



# **Hisaar Foundation**

**A foundation for water, food and livelihood security**

(Set up under Section 42 of the Companies Ordinance 1984)

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## **Report For Training and Rebuilding of Livelihoods of Women in Azad Kashmir**

**October 2008**

**Prepared for  
*Deutsche Bank*  
by  
Hisaar Foundation**

## Preface

This document is a summary of The Women Support Programme (WSP), Phase II which has been completed with the support of Deutsche Bank. The second phase incorporated the development and rebuilding of livelihoods of the first cohort of 129 women (including those that head households) in the Rawla Kot area of Azad Kashmir, making them self sufficient in fresh vegetables and fruit production. An integral part of this project was to reach out to those women who have lost their livelihoods and provide them demonstrative training in the development of kitchen gardens as a means of income substitution. The women were provided free seeds and cuttings of vegetables and fruit that have a market value so that what they grow can be used not only for their own family's sustenance but also be sold in the market to generate income and reduce the economic burden.

This project has been a great success as the women are already selling surplus produce, much sooner than expected.

The women were also trained to plant trees which will mitigate the dangers of future earthquakes and landslides and help against the deforestation process, also helping to yield fruit and other products in the long run, and protecting the kitchen gardens by holding the soil together.

An initiative of **Hisaar Foundation**, phase two of the WSP project received extensive support from **Deutsche Bank**, particularly from **Mr Javed Agha**. The team leader was **Mr Tofiq Pasha Mooraj**, Horticulturalist, Landscape Expert and Council Member, Hisaar Foundation. The project was executed in cooperation with the **National Rural Support Programme (NRSP)** and **Dhanak Rural Development Organization (DRDO)**, both partner organizations of Hisaar Foundation. One **Local Coordinator** and one **Gardening Assistant** were recruited to oversee project activities. **Mr Tofiq Pasha, Mr Iftikhar Channa, Ms Saleha Atif** and **Ms Alizay Jaffer** of Hisaar Foundation were responsible for much of the data collection, compilation and correspondence.

We thank Deutsche Bank, without whose support this would not have been possible, especially Mr Shazad Dada.

## **SECTION 1** **Introduction**

### **Introduction to Hisaar Foundation**

Hisaar Foundation (meaning protective circle) originated with the response to the severe drought that affected parts of Pakistan in the second half of 1999 and first half of 2000. Given that the government was slow to respond and people were going without food and water in part of Sindh and Balochistan, a small group of concerned people in Karachi set up a committee and launched the Thar Drought Appeal, which later became the Pakistan Drought Appeal.

It is a non-profit organization registered under Section 42 of the Companies Ordinance, 1984. The Foundation has tax exemption approval under Section 2(36) I of the Income Tax Ordinance, 2001, (approval No. CIT/COS.V/2004-05/37). It is a premier institution, provides a platform for bringing together issues of water, food and livelihood and seeks solutions relevant for the water-food-livelihood nexus in an integrated manner.

Hisaar Foundation's vision is balancing environment with development through innovation.

The Mission of the Foundation is to promote creative, low-cost solutions and policies for conservation in Pakistan by working on water, food, livelihood and climate change issues.

During its current phase the Foundation is developing as a premier institution that provides a platform for bringing together issues of water, food and livelihood and seeks solutions relevant for the water-food-livelihood nexus in an integrated manner. It promotes Integrated Water Resources Management (IWRM) and environmental conservation. It raises support from individuals and institutions, both in Pakistan and abroad and had set its course according to Pakistan's needs.

### **1.1 Background to Women Support Programme**

The Women Support Programme (WSP) was initiated as part of Hisaar Foundation's Campaign for Rehabilitation of Earthquake Victims, and was developed because although women were equally affected, *they were being marginalized in the relief and rehabilitation efforts.*

In the first phase, Hisaar Foundation provided immediate support, relief goods and services to women and especially to women-headed households on a priority basis over the winter in the transitional first phase of November 2005 – April 2006. In collaboration with its partners, the Foundation delivered a full package of support (shelter, warmth, food, medical assistance, water supply, sanitation, counseling, health and hygiene). The major work was in remote villages (above the snowline) of the Suddan Gali, Rangla Gali, Rawal Gali and Rawla Kot areas of Azad Kashmir, and select locations in NWFP.

So far Hisaar Foundation has supported about 500 families through shelters, and other kinds of support. Each household has an average of 7 people, making a total of about 3500 people who can benefit directly through kitchen gardens and trees planted and maintained by women.

## **1.2 Objectives of the Programme**

The **general objective** of this project was to develop and rebuild the livelihoods of the first cohort of 129 women (including those that head households) in the Rawla Kot area of Azad Kashmir, so that they may become self sufficient in fresh vegetables and fruit production and can also sell part of their produce.

The **specific objectives** relate to the six month period of this project at the end of which the following has been achieved:

- 129 women trained in kitchen gardening and tree planting
- 129 kitchen gardens operational in 129 households
- Income substitution achieved in 80% of the households (i.e. Rs 100 – 150 per day) during the growing season
- Earning from sale of surplus products achieved in 30% of the households

The first cohort has already been completed and this report covers their training programme.

## **1.3 Initiation of Programme**

This livelihood development programme is exclusive to Deutsche Bank and Hisaar Foundation is not working with any other institutional donors for this component.

The project started in March 2008 and was completed on July 2008 on schedule. It has been executed in cooperation with the National Rural

Support Programme (NRSP) and Dhanak Rural Development Organization (DRDO), both partner organizations of Hisaar Foundation.

An integral part of this project was to reach out to those women who have lost their livelihoods and provide them demonstrative training in the development of kitchen gardens as a means of income substitution. The women were provided free seeds and cuttings of vegetables and fruit that have a market value so that what they grow can be used not only for their own family's sustenance but also be sold in the market to generate income and reduce the economic burden.

The women were also trained to plant trees which will mitigate the dangers of future earthquakes and landslides and help against the deforestation process, also helping to yield fruit and other products in the long run, and protecting the kitchen gardens by holding the soil together.

After training and initial kitchen garden activities, the trainees will be linked to the micro-credit programme of National Rural Support Programme (NRSP), our partners in the rehabilitation programme, and helped to move from kitchen gardening to market gardening in the long run.

#### **1.4 Programme Design**

The programme design consists of the following steps

Step One – Pre-training survey

Step Two – Sewing of seeds

Step Three – Training of four groups of women

Step Four – Monitoring

Step Five – Survey after training

Step Six – Making institutional links

#### **1.5 Recruitment**

One local coordinator and one gardening assistant was recruited to oversee project activities. Four demonstration plots were selected and set up for kitchen gardening training. These sites were visited before hand, and 129 women were short listed. A selection was made as to what variety of vegetables would be offered to the women and all the arrangements were made for the procurement of seeds and selection of tools. All four demonstration plots are successfully growing crops (**See Annex 1 for Pictures**).

**SECTION 2**  
**Step One**  
**Pre-Training Survey**

Since this was a continuation of our previous work we already had a list of women headed households and other affected households in the area. Women from the target area were identified. The trainer visited the target area for identification and appointment of a local coordinator and gardening assistant, selection of central training points easily accessible to the trainees and chalked out a workshop schedule. The project advisor made a visit to the project area for identification of women for training and initial negotiations with NRSP for support in their micro credit programme.

129 women-headed households were selected for the kitchen garden training under the pilot project, the age distribution of whom is stated below

Table -1  
**Respondents' Age Distribution (By Village)**

Age (Years)	Chota Gilla	Dothan	Koivan	Motaden	Total	
					No.	%
					Numbers	
Under 20	7	4	1	4	16	12
21-25	8	15	0	4	27	21
26-30	7	10	2	2	21	16
31-35	5	4	7	5	21	16
36-40	3	2	9	6	20	16
41-45	0	0	3	3	6	5
46-50	0	0	7	1	8	6
Above 50 years	0	0	5	5	10	8
<b>Total</b>	<b>30</b>	<b>35</b>	<b>34</b>	<b>30</b>	<b>129</b>	<b>100</b>

Majority of women were found in the age bracket 21-25 years, 21% of the total, followed by age brackets 26-30 and 31-35 years, 16% each.

Table -2  
**Marital Status (By Village)**

	Chota Gilla	Dothan	Koivan	Motaden	Total	
					No.	%
					Numbers	
Married	14	17	32	19	82	64
Unmarried	16	18	1	8	43	33
Widowed	0	0	1	3	4	3
<b>Total</b>	<b>30</b>	<b>35</b>	<b>34</b>	<b>30</b>	<b>129</b>	<b>100</b>

64% of these women were married with the highest number of married women found in Koiyán village.

Table -3  
**Profession (By Village)**

	Chota Gilla	Dothan	Koiyán	Motaden	Total	
	Numbers				No.	%
Army	0	0	1	0	1	1
Business	0	0	2	5	7	5
Driver	1	0	7	1	9	7
Electrician	1	0	0	0	1	1
Employ	9	0	2	4	15	12
Farmer	2	0	2	3	7	5
Govt. Employ	3	0	0	2	5	4
Hotel	0	0	1	0	1	1
Housewife	0	21	0	0	21	16
Imam	0	0	0	1	1	1
Labour	0	0	9	0	9	7
Landlord	0	0	0	2	2	2
Mason	0	0	0	2	2	2
Private	13	8	0	7	28	21
Student	0	6	0	1	7	5
Teacher	0	0	1	0	1	1
Unemployed	0	0	3	0	3	2
Working abroad	3	0	6	0	9	7
<b>Total</b>	<b>32</b>	<b>35</b>	<b>34</b>	<b>28</b>	<b>129</b>	<b>100</b>

The highest percentage of women stated working privately; 21%. Housewives were the second highest profession with a total of 16%.

Table -4  
**No. of Family Members (By Village)**

No. of Family Members	Chota Gilla	Dothan	Koiyán	Motaden	Total	
	Numbers				No.	%
Up to 4	5	1	5	0	11	9
5 – 6	7	6	9	9	31	24
7 – 8	7	10	12	8	37	29
9 – 10	8	6	7	9	30	23
11 – 12	2	11	1	3	17	13
More than 12	1	1	0	1	3	2
<b>Total</b>	<b>30</b>	<b>35</b>	<b>34</b>	<b>30</b>	<b>129</b>	<b>100</b>

The family sizes in the villages are relatively large, with an average of 7 members. Majority of families have between 5-6, 7-8 or 9-10 family members. Very few families were noted to have more that 12 members.

Table - 5  
**Monthly Expenses on Vegetable (By Village)**

Amount (Pak Rupees)	Chota Gilla	Dothan	Koiyan	Motaden	Total	
					No.	%
		Numbers				
Up to 500	6	23	26	23	78	61
501 – 800	17	12	2	0	31	24
801 – 1000	5	0	5	3	13	10
More than 1000	2	0	1	4	7	5
None	0	0	0	0	0	0
<b>Total</b>	<b>30</b>	<b>35</b>	<b>34</b>	<b>30</b>	<b>129</b>	<b>100</b>

Average expenses on vegetables were quite low. 61% percent trainees said that they spent up to 500 rupees on vegetables in a month, while 24% spend between 501 rupees and 800 rupees. Hardly any respondents spent more than 1000 rupees.

Table - 6  
**Monthly Expenses on Milk (By Village)**

Amount (Pak Rupees)	Chota Gilla	Dothan	Koiyan	Motaden	Total	
					No.	%
		Numbers				
Up to 500	5	19	3	7	34	26
501 – 800	22	16	2	3	43	33
801 – 1000	3	0	18	15	36	28
More than 1000	0	0	11	4	15	12
None	0	0	0	1	1	1
<b>Total</b>	<b>30</b>	<b>35</b>	<b>34</b>	<b>30</b>	<b>129</b>	<b>100</b>

26% of the women spent up to 500 rupees on milk.

Table - 7  
**Total Monthly Expenses (By Village)**

Amount (Pak Rupees)	Chota Gilla	Dothan	Koiyan	Motaden	Total	
					No.	%
		Numbers				
Up to 5000	13	34	1	6	54	42
5001 – 10,000	15	0	19	10	44	34
More than 10,000	2	0	13	13	28	22
None	0	1	1	1	3	2
<b>Total</b>	<b>30</b>	<b>35</b>	<b>34</b>	<b>30</b>	<b>129</b>	<b>100</b>

The total monthly expenses for majority of the women did not exceed 5000 rupees. To find a good source of income especially when more than 80% of the population lives under poverty line is close to impossible. In such circumstances the ideal solution for a comfortable life is to keep a balance between income and expenses. Leading economists agree that if you can not



raise your income then the best way to survive is by cutting down your expenses.

The total monthly income of the households included in the pilot project is as follows

Table - 8  
Total Monthly Income (By Village)

Amount (Pak Rupees)	Chota Gilla	Dothan	Koiyan	Motaden	Total	
		Numbers			No.	%
Up to 5000	17	34	2	9	62	48
5001 – 10,000	12	0	19	14	45	35
More than 10,000	1	0	11	7	19	15
None	0	1	2	0	3	2
<b>Total</b>	<b>30</b>	<b>35</b>	<b>34</b>	<b>30</b>	<b>129</b>	<b>100</b>

Majority of the women do not have an income of more than 5000 rupees. 48% of women have an income of up to 5000 rupees, whereas 35% have an income of 5001-10,000 rupees.

Table - 9  
Vegetable Cultivation (By Village)

Amount (Pak Rupees)	Chota Gilla	Dothan	Koiyan	Motaden	Total	
		Numbers			No.	%
Yes	0	29	0	0	29	22
No	30	6	34	30	100	78
<b>Total</b>	<b>30</b>	<b>35</b>	<b>34</b>	<b>30</b>	<b>129</b>	<b>100</b>

The number of houses that cultivated vegetables prior to the training programme is shown in the table below. 78% had no experience in vegetable cultivation or kitchen gardening.

**SECTION 3**  
**Step Two**  
**Sourcing and Distribution of Seeds**

Sourcing and procurement of vegetable and fruit seeds/cuttings and tree saplings suitable for plantation in the area were carried out by the trainer and local coordinator.

Approximately 170 people have been trained with regards to kitchen gardening and these trainings were given in four different sessions starting 28 March to 1 April 2008. During these sessions, 4,000 fruit plants were provided to LSO, out of which only 150 are growing and the rest have dried up.

According to one LSO official, the fruit saplings dried up because after receiving them, it took the NRSP one week to distribute them hence the delay in planting. Also, rain was scarce in the time after the saplings had been planted which was another cause of dried saplings.

Currently a family of 7 people in the mountain villages spends approximately Rs 100 – Rs 150 per month on buying vegetables, greens, bulbs, fruit and edible plant products (including spices). If they were to grow all or most of these products, they could save roughly Rs 36,500 per year and use it elsewhere (i.e. income substitution). If they produce a surplus, they could sell it for profit.

There is, therefore, a great potential in these traditional crops for subsistence. Our project has added more exotic plantings such as strawberries, iceberg lettuce, rocket and others, for which there is a growing market in the cities and towns of northern Pakistan.

**SECTION 4**  
**Step Three**  
**Training of Four Groups of Women**

Actual training of the four identified groups of women took place where each group was given theoretical training followed by practical work on demonstration plots (**See Annex 2 for List of Women**)

**4.1 First Training**

The first training was held in Chota Gilla on 28<sup>th</sup> March 2008. It was attended by 30 women. (**See Annex 3 for Pictures**)

**4.2 Second Training**

The second training was held in Motaden on 29<sup>th</sup> March 2008. It was attended by 30 women. (**See Annex 4 for Pictures**)

**4.3 Third training**

The third training was held in Dothan on 30<sup>th</sup> March 2008. It was attended by 35 women. (**See Annex 5 for Pictures**)

**4.4 Fourth Training**

The fourth training was held in Koiyan on 31<sup>st</sup> March 2008. It was attended by 34 women. (**See Annex 6 for Pictures**)

Each training was organized in the same way. The women along with the trainers and field coordinator collected in the morning. The concept and purpose, as well as the instructions on maintenance and looking after the seeds and plants were explained to them. They were then given the seeds, and fruit saplings after which they were taken to the demonstration plot and taught the correct method of preparing the soil, planting the seeds, and watering the plants. They were then given implements and were free to go (**See Annex 7**).

The gardening assistant did the follow up with regular visits to see if everything was coming up properly. Shortly afterwards it became evident that the women would require insecticides and pesticides which were arranged even though this was not included in the initial plan. There was then a follow up visit where we found that the results for each training were very good.

DRDO made one man and one woman responsible for two locations and another pair for the other two locations. These men and women were made to ensure that everything was working well.

**SECTION 5**  
**Step Four**  
**Monitoring**

Monitoring of trainee women's kitchen gardens and tree plantations is being carried out. The project area will be continuously monitored to check the results of all intervention by NRSP and DRDO.

Only 104 vegetable packages were distributed to different individuals, and 104 kitchen gardening plots were set up. Each vegetable package contained the seeds of tomato, coriander, bringal, fresh beans, chili, cucumber, onion etc. In mid May 2008 all the plots were sprayed against worms and pesticides.

During their visit, the trainer and project coordinator observed that the result of tomato and coriander seeds is better than the other vegetable seeds. The vegetable seeds which were sown before the rains had grown well. In some places vegetable seeds were washed away due to heavy rains immediately after sowing.

**SECTION 6**  
**Step Five**  
**Survey after Training**

As the first survey shows, not all the women that we dealt with cultivated vegetables of their own. Although we distributed only 100 packages, some women shared their packages with others, hence 129 women. This helped to raise awareness amongst more than just the 100 targeted women. By the time the second survey took place, we noticed 100% improvement and all the women who were not initially cultivating vegetables were doing so after the training and equipment had been provided to them.

Table - 1  
**Cultivate Vegetable (By Village)**

Amount (Pak Rupees)	Chota Gilla	Dothan	Koiyan	Motaden	Total	
					No.	%
			Numbers			
Yes	30	35	34	30	129	100
No	0	0	0	0	0	0
<b>Total</b>	<b>30</b>	<b>35</b>	<b>34</b>	<b>30</b>	<b>129</b>	<b>100</b>

The women's monthly expenditure on vegetables saw a 50% decrease. They sold surplus produce for profit. This allowed them to either save money for future investment or spend it elsewhere on other commodities. It led to a natural improvement in their lifestyle.

Table - 2  
**Monthly Expenses on Vegetable (By Village)**

Amount (Pak Rupees)	Total	
	No.	%
Up to 500	94	73
501 – 800	22	17
801 – 1000	10	7.5
More than 1000	3	2.5
None	0	0
<b>Total</b>	<b>129</b>	<b>100</b>

As a result of the training, only 2.5% women were spending more than Rs. 1000 on vegetables as opposed to the previous 5%.

Their monthly expenses of milk increased as a result of their savings from vegetable production and sale. It allowed them to allocate a larger proportion of savings on milk as shown below

Table - 6  
**Monthly Expenses on Milk (By Village)**

Amount (Pak Rupees)	Total	
	No.	%
Up to 500	55	42.5
501 – 800	39	30.5
801 – 1000	26	20
More than 1000	8	6.5
None	1	0.5
<b>Total</b>	<b>129</b>	<b>100</b>

Only 6.5% women were spending more than Rs. 1000 on milk after the training exercise, as opposed to the 12% who spent more than that before the training.

30.5% of women were now spending between 501-800 rupees on milk and 20% were spending between 801-1000 rupees.

Table - 8  
**Total Monthly Income (By Village)**

Amount (Pak Rupees)	Chota Gilla	Dothan	Koivan	Motaden	Total	
					No.	%
						Numbers
Up to 5000	12	30	1	3	46	36
5001 – 10,000	13	4	20	20	57	44
More than 10,000	5	0	11	7	23	18
None	0	1	2	0	3	2
<b>Total</b>	<b>30</b>	<b>35</b>	<b>34</b>	<b>30</b>	<b>129</b>	<b>100</b>

17% of the women trained showed an income from sale. Before the training, 45 women were earning between Rs 5000 – Rs 10,000 and 19 women were earning more than Rs 10,000. After the training these figures jumped to 57 and 23 respectively.

**SECTION 7**  
**Step Six**  
**Making Institutional Links**

The project advisor visited the area to develop the institutional links of the trained women with micro-credit institutions of National Rural Support Programme (NRSP) for marketing and micro-credit support and held a number of meetings with the NRSP.

During the discussions, the early income generation shown by 1/5<sup>th</sup> of the trained women was commented upon as a positive sign. It was agreed that these women would be given special attention during the next phase.

During the training many women required support for learning micro irrigation techniques wanted to learn how to grow vegetables and berries in pots and containers and along the walls and roofs of their houses. It was agreed that arrangements would be made to help these women in this regard during Phase III.



## **SECTION 8**

### **Conclusions and Follow Up**

These trainings were held to equip these women to grow their own vegetables and sell surplus for profit. The women were able to do this much sooner than expected. It was observed that these women were eager to learn and also shared their implements with other women who were not included in the trainings. They were quick learners and this training yielded exceptional results in that respect.

Based on our experiences in the Rawlakot area there are certain observations that need pointing out, depending on which any future project could yield better results. Our conclusions have been drawn based on these observations.

It rained immediately after the seeds were planted and as a result some seeds got washed away and others were buried under too much soil. This made it clear that next time, the people need to be provided with acrylic sheets to protect their seedbeds from rain.

One item in particular was defected and did not spout very well. In the area it is referred to as 'Krum' – a *paalak*-like vegetable used for cooking. It is part of the peoples' staple diet and as far as the local population was concerned it gave the best results.

The seeds given to them consisted of about nine or ten varieties, all of which required different seasons to grow. Therefore, during the final visit, Krum had already been harvested completely whereas tomatoes, bringals and chili were still in the process. Others were in the flowering stage. Results of all crops however were exceptional. With a little more training, the local population could learn a lot more, and as a result, sell their crops for a lot more profit.

They were also provided with quite a large variety of fruit trees to give them a balanced diet of fruit through the seasons. Certain varieties were given in larger quantities so they could also be of commercial value to the households. These did not yield good results. The handling of the saplings was very poor which resulted in damaged saplings. Moreover, the plants had been dispatched at an earlier date, which allowed too much time between transporting and planting, which resulted in higher plant mortality prior to planting. More capacity building is needed on that front to prevent this in the future.

The saplings that came with soil had a better survival rate as compared to those that were transported without soil. Of those that survived and were

planted, the result was good. This experience highlighted the need for more supervision in the transporting of the plants, better coordination between various NGOs involved (such as NRSP, DRDO) as their communication was inadequate.

One item that was essential yet had neither been provided for nor thought of was a spear for medicines, insecticides and pesticides. Due to the savings we had made in our budget (on traveling and food), we were able to provide these essentials. A note of this should be taken in the next proposal and budget.

Finally, there was only one field supervisor and that proved to be insufficient because he took too long to cover all 129 or so households due to the terrain. In the future, we will need at least one per area.

### **Future Plans**

These 129 have now been equipped with the ability to grow vegetables for their own consumption and sell surplus for profit. The ultimate aim is to develop a substantial of these women to grow high revenue crops for the Islamabad market. Their weather pattern is very suitable for this, and the travel time to Islamabad is manageable. Once it is felt that they are capable of handling this and of being able to pay back what they take, they will be referred to the NRSP for micro-financing.

We envisage that during Phase III

- Approximately 1000 women will be trained in kitchen gardening and tree planting
- Approximately 1000 kitchen gardens will be operational in 1000 households
- Income substitution achieved in 80 percent of the households (i.e. Rs. 100-150 per month) during the next growing season after each training
- Earning from sale of surplus products achieved in 30 percent of the households

**Eventually we would like to see at least one woman trained from each of these households – a total of at least 1000 women.** These women will be trained in four cohorts: 200 in the first cohort (this will be the exploratory cohort, planting a mix of traditional and new vegetables, fruit, bulbs, herbs, spices and edible green plants), 300 each in the second and third cohorts and the remainder in the fourth cohort.