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A WAY TO SELF-RELIANCE

*(Compilation of selected success stories of the
SRSO interventions)*



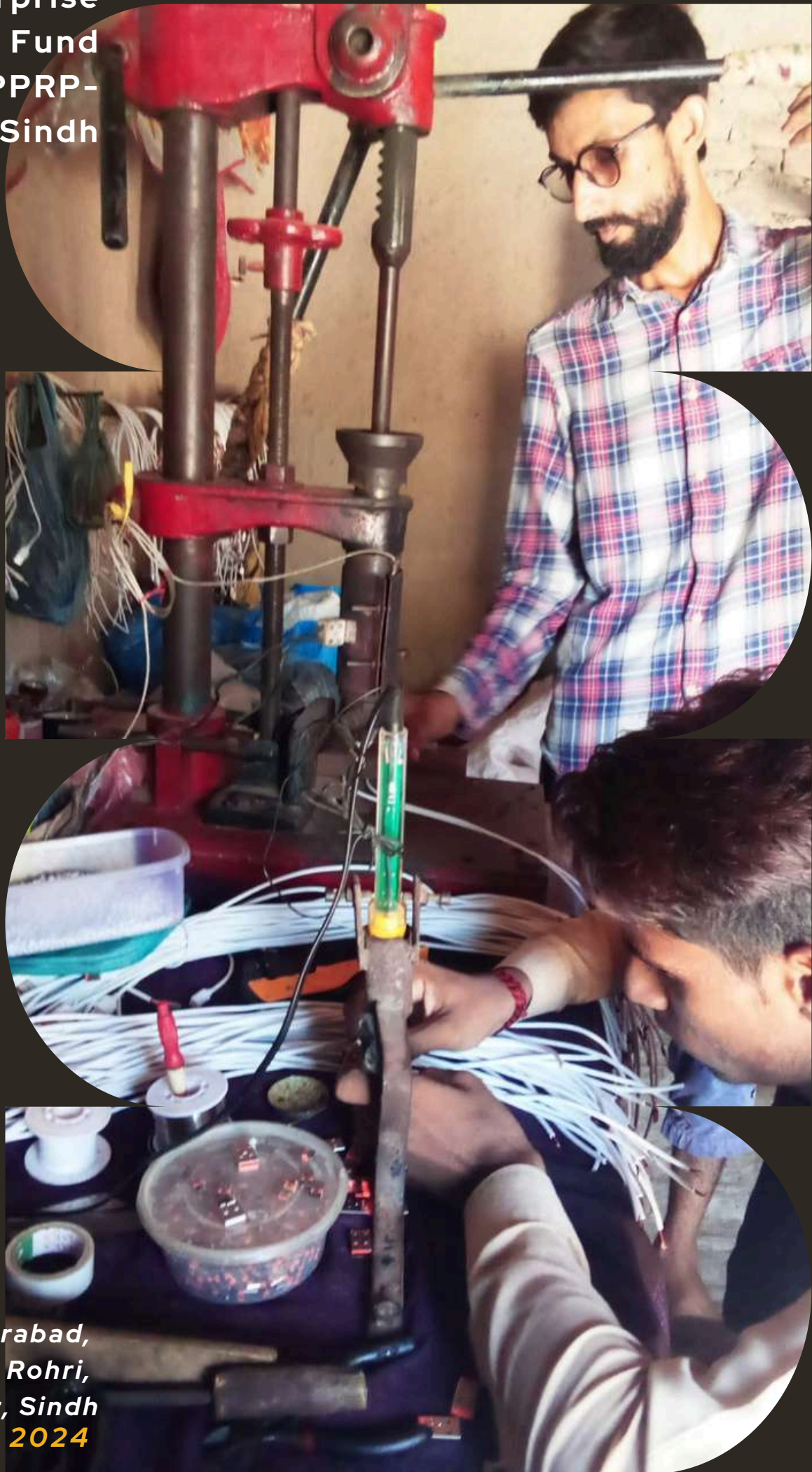
**SINDH RURAL SUPPORT ORGANIZATION
(SRSO)**

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Enterprise
Development Fund
(EDF) SRSO-PPRP-
Govt. of Sindh

MUHAMMAD KHALIL -AN INSPIRING YOUNG RURAL ENTREPRENEUR



*Village of Faqeerabad,
UC Dhandi, Taluka Rohri,
District Sukkur, Sindh
August 5, 2024*



Muhammad Khalil is an inspiring young entrepreneur from the village of Faqeerabad, UC Dhandi, Taluka Rohri, District Sukkur, Sindh. At 26 years old, with a Bachelor's in Mechanical Engineering Technology. Muhammad Khalil decided to leverage his education and experience from working in Karachi to establish a Mobile Data Cable Manufacturing Unit in his village.

When Muhammad Khalil first time shared his business idea, the SRSO team appreciated its potential and supported him with Rs. 300,000 interest-free loan under the Enterprise Development Fund (EDF), funded by the Government of Sindh under the Peoples' Poverty Reduction Program (PPRP).

In April 2024, Muhammad Khalil launched his manufacturing unit as a startup and began producing mobile data cables, among other items, which he successfully sold in the nearby city markets of Rohri and Sukkur, Sindh. He expressed his joy and pride, saying, "I am very happy and feel proud that I have an owned startup and am utilizing my education and experience for my family's income and livelihood support in my home village." He shares that "at present, we are working three team members in unit one is assisting me in maturing and packing cables and 2nd is responsible for marketing/selling manufactured items in the market. The first month, we were selling to 2 to 3 whole sell shops in mobile markets and now, its number is increasing and reached 5 to 7 shops and supplying items on a weekly basis"

| Mobile Data Cable Manufacturing Unit | |
|--|---|
| Village Faqeerabad, UC Dhandi Taluka Rohri, Sukkur (Sindh) | |
| Supported under | |
| Enterprise Development Fund-PPRP-Govt. of Sindh Sindh Rural Support Organization (SRSO) | |
| BNF Name | Muhammad Khalil Joyio |
| Location | Village Faqeerabad, UC Dhandi Taluka Rohri, District Sukkur |
| EDF Amount | Rs. 300,000/= |
| Business Type | Manufacturing Enterprise |
| Date of Start | April, 2024 |

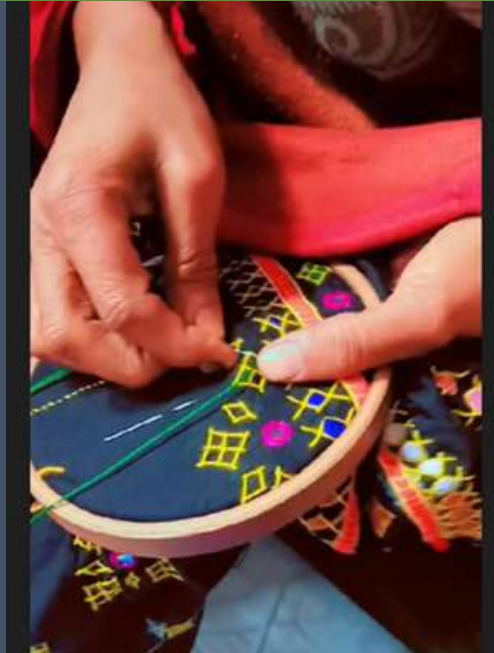
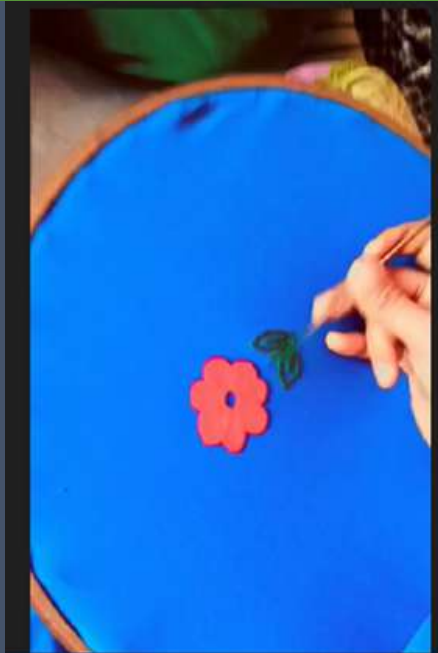


He further added, "I want to expand this manufacturing unit into a factory at the marketplace and engage/employ more skilled persons in my enterprise start-up. My dream is to supply items not only to all nearby markets but the whole of Sindh and Pakistan and it will come true with the financial and technical support of SRSO."

Muhammad Khalil's journey is a testament to the impact of education, entrepreneurship, and targeted financial support in transforming lives and boosting local economies. It has major potential to expand, be productive, profitable, and sustainable as well.

BY: ALI ANWAR AZAD (ASSISTANT MANAGER-COMMUNICATION & DOCUMENTATION-MER) HEAD OFFICE SUKKUR FARKHANDA CHANDIO (GENERAL ENTERPRISE OFFICER-SRSO-PPRP) DISTRICT SUKKUR





SRSO-CRAFTS ENTERPRISE DEVELOPMENT (CED)

KUNDI-BUSINESS DEVELOPMENT GROUP

Rural Women Artisan on the way to self-reliance

BACKGROUND AND FORMATION:

In 2016, Sindh Rural Support Organization (SRSO) in partnership with the Rural Support Programmes Network (RSPN) started social mobilization and program interventions in the villages of the district Kamber-Shahdadkot and Larkana districts of Sindh, under the EU-funded SUCCESS Programme and they formed a Community Organization and Village Organization in the village Kumbi Sandelo Sandelo.

The story of Kundi- Business Development Group (BDG) of Village Kumbi Sandelo is also inspiring and empowering the rural women artisans by undertaking rural crafts as an empowering tool to change their lives and livelihoods. Its member women artisans have achieved success in the crafts enterprise on a

| KUNDI-Business Development Group (BDG) of Rural Women Artisan | | | |
|---|------------|------------------------------|---|
| District | Taluka | Union Council | Village |
| Larkana | Baqrani | Mudd | Kumbi Sandelo Sandelo |
| Year of Formation | Membership | Main Craft Trade | Products |
| 2017 | 52 | Kunddi, Hurmcho, mirror work | Rilli, Sanitary Pads, Cushions, and Wall hangings |

SRSO-SUPPORTED INTERVENTIONS WITH BDGS:

It group was formed jointly by the rural women artisans of village Kumbi Sandelo, Union Council Mudd, Taluka Baqrani, district Larkana, Sindh who were already organized in community institutions (COs, VO, and LSO). SRSO-Crafts Enterprise Development (CED) engaged with the group and strengthened it as a viable enterprise development group through capacity building, and technical and market linkage development initiatives.





Kundi-BDG is consisting over 52 members whose are belonging to different households and age groups. Its major crafts expertise is in a hand-made Kundi Craft which traditionally rural women learn and adopt for their usage and income as well. The majority of members are experts in the crafts but, they also make other crafts as well.

SRSO- Crafts Enterprise Development (CED) has also started their interventions with BDG to re-activate the group, skills assessment, provide training to BDG members on digital skills and marketing, and provide mobiles /tools for imitating e-marketing their crafts. 8 core topics of the Life Skills Management (LFM) have been completed with all artisan members of the group at the village level during 2023 after a skill assessment test of all members.

“We start our working and support to an SRSO- fostered Business Development Group with initial interaction, introduction, and conducting skill test of member artisan. It aimed to assess their crafts skills and especially major crafts to invest, enhance and promote their crafts on market basis to generate their income for livelihoods” SRSO- CED Manager Riaz Hussain Jalalani briefed about the philosophy and approach of SRSO in working with women artisan.

SRSO has successfully implemented the LIGHT-F Project 2020-2023 in partnership with JICA and the Women Development Department-GoS in 05 districts of Sindh i.e. Sukkur, Khairpur, Shikarpur, Larkana, and Ghotki. The project aims to improve the livelihood of Female Home-based workers and their families through Life Skill Management, Income Generation, and Financial Access. Under this project, different capacity-building interventions were conducted with Kundi BDG to capacitate as a successful enterprise development group.

Group Leader of the Group Altaf Khattoon said about the JICA-Light F Project that “We have learned a lot during the 3-day comprehensive training on digital marketing skills was provided to 3 members in 2023 and provided tools as well. 2 Day Cost and Benefit Analysis workshop was also organized to enhance record-keeping skills and analysis of the group and enterprises.” She also said that “3 months-long Functional Literacy classes were also completed with the technical assistance of partner organization Indus Resource Center (IRC) to provide basic reading, writing, and numerical skills to 25 selected artisan members.”

“These all initiatives enhanced our artisan skills and confidence as well to plan, manage and expand our traditional crafts in a profitable enterprise to change our lives and family income” She further elaborated on the impacts of the SRSO-CED interventions with a group.

“Literacy classes helped me learn about basic reading, writing, and numeracy, and now, I can record and account properly not only my crafts but also my home’s income and expenditure regularly.” Zameera age 40 year mother talked about her learning during the functional literacy class.

SRSO -CED not only supports BDGs and its members through different capacity-building initiatives, market linkages, technical support, and promotion of their crafts through social and digital media but also provides income-generating opportunities through orders and participation in Sartyoon Sang Exhibitions regularly.

During 2023-24 SRSO-CED ordered KUNDI BDG to make Cousin and wall hangings and they completed successfully and earned Rs.41, 400.

Altaf Khattoon is also a good artisan and actively participates and leads the group as well. "I have opened a shop in a separate room of the home to sell all items of use in sewing, karrahai for all, and it's running successfully," she said proudly. "SRSO-CED training and learning opportunities have improved my skills and knowledge about rural crafts, its management, marketing, and their importance in the lives and livelihoods of the rural women" She further elaborated on their work and crafts.

BDG member Rozeena Siyal, a 32 aged group middle passed artisan has also established a production unit at home and making women's sanitary pads to keep safe through increasing access to safety measures and hygienic products. "I started this business with the financial and technical support of SRSO under the EU-Funded SUCCESS Programme and made hand-made pads for the 2022 Sindh floods" she further said, "It was horrible days and we were also suffering from the floods but, it was time to serve other so, BDG members engaged and prepared sanitary pads for floods victim women and girls in emergency basis"

Ms. Rozeena Siyal emerged as a successful crafts enterprise and made efforts to support other women artisans. As an active member of BDG, she participates actively in all activities and plays its role effectively. She has also established Crafts at Home in the village which sells all types of material used in hand-made crafts and women's basic needs. She operates successfully and earns 1,500 to 2,000 daily.

A WAY FORWARD

Kundi BDG is on the way to self-reliance and sustainability. SRSO-CED has provided training, skills, and tools as well to KUNDI-BDG to enhance and market their crafts through modern digital marketing platforms. "We are planning to build digital and social media pages and markets owned-crafts. We have also plan to open a hand-made crafts outlet of the rural artisan on the pattern of SRSO-Sartyoon Sang Hand-Made Crafts Outlet in Larkana city, which is one of 4th biggest cities of Sindh" the Group leader said about their near plan for the BDG.



Note: Sindh Rural Support Organization (SRSO) has formed Business Development Groups (BDGs) under different programs to promote small-scale and medium-level businesses to reduce poverty in rural communities on a sustainable basis. BDGs of the rural women artisan have been also formed, activated, and supported technically, financially, and market linkages development by SRSO-Crafts Enterprise Development (CED). A total of 308 BDGs (6,005 artisan members) have been formed and supported in 10 outreach districts of Sindh to promote handmade crafts as enterprises for the socio-economic empowerment of rural women artisans.



COMPILED BY: ALI ANWAR AZAD (ASSISTANT MANAGER-COMMUNICATION) & HAJANI MAHAR (SR.TRAINING OFFICER-CED) HEAD OFFICE SUKKUR

**CLAY POTS
MAKING: A
TRADITIONAL CRAFT
IS MAKING A
PROFITABLE
ENTERPRISE BY MAI
ZUHRAN**



*VILLAGE SULTANPUR HC
SULTANPUR TALUKA PINO
AQIL, SHUKHR
OCTOBER 13, 2024*



About Enterprise

| Title | Description |
|----------------------------|---|
| Entrepreneur Name | Mai Zuhran w/o Mumtaz Ali Kunbhar |
| Project | People's Poverty Reduction Program-Expanded –Govt. of Sindh |
| District | Sukkur |
| Title of Enterprise | Traditional Clay Making Crafts Enterprise |
| Venue | Village Sultanpur UC Sultanpur taluka Pino Aqil |
| Type of Enterprise | Hand-made Crafts Enterprise |
| Starting Date | July, 2024 |
| EDF Amount | Rs.70,000 |
| Job Creation | 5 family members (3 men and 2 women) |
| Expected income | Rs. 120,000 (in 3 months) |

Mai Zuhran w/o Mumtaz Ali Kunbhar, a 48-year-old woman from Sultanpur village in Pano Aqil taluka, Sukkur district, has successfully expanded her family's traditional clay pot-making business with the help of an interest-free loan of Rs. 70,000. This loan was provided under the Enterprise Development Fund (EDF) of the People's Poverty Reduction Program (PPRP), supported by the Government of Sindh and implemented by the Sindh Rural Support Organization (SRSO).

Coming from a family with a long-standing tradition of clay pot making, Mai Zuhran, alongside her husband and six children (five sons and one daughter), has revitalized and expanded their craft into a growing business. The loan has enabled them to purchase new tools and materials, diversify their designs, introduce colors, and improve the marketing of their products.



As a member of the Village Organization (VO), Mai Zuhran also actively participates in various community activities facilitated by SRSO.

“Before receiving the loan, my family faced limitations in production and marketing due to scarce resources. Now, we are able to produce and sell more pots in nearby town markets and villages, generating more income. I expect to earn Rs. 120,000 in just three months, have already repaid two installments, and plan to reinvest in the next production cycle.” Mai Zuhran proudly said

“My entire family is involved in the business—from gathering clay, molding, and designing to baking and selling the pots. My dream is to expand the business further by making a variety of clay pots and opening a shop in a larger city, like Pano Aqil, to create more job opportunities and improve their standard of living.”

She expressed gratitude to the Sindh Government and SRSO for their financial and technical support, which has enabled her to turn her family's traditional craft into a thriving enterprise. The loan has not only supported her family's livelihood but has also helped preserve a traditional craft that is an important income source in rural areas.

COMPILED BY: ALI ANWAR AZAD (ASSISTANT MANAGER COMMUNICATION & DOCUMENTATION-HEAD OFFICE SUKKUR) FARKHANDA CHANDIO (GEO-SRSO-PPRP-SUKKUR).



Empowering *women*: A Determination and Growth. *The story of Sabira*

Sabira, a talented tailor from the small village of Pir Bux Kalhoro in UC Mahoota, District Larkana, has long supported her family through her stitching skills. For years, she relied on an old, manual sewing machine, which limited her productivity. On most days, she could only complete one suit, despite putting in hours of hard work. With her family depending on her income, she always dreamed of expanding her small tailoring business.

One day, Sabira learned that the Sindh Rural Support Organization (SRSO) was offering interest-free Enterprise Development (ED) loans to women like her, to help them grow their micro-enterprises. Encouraged by this opportunity, she reached out to her Village Organization (VO) and applied for an ED loan. Her request was approved, and Sabira received a loan of PKR 100,000.

With this loan, she traveled to the Larkana market and purchased a new Jokey semi-automatic sewing machine, a solar plate, a battery, and other essential stitching tools. The upgrade transformed her business overnight. Now, Sabira can stitch four to five suits a day, earning PKR 300 to 500 per suit, depending on the design.

Thanks to her new equipment and the support from SRSO, Sabira has not only increased her productivity but also her income, bringing stability and happiness to her household. Sabira's story is a testament to the power of perseverance and the opportunities created by microfinance support.

Today, she is proud of her accomplishments and is a shining example of how small investments can make a big impact in the lives of hardworking women.

COMPILED BY: HABIBULLAH PAHANWAR
(ENTERPRISE PROFESSIONAL) SRSO
LARKANA REGION



The Unstoppable Force: ✦ Story of Prem Chand

DISTRICT SANGHAR, SINDH

Prem, a wheelchair-bound resident of a small village in Marro Machi Taluka Khipro District Sanghar, Sindh never let his physical limitations hold him back. Despite the challenges he faced, Prem was determined to make a difference in his community. He is graduated and married and the father of 3 children.

When the Cash For Work (CFW) program under the Sindh Flood Emergency Rehabilitation Project (SFERP) - Sindh Government implemented by SRSO was introduced in his village, Prem saw an opportunity to lead and support his fellow community members. With the help of his trusty wheelchair, Preme mobilized the community, assisted them in registering for the program, and facilitated the implementation process. Village Organization jointly decided for him to lead them in Cash For Work based on his education, commitment to the community, and leadership skills.

Through his tireless efforts, Prem enabled hundreds of villagers to benefit from the program, providing them with a sense of purpose and economic stability. His selflessness and leadership inspired the community, earning him the title of "The Unstoppable Force."

"As Madadgar I am playing a leading role in mobilizing the community to participate in the Cash For Work program, assisting in registering over 110 villagers for the program, and facilitating the implementation process, ensuring smooth execution." Prem briefs his work. He further shares that "I am happy that I can contribute my role in the welfare and income generation of the or vulnerable community members"

Prem Chand's story message is "Physical disability is not inability. With courage and perseverance, we can overcome any obstacle and make a difference in the lives of others."



SRSO-CRAFTS ENTERPRISE DEVELOPMENT (CED)

Sarwan Business Development Group- A joint group of rural women artisans with a vision

District Larkana, Sindh

The story of Sarwan Business Development Group (BDG) is inspiring and demonstrates the transformative power of empowering rural women artisans through enhancing and promoting their traditional and hand-made crafts.

Sarwan- Formation to Establishment as Crafts Enterprise Development Group

The Sarwan Business Development Group (BDG) is a joint forum of rural women artisans in the village of Pir Jo Goth Shahbad, Union Council Dero District Larkana, Sindh. Initially, it was formed in 2019 under the EU-funded SUCCESS Programme implemented successfully by SRSO in partnership with RSPN in two districts Larkana and Kamber-Shahdadkot during 2016-2022.

Meanwhile, it was re-activated in 2023 with support from SRSO-Crafts Enterprise Development (CED). At present, BDG Sarwan comprises 40 women artisans specializing in various crafts, with particular expertise in Hurmcho work. The group aimed to support its members in generating income through enhancing skills, marketing, and promoting their crafts to improve their livelihood.



SARWAN-Business Development Group (BDG) of Rural Women Artisan

| District | Taluka | Union Council | Village |
|-------------------|------------|--|--|
| Larkana | Larkana | <u>Dero</u> | <u>Pir Jo Goth</u> <u>Shahbad</u> |
| Year of Formation | Membership | Main Craft Trade | Products |
| 2019 | 55 | <u>Hurmcho</u> , <u>Katchi sui</u> , <u>Kundi</u> , | <u>Rilli</u> , Mirror Work, Bed sheets, <u>Shawals</u> and Stoles |



“Rural women have different skills and master some crafts as well. They prepare crafts for their use for dowry purposes and use gifts to coming guests and marriage ceremonies but they are not used for income or enterprise level” said Group Leader Irsahd Bano.

“Though the majority of households of the BDG members are poor and ultra-poor and most skilled in their crafts as well they are not able to generate income to support their livelihoods. Most of the women were thinking it’s not our tradition that we sale of crafts in markets and we also faced it when we formed BDG and started work on crafts and use it as income generating source for support” the group leader added about the perception of the women artisan for marketing their crafts.

36-year-old Irshad Bano is the mother of 4 children 2 sons and 2 daughters. She is a housewife and her husband is working as a daily wage laborer. She is a well-known activist among all SRSO fostered Community Institutions and so she became chairperson of the Local Support Organization of UC Mitho Dero –a joint forum of 19 Village Organizations (VOs) formed and supported under the SUCCESS Programme by SRSO.

SRSO Initiatives to Support Women Artisan

Initially, there was resistance to selling crafts in markets due to cultural norms, but with training and support, the women artisans began to embrace marketing their products. SRSO-CED conducted training sessions on Life Skills Management (LFM) and provided tools for financial management and e-marketing, enabling the group to handle income, expenditures, and distribution effectively.

SRSO CED also provided training to BDG members on digital skills and marketing and provided mobiles for imitating e-marketing their crafts.

“The BDG started e-marketing of their crafts, utilizing digital marketing skills and social media platforms to reach a wider audience”. Group Leader Irshad Bano said. She further added that

“The group has started to receive orders from abroad, indicating the growing recognition of their work, and also established a savings committee to manage their income for future joint interventions to support artisan members and the group as well,” the group leader said loudly.



Shawlas, rilli work, mirror work Kurtyoon, and strollers crafts production work orders were also by Crafts Enterprise Development (CED) to Sarwan Group during 2023-2024. SRSO-CED markets its products through Sartyoon Sang Outlet, Sartyoon Sang Exhibitions, and e-marketing as well and they earned Rs.171, 400.00.

“We are happy and blessed to SRSO-CED that, they have not only provided skills training, and regular technical assistance but also provided orders to prepare crafts to generate income for women artisan members of the group. We engage women artisans according to crafts products order and member’s skills and income are also distributed accordingly.” Group Leader said with thanks to SRSO.

Sarwan-Interventions & Achievements

Group Lead Irshad Bano and Sub-Leader Gul Khatoon said confidently that, with regular support and facilitating we can develop linkages with the market and get orders as well. “Group distributed work among 15 artisans according to their skills. The group completed tasks completed and received payment from SRSO and distributed equally among working artisans. It was a big achievement of the BDG that we started and recognized as a business group and we artisan women as skilled home-based-workers as well. We promote our crafts through social media and completed work with SRSO. All crafts lovers know our work and started to contact us directly. For this regard, BDG-Sarwan has received two orders from abroad one from Oman and 2nd Saudi Arabia where local people of the area are.”

“In the first order, we prepared 15 dresses of Sindhi Bharth against Rs.70, 000 and 5 members worked on this order and completed in December 2023) meanwhile 3 dresses in Balochi Bharth and received Rs. 35,000 and engaged 3 artisan women of the group. 10 members of the group have also started the Committee from the income and save money from their crafts’ work payments.” They briefed about their achievements proudly.

We all worked at home and could not sell it, now all knowing my crafts (Gul Khattoon) Sub leader of the BDG. Her age is 35 years and have 5 children (2 sons and 3 daughters). Her husband is a daily wage laborer and mainly skilled in Hurmocho crafts

We learn from each other and improve our skills, knowledge, and thinking as well (Zahida Parveen)

I have been a member since its start in 2019. I have 6 children and I use the income for education, health care, and their needs. Abida

Future Plan

BDG Sarwan has a plan to establish a General cum Crafts Sale store in Larkana City to further promote and market rural women artisans’ work.

The Sarwan BDG exemplifies the empowerment of rural women through skills development, entrepreneurship, and overcoming socio-cultural barriers, ultimately leading towards economic sustainability and recognition of their craftsmanship.

Note: Sindh Rural Support Organization (SRSO) has formed Business Development Groups (BDGs) under different programs to promote small-scale and medium-level businesses to reduce poverty in rural communities on a sustainable basis. BDGs of the rural women artisan have been also formed, activated, and supported technically, financially, and market linkages development by SRSO-Crafts Enterprise Development (CED). A total of 308 BDGs (6,005 artisan members) have been formed and supported in 10 outreach districts of Sindh to promote handmade crafts as enterprises for the socio-economic empowerment of rural women artisans.

Compiled by: Ali Anwar Azad (Assistant Manager-Communication-MER) and, Hajani Mahar (SPO-CED) Head Office Sukkur (Sindh)

Empowering Livelihoods through Enterprise Development Loan: The Story of Shazia

**VILLAGE PEER BUX KALHORO
UNION COUNCIL MAHOOTA,
DISTRICT LARKANA**

Ms Shazia, a proactive member of the Village Organization (VO) Peer Bux Kalhoro in Union Council Mahoota, District Larkana, faced ongoing financial difficulties. Her husband, the family's primary breadwinner, drives a rickshaw owned by others, leaving him with limited earnings. After paying PKR 500 daily to the rickshaw owner, his net income was barely enough to meet the family's basic needs. Determined to improve her family's situation,

Shazia applied for an Enterprise Development (ED) loan of PKR 100,000 through her VO. With this loan, she purchased a used rickshaw for her son, Ismail, who had been unemployed. This decision not only provided her son with a sustainable source of income but also allowed her husband to focus on his work without the burden of rental payments.

Now, Ismail earns a steady income of PKR 600 on average per day by driving the rickshaw in Larkana, significantly boosting the family's overall earnings. The purchase has transformed their financial situation, bringing newfound stability and happiness to the household.

This enterprise development loan has empowered Shazia's family to break free from the financial struggles they once faced. Their improved livelihood is a testament to how small financial interventions can uplift families, providing them with the tools to achieve self-reliance and a brighter future.



**COMPILED BY: HABIBULLAH PAHANWAR
(ENTERPRISE PROFESSIONAL)
SRSO LARKANA REGION
SEPTEMBER 20, 2024**



MALTESER INTERNATIONAL-BMZ PROJECT IN KHAIRPUR, SINDH

SUCCESS STORY: ALI GOHAR'S THRIVING NURSERY

Village Nizam Din Shar, UC Kharrah,
district Khairpur, Sindh

Malteser International-BMZ supported
Restoring Livelihoods and Protection
against Climate Risks for Vulnerable
Communities in Khairpur in Sindh
Province of Pakistan



SUCCESS STORY

"The nursery training program was a game-changer for me. It gave me the confidence and skills to start my own business, and I'm thrilled to see it thriving. I'm grateful to SRSO and Malteser International for the opportunity and look forward to continuing to grow and learn." beneficiary Ali Gohar says.

Ali Gohar, a resident of Village Nizam Din Shar, UC Kharrarah, district Khairpur, Sindh has transformed his passion into a thriving business after attending a nursery training program at Village Habib Ji Wandh from June 28 to July 12, 2024.

With newfound knowledge and skills, Ali took the initiative to establish a nursery in a small space at his home, investing his own money in materials. His dedication and hard work have paid off, as his nursery is now flourishing.

Ali's Motivation for this initiative through a project is evidence of the impact of the training program, which empowered him to turn his dream into a reality. He is now a proud Green Entrepreneur*, contributing to the local economy and inspiring others in his community.

"I'm grateful to SRSO and Malteser International for the opportunity and look forward to continuing to grow and learn." beneficiary Ali Gohar says.

**COMPILED BY: FAROOQ RAHEEM
(MONITROING OFFICER-MI-SRSO
PROJECTS) HEAD OFFICE SUKKUR
JULY 23, 2024**



District Kamber Shahdad Kot

Ms. Waheeda, is an inspiring woman entrepreneur

MS. WAHEEDA, IS AN INSPIRING WOMAN ENTREPRENEUR FROM VILLAGE ORGANIZATION (VO) CHAUDERO IN NASIRABAD, DISTRICT KAMBER SHAHDAD KOT, SINDH. DESPITE HER HUMBLE BEGINNINGS, MS. WAHEEDA'S DETERMINATION LED HER TO SEEK AN ENTERPRISE DEVELOPMENT LOAN OF PKR 95,000 FROM SRSO TO START A BUSINESS IN THEIR VILLAGE TO OVERCOME THE FAMILY'S POVERTY AND UNEMPLOYMENT ON A SUSTAINABLE BASIS. WITH THIS SUPPORT, SHE PURCHASED ESSENTIAL MATERIALS TO KICKSTART HER BUSINESS, FOCUSING ON ITEMS POPULAR AMONG WOMEN SUCH AS COSMETICS, LACE, PATTI, THREADS, AND BUTTONS.

"THOUGH IT IS CHALLENGING TO PLAN AND START A SHOP TO DO BUSINESS IN A RURAL AREA, WITH THE SUPPORT OF MY FAMILY, VILLAGE ORGANIZATION, AND SRSO, I WAS ABLE TO OVERCOME THESE CHALLENGES AND NOW, SUCCESSFULLY RUNNING MY BUSINESS TO SUPPORT MY FAMILY'S LIVELIHOOD," WAHEEDA SAYS CONFIDENTLY. HER BUSINESS IS ALREADY THRIVING, AND THE DELIGHT IN HER EYES IS UNMISTAKABLE. MS. WAHEEDA'S STORY IS A WITNESS TO THE TRANSFORMATIVE POWER OF SMALL-SCALE ENTERPRISE LOANS AND THE ENTREPRENEURIAL SPIRIT OF WOMEN IN HER COMMUNITY FOR EMPOWERMENT AND ENDING HOUSEHOLD POVERTY AS WELL.

"THOUGH IT IS CHALLENGING TO PLAN AND START A SHOP TO DO BUSINESS IN A RURAL AREA, WITH THE SUPPORT OF MY FAMILY, VILLAGE ORGANIZATION, AND SRSO, I WAS ABLE TO OVERCOME THESE CHALLENGES AND NOW, SUCCESSFULLY RUNNING MY BUSINESS TO SUPPORT MY FAMILY'S LIVELIHOOD," WAHEEDA SAYS CONFIDENTLY.

**Compiled by: Habibullah Pahanwar
(Enterprise Professional)
SRSO Larkana Region
September 25, 2024**

Shikarpur/ April 2,2024

NASEEBA KHATOON'S LIVELIHOOD TRANSFORMATION THROUGH INTEREST-FREE LOAN (IFL)



SHIKARPUR, SINDH

Naseeba Khatoon, wife of Muhammad Sukhiyal Sahto, resides in the village Bahadur Sahto, UC Jagan a rural area in the district of Shikarpur, Sindh. Despite belonging to a backward area, Naseeba is known for her hardworking nature and resilience. Her husband's Hepatitis condition rendered him unable to work, and their sons primarily supported the family through animal trading.

With six children to feed and her husband unable to contribute financially due to illness, Naseeba faced significant challenges in providing for her family. However, her determination to improve their situation never wavered.

INTERVENTION SUPPORTED BY PPAF-GOVERNMENT OF PAKISTAN AND SRSO

Naseeba's life took a positive turn when the SRSO team introduced them to The Interest-Free Loan (IFL) Program funded Ministry of Pakistan Poverty Alleviation and Social Safety (MoPASS) - Government of Pakistan led by the Pakistan Poverty Alleviation Fund (PPAF) and is being locally implemented by Sindh Rural Support Organization (SRSO) in Shikarpur and Kashmore@Kandhkot districts of Sindh.

UTILIZATION AND IMPACT OF LOAN

"The overall goal of the IFL is to empower individuals who are facing financial challenges to contribute to poverty alleviation and foster economic resilience in this specific region.

They recognized the potential for livestock entrepreneurship, Naseeba applied for and availed a loan of PKR 40,000/= in the 2nd loan cycle.

I invested the loan in a sheep and a goat rearing because I have rational knowledge and experience in livestock care at the household level both of which eventually gave birth to offspring. Encouraged by the success." Naseeba says about loan utilization. She further elaborated "I expanded my business by acquiring three more animals. It plans to sell them on the occasion of Eid-UI-Adha, expecting a significant profit."

The IFL loan empowered Naseeba to lift her family out of acute poverty and transform their lives. Through her entrepreneurial spirit and resourcefulness, she has extended their livestock business and inspired other women in the village. Her sons continue to support the family, while Naseeba takes the lead in managing the business.

Naseeba says "Despite financial hardships, my priority was to educate children. My son Kaleemullah is studying in the 9th class, and my younger son Hafeezullah attends a nearby primary school." She recognizes the importance of education and is committed to breaking the cycle of poverty through education.

"My family is heartfelt gratitude to PPAF, the Government of Pakistan, and SRSO for their support, which has changed our lives with a relatively small but crucial source of assistance in the form of an IFL loan." Naseeba expressed her views about support.

Naseeba's story serves as an inspiration to others in the community, showcasing the transformative power of targeted interventions in poverty alleviation and economic empowerment.



"We were living without any regular income source and poverty, not able to eat food 3 times, educate children, and expense on health, but after receiving a loan from SRSO without interest and rearing cow, now able to fulfill these basic needs for our family," Said by Durnaz Bibi and her Husband loudly.

**COMPILED BY: SALMAN MANGI
(MONITORING OFFICER IFL
PROGRAMME SHIKARPUR)**



Arjun Kumar's Journey from Poor Tailor Master to Garment Unit Owner



SRSO-PPRP-Enterprise Development Fund (EDF) - by Govt. of Sindh



Mirpurkhas/April24, 2024

From a humble tailor apprentice to a successful garment entrepreneur, Arjun Kumar's journey is one of determination and perseverance. Hailing from Girhore Sharif village Taluka Sindhri in District Mirpurkhas, Sindh Arjun embarked on his path by learning the art of tailoring and honing his skills in various companies in Karachi for five years. With dedication and hard work, he cultivated valuable connections and expertise before returning to his hometown in 2016 to establish his own venture, initially equipped with just one machine.

Utilizing his savings, Arjun gradually expanded his operations, eventually setting up shop to accommodate his growing business aspirations. However, faced with financial constraints, he encountered difficulties in securing loans from traditional banking institutions due to high interest rates beyond his means.

“It was in October 2023 that I learned about the Enterprise Development Program initiated by the Government of Sindh (GoS) and the Sindh Rural Support Organization (SRSO), and applied for financial support to expand own small shop to an enterprise unit,” Arjun said.

Recognizing the potential for growth in Anil's enterprise, the SRSO team assessed his business and identified opportunities for support, offering interest-free loans to eligible entrepreneurs. With a meticulously prepared business plan, Jevri w/o Arjun successfully obtained approval and received a generous interest-free loan of 500,000 rupees from SRSO on January 17, 2024, facilitating further expansion.

Arjun Kumar's Journey from Poor Tailor Master to Garment Unit Owner

Empowered by this financial assistance, Arjun, along with Mr. Arjun, a member of the SRSO District procurement committee, ventured to Karachi to procure six advanced imported sewing machines, augmenting his unit to a total of 20 machines. Mr. Arjun says proudly “This initiative not only enhanced productivity and provided profit but also created employment opportunities for 20 skilled laborers, who now earn competitive salaries ranging from 30,000 to 35,000 rupees per month.”



With an influx of orders from Karachi, Arti's garment business is poised for exponential growth, with Mr. Aneel effectively managing expenses, allowing substantial savings ranging from 150,000 to 200,000 rupees. Anil's journey exemplifies the transformative impact of strategic support and entrepreneurial initiative in fostering economic empowerment and community development.



Compiled by: Aneeta Luhana
(Monitoring Officer PPRP-SRSO) Mirpurkhas



MEET IFL BENEFICIARY - DURNAZ BIBI

DISTRICT SHIKARPUR, SINDH

The Interest-Free Loan (IFL) beneficiary Durnaz Bibi, wife of Gul Muhammad Bharchoond, resides in the village Abdal, a rural area in UC Humayoon district Shikarpur, Sindh. The family struggled with financial instability as her husband worked as a farmer. They faced significant challenges in making ends meet and to support 6 children.

Durnaz Bibi applied for and availed of a loan of PKR 40,000/= in the 2nd loan cycle. The loan was intended to support their livestock entrepreneurship. She purchased a cow which they nurtured, and it eventually gave birth to a calf. The combined value of both assets reached PKR 110,000/=. The cow now yields 4 liters of milk daily, of which Durnaz Bibi sells 2 liters, earning up to PKR 240/= per day.

Additionally, they invested saved money in a loader rickshaw for their elder son Ali Hassan, enabling him to contribute to the family's income. Despite financial constraints, the family prioritizes education. Their children are attending a nearby primary school, indicating a behavioral change to breaking the cycle of poverty through education.

"We were living without any regular income source and poverty, not able to eat food 3 times, educate children, and expense on health, but after receiving a loan from SRSO without interest and rearing cow, now able to fulfill these basic needs for our family," Said by Durnaz Bibi and her Husband loudly. They further elaborated, "We are rearing livestock and getting milk for our daily use and sale for daily income as well and thus, now we have also another income source of rickshaw which was purchased from the saved income of milk and cow's calf selling."



Durnaz Bibi's entrepreneurial initiative is commendable, and her utilization of the loan to invest in livestock has provided a significant boost to her family's financial situation and lifted them out of acute poverty.

"We were living without any regular income source and poverty, not able to eat food 3 times, educate children, and expense on health, but after receiving a loan from SRSO without interest and rearing cow, now able to fulfill these basic needs for our family," Said by Durnaz Bibi and her Husband loudly.

Compiled by: Salman Mangi
(Monitoring Officer IFL Program
Shikarpur)



"RESILIENCE REWARDED: MEEM KHATOON'S JOURNEY TO REBUILDING IN THE AFTERMATH OF FLOODS"

DISTRICT LARKANA

The financial aid of Rs. 300,000 provided by the Sindh government for the reconstruction of flood-affected homes stands as a significant rebuttal to those who have dismissed the struggles of the poor and marginalized. This crucial assistance has emerged as a vital support for those grappling with the aftermath of the floods, showcasing their unwavering resolve to overcome adversity. Meem Khatoon, a 45-year-old resident of the village Allah Warayo Solangi in taluka Ratodero, embodies this resilience. Despite enduring a life marked by hardship and tragedy, including the loss of her three-year-old son in the floodwaters, Meem Khatoon remained steadfast in her determination to rebuild her shattered home.

"We are residing in poverty and without land, and family rely solely on their labor to sustain themselves. My husband managed a modest tea stall, while I and my daughter crafted various handicrafts to supplement their income." Meem Khatoon says about her family. Like many impoverished families, their dream of owning a home seemed out of reach due to their meager earnings and lack of savings. However, the devastating floods of August 2022 brought a glimmer of hope. Following a comprehensive house-to-house survey conducted by the government, With the guidance of the Sindh Rural Support Organization's technical team, construction commenced, with Meem Khatoon personally contributing to the labor while continuing her handicraft work.

The apex of her joyous journey occurred with the visit of Ms. Asifa Zardari Bhutto, the daughter of the former Prime Minister, who graciously inaugurated her home. Overwhelmed with gratitude, Meem Khatoon was moved to tears, and her humble abode became renowned in the village following the visit of such a prominent figure. Finally, her dream materialized as she moved into her newly built resilient home, symbolizing not just her aspirations but also the hopes of countless impoverished families across Sindh.



*Compiled by: Maria Khan (Communication Officer-SPHF) Head Office Sukkur
Mr. Abid Lashari (Communication Officer-SPHF) District Larkana*



Rebuilding Resilience in Village Bangul Khan Jafferi District Shikarpur, Sindh

**SINDH FLOOD EMERGENCY AND REHABILITATION PROJECT
(SFERP)- GOVT. OF SINDH**



The Earth Filling Scheme was implemented, providing 55 laborers (17 male and 38 female) with daily work opportunities from July 10, 2023, to August 03, 2023.

In 2022, the village of Bangul Khan Jafferi, located in Taluka Shikarpur, District Shikarpur, was severely impacted by an unprecedented monsoon rainfall. The rainwaters devastated the village's roads, cutting off essential access to healthcare, education, and other vital services. The community faced immense difficulties as they struggled to manage daily life amid the damaged infrastructure. However, through the intervention of the Sindh Rural Support Organization (SRSO) and the collective efforts of the villagers, Bangul Khan Jafferi embarked on a remarkable journey of recovery and revitalization.

Under the Cash for Work scheme, villagers were employed to work on road repairs through the Sindh Flood Emergency and Rehabilitation Project (SFERP), implemented by the Sindh Rural Support Organization (SRSO); the villagers came together to repair the damaged roads and paths. The Earth Filling Scheme was implemented, providing 55 laborers (17 male and 38 female) with daily work opportunities from July 10, 2023, to August 03, 2023.

Rebuilding Resilience in Village Bangul Khan Jafferi District Shikarpur, Sindh



“After the rehabilitation of the damaged road, we gathered all community members to discuss a permanent solution to the rehabilitated earthen road with the support of SRSO and Govt. Of Sindh.” A community member and beneficiary of Cash-For-Work recalled the story of the construction of a Pakka road in his village. “The community decided to raise this issue and start advocacy and lobbying with elected representatives, district council, and administration through Village organization. As a result of continued efforts, the government of Sindh approved the provision of tuff tiles for the roads.” He further elaborated on the village’s success story.

“After the rehabilitation of the damaged road, we gathered all community members to discuss a permanent solution to the rehabilitated earthen road with the support of SRSO and Govt. Of Sindh.” A community member and beneficiary of Cash-For-Work recalled the story of the construction of a Pakka road in his village.

The installation of these tiles marked the completion of the road restoration project. With the new roads in place, the villagers of Bangul Khan Jafferi could finally access essential services and re-establish connections with neighboring areas and towns for better services and livelihoods saving their time and resources.

**COMPILED BY: SYSED SHAHANSHAH
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HEAD OFFICE SUKKUR**

EMPOWERING WOMEN THROUGH ENTREPRENEURSHIP



Ms. Meera has successfully repaid the loan of 100,000 rupees from her cloth shop business, and now she is using the income from her business to support her children's education and contribute to the household expenses alongside her husband. Her success story serves as an inspiration to aspiring entrepreneurs, particularly women, in rural communities. Her determination, coupled with the support of SRSO and the government of Sindh, has not only transformed her own life but has also uplifted the spirits and livelihoods of those around her. As Ms. Meera continues on her entrepreneurial journey, she remains committed to providing quality products at affordable prices, empowering her community, and setting an example of perseverance and success for generations to come.

District Mirpurkhas, Sindh

Ms. Meera's journey from humble beginnings to entrepreneurial success is nothing short of inspiring. With the invaluable support of SRSO and the government of Sindh under the Peoples' Poverty Reduction program, she boarded a mission to establish her own cloth shop in her village, Rugho Meghwar, situated in Union Council Chitori, Taluka Sindhri District Mirpurkhas. Ready with determination and a vision for a better future, Ms. Meera detained the opportunity presented by an interest-free loan of 100,000 rupees on June 12, 2022. But her dedication didn't stop there. She also invested her own savings of 100,000 rupees, totaling a capital of 200,000 rupees, to establish a cloth shop right at her home.

Ms. Meera's clothes shop quickly became a beacon of style and affordability in her community. With her keen eye for fashion and commitment to offering reasonable prices, she attracted a loyal clientele, especially among the women of Rugho Meghwar and its surroundings. Their preference for her shop over others in the area spoke volumes about the trust and satisfaction they found in her products and services. Each month, Ms. Meera's hard work pays off as her clothes shop generates a steady income of 40,000 rupees. This not only provides her with a means of livelihood but also contributes to the economic well-being of her family and the overall prosperity of her village.

*Compiled by: Aneeta Luhana
SPO MER District Mirpurkhas*



FROM TRADITION TO TRIUMPH: EMPOWERING GENERATIONS THROUGH BALOCH CRAFT

In the heart of Noor Muhammad Jaskani, a picturesque village near Jacobabad, lives Farzana, a woman whose journey is a dazzling tapestry of resilience, tradition, and empowerment. Her story weaves together the vibrant threads of Baloch heritage and the unyielding strength of community spirit, creating a masterpiece of hope and inspiration.

“Embroidery is not just a skill for me; it’s my identity and my strength,” says Farzana, her eyes lighting up as she discusses her craft. “From the time I was a little girl, I watched my mother and grandmother stitch patterns that told the stories of our culture. Now, I pass this knowledge on to my village fellows, ensuring that our traditions remain alive.” Farzana’s exquisite handmade embroidery adorns ghagharas, reelas, and bed sheets, each piece narrating tales of Baloch heritage. The craft not only connects her to her roots but also empowers her financially. Alongside other women in her village, Farzana creates masterpieces that are sold in local markets. “Every stitch we sew helps us contribute to our household expenses and ensures our children can go to school,” she adds. The Baloch women of Noor Muhammad Jaskani have turned embroidery into a shared endeavor, often gathering to work together. “We are not just creating art, we are building a support system,” Farzana shares. “When one of us faces a challenge, the entire group steps up to help.”





Their work transcends mere economics, it's a celebration of community, culture, and creativity. These gatherings serve as workshops where younger generations learn the craft, ensuring its continuity. "Our embroidery is our legacy," says Farzana. "It's something we are proud to pass down."

**Compiled by: Maria Khan (Communication Officer-SPHF) Head Office Sukkur
Humera Soomro (Communication Officer-SPHF) District Jacobabad**

In 2022, a devastating flood struck the village, destroying homes and leaving families in despair. Farzana recalls the harrowing experience. Support from the Sindh government and SPHF played a pivotal role in the village's recovery. The villagers rebuilt their homes and lives, infusing the community with renewed vigor.

Farzana's new home stands as a symbol of resilience. Its walls, adorned with her intricate embroidery, echo the stories of struggle and triumph. The village of Noor Muhammad Jaskani is thriving once again. The women continue to create their magical embroidery, their craft stronger than ever. "We have turned our art into empowerment," says Farzana proudly. "And we are ensuring that the next generation of Baloch women will carry this legacy forward." Farzana's story is a shining example of how tradition, community, and resilience can transform lives. The Baloch women of her village have not only preserved their cultural heritage but have also empowered themselves and their families. Through their embroidery, they are stitching a future of hope, strength, and unity for generations to come.





Sindh Rural Support Organization

Sindh Rural Support Organization (SRSO) is a not-for-profit organization licensed under Section 42 of the Companies Act 2017 (formerly known as Companies Ordinance 1984) of Pakistan. In 2003, SRSO was established with an endowment by the Government of Sindh (GoS) as rural support programme to achieve the goals of poverty reduction through community empowerment, skills enhancement, community-supported infrastructure, and income-generation initiatives in rural areas of Sindh. Currently, Its outreach is in 15 districts of Sindh through women-led social mobilization and community institutions (COs, VOs & LSOs).

SRSO's mandate is to alleviate poverty by harnessing people's potential lying within the communities to help themselves and undertake development activities.

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