the load of economic shocks they were facing she was always interested in stitching clothes and likes to shape clothes beautifully "sewing and stitching clothes is my passion and dream since my childhood" says Afshan who had got two trainings of tailoring (basic & Advance) with the help of SRSO.

Before these two training, she used to work along with her Aunt who let her cut and stitch clothes, a little on her sewing machine. Initially Afshan was a layperson and used to waste lot of clothes, thread, time and effort during learning but she was resolute to help her father. Her father always encouraged her to learn stitching from her Aunt as he could not afford to pay for any training course in any local vocational school in Kandiaro. Unfortunately Afshan did not have a sewing machine of her own as well which could have given her a good time for practice. Stitching at home Afshan eulogized SRSO for helping her in making her dream come true. She recalled that her 20 member



CO came into existence in 2007 and since then SRSO introduced many interventions in her village and is indulge in making difference in their lives.

For Afshan, it was the training courses that actually made the difference in her life. Being the member of her CO Ajrak, She availed Basic Tailoring Training of one month offered by SRSO at Khan Wahan in 2008. After this training she was now able to stitch plain suits but she still felt that she still needs more guidance and advance training in this field “I felt very lucky as I got the chance for another training by SRSO at Islamabad it was like I am going abroad”, Says Afshan who got another chance of advance tailoring training (ATT) for one month by SRSO at Islamabad in 2009. Her family was very happy but was worried also as she never had been out of her village in her life. But her father encouraged her and to support her he sold his goat and sent her to Islamabad for training which clearly showed his care and love for her and his confidence on SRSO.



After advanced tailoring course, Afshan got more confidence and knowledge about her work and she is now able to stitch traditional clothes with embroidery and different beautiful designs now. She is charging RS. 70 for simple suite and Rs. 120 to 200 per suit for advanced and latest designs. She is also getting orders from nearby villages. She gets about 10 suits every month but she often get orders of 30-35 suits during marriage or Eid seasons which makes her save a good amount of money. Community members also cooperates her by giving her orders. On asking how she manages her workload she sadly replied “sometime it becomes very difficult to meet orders on time as I don’t have my own sewing machine and have to wait for my turn to use the sewing machine as my aunt also stitches clothes”.

Afshan proudly shared that she is supporting her family and paying the school fees of her brothers and sisters who are studying in a local school she has

saved some money but still she is not able to buy a sewing machine of her own which costs about Rs. 6000 to Rs. 7000. Her improved skills have enabled her to make a valuable contribution to the household expenses and her keen interest in stitching has made her a well known seamstress of her area. She is pursuing her hobby as a profession by teaching acquired skills to other young girls of the village. At present she has 6 students who learn from her the basic skills without any charges she has a plan to establish a local vocational training centre in her village in future. "I want to help these girls learn stitching who can't afford to get training or have no confidence to get out to learn" says ambitious Afshan showing her intention to empower women to alleviate poverty at their end. She is still very much interested to teach her those friends who used to laugh at her when she started learning stitching and cutting clothes.

Her father still encourages her and accompanies her whenever she goes out for shopping and buy all items needed in stitching and sewing. Her father, Basheer kalhoro, wishes for her to become a role model for the women of this area and feels very proud of her skilled daughter. Afshan's sister Zainab age 14 and studying in class 10th in a local school is also interested in learning sewing, stitching and especially embroidery work. she is totally in inspired by the achievements of her sister Afshan and wants to work on the footsteps of her sister Afshan's mother is also very happy and call her, her son as she has proved to be the main supporter of the family especially her father. "I want to have a sewing machine of my own "says afshan with dreaming eyes. Through her CO she is looking forward for a credit to buy a sewing machine soon.

Geared with such experience & exuding a new confidence by living a prosperous life, Afshan is now ready to face the world chin-up and a flourishing smile on her face. She is now ready to carry the message to other girls for getting some skill with determination, to eradicate the menace of poverty.



# 8

## A strong woman CRP wants to see her village on the map for Development



### Introduction

Name: Zahida w/o Abdul Karim  
Caste: Mari Baloch  
Qualification: BA  
Profession: Housewife (CRP)

The MER team along with DPO and Field Unit Incharge wend their way through Village Azizabad, drawing an ever-swelling crowd of curious onlookers. Finally we arrived at the far edge of the village where Zahida was waiting for us. Though she had never been visited by so many people, she greeted the crowd with a calm nod of resolve and offered us to sit on cots placed outside her room.

With clipboard in hand, I was waiting to hear from her. Zahida unfolded her piece of paper and flatten it out beside her. Finally, it is her turn. She is handed the notebook and pen. Taking a deep breath, she awkwardly weaves the unfamiliar implement between her fingers. Placing the point onto the page in front of her, she very slowly begins to write. She stops, checks her work against what is written her own paper, and readjusts the pen.

“ I would like to put some light on the tribe that I belong to; I am Mari Baloch by caste, a tribe where women are treated like slaves and are meant to be detained in homes. There is no concept of women rights or their will. Girls are brought up with mindset of being deprived and vulnerable. We have no concept of girls' education. Here I am thankful to my parents who allowed me to study and I did graduation. After graduation, I got married and gave birth to

two children in three years. I always wanted to do something for my people specially women who are compelled to live redundant life. I never wanted to bring any insurgence but a little change in traditional mindset of our community so that women can have space to breathe at least”.

Then a day came when a young girl with smiling face representing SRSO came and showed flare of hope. Message of being organized and harnessing our own inner potential was conveyed; a concept totally foreign to women who -- according to Baloch culture -- have no value.

When I heard SRSO Programme Introduction, I was internally instigated that this is the way we can do something for us. I requested all women of my village to get organize but none of us got permission from our HH heads. Everybody stepped back however I was determined. I personally met with everyone and tried to convince. Even they were not ready to listen single word and threatened me to stop misleading their women. I was mystified to extent that even I wept but there is a saying that if there is a will there is way. I continued my efforts for convincing women and finally some of them agreed to get organize.

My first achievement turned into female Community Organization “Muqadas” comprising 13 members. CMST and CO account were again two big issues to be solved. After so many promises I satisfied my family and got permission for CMST. Initially I used to keep CO saving because our community didn't allow us to go to the bank for account opening. After two month, two notable persons of our village opened our account on their own name. CO members have saved Rs 15000/- so far.

Since receiving proper training of CMST and CRP, I started conducting routine meetings regularly. Some people from my tribe again criticized my gesture and tried to create hurdles by igniting my family



members but I never gave up. How I Turned My Biggest Challenges into Success is continuous effort. Resultantly my village is organized in three female COs and unbelievably one male CO of same tribe. We have formed a VDO namely “Bismillah”.

Not long after, we started running a vocational center for destitute women to whom I provide orders from market which helped solve their personal and family problems. These women are supporting their families now. 17 destitute women members have been extended interest free loan from SRSO. We use to celebrate health & hygiene week. I conduct routine meeting of my VDO and three female COs in which we jointly mediate on village development. Three young boys have been sent to VTEC Islamabad for vocational training. Accepting and acknowledging my dedicated efforts, my tribe has allowed me to go and organize people in villages in that vicinity.

Looking on the improvement and paradigm shift in my community, I see my people becoming more sensitized which make me think it's never too late to start pursuing your dreams. We are no hesitant o ask for our right now, we have now confidence to put ourselves forward....

# 9

## The Destitute Women; Rights of land ownership

Allotment of State Land to Landless Harees preferably destitute women is one of the most significant programs of the new Government, which is aimed to axe rural poverty with exploitation and capitalization of the local resources in toto. It is clearly poorest of the poor. Again the Landless Harees of Sindh are not only the most marginalized; these have been recognized to be poorest of poor of Pakistan. Most of rural population especially susceptible group in the districts of Upper Sindh especially mountain and sand dunes areas lives below the poverty lines and discovered in the rural survey 60% landless Households.



“This land allotment has given hope to me. Earlier, I had never dreamed of owning a piece of land. Land would completely change our lives... and one day I may be in a position to send my children to school and get my daughters married” she says with ecstasy.

At Tehsil Salehpat, UC Tarai and village Bambro far flung area of UC Tarari covered with sand dunes, the destitute women named Shahzadi with her family eat once in a whole day ease her hunger pains and she has no money to meet the daily household's expenses.

To be more effective, subsequent applying for allotment of state land, all of sudden she received the receipt of 25 acres land ownership, comprising of 04 acre cultivated, 6 acres hard soiling land and a few numbers of dunes due to geographical proximity, in fact, she has been living as asset less and at worst condition for a decade at village Bambro and now she enlarged the boundary of her home on the allottees land and 4 acres are cultivated with Agri inputs support which will be sustainable source of income for the family.

Today, Shahzadi has own house land and no of cultivated land for permanent source of income will support her family including in-laws at her home. Her earnings will have almost enough to meet the daily expenses of households.






# 10

## Raising a Family By Raising Her Income

Since the beginning of evolution of social life many new systems took place in order to provide easier ways of passing healthy and energetic life. Among those systems experts of the times decided that two systems out of all are the most unavoidable in their nature. The title of back bone of all systems was given to the “Economic System.” This title isn’t mere a title but it has strong background of keen observations since the stone and dark ages of the human history. Constant and strategic human evolution made it compulsory to form or construct a structure through which individuals can be professionalized and identified easily.





In this regard many systems came and gone with various little and huge impressions but no single system could survive constantly and effectively except Economic System of life. One of the reasons behind the durability and effectiveness of Economic system is that it doesn't only cover the economic issues of the life but it also provides great play ground for healthy Social activities as well. Because if some ones' earning appears better than that person can make his social image wider and better than before and that is only possible when a person can meet his demands effectively and easily and same time the meeting point depends on the ways of earning more and more.

To earn according to capacity has been nature to all individuals. But every one tries to meet his or her demands according to capacity and opportunities provided by times. Few persons go to fields, few attend their offices, few work in factories so on but what about those who have no option left to fallow neither time provides opportunities nor any system accept them? Yes I am talking about rural women, who have been deprived of their social and economic status due to unjustified ways of dogmatic living standards of old pattern.

This story can be called a case of advocacy of Miss Kareema living in remote area full of sand and sorrows. She used to live hand to mouth as she is inhabitant of the area where no trade tradition is being observed, her husband tried a lot to meet the means of family properly but could not attain the respectable place economically. But some one has rightly said that "to live without hope is to live without soul." So kareema was perhaps waiting for angle of good fortune and that angle of good fortune wasn't some one other but SRSO an organization working for the promotion of human life standards through participatory approach. As we mentioned that who cares for those who are deprived of provision of opportunities the answer

comes that yes SRSO cares for those who are left alone and helpless in the hands of poverty and pressure.

Leaving the way with which Miss Kareema became the member of Village Community Organization, we just wish to highlight the way with which she used micro credit as a white wash for her chronic issues of economy and social status. What happened previously she used to sell out her livestock for addressing every micro and macro issue of her life? She would have no penny in the name of saving which could be spent in hot waters....

When she along with her daughter in law, got loan of Rs. 22,000/- ( 11000/- each) she wished to use it gently and for this act of wisdom she took her husband and daughter in law in confidence and planned to launch a floor grinder mill at village level. Her husband who by now has been sick of facing economic problems constantly approved her advice with no queries and objections. Soon Miss Kareema got loan .And started to work on her plan and sooner she became owner of floor mill.

Time is going fast and it has power to convert the things in comparison to its speed. Same happened with Miss Kareema who in past times could not set her economic issues and due to economic hurdles her social status in family was always in the jaws of comments and pin points now her status isn't being challenged by any of the family member no one dares to speak loudly on unfair issues. .grinding mill has been established at home as she herself can judge the profit and can save the earned Money. She comments that previously it was hard to purchase 2k.g flour because its cost was almost equal to her husbands whole day earning but now she claims that she hasn't bought floor from shop since the inception of floor mill. Above all her saving is increasing day by day and she keeps that amount for rainy days. Even she acclaims the position that now she is in position to help other members which she could never imagine previously. Now she could earn average 100 rupees



daily and same time she doesn't buy floor from shop that is again equal to 100 rupees average.

How people comment that little amount can't change the destiny of people?? If, it was true than, we could not have chance to witness such a great change in social and economic life of Miss Kareema....

Thousand years of experiences of human history we find a sentence, little examples when compiled make the history....this is again the golden page of poor lady's economic history which previously was hanging in between the hopelessness and helplessness. Now she has recovered and recomposed her status in comparison to other family members. and passing her life according to established economic system and same time she has claimed that her vision has increased so high that she can touch the height of sky because by now she has learnt to live.

Mrs. Kareema is the sole provider for her family since her husband is blind and can no longer work. She raises goats and sheep with the help of her two daughters, a younger son and husband; however, she has neither permanent nor proper source of income.



She used to raise others goats and calves on the monthly basis and earns a small amount that is not enough to ease her hunger pains. She organized her vulnerable Female community into fold for micro credit product: women just like her – poorest of the poor women without financial collateral- were getting small loans and coaching to start or expand a business.

She has been a client of SRSO RCED two years and her last loan was for Rs.10, 000 that was used tremendously into purchasing small goats and sheep, hence it is proved to be successful and committed business lady who started with flying colors and going bit by bit towards peak.

# 11

## We are awakening

Living in the atmosphere one takes birth is very old pattern of passing ones life. People take birth at one place, pass their lives as others do is the most common practice of our times. There is also other aspect of passing life that is taking birth at specific place but, to change the place with ones determination and commitment. Very few are occupied with former spirit. Spirit is a kind of devotion to change ones status with the help of scared resources. History witnesses too many incidents where people converted their un willing and un likely grounds into the fair and prosperous fields.



The village Peer Bux Solangi is one of those places in the world where people firstly stood for socio-economic change with the help of Support organization known as Sindh Rural Support Organization. Mr Khadim hussain Solangi, a 45 years old man firstly realized the worth of female education and accepted their religious and social rights in society. He with the help of Mr Riaz hussain Solangi constituted platform for female education in their village. A frog minded community, according to Khadim Solangi didn't allow them to work on this pious objective of educating the girls within or out of premises of their village. Same time, SRSO in 2004 firstly happens to visit that village and after hearing the message of socio-economic empowerment through social mobilization, females of village formed Community organizations which aimed to regain their social status as female individual of this society. Slowly, the chain of unity covered almost 200 female members in the form of community organization.

The change comes from within. When women come to know real impact of their existence in society they remain same no more. Mobilization is the process of sharing matters and continuous counseling with community organizations through which community members are guided to precede their lives fairly. The methods to minimize their hurdles are key notes of mobilization process. Through social mobilization women of village peer bux came to front line and decided to convert their conventional method of passing life in to moderate living standard. Few of women decided to work as CRP, got trainings. Trainings brought revival into their thinking and for the first time they could visualize their separate status. As their minds were overlapped by social change philosophy they strived towards practical change by utilizing their training material into practical work, like tailoring and beautician.



Story doesn't get over on it. The high heel of spirit of members reflect when we witness a school Building constructed with the help of SRSO through community organization. It is run with the help of Sindh Education Foundation (SEF). At present almost 300 female students are enrolled out of total 400 enrollments till elementary level. And many of girls have been getting intermediate education after passing their primary from this school. The trend of female education has sharpened the edges of awareness and sense of equality through women participation is on the way.

# 12

## Secret of Success

'Tough time never last, but tough people do'

Ms. Ameena an uneducated lady, living in a remote village "Lal Bux" of Taluka "Khairpur". She is married, having 5 children and sharing single room with a total of 17 family members. Her husband is working as bus conductor whose daily wage is Rs. 100.

The meager income of Rs.3,000 that her husband brought home was unable to sustain the family. Describing about her home condition, with a deep breath she says, "My family consisting of seventeen members is overcrowded in a single katcha room", the situation is shocking.



The SRSO's UC Based Poverty Reduction Program (UCBPRP) initiated its mobilization activities in the village, Ameena with other 19 members joined hands to organize in November 2009, where she serves as Manager and conduct meetings of their CO regularly.

She has been trained in community management and enhanced her skills by attending one month vigorous training classes at Vocational Center-Khairpur in the trade of Machine Embroidery. After getting trained, she borrowed Rs. 11,000 as "Community Investment Fund (C1F)" for the purpose of purchasing Embroidery Machine of Rs. 10,000 and the remaining amount has been spent on her children education.

Ameena is already equip with a natural talent of hand embroidery and making beautiful and colorful pillow covers, after the training her skill has been enhanced and making use of it, she has started stitching her family's dresses and few shirts with machine embroidery on front side. As her talent shines and on her personal contacts she would hopefully be getting the orders of stitching to support her husband in sharing the burden of expenditures of the household. She says, "I am happy that I have been able to support my husband and he too admires me for that".

"No future was planned earlier, but after the training and interventions, confidence has been build-up and vision broadened, savings will help us to meet the future needs and expenditures. Other people of the village are also showing willingness to become the members of CO/VDO", says Ameena. She was also of the view that this is the right time of initiating poverty reduction program for underprivileged rural areas.

Despite facing hard times in her life, she is fun of energy and hope. She looks forward to a better future wherein she would have been enjoying a cheerful life with her family.





# 13

## Water helps to live long

Access to safe drinking water is the basic right of everyone. Not having access to safe drinking water is a courteous expression for a form of deprivation that threatens life, destroys opportunity and undermines human dignity. Thus, investing in the provision of safe water supply and adequate sanitation is not only a development oriented strategy in itself, it can also yield other socio-economic benefits in terms of improved health status, quality of labour force and reduced burden-of-disease. Water and Sanitation is the neglected sector in Pakistan. Most of the households in Pakistan do not have access to safe drinking water and lack toilets and adequate sanitation systems. These poor people, mostly living in rural areas or urban slums, are not only deprived of financial resources, but they also lack admittance



to basic needs such as education, health, safe water supply and environmental sanitation facilities. As of 2005, approximately 38.5 million people lacked access to safe drinking water source. By year 2015, if this trend continues, 52.8 million people will be deprived of safe drinking water.

This story belongs to village lough khan laghari, situated in the east of UC Nim- Sharif, taluka garhi yaseen, district Shikarpur. There are 71 houses having population of 504. There was no any clean drinking water facility. People used to bring drinking water from the point of use, which was 1500 meters away from the village. The quantity of water people use per day was less than 3 liters, which is bellow acceptable health standards. Besides, due to the distance, people were spending most of their time and energy in water fetching which had a negative impact on income generating activities. At the moment, rural people cannot afford the cost of 1500 meter pump and to buy a new hand pump, loans are difficult to get and upfront payment is often impossible. There were numbers of Households suffering from different diseases like; kidney stones and urinary tract infections, increase toxins from the body, gas Titus and hepatitis etc;

Through Union Council Based Poverty Reduction Programme (UCBPRP SRSO), Government of Sindh (GoS) budgeted 50% of the villages having VOs (villages organizations) to be given one CPI scheme which may include sanitation or drinking water. Village Lough Khan Leghari is one of those villages. All VO members unanimously decided to get scheme of hand pumps because of the dire need of access to the clean drinking water. SRSO assessed the feasibility and was of the opinion that hand pumps will contribute immensely to health and hygienic benefits thus will help in saving lives of many children who may otherwise have perished to water born diseases,



The labor (both skilled and unskilled) required for the construction of CPI was brought from extremely poor and chronically poor households of the Village Organization and were paid market based wages. SRSO invested RS. 152000/= on the installation and construction of two water hand pumps, installed at the central location from where all households could fetch water easily. The decision was made with the mutual consent of all VO Members. The Intervention freed women and young girls from the daily drudgery of walking 1500 meters each day to fetch a pot of water. At present 71 houses of this village have very easy access over the safe drinking water and they are protected from the different diseases.

# 14

## Reducing the Risks of the Poor through Micro Health Insurance

Micro-Health Insurance (MHI) for poor has been proved as a paramount tool to improve access to medical care without the threat of financial impoverishment

Lateefan got severe stomach pain at midnight; her family took her to her home village to die as she had no active male family member in her House. Somehow her brother Amanullah was informed about her critical condition; he came immediately at her home and took her to the nearby Panel Hospital. She was taken to a top level panel hospital named Zubair Medical Center, where she remained under treatment for two days she became healthy and returned home. Her family is very poor and eats once in a whole day to ease their hunger pains. She has four daughters and a paralyzed spouse. He is farmer and rears livestock; her family earns handful coins a daily and lives hand to mouth. Lateefan couldn't afford to buy drugs against the stomach pain, she didn't need the money, because she had a micro health insurance policy.

Lateefan was insured under Family Micro Health Insurance which covers Hospitalization and Day Care of all family members including head of household, all spouses, and children up to 18 years of age, dependent parents & un-married daughters above 18 year. Each person can enjoy free medical treatment up to Rs 25000/= annually.



“ I had no saving at that time, I could have died due to that severe stomach pain but I am alive and with my family now. All medical expenses were borne by Adamjee Insurance Company and I had to spend nothing. I am thankful to SRSO and Adamjee who gave me new life” says Lateefan....

It is one of the important steps towards poverty reduction. In view of the fact that single largest bill poor families pay is on account of Health of the family. Under this scheme, by paying small amount as annual insurance premium, the family gets back amount of Rs. 25000/- per head and assurance that it will not lay behind unattended.

Health Insurance can make all the difference. For poor living in the remote area that does not have access to the basic health facilities, light pain often means death. It is the health risks and the consequent expenditure that impoverish the poor. It drains their income and burdens them with debts owed to informal money lenders at exorbitant rate of interest.



# 15

## **Like a mirror, sheer determination always reflects back!**

The day has dawned and it is the beginning of another long day for Allah Wasai. Soon after the morning prayers she goes out to check her livestock which includes a cow and a calf before leaving her house for selling clothes door to door on foot in the city and in other scattered areas. She picks the heavy bundle of cloth pieces and suits on her head and takes a last look at his children and says goodbye to them. This is the routine she is going through since her husband died about a year ago after struggling a lot with his diabetes ailment. The whole burden of responsibility fell on her tender shoulders and she is compelled to go out and sell clothes to earn something for her family survival. Her husband was a peasant and the



family suffered from the grinding poverty for a long time but her determination to fight for a better life shows her aptitude.

Her family comprises of three daughters and a son. Two of her daughters are married in the same village and the younger one is suffering from Tetanus disease. Like her daughters her son is also illiterate because she can not afford their schooling. She had always lacked the ability to focus as she is surrounded with so many problems and commitments. Even buying milk and good food for her children is a luxury which she hardly affords. Many times in a week the whole family has to suffer from starvation as she is away from home and her elder married daughter Zarina could not support her brother and sister fully as she has a family and responsibilities of her own also.

When Allah Wasai started selling clothes door to door it was not an easy job as many of her relatives and fellow villagers were not receptive and cooperative to the idea of a young woman going from place to place and dealing with males also. They pointed fingers at her and spread all sorts of rumors and bad stories about her but Allah Wasai has her father's support so she took this entire odd situation boldly. She became a little more careful and whenever she goes out of the house she started covering herself with a Chaddar and Hijab (Veil). "At first even my family didn't think I would be able to make much out of selling clothes and they indulged me and now but gradually they understand my point of view" says Allah Wasai. Her most customers buy clothes from her not on cash so she suffers a little bit from getting her income properly also and sometimes she comes back home with no or less money. This situation makes her life more miserable and traumatic and she used to think that will there be an end for all this suffering for her and her children? Will there be a change ever for her and her family soon?



When the SRSO Mobilization Team started working in the area where Allah Wasai lives, she heard from many of her village women saying good things about the SRSO micro credit scheme, “I was scared at first... but then I met a Social Mobilizer and she explained how easy it is to get micro credit”. After building up her confidence and mind she joined her Village Organization “Shadi Shaheed” and became a member of it. She also convinced her married daughter Zarina to join the VO as she was also very poor and needy. “I didn’t want my children to be shackled in poverty... I want them to have a better and different life than mine” says Allah Wasai with dreams in her eyes.

Up to now she has a debt on her account of about Rs. 20,000/- as she used to take loan money from her relatives and some other women known to her to buy clothes for selling. “I always dream to save some money to take off my debt but it seems impossible. SRSO is giving me a chance to be hopeful now”. She applies for a loan through her VO and her request is granted and she gets a loan of Rs. 9000/- for which she felt that she had a world in her hands now. Her married daughter Zarina also applies for a loan separately and she also get a loan of Rs. 10,000/- These both women now discuss how to spend their money and they decided to buy a Cow and a young Calf with this money. Her daughter agreed to feed and look after the cow and the calf but they will share the milk for their families. “Now I feel very excited as I felt I had treasure in my hands in the shape of these livestock. I can save my milk money also which is about Rs. 1600 per month” says Allah Wasai.

She still goes on selling clothes and could save Rs.1500/- to Rs.2000/- per month. Allah Wasai makes around Rs. 3000/- to Rs. 5000/- in Eid season and other occasions which she uses to take off her debt. Allah Wasai has started sending her son to a local school now. “I wish my son could study and earn a good living, one day”.



Whenever she comes back she takes good care of the livestock she owns and her daughter also gives her the money which she earns from selling the milk in the village. Her cow is pregnant and will be back in milk in next three months. The calf is also growing into a young cow. This liquid asset is like a treasure to them as it gives her a feeling of security from expected economic shocks. “Livestock ownership is a blessing. I can buy medicine for my daughter also now”. She is able to save some money from this investment. Her fellow villagers now respect her and support her in her struggle for better life. “Through SRSO guidance and help I have earned respect from my people and they share with me all matters now” says Allah Wasai happily. She realizes that a woman especially a widow who can stand on her own and help her family in supporting deserves to be respected.

She has become an active member of her Village Organization and takes active part in different activities for giving awareness to other poor and destitute women. She encourages them to manage their resources and use their potentials for a better life which is their basic human right also. She is proud of what she has achieved and has plans of opening a small shop in her house in future to sell clothes until his son grows up. “I am grateful to SRSO for giving me the courage to determine firmly to help my family properly. Like in a mirror, I can see clearly a better future for my children” says Allah Wasai in a soft and loving manner.

