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LEARNING TO SAVE AT COMMUNITY ORGANISATION MAO PATEL-1

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Figure 1: CO President, Manager and other few members of CO Mao Patel-one

Background

The European Union (EU) funded Sindh Union Council & Community Economic Strengthening Support (SUCCESS) Programme is centred on the social mobilisation approach to Community Driven Development (CDD) developed by the Rural Support Programmes (RSPs) in Pakistan. RSPs believe that each poor household has the potential to improve its condition, however, the household faces constraints that do not allow it to realise the potential. The potential can be harnessed if the poor households are mobilised to foster their own network of organisations at mohalla (Community Organisations – COs), village (Village Organisations – VOs) and union council levels (Local Support Organisations – LSOs). Once the women from poor households are organised, they prepare Micro Investment Plans (MIPs) wherein they highlight the

potential income generating activities that they can undertake on their own, what constraints they face and how these constraints can be removed. RSPs provide Community Investment Fund (CIF) to these organisations 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. The focus of LSOs is to support and guide the COs/VOs, and to foster linkages with government line departments.

Under the research component of the SUCCESS programme, one of the research question seeks to track the transformational changes in the lives of the poor, especially targeted under the programme. This CO has been selected to reflect the different phases and stages of the women members' attachment with the platform provided under the programme. Overtime, this study will unpack the opportunities and challenges faced by this rural community in their way to benefit from the success.

Baseline Visit – July 5, 2017

Mao Patel is a village located in Union Council Masoo Bozdar, district Tando Allahyar, Sindh. The village consists of 48 households, out of which, 60.3% households fall in the category of 0-23 of the poverty scorecard. They all are tenant farmers and daily wages workers. The residents of this village are living in very difficult conditions. Most of the times, they remain busy at agricultural fields to earn bread and butter for the family. On 24th December 2016, a Social Mobilisation Team from the National Rural Support Programme (NRSP) visited the village and conducted the programme introduction and with their consent on 26th December 2016, Community Organisation Mao Patel – 1 was under the European Union funded Sindh Union Council and Community Economic Empowerment Strengthening (SUCCESS) Programme. CO Mao Patel-1 consists of total 19 women members out of which majority of (14 members) belong to 0-23 poverty score. The members elected Neeli as CO President and Lakchmi as CO Manager.

In the CO formation meeting, members agreed to initiate the savings programme. In the first CO meeting, each member deposited Rs. 50 (USD 0.5) as their first saving and their total saving added up to Rs. 950, which was kept by the CO Manager. CO members are consistently saving the Rs. 950 (USD 9.5) each month. As per the CO Manager, "Our current CO saving is Rs. 6,000 (USD 60) and few members haven't deposited saving of June. From our savings, we give small loans to members to meet their emergency related needs."

CO members are poor and they find sometimes difficult to save Rs. 50 for each monthly meeting because of their low income. They earn on daily wages and are paid Rs. 200-350 (USD 2-3.5) per day and buy bread and butter from that money and a few are the tenant farmers of landlords and are paid at the time of crop harvest. Though CO members are committed towards their CO and deposit their saving each month. CO Manager is very cooperative with them she did not resist to deposit money on one day but they are allowed to deposit saving at any day of the month.

CO President said, "On the CO formation day I thought it is a very difficult process and it may not be as useful but now I think differently I am enjoying this saving system and CO unites residents financially and help members in emergency-like situations."

CO manager said, “My daughter in law had delivery in a government hospital and Rs. 5,000 (USD 50) were required for that. My son had saved Rs. 2,000 (USD 20) by reducing his daily consumption of tea from stalls. But still Rs. 3,000 (USD 30) was required to him on urgent basis. We called a meeting of CO, and members agreed to give him an emergency loan of Rs. 3,000. I am happy to say that he returned the money in 10 days after labouring in the field.”

Another CO member said, “I haven’t deposited my two months saving because of my household’s current miserable condition and I took help from CO on 27th July 2017. It was for my delivery in a government hospital. I took help from the CO and they gave me Rs. 2,000 (USD 20) I will return them within one or two months.”

Baaloo, a CO member said, “My husband is a farm labourer, I also work on fields. From our wages we save Rs. 50 every month. Over the past seven months, I have saved regularly and now my savings amount to Rs. 350 (USD 3.5). At the moment my savings are not very much but at least for the first time in my life I am savings and with time as my savings increase I plan to buy a goat.”

CO president, manager and other members of the CO said that they are planning to enhance their savings to Rs. 15,000 (USD 150) and then to provide small loans to members for income generating activities and for meeting emergency needs. They will also support poorest members to buy assets, e.g. goat. Apart from income generation, CO members are also interested in accessing family planning services. As one CO member said, “Some of us have up to eight children. Birth control is now very important.”

In the coming months, this CO will be revisited to document their progress both in terms of savings generation, utilisation and management, and other activities that NRSP has supported in CO. This CO savings update was recorded as a part of the research component of the SUCCESS programme on July 5, 2017.

First Follow up – August 17, 2017

A bunch of women were sitting together after the household chores at the house of CO Manager. They were making some gossip and when they saw me around them, they called me with enthusiasm. CO Manager Lachmi invited other CO member to participate in the Focus Group Discussion (FGD) commenced at the house of Lachmi CO manager. FGD comprised of six members of Community Organisation Mao Patel-1.

During FGD CO Manager narrated, “Our CO’s total saving is Rs. 8350 (USD 83.5) but at present I have Rs. 3250 (USD 32.5), as 5100 (USD 51) are borrowed by few CO members in health emergencies and they haven’t returned. One of the CO member has borrowed 2000 (USD 20) at the time of her delivery and again last month she borrowed 500 for her treatment. She told, she will return the borrowed amount by selling her shared basis goat.” She continued sharing, “Other members who have borrowed the amount they will return from the benefit of shared cropping and from daily earning of cotton picking.”

However, CO manager expressed a concern over her position as she is uneducated and unable to maintain the saving record. She keeps the saving in a Gullak (mud money bank), thus she is unable to tell the exact

saving amount. She is also facing a problem of collecting saving from her members because no one gives her the amount for saving in meeting so she goes door to door for collecting money. As per her words, “Few members haven’t deposited their saving of three to four months due to their household’s low income. Thus, I am thinking to leave the position of CO Manager as I am unable to deal with the situation of collecting saving and maintaining CO saving record. It also takes my time, energies and hard work so I may not manage to work as a CO manager due to the difficulties I am facing.”

CO President shared, “We have attended three days Community Management Skills Training (CMST) followed from 8th May to 10th May 2017. In training, I came to know, the works that our community is doing from generations will never change our household situations. We have to take a step to change our fate by educating our children and by doing small business.” CO manager added, “After attending CMST we delivered that knowledge to other CO members and advised them about cleanness and check-ups during pregnancy.”

Neelan a CO member shared, “Yesterday, one of the CO member was admitted in Tamachi hospital, she was 10 months pregnant and had a stillbirth. She did not inform anyone about her health condition. She worked entire day on agricultural farm land and also performed household chores. When she had a blood vomiting then she told to all of us. Currently, she is fighting for her life in hospital.” CO manager said, “Before her this condition, I advised her and also other CO members for routine check-ups and ultra sounds in hospital but she refused to go to the hospital with me and went to a local clinic. If she has visited the hospital for a check-up she may had a healthy baby. Now we will more focus on these issues in our CO meetings.”

CO President and manager attended the Village Organisation (VO) formation meeting on 27th May 2017, as CO Mao Patel-1 was nominated in VO-19 Kario Gulsher. After two months of VO formation, their Local Support Organisation (LSO) Masso Bozdar was also formed in which both leaders actively participated. Sharing experiences about the VO and LSO formation, CO-president and the manager said, “We did not understand anything, owing to our illiteracy, however, we hope NRSP team will further elaborate it in upcoming meetings.” However, both of them were so excited to work as the key actors in taking forward the activities of CO. They were of the view that CO saving is just like a fund which any member can use at the hard times and can return. They are confident that it will bring improvement in their living standards by maintaining the CO saving and by stressing the need of saving so that it may leave a very positive impact.

Change so far

The CO saving, in one and half months’ time from the baseline visit to the first follow up shows slow progress in terms of collection of money from all CO members. The CO members appeared somewhat reluctant to deposit Rs. 50 per month. Either they do not have money to deposit due to their meagre resources or other factors such as lack of understanding of the potential use of these savings. Despite the slow progress, there was an increase of Rs. 2350 (USD 23.5) increased in CO’s saving. In addition, repayment is also awaited from some of the CO members who took loan but did not return so far. The CO



manager and president do not fill TOPs or keep written record for lending and borrowing of internal loans owing to their illiteracy. However, they are moving forward with the SUCCESS journey.