



Union Council Based Poverty Reduction Programme

Monthly Progress Report-July

Government of Sindh



Union Council Based Poverty Reduction Programme (UCBPRP)

Funded by: Government of Sindh (GoS)

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(Month of July 2018)

Implemented by: Sindh Rural Support Organization (SRSO)

Government of Sindh



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Abbreviations

- SRSO Sindh Rural Support Organization
- GoS Government of Sindh
- PSC Poverty Scorecard
- HH Household
- E-UCBPRP Expansion Union Council Based Poverty Reduction Programme
- CEO Chief Executive Officer
- TL Team Leader
- MIS Management Information System
- GIS Geographical Information System
- CO Community Organization
- VO Village Organization
- LSO Local Support Organization
- PMU Programme Monitoring Unit
- MER Monitoring Evaluation and Research
- RSPN Rural Support Programme Network
- SMT Social Mobilization Team
- DM District Manager
- MEC Monitoring & Evaluation Cell
- UC Union Council
- DPR Daily Progress Report
- MPR Monthly Progress Report
- WDD Women Development Department
- CIF Community Investment Fund
- IGG Income Generating Grant
- CMST Community Managed Skills Training
- TNA Training Need Assessment
- MIP Micro-Investment Plan
- MERO Monitoring Evaluation & Research officer
- SM Social Mobilization
- S.O Social Organizer
- UI Unit In charge
- MAC Managerial Activist Conference
- VMST VO Management & Skills Training
- LCHS Low-Cost Housing Scheme
- VTP Vocational Training Programme
- CBK Community Book Keeper
- CRP Community Resource Person



1. Executive Summary

This month report illustrates the monthly progress of UCBPRP Districts of different accomplishments carried out with fundamental ingredient of social mobilization: CO/VO/LSO formation. The Managerial skills and capacity building of community institution leaders is a basic step to further enhance the capacity of leaders to have a powerful skills for the institutions to have a detailed development plan for alleviation of poverty through sensitizing and collective actions.

There were also community institutions leaders' conference (MAC) for interacting and bringing three pillars: political, administrative and social pillars collaboratively at one platform of MAC managerial activist conference that community institution leaders can share their progress, learning experiences and issue to be resolved at this platform. The targeted community is also getting many benefits through intervention of CIF Community investment Fund, IGG and LCHS.

Social Mobilization: The rudimentary stake of community improvement and foundation of eradication rural poverty among ostracized rural women who are needing the basic human necessities due to system and antique traditional customs. So, this involves managing surveyed rural communities into community based organizations of the poor rural women at the community level on Parra, village and union council level. In pertinent to realize this, SRSO conducted "Poverty Score Card" exercise in projected union councils in 6 districts to categorize the poor and the poorest rural household to be work for this development. Fostering the women into CO/VO has been at peak in the six districts areas and the rural women of these areas have shown their keen interest to uplift their living standard by formation of community/Village organization, Selection of honest and dedicated community institution leaders, conducting monthly meeting, doing exercise of saving and operate their organization for development of human and society to alienate the poverty at household level by generating new sources of income at HHs level.

In connection this, all women are familiar with the objectives behind the formation of VOs and COs, and participate actively in every exercise carried on through UCBPRP Programme. During this Month, the Social Mobilization progress from inception until 31st July 2018, a total of 172,083 households organized and fostered into Community organization and after the maturity of Community organizations (COs') these were further federated into village organizations' (VO), Furthermore, the managerial, capacity building and getting many boosted training of these community women they are further federated into last tiers of Social Mobilization that is Local Support Organization which is under construction in all districts. After maturity of the Community/Village Organizations, that have developed their managerial and governance systems as they undertake more and more development activities. Their institutional maturity and their ability to influence government and other stakeholders have been built over time. The clustering of Village Organizations (VOs) leads to the formation of Local Support Organizations (LSOs) which represent the second generation social mobilization".



Community leaders Capacity Building Training:

Community Institution leaders capacity building mentally and literally for record keeping, negotiations and well equipped with all the basic concepts of community development , poverty and how these Cis can help the community to graduate the poverty line. In Pertinent to this, CMST (Community Management Skills Training Programme) for CO leaders, VO management and Planning Training, CIF Appraisals' and monitoring training, CIF Book Keeping and CO accounts auditing Training for VO leaders to have a managerial skills to aware about CIF, Record keeping of CIF and IGG, Utilization of this financial transactions and many other managerial pieces of training for community organizations'

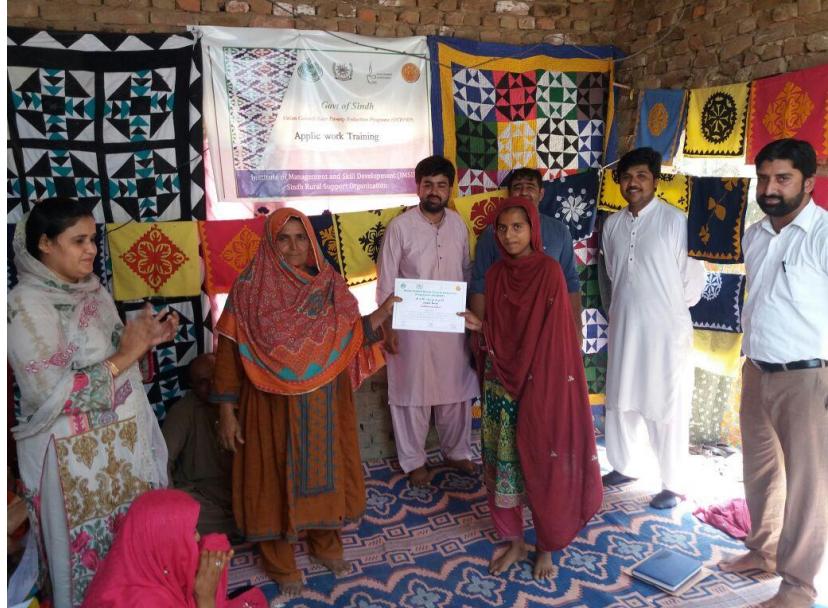
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(CO/VO/LSO) office bearers were held to train and uplift these Cis. Managerial Activist Conference (MAC) of community leaders and activists that are willing to uplift the community from poverty and have a spirit to work under the community institution platform (CO/VO/LSO) with the technical assistance of SRSO. In a month, the VO leaders Training Vo management and Planning training (VMST) was also arranged at District Offices along with three days training on CIF appraisals and monitoring training. In Khairpur CRPs were identified, interviewed and their three days CRP Capacity building training was also conducted with the assistance of IMSD.

Vocational Training Programme: Vocational Training Programme which is job oriented was started in all districts: Khairpur, Sanghar, Badin, Umer Kot, Mirpurkhas and Thatta for the youth of the rural community to empower the society with their skills that they possess just need to polish their skills and have a systematic training process by trained trainers' with their profession which can be a source of income generation at household level.

A large cadre of rural men and women will be trained through a wide array of vocational trades and skills: rural women have been certified and trained in different trades at Khairpur, Sanghar, Badin, Umer kot, MirpurKhas, and Thatta, currently there





is a huge batch has been enrolled in different trades in District by establishing Vocational Training Centers at community level through IMSD (Institute of

Management and Skills Development-a subsidiary of SRSO for improving the skills of community members, especially the poor, through vocational training skills will help contribute towards labor force participation, but the most important factor is connecting the training skills with the needs of the market.

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Employable skills training have been started with certified technological institutes of NLC (National Logistic Cell) for heavy machinery and they will be absorbed by NLC in CPEC which will be 100% job oriented training currently two batches, Khairpur and Sanghar of male youth is getting training of residential training in NLC which is getting heavy machinery training. In addition to this, only trainees are women and the majority of them are trained in traditional skills like handicraft and dress making (90%), and Stitching (10%). The training portfolio for the women needs to be diversified. After this training, the trainees will be able to do the job by using their skills acquired through training, mostly will capable of starting self-employment initiatives and the rest of them have achieved employment in the market.

Community Investment Fund: During This Month the **CIF (Community Investment Funds)** cheques were Distributed among the rural and poor community in all districts Khairpur, Sanghar, Mirpurkhas, Thatta, Umer Kot and Badin against their Micro Investment Plan (MIP) as per their need and investment plan. Managerial Activist Conferences' were held in Khairpur, Sanghar, Mirpurkhas, Badin, Umer Kot and Thatta. The main purpose of the MAC was to create linkages of Community Institution women and leaders with GoS, Sindh government line departments' officials, Non-Government Officials and other stakeholders to raise their voice and get linked with them. Community investment Fund cheques were also distributed among beneficiaries in 6 districts: Khairpur, Sanghar, Mirpurkhas, Umer Kot, Thatta, and Badin. Income generation grant cheques were also distributed among beneficiaries.

Record Keeping: Community Institution's record keeping is the first and basic need, therefore the literate female is the main assets of these community organizations. therefore the Fostered Community has also maintained the updated record and doing the practice of saving which is a positive sign of project during their initial phase because the organized community is self-aware regarding recording the documentation and Record keeping has significantly a good sign followed by the community in UCBPRP Programme in last two months. All fostered COs and VOs had their required registers and books available at the time of the formation, and all CO and VO records were fully maintained updated until the end of the month. This exercise of record keeping by the community and Social Mobilization teams is attributed to the continued process of follow-up and guidance with dedication and commitment by projected teams of SRSO. This shows continuity in SRSO's efforts to inculcate transparency and accountability within the COs.

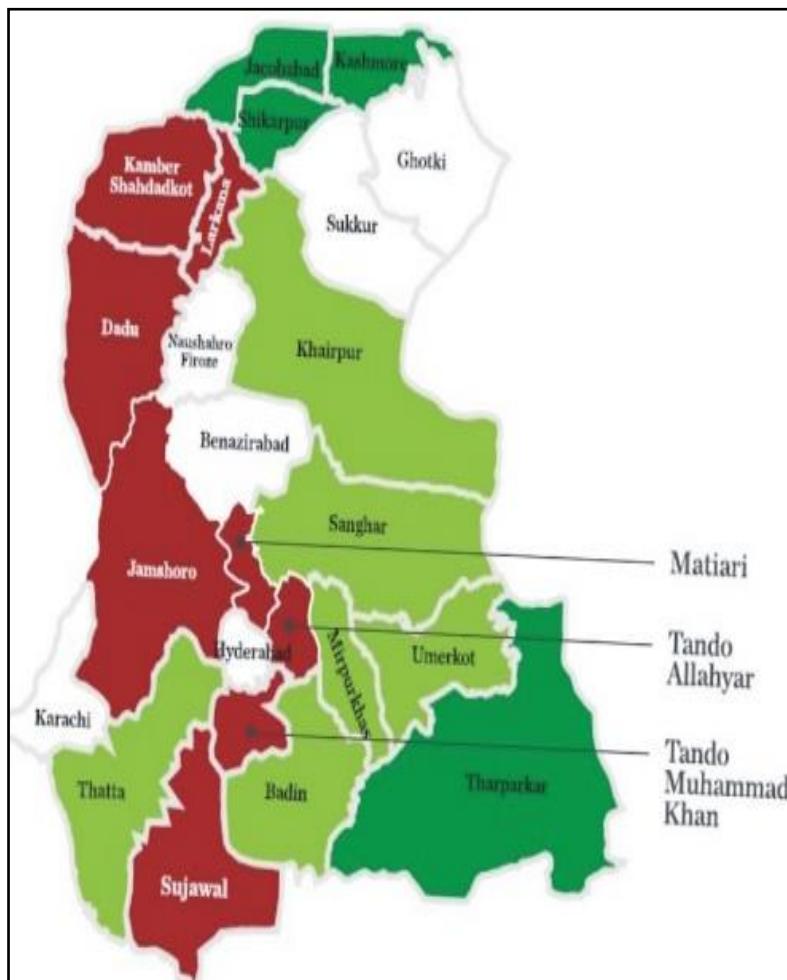
Low Cost Housing Scheme: In Three districts: Sanghar, Khairpur and Mirpurkhas the low cost housing scheme has been started and engineers are busy in construction of Houses as per approved design.



E-UCBPRP (Expansion Union Council Based Poverty Reduction Programme)

The Community always keen to do their own development but need to unleash their potential and this Union Council Bade Poverty reduction program is one of the main pillars for the community driven development from their need analysis and women empowerment is only possible with household approach by strengthening the community and households at initial unit of administration which is Union council level, so Government of Sindh has further extended the Union Council Based Poverty Reduction Programme (UCBPRP) which is a 1st Union Council (UC) based Poverty Reduction model of Pakistan and that was a big community development initiative to poverty reduction at the rural and unprivileged community of rural Sindh by Government of Sindh. This was an initiative of Sindh Rural Support Organization (SRSO) and the Government of Sindh for the alleviation of poverty through participatory approach at the household level. The Programme has successfully completed the 1st phase with golden words of success stories and poverty graduation among the rural community in projected areas which are a real witness to the success of the programme. Later the European Union also replicated the same model and extended this Programme into 8 districts of Sindh with a Programme titled as SUCCESS. This Programme has been designed to alleviate the poverty of targeted communities of the poorest in rural Sindh. In the year 2016-17 GoS has included the UCBPRP for further **6** districts in Annual Development plan which was started in June-2017 in districts': Khairpur, Sanghar, Umer Kot, Mirpurkhas, Badin and Thatta with a financial assistance of 4.9 Billion by Government of Sindh.

The primary objective of UCBPRP is improving the quality of life of the rural communities, especially that of the poorest of the poor by an identification tool of Poverty Scorecard (PSC) Survey which was an android based with a Software that collects the data and GPS coordinates for tracking purposes by writing all the details in the survey to provide technical assistance through this Programme to alleviate the poverty. Later, the heart of all activities through the main conceptual package of Social Mobilization starts in these communities that have been identified for future Programme interventions. The process of Social Mobilization this involves organizing rural communities into “organizations’ of the poor” at the





community, village and union council level. This structured approach entails organizing rural communities into 'organizations' of the people' at the Mohallah (neighborhood) level into Community Organizations' (Cos) and then into a federation of these COs to Village Organizations' (VOs) at the village level. These VOs are then federated at the union council level into Local Support organizations' (LSOs). These organizations are formed and owned by local communities, and undertake a wide array of development activities such as village-level community Investment Fund (CIF), income-generating Grant (IGG) initiatives, VTPs and social sector Programmes, with the technical support of the GoS. UCBPRP in Sindh has some unique features.

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First, the Programme is focused on women and the poor and poorest households, identified through a Poverty Score Card (PSC) survey. Second, the Programme is the first ever major project of the GoS that is being implemented through community participation. Third, the Programme is highly intensive in its development packages and coverage and is concentrated at the union council level. Last but not least, the Programme very quickly covered the Programme union councils by organizing communities: most of its targeted activities have been implemented within only 6 months i.e. PSC survey has completed successfully which was a huge task. UCBPRP aimed to remove common hurdles faced by the poor that weaken their social capital: it seeks to create economic/productive assets through a self-help methodology by providing access to community managed microloans, income-generating grants, and creating employment opportunities by training youth in technical skills and engaging the trained Pax into different industries for jobs perspective.

The Union Council Based Poverty Reduction Programme (UCBPRP) is based on the three tiers social mobilization approach to alleviate the poverty through uplifting their living standard by realizing and unleashing the real potential of the rural community by empowering the women who are the real driving force of generating new economic resources for the household. SRSO being an implementing organization of this Programme from the starting of the UCBPRP from 2009 which has driven their real hallmark and depicts the real success of Programme by **50%** graduation of intervened community through different interventions of UCBPRP Programme mainly through CIF. SRSO has firm belief that each rural poor household has their own innate potential to improve its condition, however, the household faces constraints that do not allow it to realize the potential. If these rural people especially rural women are organized in order to enable them to have a collective thinking and actions for the development of society and act upon their consensus decision to alleviate the poverty that is existing among their households' collectively think and act upon their development. Therefore UCBPRP is based on Social Mobilization approach which consists of the organizing of communities in rural into three tiers community institutions'. At the first tier, these communities are organized into Community Organizations (COs) which are organizations' at the neighborhood or Mohallah level.

These COs consist of membership from **15 to 25** households on average. COs ordinarily carry out activities such as household level development planning, training, savings, and credit. At the second tier, the COs federate at the village level into a Village Organization (VO). Membership of the VO normally consists of

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two nominated members from each CO in the village he activities of the VO are to work on development activities which run across the village such as community infrastructure, partnerships with local government and other agencies, and on issues which affect the entire village. At the third tier, VOs federate at the Union Council level to form a Local Support Organization (LSO).

This EUCBPRP is Designed especially for those new Households to the poorest community for their development as other districts women have changed themselves, this Project also serves as a step to change their lives by uplifting their living standard through small initiatives and resource for those who don't engage in their rural women for as a financing source for their household regularly or those who would like to consider new source for income generation or new tools for overcoming upcoming inflation waves for survival. GoS and SRSO hope that community value this material and can apply its content to community development work so you, too, can come up with the money for your next initiative.

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This apex organization consists of membership from the VOs in the entire union council and is responsible for coordinating with its membership base to construct a development agenda for its members. It is also responsible for networking and developing linkages with external organizations' such as local government, donors, NGOs and the private sector for the purpose of achieving its development agenda. The potential can be harnessed if the poor households are mobilized to foster their own network of organizations' at Mohallah (Community Organizations – COs), village (Village Organizations – VOs) and union council levels (Local Support Organizations – LSOs).

Once the women from poor households are organized, they prepare Micro Investment Plans (MIPs) wherein they highlight the potential income generating activities that they can undertake on their own, the constraints they face and how these constraints can be removed. SRSO provide Community Investment Fund (CIF) to these organizations' so that they can provide small loans to CO members for the implementation of MIPs for income generation. While COs focus on income generating activities, VOs focus more on broader issues that affect the whole village, e.g. education, health, infrastructure, etc.

Social Mobilization-

Programme Introduction (PI) of EUCBPRP

The Social Mobilization 1st step starts from initial contact at the village after the PSC survey results, later the SMT went there and collect all households in a gathering, they conduct a Program Introduction session about the program in every projected settlement to tell them about the program in detail. The Programme Introduction sessions are conducted by teams, they initiate the session by doing brain storming of rural women with participation approach that what is poverty and where is it lying? And what are the main causes of poverty and how can it be alleviated from rural areas. He vividly define them that what SRSO has brought for you, he told them SRSO has brought a Programme with the financial assistance of Government of Sindh, so we will not do any work that is government or government institutions' and departments' are doing we are only here for you just a bridge for GoS intervention to household level because Government could not reach out at every household level.



They added, Pakistan is also suffering from high poverty rate but poverty is existing worldwide, we cannot say that any province of Country has no poverty but in Pakistan Actual poverty is existing at Rural areas and especially at the household level; only a mother knows when her children are hungry, out of school, ill, and without shoes. So, if poverty is at the household level then actions have to be taken at the household level. However, despite doing a great deal of work, all these hundreds of government departments do not, and cannot, reach out to the household level where actual poverty exists and is being experienced 24 hours a day. Therefore, Government of Sindh has brought a revolutionary Programme for you people but

there are three conditions that are compulsory to alleviate the poverty because it is the real witness of your success. Whereas, which are 1: foster themselves into three social mobilization, 2nd choose honest and dedicated community institutions leaders that can give you time and run the institute with willingness and commitment and 3rd is the exercise of saving at household and CO level because these things have set a remarkable milestone in alleviation of poverty in northern areas of Pakistan and In Sindh also. Furthermore, he said that after the success of the first UCBPRP in two districts namely Shikarpur & Kashmore@Kandhkot, where thousands of the people were mobilized and graduated at poverty level with same this Programme. The realization and success of Programme have brought this Programme for you people also. Keeping in view the eye witness of poverty alleviation at the Household level, GoS supported the setting up of SRSO to expand the Programme in more Six districts of Sindh, namely Khairpur, Sanghar, Mirpur Khan, Umer Kot, Badin, & Thatta.

Later, the rural women show their willingness that there are ready to do for their future generation and for their families and they have skills to do more to alleviate the poverty but need your guidance and assistance. While asking examples that what they possess that can alleviate the poverty, they said that they have minimal resources at the household level: small ruminants or a share in cattle/buffalos, knitting/stitching skills, etc. These can be a small piece of land, some livestock, some skills, family members, or some small savings.

Women showing their keen interest that they have many skills which are underutilized due to not having resources and potential to do but slightly need to polish and improve the management of the resources of the poor households through which their source of income generation can increase because the money is the main source of alleviation of poverty and if money came into house then it automatically turns the living standard of poor. They quoted several potentials i.e. Vocational Trainings for their daughters and sons, vocational training for themselves i.e. Tailoring, Stitching, hand embroidery, applique, and beautician.



The gathered community women and men agreed upon a single point of having some resources, and that their management can be improved. At last all community women speaks about their poverty and shown keen interest to work with SRSO and foster themselves into CO/VO/LSO.

Community Organization (CO), VO & LSO Formation Activity Social Mobilization is mainly to mobilize the community about a big idea that is going to hearten them for their development and uplift their living standard through a successful experience of organizing themselves into community-level institutions: CO/VO/LSO. SRSO in last UCBPRP Phase has been proven to experience that when community-owned organizations' are financially and socially viable initiatives that can play a pivotal role in the process of social transformation. Because this will create a social awareness and thinking pattern change through which a cumulative thinking and realizing their potential will be ignited and work automatically being a self-reliant and own initiative for the development of society. As part of the UCBPRP Programme, Community Organizations' (COs), Village Organizations' (VOs) and Local Support Organizations' (LSOs) will be formed to create local level domination organizations owned and operated by the community, especially rural women.

Now the SMTs are going into village and after conducting the Programme introduction briefly tell them about the importance of CO/VO/LSO, whereas the community has also told that how these organizations will help you in future that these organizations' are expected to play an important role in identifying problems and offering solutions, with the help of the government and other development stakeholders at community level through this platform for community-driven development.

As SRSO is playing a vital role between GoS and Community so the Core activity of all interventions is the Social mobilization approach in UCBPRP to identify the poor in order to enable them to participate directly in decisions that affect their lives and prospects. The concept is to build capacities of people to organize, manage their own organizations'. In this Programme of UCBPRP SRSO, social Mobilization teams provide technical and social guidance and financial assistance to the rural poor based on a standard three-tiered social mobilization approach for the alleviation of poverty which is the basic mandate of this Programme. The social mobilization approach, it mainly depend on trust of poor women that this will be a social change agent by they possess the skills that can be utilized very well just need to polish their skills and have an innate potential to help themselves, that they can better manage their limited resources if they organize themselves into their own institutions (CO/VO/LSO). Once people are organized into properly functioning institutions of their own, they find the platform to harness their potentials, address their problems and fulfill their needs. When such institutions of the people are fostered at the neighborhood, village and union council levels, they become a vehicle through which all kinds of community development initiatives can be effectively implemented. These institutions serve as the primary partners in fulfilling the nation's development agenda by extending outreach to the household level across the country, for it is at the household level that poverty is experienced on a daily basis.

Above all importance is briefly discussed before the formation of CO at Community level and SRSO is conducting this activity with a niche approach of completing the UC wise and after maturity, these Cos are federated into VOs where the Cos managers and President join the VO at the village level. Furthermore, as Community Organizations' (COs) are the foundation of the three-tiered institutional



network. The CO is a neighborhood level institution comprising of 10-25 member households. COs are federated into Village Organizations' (VOs) for planning and coordination at the village level.

Capacity Building Training of CO/VO (CMST/VMST)



In UCBPRP the VMS/CMST is designed for presidents and managers of Community Organizations for the purpose of mobilizing and strengthening their capacities to identify their problems and decide priorities on their own. The event is organized when COS and VOs formally started conducting meetings monthly and at least two months they have conducted meetings and practiced saving exercise at the household level. This training aims to enhance the knowledge, skill, and capabilities of the participants in planning and managing their developmental activities and to utilize the available local resources as well. It provides the participants an opportunity to build their

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capacities to break the vicious cycle of poverty by undertaking the poverty reduction and income generating activities on their own according to the community needs.

Vocational Training at Community level (Employable Skills Training)

Sindh is contributing a lot in youth employable skills and providing training cum job skillful trainings because youth population in Sindh is estimated at 55.7 and out of this youth population 1.7 million are unemployed. A large group of youth is unemployed as they do not have skills to compete in the job market due to different circumstances i.e. quality of education, low literacy rate, having not good school infrastructure for formal education. Therefore, Skills development is an important step to promote employment generation through employable skills





training; as it will increase in number of skillful youth would increase per capita income, thus give boost to economy of province. During this project, SRSO has groomed 0,000 youth in many employment trades priority given to women and females for empowering their role in contribution for poverty alleviation through social mobilization community institutions (CO/VO/LSO) and shaped the youth as an economic asset for their households. During 4 months trainings at different districts names for ensuring implementation of quality vocational standardized skill development training so that each man and woman would get equal opportunity to get benefit from this intervention at community level. This successful ending of trainings has brought lucrative results in human resource development at community level in wisdom and knowledge development for way forward career.

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For This Component we were financially supported by Donor GoS-EUCBPRP, the detailed achievements' of 6 districts are mentioned in sheet.

DISTRIBUTION OF COMMUNITY INVESTMENT FUND (CIF) and IGG

Under the UCBPRP Programme Funded by GoS, the first round of Community Investment Fund (CIF) was distributed in the fostered Village Organizations' (VOs) which have conducted the VO management and Planning training for 3 days, CIF appraisal and Monitoring, Book keeping and CO accounts auditing training to VO leaders to write down the main activities of CIF and IGG in their community institution registers for a proper record in all districts of project including: Sanghar, Mirpurkhas, Khairpur, Badin, Umerkot and Thatta during the visit of CEO-SRSO, Mr. Muhammad Dittal Kalhoro in Mirpurkhas, Sanghar, Badin and TL-EUCBPRP In Khairpur. CIF is one of the main components of the Government of Sindh Funded Union Council Based Poverty Reduction Programme and is targeted at the women from poor and poorest households. A capital grant is provided by the SRSO VOs or Local Support organizations' (LSOs), and is used by those community institutions (CIs) as a revolving fund. The poverty score of the household, obtained through the Poverty Score Card (PSC) survey, is used to identify the eligible households to ensure that only the poor and poorest households (with Poverty Score 0-18) access CIF capital and start income generating activities. During the visits, subjected officials also met with the leaders of CIs who gave a brief overview of the progress made by their respective CIs for local development. Community leaders said that the women feel empowered and important after forming their own organizations'. Talking about the priorities of the CO/VOs they said, "Capacity building of women and making them more aware of various social and health issues are the CIs priority area". While discussing the challenges at Sanghar, community leaders said that "the locals were not ready to mobilize initially, but persistent persuasion helped the communities realize the importance of coming together and saving money." Many women also shared their stories about the ways savings have helped them in their times of need. While talking to the organized women community members CEO SRSO said, "I am very happy to hear your stories and you have proved that you can solve your local development issues and help reduce poverty at a household level once you are organized."

Managerial Activist Conference (MAC)

SRSO district Offices organized MAC (Managerial Activist Conferences') for the organized Households, Community Institutions office bearers and Community resource Persons, Volunteer, activist to highlight the village level issues and collectively find out the solution with the assistance of three pillars officials: Political, Administrative and social officials'. The conference will be a bridge to have a result-oriented interaction within political, government, & social pillars to create the platform for these organized rural women and their community institutions (CO/VO/LSO), the conference will be a social change agent for social pillar to be aware all government and non-government stakeholders that will assist the community. Whereas, this type of conference provides the basic opportunity to collectively identify the social and



administrative issues that creating hurdles to alleviate the poverty on the village level. Furthermore, this conference is a way to try to get attention and closer coordination with all stakeholders for community-driven development with the technical assistance of SRSO.

The workshops were attended by community members, District Government officials, Women Development, Assistant Deputy Commissioners', Social Welfare departments, Local Government members, and Different stakeholders' officials. The day was dedicated to highlight the importance of women mainstreaming in development and presenting first women empowering Programme as role model for active and equitable rural development to alleviate the poverty at household level with self-assistance and belief with new sources and ideas and willingness to work through the community institutions' platform with a cumulative development of society also. 200 women community activists and leaders from 50 villages participated in the workshops in three districts: Khairpur, Sanghar, and Thatta. Women leaders of COs and VOs made a presentation about the process of social mobilization and institutional development in their communities and also highlighted that many of them have begun to take small self-help initiatives for their own development. All the Administrative and Political pillars speakers told the community that with a collective approach you can reduce the poverty from your homes and SRSO is brought this Programme for you and said that this rural women gathering is the most encouraged by the women who have fostered themselves into community institutions' (CO/VO/LSO) and have made huge change within such a short time in their village. Furthermore, they also appreciated the women's keen interest in improving education and health. District and Local Government officials added that their administration will provide full support to the rural women for their development. Through the CO/VO/LSO social mechanism, the government line departments have an opportunity to extend their outreach and that he will encourage the departments to work closely with SRSO and the women's of COs/VOs/LSOs . In Last, all rural women speakers highlighted various self-help and awareness interventions on promotion of health, hygiene and education which can brought a big change with the technical assistance of some government and non-government departments and they also emphasized the un organized women that there is a dire need for fostering and strengthening community institutions so that the social pillar is enabled to complement government's political and administrative pillars.



Activities Picture Gallery



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Research Work:

CIF (Community Investment Fund): UCBPRP's mission is to address the women's financial exclusion and to enable them to utilize and polish their existing skills to by giving them opportunities and to access financial resources through iterating funds. This would help the poor rural women to get empowered at household and community level. Under this Programme support in providing a seed loan/grant to rural organized women to start businesses or utilized as per their investment plan they have on basis of available resources at household level that will increase their household income and enable them to provide for their families. Over 80% of the CIF successful clients reported a positive increase in weekly sales who have opened their shop and profits after joining Community organization because they learn the concept of saving which is soul of profit and CO/VO. CIF beneficiaries lived under poverty line before their access to loans. The poor families lived in hunger and destitute for not being able to utilize their skills productively. They relied only on selling their labor and lived hand to mouth.

SRSO is honored to provide technical and financial assistance to break these cycles of poverty in a sustainable manner. We often refer to CIF (revolving fund) as giving hope not handouts. This is because we want to make a lasting difference to CIF beneficiaries' lives. The ongoing support we provide goes beyond just the CIF provision. Organized Women have completed CIF Utilization fruitful VO level trainings to get profit and utilization analysis with a payment mode to return organization that other women can utilize this. These managerial and CIF trainings teach basic CIF principles and how to manage their money with proper utilization to alleviate the poverty by value addition in household income.

Most of Rural women have never experienced this financial independence before which help them for marinating gender equity and development in homes and becoming self-reliant and they felt more self-empowered. The difference this makes CIF beneficiaries confidence and self-worth is huge for building their financial capital. In the areas', we work in, women are often disadvantaged by local culture and traditions, including poor access to education and the pressure of being poor.



Case Study: A Beneficiary and Catalyst of UCBPRP

Title: **"Rock bottom became the solid foundation on which I rebuilt my life."**

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Gul Bano, 37 years deep-rooted women. She was born and hails from a rocky village named Muhammad URS Hajib Taluka Thatta in a poor uneducated family with deprived basic rights of shelter, food etc... Her father was a seller of animal feed in local market and mother, a housewife. She had 08 siblings; three brothers and 5 sisters. She was the 2nd among her siblings. Her family lived in a straw hut. Gul Bano had a very rough and tough upbringing.

Her family was residence in a single room muddy straw hut. Her family was basically living their life as a peasant and fighting against poverty. The mother was also farming their landlord land after home chores. Her mother has been striving hard to earn

through sincerity, painstaking and a methodical way to survive their life with basic necessities to live and remain fit in this society where two-time meals is also a big challenge for their family due to poverty at an extreme level.

She memorized that her parents were an idealistic and distinctive from other parents who were living in village but being a resident of the same village where traditions and customs were at peak, they have fulfilled their dreams to educate their children where education for girls were strictly prohibited because all village customs have imposed new traditions about girls education that the male teachers are not from their village so they will not leave their girls in front of strangers for education purpose..

She said that during initial days of school our father came to leave me at school every day. She proved herself in education as a competent, intelligent and leader by graduating primary with flying colors and make their parents proud with outstanding performance. Then she not get admission in an elementary school for upper classes to start higher education. She studied till 5th class that due to early marriage concept in the village her parents also agree on this.

She firmly believes in herself due to encouragement and support of her family especially her father that has learned her that never give up in difficulties they are not mean to end but for a time being and new turn will coming soon.

she was in 7th years old, she started learning handicraft work from her mother through her school pocket money, she always save money and when the savings were sufficient, Gul Bano purchased a wooden frame to learn embroidery and applique work from her mother and neighbor women to create embroidered products, using unstitched plain cloth pieces. She was a quick learner, so she learned the art of stitching and embroidery from her mother and neighbors'. She wanted to contribute to the family's livelihood, but many a times she was unable to buy the necessary inputs, e.g. cloth, thread and needles. As this art was continuously coming from their forefathers



so she has to continue it. She is also a victim of early marriage at the age of 14 years with cousin in watta satta system. Her husband were the 2nd primogenitors among his siblings: 3 brothers' and 3 sisters. Husband family was consist of parents and me. Father in law was a farmer by profession and mother in law was a housewife and good at handicrafts and doing their homemade products at home. Husband's House was consist of 2 room made up mud. Husband's family was mainly belonging to a poor family and they were depending on farming because they were possessing no own land for growing and cultivating all seasonal crops in landlord's land.

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After 1 year, she gave birth to her 1st children a son named Hussain and now she has 4 children 2 sons and 2 daughters, so being a literate mother she has given education to sons only but could not able for daughters. 1st child which is age of 17 years old and studying in the first year (FSC) and 2nd one is daughter Aamina which is not studying and 3rd one is 8 years old Son Mir Hassan studying in 2nd class, and the 4th one is a daughter Jannat age of 5 years old.

In 2017, Sindh Rural Support Organization under E-UCBPRP Programme funded by GoS-PDD send a PSC (Poverty Score Card Survey) and conducted a household survey SRSO Mobilisation team came in the village for the further intervention of UCBPRP Programme. Her father in law prohibited me to go in the meeting after listening to their message that they want to interact with female only not male due to strangers one but there was one brother in law who understand the message importance and send me in meeting through a trick that he is going to neighbor home for asking that what type of loan you have taken from Khushali bank.

She memorized that in this gathering all women started gossips due illiteracy and saying that this is totally a fraud because they will sell us and will ask some fees in future also, so all women were worried but some were positive that this is the government project and government want development of society and people through empowering women and providing them some assistance.

She said actually women were underestimating the importance of advocacy and Women gathering at a single platform on community level institutes. Next meeting was conducted with 20 women where Programme brief introduction was given and the meeting was successfully conducted for proceeding further interaction.

The Next meeting was conducted at the home of Gulshad Begum, all women that gathered in the previous meeting participated and the agenda of the meeting was CO formation, so all women agreed to make it and she also got membership so next phase was to select their leaders for this platform and started following next step of schedule and routine meetings.

All women named this 1st tier institute as **CO-Sitaara** in resemblance that in dark nights stars are shining without any help and illuminate all the world, so these women will also follow this way of living life for others not for themselves.

After formation of CO, Mother in law imposed new restrictions for not attending the call because one day she knew that she has joined an institute of women and always attend the meetings through making her fool on any tergiversate but one brother in laws support her to attend and participate in all meetings in name of going hospitals.

She narrated that after meeting all women given their feedback and said that all the women were not understanding the future importance of these local institutes therefore all women gathered at her home on one message that these women have solution of all issues being illiterate and unite because they knew that they have unity power and development of the community can only be possible by managing themselves and need a platform.



After the maturity of CO, they formed the 2nd tier of institutes and also selected all representatives.

She said that she was keen on reading newspapers, watching tv and listening newspapers so one day my brother in laws mobilise his mother in law that this not wrong to do aforementioned things.

Being a literate she always helps in CO/VO documentation and record keeping and understanding the message in right way and conveying to other women.SRSO Social Mobilisers again gathered all women for agreement of formation of LSO and select their leaders. She memorized that her husband also went in CO/VO/LSO meetings along with her. Her mother in laws was doing domestic violence, mentally tortured by giving them new directions per day by saying that do not understand that you are literate and you will be our teacher and make us fool but in home whatever I want you to have to do that thing.

Next day the SRSO team started CIF intervention and conducted a meeting for filling of appraisal forms so all members' appraisal forms filled for availing CIF (community Investment Fund).She got the 1st installment of CIF in 2011 amounting Rs. 10,000/= for agricultural MIP (Miro-Investment Plan),from which couple purchased seeds and pesticides for seasonal crop and from harvesting season they got the benefit and successfully return all the amount within due time.

Furthermore, after a duration she again filled up her appraisal form for 2nd CIF installment against the MIP for agricultural purpose amounting Rs.15, 000=/. She successfully got the CIF and also invest it in the purchasing the seasonal crops seed and pesticide sprays for the bumper cultivation of crops. She was blessed that during that season she got bumper crops benefits during harvesting season and got a huge benefit. Later before maturity of CIF she repays all the amount. She also got the third installment of CIF amounting Rs.25, 000/= for livestock purpose and purchased a buffalo calf from the animal market.

She told in 2015 when RSPN-HCC (Health Communication Component) Project implemented by SRSO, HCP team started searching of CHW (Community Health Worker) and got the selection and hired successfully for CHW. Initially she started getting training of Toolkit and documentation. She is successfully doing her CHW job in the community and also leading the house chores financially and morally.

She has taken big initiative regarding health related issues in the village, she called a CO meeting then VO meeting for passing a resolution to mitigate against the viral and bacterial diseases spray and mosquito also. Furthermore as per new assignment she went and met health department of Town committee and requested for Mosquito fumigation machine and successfully after some days they came and started mosquito fumigation per month.

She is the catalyst of the village and she is reaffirming their commitment to the work towards the liberation of women, and ensuring the realization of gender equality and the empowerment of women, because, she understand that by empowering women, the nation will be empowered. She said some beautiful lines about today's village and male dominant society that these local institutes and all active women needs to do everything possible to bring women together, and male should ensure that women take control of their own destiny. Furthermore, Male dominant society need to ensure that women have equal access and control over productive resources and economic opportunities that are available in our surrounding.



Cumulative Achievement of EUCBPRP Districts as of July 2018

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Activities	Khairpur	Sanghar	Mirpurkhas	Umer Kot	Badin	Thatta	Total
CO Formation	2729	2202	1711	948	1666	845	10101
HHs Organized	49441	38829	26793	16169	27503	13348	172083
CMST	4735	4107	2892	1713	2915	1443	17805
VO Formation	240	276	194	82	200	68	1060
MAC	2,003	2,248	658	976	1,785	1,296	8966
VTP Trainees Completed Training	410	595	435	138	376	168	2122
No. Of CIF Beneficiaries' Received	3770	4664	2190	909	1947	379	13859
No. Of IGG Beneficiaries' Received	156	397	218	186	417	17	1391
LSO Formation	6	2	0	0	0	0	8
VMST	397	545	315	99	365	91	1812
CIF Appraisal and Monitoring Training	298	456	215	96	273		1338
CIF Book Keeping & Accounts Auditing Training	169	320	197	26	284		996
Book Keeper/CRP Honorarium		0	0		0	0	0
LCHS work initiated	80	106	88	30	23	30	357



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Programme Activities	Sanghar	Mirpurkhas	Umer kot	Thatta	Badin	Khairpur
CO Formation	270	200	150	130	250	200
HHs Organized	4860	3600	2700	2340	4,500	3600
CMST	400	300	200	175	400	400
VO Formation	20	18	15	10	20	25
VTP Training	100	75	75	75	100	75
MAC	75	75	75	75	75	75
No. Of CIF Beneficiaries' Received	600	500	400	400	600	600
No. Of IGG Beneficiaries' Received	100	50	50	50	100	100
VO Management & Planning Training	50	50	38	38	50	50
LSO Formation	1	1	0	0	3	3
CIF Appraisal & Monitoring Training	50	50	38	38	50	50
District Level Project Launching ceremony	0	0	0	0	1	1
CIF Book Keeping & Co Accounts & Auditing Training	25	25	13	13	25	25
Book Keeper/CRP Honorarium	0	0	0	0	-	0
LCHS	10	0	0	0	-	10
LMST	0	0	0	0	-	0
LSO Members Financial and Management Book Keeping Training	0	0	0	0	-	0