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Coordinating Organization



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*Inching
Way Out Of Poverty*

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*Targeting Ultra Poor
Report 2010*

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SAFWCO

Sindh Agricultural and Forestry Workers' Coordinating Organization (SAFWCO) was formed in 1986 and registered in 1991 as a society under the Societies Attached 1860.

SAFWCO envisions 'to be a leader in eradication of poverty through political and socio-economic empowerment of communities in the region on sustainable based and since the turn of the century has actively pursued the mission of organizing and supporting the poor. Major cross cutting themes are poverty alleviation, gender balance and natural resource management. The SAFWCO mission is carried out through seven main sectors of activities, viz.

- 1) Social Development Sector (SDS)*
- 2) Credit and Enterprise Development Sector (CED)*
- 3) Human and Institute Development Sector (HID)*
- 4) Health and Hygiene Promotion (HHP)*
- 5) Education Development Sector (EDS)*
- 6) Community Physical Infrastructure Sector (CPI)*
- 7) Disaster Management and Emergency Response (DMER)*

The founder and CEO Mr. Suleman G. Abro guides and steers all sectors of the organization. Each sector comprises of different programs at different levels. SAFWCO plans and implements bound projects in partnership with community and citizen groups with the support of the national and international support communities SAFWCO'S head office is located at Hyderabad. Sindh and operating in various districts including Sanghar, Nawabshah, Matyari, Mirpurkhas, Jamshoro and Thatta. SAFWCO has grown from a group of friends, organizing village groups in Shahdadpur's rural area in 1986 having 750 of staff members.

This publication provides an overview of a pilot project that aims to understand the impact of lifting the ultra poor out of poverty through a holistic and diverse set of services including livelihood training, asset transfers, consumption and healthcare support and eventually saving plans.



Strictly a research project, the study sets out to examine if a multifaceted intervention, where a grant given to the poorest of the poor (and a woman at that), along with building her capacity and with a little hand-holding over a period of two years, can eliminate the need for long-term safety net services. In addition, it also sets to examine if it can lead her to 'graduate' and join the ranks of the poor with potential of becoming a microfinance borrower in the future.

The project is currently running in six other countries including India, Honduras, Peru, Ethiopia, Yemen and Ghana and is based on a model designed by BRAC (formerly known as the Bangladesh Rural Advancement Committee), a development organization.

The project has now ended and a study is underway to measure the impact. Because SAFWCO is there in the field even now, it has witnessed the sea change the project has brought about in the households of the women who were the beneficiaries of the project.

Though a labour-intensive project, it

has been proved beyond doubt that the project can well be replicated or taken to scale. The challenges faced provide valuable lessons as the project comes to a close. These have been documented in this report.

I am confident this research project will find many takers and the model will be applied by those working to alleviate poverty through various social safety net projects.

At another level, this report can very well be used as a guide or a manual for any future undertaking on similar lines. I trust that readers will find it a useful, stimulating and thought-provoking source of information and policy ideas.

Suleman G. Abro
Founder & Chief Executive



The Ultra Poor (TUP) project, a Pakistan Poverty Alleviation-fund (PPAF) funded research pilot project aims at showcasing to the government and organizations working to uplift the poorest of the poor.

*Instead of giving a one time cash grant, a complex mix of exercises and activities were undertaken to ensure the best and most judicious use of Rs 15,000 (*US\$ 171.43) that each beneficiary of the project would get.*

Scores of relief measures and development initiatives by government agencies and non-governmental organisations has shown limited impact in tackling poverty.

The Ultra Poor (TUP) project, a Pakistan Poverty Alleviation-fund (PPAF) funded research pilot project aims at showcasing to the government and organizations working to uplift the poorest of the poor; that by focusing on developing the human capital (health, education and training) and physical capital (asset transfer), people can come out of the ultra poor ranking and jump up to the next rung, where they can get into income-generating activities and become economically self-sustainable. They can also become potential microfinance borrowers.

The project, based on a model designed by BRAC, in Bangladesh, is being implemented by five PPAF partners in the coastal belt of Sindh.

SAFWCO chose the Kharochhan district of Thatta, in the coastal belt of Sindh as its area of intervention. Of the 80 villages visited, 18 were short-listed which were the most underdeveloped and lacked even the most basic infrastructure. After the formation of village organizations (VO), a participatory rapid appraisal (PRA) methodology was employed whereby the poorest of the poor women were identified. Another mini survey was conducted to further verify the information gathered from the PRA.

Next the women were screened based on the eligibility criteria already developed. Of the five, they had to meet at least four to become potentially eligible for the project.

The criteria included, women-headed household, having a daily income not more than Rs 25 (US\$ 29 cents) per person, owning no productive asset, women with disabled husbands, or a disease or disability in the family and children of school-going age not enrolled in a school.

Through a lottery system, half the women were chosen to become beneficiaries for the project and the rest automatically fell into the 'control' group category so that a comparison could be made at the end of the project. Once the women were selected, the next step was to provide them with a proper asset. This was an extremely important exercise of getting the correct match between the enterprise undertaken by the beneficiaries and their circumstances, time and skills required.

After much brainstorming with beneficiaries (also individually) as well as with their family members and

VOs, various options were developed for the disbursement of Rs 15,000 (US\$ 171.43). These included buying goats and hens, equipping them with goods to open a grocery store and along with providing them with livestock, they were also provided with training in livestock management which included rearing and vaccination techniques.

Another option was setting up and running a grocery shop, specially in villages which did not have a shop where goods of daily use like kitchen items, toiletries etc were sold.

Women were also imparted with other skills training like soap-making and mat-making. Young unemployed men were provided with a three-month on the job training and placement at hair salons, auto-repair and tailoring shops. Because asset transfer would not be providing them with immediate relief or return, a small cash transfer was also introduced to tide them through the intervening period. Money was also to be given under the head of health. However, SAFWCO decided that instead of giving small amounts every month, it would be more judicious to purchase a fully-equipped

ambulance and hire the services of a doctor and a female health worker. The ambulance moved from village to village providing health services.

In case of an emergency, it was able to take the ailing patient to the nearest tertiary hospital. The VO had the mobile number of the driver whom it could call anytime.

The project was successfully completed and an impact assessment study is underway. This project offers a unique window of opportunity to address and tackle systematic inequity. The economic and human cost of not seizing the opportunity will be disastrous. It may mean yet another generation caught in the vicious cycle of poverty as they grow to join the ranks of an unskilled workforce, poor in health and without any assets.

Tufail Rajpar
General Manager
CED Sector

Inching Their Way Out Of Poverty

The ultra poor are amongst the poorest of the poor individuals whose income is patchy, either too low or unreliable to afford the basic foods. Skipping meals and having malnourished children who do not go to school are some of the everyday realities for these ultra poor.



A recent survey conducted by the Sindh government with support of United Nations Children's Fund (UNICEF) revealed grave nutritional crises amongst children in the Sindh province with malnutrition to be between 21 to 23 percent.

These children then grow up to join the ranks of the unskilled workforce that is fragile in health and having no assets. They often live on the lands of their patrons and their daily lives are strongly dependent on them.

Volatility in poverty is often due to fluctuations in incomes and expenditure. This can be traced to a variety of anticipated (e.g., seasonal food availability, job opportunities, old age) and unanticipated shocks (e.g., natural disasters, death or illness to family members, obligations such as weddings and funerals, political instability, disease and disability of the breadwinner). For the ultra poor these shocks are particularly hard to rebound from and they remain in the poverty trap unlike the richer households who have steady incomes, assets or social ties that form an important safety net.

Experts say access to productive resources provides an opportunity to exit poverty. But many extreme poor lack the initial capital to buy any asset.

According to the Asian Development Bank Institute, about 5.6 million poor

households in Pakistan stand to benefit from microfinance services (MFI), but it reaches less than five percent of this population. There is enough evidence to suggest that reaching people at the very bottom of the economic ladder or TUP for these MFIs is quite a challenge. However, it is now becoming increasingly evident that to lift the ultra poor out of poverty, a more holistic and diverse set of services, on many different fronts, are needed including livelihood training, asset transfers, consumption and healthcare support as well as savings plans“

Hunger is stalking the land of plenty. Food insecurity is one of the measurable realities faced by the poor. In Pakistan, almost a third of the country's 170 million live in poverty, an increase of almost 13 percent since the 1990s.

With financial support from World Bank-funded Pakistan Poverty Alleviation Fund (PPAF), in 2007, the Sindh Agricultural and Forestry Workers Coordinating Organisation (SAFWCO), along with Badin Rural Support Programme, the Orangi Pilot Project's Orangi Charitable Trust, the Aga Khan Planning and Building Services and The Indus Earth, were selected as partners to initiate a two-year “Targeting The Ultra Poor” project in the coastal belt of Sindh. The idea was to empower the women such that they walk away from chronic poverty and become potential microfinance clients.

Geographical Selection

Extreme weather events, incessant poverty and under development have persistently plagued the coastal areas of Sindh. Since 1999, the two districts of Badin and Thatta have tottered from one natural disaster to another. The cyclone in 1999, a drought in 2000,

followed by an earthquake of 2001 and then droughts and floods in 2003 and 2010 respectively, have severely impacted lives and livelihoods amongst the most vulnerable.

A World Bank study of 2005 found that recurring natural disasters, decreased flow of fresh water to the Indus delta, increase in water salinity, inability to drain off storm water and inequities in land and water distribution have constantly threatened the livelihoods of the people of the area. In addition, remoteness of the area, low education, weak health, and disempowerment, have played an important role in accentuating the poverty of the area.

Thus the selection of the coastal belt provided the perfect and relevant backdrop and set the stage for delivery of the pilot project and recording the mitigating effects observed during the project.

Safety Net Programmes In Pakistan

Undoubtedly there are numerous socio-economic safety net programmes in place that seek to prevent the poor, or those vulnerable to shocks, from falling below certain poverty levels; these have, so far, had limited impact in addressing poverty. The two main programmes are the Pakistan Baitul Mal under the Ministry of Social Welfare (food support programme) funded through the federal budget and the Zakat fund under the Ministry of Religious Affairs with financing from individual contributions. But both programmes suffer from weak governance, poor administration and an ineffective monitoring system.

*In 2008, the government introduced the **Benazir Income Support Programme** and declared it a flagship social safety net programme disregarding the existing social safety net programmes completely.*



These children then grow up to join the ranks of the unskilled workforce that is fragile in health and having no assets

Ultra Poor Project

The ultra poor project, primarily a research-oriented project, aims at showcasing to the public sector (state and donors) and the private sector (NGOs, charities etc), how to best adopt and replicate this model within their own safety net projects by making the ultra-poor food secure and enhance their capacity so that they are able to manage sustainable economic activities.

The goal is that the ultimate beneficiaries 'graduate'

from safety net programmes into income-generating activities and become potential microfinance borrowers.

Through TUP approach, some 800 women from the coastal belt of Sindh were provided skills training, asset transfer, food and health allowances, and awareness regarding Saving practices. Another 800 households from the extreme poor group, belonging to the same villages served as a

'control' group to compare them with those who had benefited from the project. The policy makers are continuously trying to work towards poverty exit programmes including conditional cash transfers, health insurance, microcredit, skills training etc. However, before such large scale initiatives are executed, it may be prudent to study the ultra poor project. The idea behind the project is to provide the ultra poor initial hand-holding assistance, lasting up to two years, till they are placed securely on the first rung of the development ladder, which they can then climb with the help of appropriate development strategies.

The ultra poor project has been a trailblazer in reaching extremely poor households in Bangladesh. There is measurable data to show that this poverty exit programme works and that it would be smart to invest in it.

Case Study - 1 (Rasheeda Qadir)

Walking with her head held high thirty-something Rashida Qadir, mother of three, is both voluble and vivacious. But she confesses she was not always like this. "When you don't have to beg and borrow from your neighbours every other day, and your kids are not hungry anymore, you can walk with your head up. It gives you a certain amount of confidence," she says. It is not as if a significant amount of inheritance has come in the way of the Qadir family. Belonging to Syed Aitebar Ali Shah, one of the 18 villages in Kharochhan, in district Thatta, where SAFWCO implemented the project, Qadir was amongst the 200 beneficiaries who were selected for the project. She got a goat, seven chickens, a small grocery shop and goods, all worth Rs 15,000 (US\$ 171.43). Qadir's husband works as a daily wage earner, bringing in Rs 200-300 (US\$ 2.29 - 3.43) every day. After she set up her

shop, she began to make a profit of almost Rs 200 (US\$ 2.29) per day. The Qadirs also began saving in earnest and after two years, closed the shop and put the money in renting half an acre of land where they have grown paan (betel leaves). land where they have grown paan (betel leaves).

"In a week these will be ready for cutting and we expect to make Rs 12,000 (US\$ 137.14) per week," Qadir says excitedly. She also hopes that once they begin making some profit from sale of betel leaves, she can re-open up the grocery shop. "There is no shop in our village and if we keep it well stocked, we can make a good profit," said Qadir. She also has hopes of buying livestock. There is no stopping her from dreaming big.

The idea to carry out this extremely labour intensive exercise is to take it to scale and lobby for it with the government. "With poverty on the increase, this project has shown a huge potential to be scaled up." Being woman-focused, it aims to give those on the fringes a voice in the institutions of power.

Qazi Azmat Isa, from PPAF



TUP Model

Originally designed by BRAC (formerly known as the Bangladesh Rural Advancement Committee), a development organisation; in Pakistan, TUP model has been tailored to the fit the poverty reality of the country in general and the province in particular. The beauty of the model is its malleability. It can be modified and adjusted to suit the profile of the extreme poor and their geographical location.

It features significant innovations in targeting (through participatory wealth ranking by the villagers) and harnessing social capital (through village support networks and sponsorship of community leaders).

What Does Becoming A ‘Graduate’ Mean?

The graduation approach was originally developed by BRAC. The idea is to move the ultra poor out of food transfer and other safety net programmes and into income earning activities so that they become economically self-sustainable.

Over the last seven years BRAC’s Specially Targeting The Ultra Poor Programme has reached 800,000 households. Over 70 percent of them are currently food secure and managing sustainable economic activities. The focus is on developing human capital (health, education and training) and physical capital (productive asset transfers or goods to start a business) to lift these individuals out of poverty.

Instead of giving loans to them, BRAC gives TUP livestock, chickens, seeds or anything else they need to pursue a livelihood with. They also provide training and extra



Targeting Utha Poor Model

support like veterinary care, food and healthcare allowance for the household and then check their progress everyweek.

After two years the BRAC’s ultra poor graduate from safety net programmes and become potential microfinance borrowers.

Methodology

The technique employed for collecting data for this qualitative report included in-depth interviews with the beneficiaries and the VOs during field visits to villages in Thatta and Sanghar. To get a deeper understanding of the project, and to get verification from the data gathered from the field, discussion sessions were held with the project team including social organizers and the team leader.

Implementation Of TUP Project By SAFWCO

There were five stages through which this project was implemented by SAFWCO. Each sequence was carefully coordinated.

1. Identifying The Ultra Poor

In October 2007, the SAFWCO team spread out in 80 villages. SAFWCOs local presence and grassroots knowledge helped locate the most vulnerable villages in Kharochhan.

After a thorough investigation, 18 villages were selected for the project. The villages that were eventually selected were the ones which lacked even the most basic of infrastructure—no paved roads, were not connected to the national grid, no provision of public healthcare or schools, lack of sanitation services and not one ‘pucca’ (made of cement, bricks, steel and wood) home in the village. There were some villages where it was difficult to find even one person who had studied till to Grade 10.

A meeting was held with the villagers after which a village organisation (VO) was set up. Next, with the help of the villagers, a participatory rapid appraisal (PRA) was carried out.

Participatory Rapid Appraisal (PRA)

A PRA is a way of using lots of different community engagement techniques to understand community views on a particular issue. The aim is to enable local people to assess the issue, and make their own plans to address it.

It is usually done quickly and intensively – over a two or three week period. A series of methods, including interviews, focus groups, mapping events and so on are held during this time. The process is designed and led by the local people.

A map was drawn on the ground in which each household, each water point, an autaaq (community hall) if there was one, or any particular landmark of interest was marked. Once that was done, through questions and interviews a social mapping and wealth ranking was also carried out for each household. That way the villagers were able to identify the poorest of the poor.

There were times when the better off people tried to find ways to convince the SAFWCO staff that they should be counted amongst the poor and

conversely, those in the most extreme poverty, also socially excluded, did not always come forward at all. At times the poorest were either not identified or picked out only after a thorough investigation by the SAFWCO staff.

After the meeting with the community, the SAFWCO staff took a walk through the village looking for any poor household that had been overlooked or missed out. If that happened, the attention of the community was immediately drawn towards them.

A mini survey was carried out in which all the gathered information was tallied with the information gathered from the PRA.

Those households that came on the last rung of the wealth category were then surveyed through a semi-structured questionnaire.

After collection of this vital information, the women were screened based on the eligibility criteria developed by the programme. Of the five, they had to meet at least four. These criteria were:

- a. Household headed by a woman.
- b. Daily income coming to be not more than Rs25 (US\$ 29 cents) per person.
- c. No ownership of productive asset – no livestock.
- d. Women with disabled husbands or if there was disease or disability in the Family.
- e. Children of school-going age not enrolled in the school.

Once the households had been identified, half of them were chosen through a lottery system to become beneficiaries and the excluded became the comparison or the control group.

“The real challenge was to tell half of the poor that they cannot benefit from our programme. It was a very painful exercise but the project, being a research one, aimed at finding out how the poor benefit from such a holistic support,” explained Tufail Rajpar,

general manager, SAFWCO.

In the lottery system, they put the names of all the extremely poor women of that village in a can and got a young girl from the village to pick out half the names from there.

Those whose names were not announced were ‘assigned’ to the control group. However, this information was not revealed to them. They were given hope and told to wait until the end of the programme after which they may be given the chance.

“Because it was done in a very transparent manner, and involved the community in the process at every step, those who were not selected were resigned to their luck,” said Rajpar.

This provided the field workers a defense strategy against any pressure from those who were not selected.

2. Selection Of Livelihood Options

The core activity of the project was to provide the beneficiaries with a specific productive physical asset. Following the finalisation of the beneficiaries, the enterprise selection

process was undertaken with the help of the VO and the individual households.

This was an extremely important exercise of getting the correct match between the enterprise undertaken by the beneficiaries and their circumstances, time and skills required.

Repeated consultations and involved engagement with the ultra poor resulted in various options through which Rs 15,000 (US\$ 171.43) for every beneficiary could be used. These included buying goats, hens, equipping them with goods to open a grocery store, providing them with a donkey cart, buying raw material for embroidery and mat-making.

“Our experience in microfinance proved invaluable here and we realised the key to the success of this programme would be to try a mix of all the options. If one option failed, we would still have others to fall back on,” explained Rajpar. In retrospect this was a wise move. With some beneficiaries who received goats, even

if none survived (and there were a couple of such cases), they still had the option to fall back on the grocery shop or some of the skills they had learnt through the training programme.

SAFWCO gave them assets worth Rs 5,000 and monitored if they were able to manage and maintain this before the next tranche was disbursed. “We wanted to check their seriousness in taking up the responsibility. In addition, it gave us ample time to observe that if a certain asset was of benefit to the woman, there was little need to find another option.

“We encouraged them to invest more in the livelihood they were profiting from,” said Saera Palijo, a female social organiser with SAFWCO’s TUP project



Livelihood Strategy

1. Goats

“Most chose goats as their preferred enterprise since it is a big asset for these extremely poor and adds to the prestige in the rural setting,” informed Rajpar. Also most were familiar with the rearing of livestock. There is a local custom in villages that the more affluent buy livestock and give it for rearing to the poor. The latter is responsible for the healthy upkeep of the animal. In return, when these animals reproduce, the young ones are then shared equally between the owner and the caretaker.

“These women were quite adept at rearing of livestock, specially goats. All we did was to provide them with an additional scientific knowledge of livestock management of their animals including administering of timely vaccination.

Once the livelihood selection was completed then began the task of buying the goats. The condition was that they would not sell off this asset to satisfy their immediate hunger needs.



The guarantors were members of the VO and elders of the village.

The goats had to be selected on the basis of two criteria – they had to be either expectant or giving milk. “We asked the villagers to nominate men who had sound knowledge of rearing livestock. These were then asked to form a group to help select the livestock from the local animal market. “They themselves selected the goats, discussed the pros and cons and ensured they got a fair price.

2. Grocery Shops

There were some people who preferred opening a small grocery shop in the village. It was ensured that there were no such shops in the vicinity to allow the ones run by the beneficiaries to prosper.

Case Study - 2
Two Meals a Day!
(Haleema Jat)

In addition to the two goats and hens that thirty-two year old Halima Jat, belonging to Noor Ahmed Jat, also got herself goods to open a grocery shop and some raw material to make mats. In six months, she had five goats and a baby calf.

Her husband Bilawal Jat, a wood-cutter, not keeping good health often missed work. When he did go, he barely earned Rs 40. None of her four children, aged between three and 12, go to school. “We often had a meal a day comprising curry made from tomatoes and chillies and often I borrowed even that,” said Halima. “I never thought I would be able to feed my children potatoes, vegetables and eggs and that too, twice a day. I never imagined my life would get this much better!” she says with a contented smile.

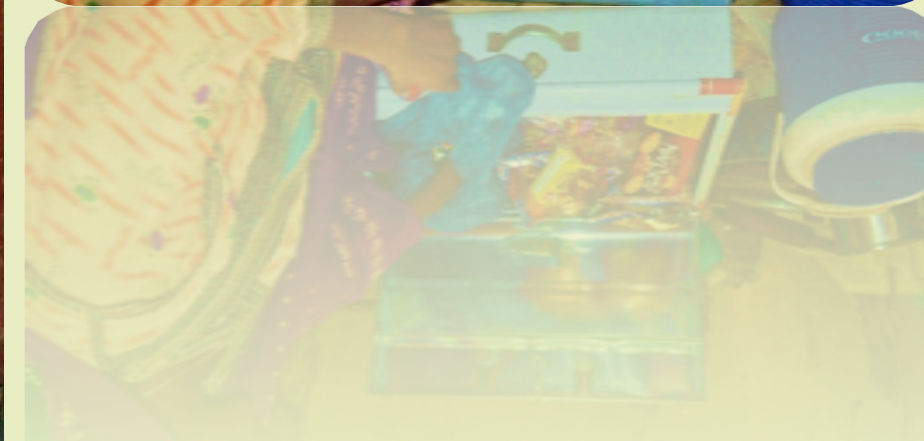
One of her daughters has started going to school and Jat says if things remain the same, she will be able to send all of them to school. “I have studied till Grade 5 and I want them to study as well; it will bring a brighter future for them.”

The first thing Jat did after she had saved enough was repair the roof of her one-room straw hut. “When it rained, the entire house and our belongings would get completely soaked,” she says.

Her shop is a small cupboard which she keeps carefully locked. It is crammed with toys, embroidery threads and laces, toiletries as well as kitchen items like sugar, oil, tea, dried milk etc. “This is all worth Rs 10,000 (US\$ 114.29),” points out Jat. She keeps a book and writes down all the items bought every week and sold every day.



*“I have studied till Grade 5 and
I want to send my children to study as well;
it will bring a brighter future for them”.*



3. Distribution Of Assets

Once the goats had been purchased with active participation of the village organisations, the next step was distribution.

“At times, for the same price, we got two goats, or an adult goat and a kid, or just one pregnant goat. The number varied. So we again carried out a lottery and the VO distributed the livestock accordingly,” said Rajpar.

“The smile on the face of every woman as her name was called out was priceless,” he recalled. “This was one of the most rewarding and gratifying experiences for us,” he recalled.

Each goat or set of goats cost them Rs 5,000 (US\$ 57.14) out of the principle amount of Rs 15,000 (US\$ 171.43).

SAFWCO decided to distribute about seven hens at a cost of between Rs 1000 - 1,100 (US\$ 11.43-12.57). “Our idea was to buy hens of Egyptian breed as it gives an egg a day and it would also fulfill the nutritional requirement of the family to some extent as well as be an asset.”

And so chicks were bought from a poultry farm in Mirpurkhas. What they had not envisaged was that these chicks were too young and did not get acclimatised to

the weather. With the result almost 60 percent died soon after distribution.

“In retrospect, it would have been a good idea to purchase Sindhi hens. They may not lay eggs every day but would have survived,” said Saeed, social organizer at SAFWCO’s TUP project.

In their next two projects, that SAFWCO is carrying out in collaboration with Novib and PPAF, benefiting another 200 women, in 18 villages in Sanghar district, hens have not been not distributed at all.

In fact, in Sanghar, SAFWCO changed their strategy a bit. After consultation with the community, push carts or donkey carts were purchased as assets. In addition, the amount was increased from Rs 15,000 (US\$ 171.43) to Rs 25,000 (US\$ 285.71) to each TUP household. Push carts can be used as a mobile vegetable shop and donkey cart can serve the dual purpose of setting up a mobile shop as well as a means of transportation.

Each donkey cost Rs 14,000 (US\$ 160.00) and the cart Rs 10,000 (US\$ 114.29) and there is an additional cost of Rs 1,000 (US\$ 11.43) for the ropes to harness the donkey to the cart.



Case Study - 3 (Ramzan)

Ramzan, 40, belonging to Mahi Khan Thaheem gets up every morning before sunrise. After prayers and a hearty breakfast he goes off about his business. He has not missed a day of work since he became the proud owner of the donkey cart. He is amongst the five who have received this asset. He says it has given him a new vigour and

verve, and for him a new vigour and verve, and for once, his work is no more a chore. He sells crockery, both in china and plastic and covers villages at a distance of about eight kilometres radius from where he lives. He stops at a public spot for about an hour or two before moving on. Before he got this mode of transport, he had a rickety old cycle on which he was unable to carry his ware.



4. Skills Training

Once the buying of assets was completed, the beneficiaries were also imparted training of some skills. These included soap-making, mat-making, rearing of livestock etc. And in households where there were young unemployed men, they were provided three-months training in professions like hair-cutting, repair of automobiles, tailoring etc.

“We asked local barber shops, tailoring shops and motor-mechanic shops to teach the young men these skills,” said Rajpar.

In 200 households they were able to train 27 men. “The idea behind this was that if all other options failed, they would still have gained from the project and acquired a skill in something to be able to earn a living,” he explained



Case Study - 4

(Mohammad Shakoor)

Saeed, from SAFWCO, cannot help but marvel at how Mohammad Shakoor's entire getup has changed. “He now wears his hair in a stylish manner, his clothes are clean and pressed and he also wears sandals,” Saeed observes. His mother was one of the beneficiaries of the programme and because of the skill training component in the programme, Shakoor was able to learn hair-dressing. “From the money his mother saved, they were able to buy basic hair salon equipment like scissors, mirror, towels, etc., and now he has opened his own shop and even hired some help. He is able to earn about Rs 700 (US\$ 8.00) per day.”

But what Saeed has noticed in Shakoor's deportment is the newly acquired air of confidence his business has brought in him. “He has bloomed into a confident young fellow and has found a tongue.” Living in a joint family system with seven members, he puts his earnings in the family kitty, like his fisherman brother, and now able to send two of his nephews to school as well.

“The idea behind this was that if all other options failed, they would still have gained from the project and acquired a skill in something to be able to earn a living,”

Tufail Rajpar.

5. Health And Consumption Allowance

As the assets transferred does not provide immediate relief or return, small amounts of cash transfer was introduced until such a time that the poor beneficiaries would be able to stand on their own. Disbursing the weekly stipend ensured participation of these people to the meetings which was also a forum to discuss problems related to enterprise, health care, etc. Weekly voluntary savings were also collected during these meetings.

The project also had some money under health and consumption. In the first month, the families were provided food items worth Rs 1,000 (US\$ 11.43) but it was pointed out by the families that they would prefer to buy their own monthly rations and according to their own needs. Therefore, SAFWCO started giving them cash instead.

Another Rs 1,000 (US\$ 11.43) were to be given to the families under the health allowance every month. This fund was re-appropriated and instead a fully equipped ambulance was purchased. A doctor and a

female skilled health worker were hired and they moved from village to village providing health services. In case of an emergency, the ambulance was able to take the ailing patient to the nearest tertiary hospital. The VO had the mobile number of the driver whom it could call any time.

“This proved a life saver as in many villages there is no public transport and where some people ply donkey carts, these turn out to be not only expensive but time-consuming, specially when the race is against time,” said Rajpar.

However, the beneficiaries often called up the mobile service for insignificant ailments like a headache or a stomach ache, despite being told it was for emergencies only. If at times, the control group needed to avail medical attention, they were allowed use of the ambulance as well as health services. From the health budget, SAFWCO was able to organise camps for treatment of skin and eye diseases. But the icing on the cake



for many parents was when SAFWCO organised a camp to get all the boys, anywhere from 10-day olds to 16-year olds circumcised.

“Usually a local barber carries out circumcision of newborns in villages, and it costs around Rs 800 (US\$ 9.14) which is quite expensive specially if a couple has three or four boys. We found out that not just the extremely poor but even those falling in the poor category had not been able to get their sons circumcised. The event turned out to be quite a success resulting in about 500 children getting circumcised,” said Rajpar.


Case Study - 5 (Juman Shaikh)

One of the beneficiaries, Juman, belonging to village Yaqoob Sheikh, received three goats, five hens and a grocery shop. Her husband, a diabetic, works irregularly, whenever his health permits.

Today, almost two years later, she has six goats, two of which give milk. “We get a litre of milk and don’t have to buy

from the market anymore,” Juman says. She also earns by making mats which she learnt during the skills training, and is helped by her daughter in this and earns Rs 1,000 (US\$ 11.43) a month from it. And along with mat-making she also learnt to make detergent and soap. Shakila Sheikh, one of the village women, says she buys detergent and soap worth Rs 1,000 (US\$ 11.43) every month from Juman.

The first time she made a profit of Rs 1,500 (US\$ 17.14) in a month, she bought vessels for washing clothes and mats for her mud floor. And while there is little visible improvement in their living quarters, the exercise has brought a sea change in the relationship between the husband and wife. “Earlier my husband made all the decisions, now he asks me. We used to fight a lot and money was always an issue, but I am not scared of him anymore,” says Juman. She has also learnt that she must save a minimum of Rs 5 (US\$ 0.06) every day.



“I’d often ask for spices or flour and often returned home empty-handed. So we often didn’t eat anything,” recalls Abdullah. “Now I eat well and so do my daughters,” she says happily.

Case Study - 6

(Sakina Abdullah)

In the same village, Sakina Abdullah, mother of two disabled daughters, aged two and one, also received four goats, five hens and chose to open a small haberdashery selling threads, buttons, sequins, laces etc. “This is the only one in this village so everyone comes to me,” says Abdullah, almost five months pregnant with a third child. Her husband works as a labourer earning Rs 100 (US\$ 1.14) a day.

Making a neat profit of Rs 500 (US\$ 5.71) every month, she was able to expand her business and buy more goods. Since the two years condition has passed of not selling the livestock, she recently sold one of her goats to buy a sewing machine, which holds a special place in her one-room hut. “I plan to earn by stitching clothes for the village women,” she says.

With business taking off, she has begun to earn the respect of the village women who thought of her as a beggar woman always asking for something or the other.

“I’d often ask for spices or flour and often returned home empty-handed. So we often didn’t eat anything,” recalls Abdullah. “Now I eat well and so do my daughters,” she says happily. From the money she earned, she bought clothes for her children, some vessels, mats for her hut and then she shows off a watch on her wrist. “I bought this as a treat for myself,” she smiles happily.

Her neighbours say that Abdullah hardly ever spoke to them, but now having done well for herself, she is more self-assured and more buoyant. “She not only smiles often, but we can see she laughs more too,” observes Nathi Hanifo, an elderly woman.

Key Findings / Challenges

Having a control and a beneficiary group within a village was a real challenge. In some villages from the same family, one brother's household was a beneficiary, and the other was assigned to the control group. It created much heartburn in their relationship and conflict for SAFWCO.

The administrative delays that often take place in the beginning of any programme seemed to have been overlooked. The devastating floods that hit the region in July 2010 were a disaster that took away all attention from TUP project. Some TUP had to sell their assets including the livestock and migrate to safer places as their villages had been inundated.

While the 18-month graduation period is implementable, what was not considered was that the time between the asset transfer of the first 50 beneficiaries and the last batch of 50 was about six months as it was done in phases. So the 18-month graduation period should have been calculated after asset transfer not when the first asset transfer began.

Purchasing livestock and hens was not as easy as envisaged. It took SAFWCO

over two months and 12 trips to buy goats. While the closest market was about 60 Kms from the villages, it didn't have enough livestock. As a result, the VO had to travel to markets as far as 200 Kms (three hours) away.

The beneficiaries were unable to maintain records or they simply forgot to get them written. The VO, too, could not keep up the records. This meant extra work for field teams on weekly monitoring trips as they had to sit with each beneficiary and fill in the weekly data.

Recommendations

Control Group Conundrum

In retrospect, instead of forming a control and a beneficiary group within the same village, if this project has to be done all over, it is recommended that the two groups should be from different villages if it is imperative for research purposes.

Enterprise Selection

Investing in Egyptian breed of hens would have been beneficial if they had not been so young when bought. Most hens did not lay eggs till at least a month after purchase although the

seller had said that the chicks would be ready to lay eggs within a week of purchase. While the beneficiaries were trained in basic poultry farming, the chickens caught disease and died being younger and more vulnerable. It is recommended that before assets like animals are purchased climatic and weather conditions are kept in mind. In the project area, for example, it was noted that the months of October, November and December were not climatically good times to be purchasing goats.

Providing multiple options proved useful even if it meant the money was divided and profit was smaller.

After asset transfer it is important to have weekly monitoring visits. Close interaction with the beneficiaries is important to crease out any problems the beneficiaries may be facing till the time they do not graduate.

Project Management

Enterprise selection is the key to success and requires a rigorous and continuous consultation process, over more than one sitting. While it may be arduous and time-consuming, in the

final analysis, this is the key to the success of the programme. The beneficiaries need to be engaged with Intensive training and retention of field staff will pay dividends as they are critical players of the project. Their intensive training, in turn, will ensure regular follow-up, mentoring and empowering the women beneficiaries with confidence.

One of the aims of the project is to equip these women with the knowledge of thinking of long term investments so as to allow them to graduate out of the ultra poor category. If that is not the focus, the assets will be sold off to satisfy immediate needs of hunger.

By involving the village elders and forming a VO helps in getting the process going as there is a sense of ownership of the project by the community.

Observations

The quality of food intake improved even if it meant they still had two meals a day. The beneficiaries were able to diversify food items and increase their per capita energy intake.

Self-perception of poverty status showed improvement and the beneficiaries believed their economic status had improved significantly.

Their social status had improved in their community. Many TUP started socializing with the other villagers. Conversely, even the more affluent villagers, started inviting them into their homes.

The community elders believed these households had showed a positive change.

The project did not significantly impact the schooling of the children of ultra poor households. Many are still deprived of school education.

The project while easily replicable may need to be tweaked to address TUP as this is not a homogenous group.

They were without assets but just the fact that they were owners of a few goats meant their social standing in the village rose. Of the 200 beneficiaries, SAFWCO was unable to lift 54 people out from the TUP category and into the poor one.

According to SAFWCO, there was never an expectation that there would be a hundred percent return, but this being a pilot project, was a good start, nevertheless. There were unforeseen calamities like floods and disease or death in the family or in livestock etc., where the beneficiaries had to sell their assets or even the use up their savings.

As a form of recompense, SAFWCO had given hope to the control group that they may become beneficiaries next time round despite knowing full that this was a research project. The control poor were deliberately left in the dark and not told that this was a research project. This is not only unethical but highly unjustified. They should not have been used as guinea pigs and there should have been a plan to support them somewhat or to some extent. There is a serious need for a revision of the strategy.

Poverty has a female face and remains pervasive. The report confirms that the majority of the destitute households are female-headed with little or no productive capacity. This is rooted in the socio-cultural norms as well as entrenched in the policy and institutional frameworks that shape the economy of the country. In essence, replicating this model not only makes sense but is also a smart policy. With double digit inflation, more women will be joining the ranks of the poor if not becoming ultra poor. Their inclusion will mean grave economic and social loss for any society. But creating an enabling environment for them would contribute tremendously towards poverty reduction, the achievement of the Millennium Development Goals and achieving social justice.

