A HEART-WARMING PROFIT

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Sindh Union Council and Community Economic Strengthening Support Programme
(SUCCESS is funded by the European Union)
When you meet Parveen Bibi, you would not think she carries the weight of the world on her shoulders.

Always smiling, the single mother of two is a congenial conversationalist who claims she was not always able to speak her mind or share what was in her heart. She recounts that six years ago, she was a simple girl who just wanted to have a happy life with her husband. Her husband was also her cousin who had secured a job in the police force and was working up the ranks. She had a beautiful, healthy daughter after a year and a half of marriage and all seemed well as she got pregnant for the second time, but by the fifth month of her pregnancy, she discovered that her husband had secretly married another woman in the city where he was posted for duty. Shocked and disillusioned, she left her husband’s home and went back to her parent’s house, where her father and brother surprisingly supported her decision to fight for her rights. By the time her son was born, she still had hope that her husband would come back to her and their children, but it was not to be. The husband never came back.

At this point, despair would have been a natural emotion. But Parveen collected her bearings and started working as a farm helper and seamstress. Her father had given her brother some ancestral land and that was all that they had in the world to rely on for survival.

Parveen is a single mother of Hafsa (6) and Faizan (3). After leaving her husband for marrying another woman without her permission, she took shelter in her brother’s home.
Parveen’s father left some land to his son, her brother. She started helping her otherwise unemployed brother and sister-in-law on their small farm, growing wheat and vegetables. But the money made from the sale of these wasn’t enough to sustain the large joint family.

Quietly and resolutely, she started earning a meagre amount and helped her brother and sister-in-law with their children and small farm, while also making sure that she sent her own daughter to school. Her father passed away in 2016, but this was the same year when field teams from Sindh Rural Support Organisation (SRSO) visited their village Pyaro Magsi, Qamber Shadadkot district for a poverty survey in preparation for the launch of Sindh Union Council and Community Economic Strengthening Support Programme (SUCCESS) in the area. First, a Community Organisation (CO) was formed in their village, and members of the CO then elected fellow members to positions of President, Treasurer, and Manager etc. In June 2016, a Village Organisation (VO) by the name of Falak was formed in her village under guidance of the CO by SRSO. Parveen was a member of the CO and become a member of the VO. Based on Parveen’s active participation in the CO activities, the other women who had joined the VO nominated Parveen as the Manager and later Community Resource Person (CRP) for the VO.
Parveen with a few of the members of her VO. She encourages them to bring their children to the meetings and informational sessions she conducts. She tells them never to use their household or motherly duties as an excuse to miss these valuable sessions.
Parveen diligently completed her duties as a CRP. Her day-to-day activities included managing the resources of the VO in partnership with other office bearers of the VO (all women), conducting informative and educational sessions based on the training material known as Community Awareness Toolkit (CAT) provided to her by SRSO. She herself received training from the EU funded SUCCESS Programme team of SRSO, mediating between members, taking stock of various issues facing their village like lack of clean water, sanitation, healthcare for children and pregnant women, lack of proper schools and issues of out of school children. Parveen also found herself defending young women and children who were mistreated by their families. A prime example of this was her intervention in a case of a CO member’s daughter who suffered from a psychological disorder. Her extended family put her at the mercy of a fraudster “spiritual healer” to exorcize her of the “jinn” living inside her. Parveen took a stand against this damaging and degrading action and rallied other members of her CO and VO to help her in making the family realise that they were hurting their own child by not getting her the medical help she needed. She succeeded in saving the young girl from the fraudster when the family took her advice. This is just one of the many actions she took as a CRP. She was also constantly reaching out to help the poorest of the poor women in her community to get financially independent and stable by advising them about the Community Investment Fund (CIF) loans and other interventions under SUCCESS. Even so, she herself struggled financially.

Parveen’s financial situation had not stabilised despite her receiving a monthly honorarium of Rs. 2,000 to 3,500 for her work as CRP and her estranged husband sending Rs. 2,000 for his children. Her brother struggled to find a job despite his secondary education and was unlucky in working as a day labourer. The only income that they had come from farming on their land, which yielded a few kilograms of wheat in season and some vegetables. They also had a few fruit trees on their land (“bayr” or Chinese date), but the fruit also was not enough to get them an income beyond a few hundred rupees once a year.
One of the reasons why Parveen and her extended family could not make ends meet was also because she had committed to sending her own children and her nieces and nephews to the local school and this put a strain on their already meagre resources. It was a sacrifice they were willing to make, but they also needed to stabilise their income sources to make this arrangement lasting. For this reason, Parveen decided to apply for a loan from the Community Investment Fund (CIF). Her household had been marked as a poor household under the Poverty Score Card (PSC) survey and after deliberation from her VO she was able to get a loan of Rs. 10,000.

With this loan, she made an incredibly smart choice of buying a goat that was pregnant. Usually a return on investment in case of cattle purchase is delayed until the animal matures, reproduces and produces milk. With Parveen’s decision of buying a goat that was already pregnant, the positive result of the intelligent purchase was evident far more quickly. Within four months of purchase, the goat, now lovingly named “Moti (Pearl)” by Parveen’s children Hafsa and Faizan, gave birth to four healthy kids. Parveen takes care of the goat and the goat kids and teaches her children, nephews, and nieces to look after their new family members.

One of Parveen’s duties as the CRP of her village is conducting informative sessions about general and reproductive health, cleanliness and other maternal and practical issues women face in the village communities. She has already completed one round of sessions and is doing repeat sessions so that women in her community do not forget the information they are receiving.
Parveen bought “Moti” (“Pearl”) the pregnant goat with her CIF loan. A sturdy and healthy animal, she gave birth to four healthy kids and has proven to be a blessing for Parveen's family.
Parveen plans to raise the goat kids until Eid ul Azha and then sell them as sacrificial animals closer to Eid to get a handsome return on her investment. She is committed to returning the loan that she took from the CIF as soon as possible and says that this is the first thing she will do once the goats are sold. Her commitment to the CIF loan and recovery process is unshakeable, and just as she demands other members of her CO and VO to return their loans, she is putting the same kind of demand on herself.

“I want to lead by example,” she says, “the CIF loan will help me in the long run because now I can have a small herd of goats which is economically and nutritionally viable for my entire family. But as my source of income becomes somewhat stable, I want to return the amount I received quickly so that this effective system continues.”
The CIF loan and the monthly honorarium she gets as CRP has given a chance to Parveen to stand on her own two feet and not rely on the meager sum her husband has started sending her for her children. Additionally, it has been an indirect source of happiness in the household. One of Parveen’s most beloved nephews suffers from a neurological disorder that has hindered his physical and mental growth. At nine years of age, he now sees all of his siblings and cousins going to school whereas he has to stay at home. He was becoming irritable and frustrated by his lack of mobility and access to school, but Moti and her kids have provided him a unique purpose. He helps his aunt in raising them and cares deeply for them. The focus has helped his general disposition and he takes pride in whatever he can do for the goats. Parveen insists that this little fact must be reported as a part of the success of the CIF.

“My loan is unique,” Parveen adds. “I will pay back the money that I received, but I can never pay back for the comfort it has brought to my nephew and our entire family. That kind of profit is absolutely priceless.”
Parveen with her developmentally challenged nephew who loves helping take care of their goat and her kids.