



Government of Sindh's Union Council Based Poverty Reduction Programme

The Road to Success -II

Case Studies from Jacobabad District



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The Road to Success-II

ECONOMIC AND SOCIAL EMPOWERMENT OF POOR RURAL WOMEN

Case Studies from Government of Sindh's Union Council Based
Poverty Reduction Programme (UCBPRP) in Jacobabad District

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Introduction

The Rural Support Programmes (RSPs) have a national presence. RSPs' approach to community driven development (CDD) is based on the three-tiered social mobilisation approach tried and tested at scale by the Aga Khan Rural Support Programme (AKRSP) in the Gilgit, Baltistan and Chitral (GBC) regions of northern Pakistan. Mr. Shoaib Sultan Khan, the first General Manager of AKRSP, espoused and practiced the belief that people have to be the drivers to harness their own potential. However, people may not be able to do so due to certain constraints faced by them. These constraints can only be loosened and removed, allowing people to improve their livelihoods and lives, by bringing them into an organised fold of their own organisations. RSPs call these organisations community institutions (CIs), which include participatory Community Organisations (COs) at a mohallah level, representative Village Organisations (VOs) comprising all COs at village level, and representative Local Support Organisations (LSOs) comprising all VOs at the union council level.

The CO comprises 15-20 households living in a close proximity sharing common socio-economic conditions. COs are the foundation. COs focus on supporting households to improve their incomes and livelihoods. COs support each member household to prepare a Micro Investment Plan (MIP) in which the household identifies and prioritises an income generating activity that the household members themselves can undertake. Forms of support needed to implement the income generating activity are also identified in MIP. These COs are participatory bodies where all members participate in meetings and decision making process. COs then federate into VOs, with the VO having two representatives from each CO. VOs focus on larger village level issues, and formulate a Village Development Planning (VDP) to address them. The VO is also responsible for management of Community Investment Fund (CIF), community physical infrastructure (CPI), and social

sector activities. Once a Union Council (UC) has several VOs, these are federated into LSO, with two representatives from each VO. VOs and LSOs are representative bodies. Key roles and responsibilities of LSOs are to support member VOs/COs, foster linkages with government line departments to extend their outreach to community households, mobilise local and external resources, and to undertake local advocacy activities on behalf of COs/VOs. When people have their own institutions, they are strategically placed to generate and access capital for income generation activities as well as to build up their productive and non-productive assets and to constantly improve their social, financial and technical skills. With organisations, capital and skills (OCS), people begin to break the vicious cycle of poverty and at the same time begin to climb the virtuous ladder leading them out of poverty.

In 2007, Mr. Shoaib Sultan Khan, Chairman Rural Support Programmes Network (RSPN), took senior management of RSPs to the Indian State of Andhra Pradesh. Beginning in 1994, Mr. Shoaib Sultan Khan, under the auspices of the United Nations Development Programme (UNDP), had led the South Asian Poverty Alleviation Programme (SAPAP). In Andhra Pradesh, Society for Elimination of Rural Poverty (SERP) was set up along the lines of RSPs by the state government. SERP had adopted and adapted the RSP approach to CDD based on social mobilisation. In 2000, with support from the World Bank, SERP undertook State-wide social mobilisation. Along with horizontal expansion, SERP also supported Self Help Groups (SHGs) in vertical institutional development, i.e. fostering federations of SHGs at village level, block level and district level. SERP also adopted an integrated approach whereby various local level development interventions were brought together in one programme. A key intervention of SERP was the introduction of CIF. SERP targeted mobilisation of poor rural women. After this visit to SERP, RSPs undertook a strategic review of their approach and interventions

and envisaged Union Council Based Poverty Reduction Programme (UCBPRP). Apart from social mobilisation, this included Community Investment Fund (CIF), Income Generating Grants (IGGs), CPIs, Technical and Vocational Skills Training (TVST) and Micro Health Insurance (MHI). In early 2008, RSPN and National Rural Support Programme (NRSP) initiated Union Council Based Poverty Reduction Programme (UCBPRP) in union council Kamar Mashani of Mianwali district. In late 2008, UCBPRP also became part of the Planning Commission's official policy for rural development, social protection and women's development, after the Planning Commission presented it to the President of Pakistan as the result of the deliberations of the Special Committee on Poverty Reduction, Social Protection and Women's Development, under the Task Force on Social Sectors.

After the general elections of 2008, Mr. Shoaib Sultan Khan undertook advocacy activities with all four provincial governments. A presentation was made to the Chief Minister of Sindh and he very generously accepted the approach and supported UCBPRP for implementation, initially in two districts of Shikarpur and Kashmore by the Sindh Rural Support Organisation (SRSO), and later included two more districts of Jacobabad, implemented by SRSO and Tharparkar, implemented by Thardeep Rural Development Programme (TRDP).

UCBPRP in Sindh had some unique features. Firstly, the programme was focused on women, and the poor and poorest households, identified through a Poverty Score Card (PSC) survey. Secondly, the programme was the first ever major project of the Government of Sindh (GoS) that was being implemented through community participation. Thirdly, the programme comprised integrated interventions. Fourthly, the programme was for all rural union councils (UCs) of the districts. And lastly, the programme involved organising rural people into 'organisations of the poor' at the community,

village and union council level, i.e. CO/VO/LSO. Under UCBPRP, SRSO aimed to foster a network of people's own organisations, and then to support these organisations to contribute to improve their lives and livelihoods. Interventions supported by SRSO included Social Mobilisation, CIF, IGGs, CPIs, vocational training, MHI and low cost housing. Leaders of COs/VOs/LSOs also began to undertake other activities to support their members.

In October 2016, RSPN in coordination with SRSO, began a process to undertake household level analysis to capture the socioeconomic changes that have taken place in the lives of the rural households. The first report covered fifteen households' case studies from Shikarpur district¹. This report covers further 15 household case studies from Jacobabad district. These household level case studies in this report present a detailed account of the impact of social mobilisation on member households' livelihoods and lives. These case studies are from three Talukas of Jacobabad district. The case studies convincingly demonstrate how poor local women have been economically empowered by coming together and fostering their own institutions.

With the organisation of the poor rural women into a network of CIs, SRSO was able to provide technical, social and financial support to the rural women of Jacobabad, enabling them to improve their means of livelihood. Apart from material benefits, perhaps the most significant gain has been that the voiceless women have been empowered. They now have more voice within their households, as well as in their community. These series of case studies clearly demonstrate that social mobilisation has acted as a catalyst to unleash the innate potential of the poor women of Jacobabad. Now, they have their own organisations, capital and skills to carry on improving their livelihoods and lives and to build better future for their children.

1. The Road to Success: Case studies from Shikarpur district, RSPN, Islamabad 2016. Also available at: <http://www.rspn.org/wp-content/uploads/2017/04/The-road-to-success-UCBPRP-case-studies-from-shikarpur-District.pdf>

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Last but not the least, I want to extend my heartfelt thanks to the community members who participated in the interviews and shared their life stories during the fieldwork in March 2017.

These studies are dedicated to the ordinary rural women of Jacobabad who have undertaken initiatives and actions to improve the lives of their families, often in very challenging situations. Hats off to them!

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Rural Support Programmes Network (RSPN)

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Abbreviations

AKRSP	Aga Khan Rural Support Programme
BISP	Benazir Income Support Programme
CHW	Community Health Worker
CIG	Community Investment Fund
CMST	Community Management Skills Training
COO	Chief Operating Officer
CDD	Community Driven Development
CI	Community Institution (i.e. CO/VO/LSOs)
CO	Community Organisation
CPI	Community Physical Infrastructure
GBC	Gilgit Baltistan and Chitral
GoS	Government of Sindh
IGG	Income Generating Grant
KPK	Khyber Pakhtunkhwa
LSMT	Leadership Management Skills Training
LSO	Local Support Organisation
LCHS	Low Cost Housing Scheme
MIP	Micro Investment Plan
MHI	Micro Health Insurance
NADRA	National Database and Registration Authority
NRSP	National Rural Support Programme
MHI	Micro Health Insurance
OCS	Organisation, Capital and Skills
PSC	Poverty Scorecard
RSP	Rural Support Programme
RSPN	Rural Support Programmes Network
SHG	Self Help Group
SERP	Society for Elimination of Rural Poverty
SMC	School Management Committee
SO	Social Organiser
SRSO	Sindh Rural Support Organisation
TBA	Traditional Birth Attendant
TVST	Technical and Vocational Skills Training
UC	Union Council
UCBPRP	Union Council Based Poverty Reduction Programme
VTP	Vocational Training Programme
VO	Village Organisation

Chapter 1

UCBPRP in Jacobabad District

Under the Government of Sindh (GoS) supported Union Council Based Poverty Reduction Programme (UCBPRP), in 2010, SRSO initiated the process of social mobilisation in Jacobabad district. The primary objective of UCBPRP was 'to improve the quality of life of communities living in rural areas that lack basic facilities'. While the specific objective was to build the capacity of the rural poor through social mobilisation and to socially and economically empower them. UCBPRP involved the identification and targeting of the poorest through the Poverty Survey (PSC) census of all rural households of Jacobabad district and a programme of social mobilisation, complemented with delivery of necessary technical and financial support. Key support interventions included Income Generating Grants (IGG), Community Investment Fund (CIF), Community Physical Infrastructure (CPI), Technical and Vocational Skills Training (TVST), Micro Health Insurance (MHI) and Low Cost Housing. PSC calculates a score between 0-100 that indicates the likelihood of a household being poor, lower the score, higher the probability of being poor. PSC is today widely used in Pakistan, mainly by the Benazir Income Support Programme (BISP). SRSO aimed to mobilise 100 percent of the households falling into the 0-23 category of PSC, and generally 70 percent of the rural households. Only women were to be mobilised. UCBPRP is the largest women-only social mobilisation programme of the country.

SRSO provided CIF, which is a community managed revolving fund where all management decision making lies with the community members, e.g. level of service fee, duration of micro loan repayment and purpose for which micro loan is given. SRSO provided overall guidance that CIF is 'to be used and not consumed and that over time its amount should increase'. All other decisions lie with the community members. CIF is given to households falling in the 0-18 category on PSC.

By February 2017, SRSO had organised 84,893 households into 5,074 COs, 1,811 VOs and 26 LSOs in Jacobabad district. Nearly 7,631 community leaders were trained in management skills to lead their respective CO/VO/LSOs, and trained 7,600 members for CIF management. Over 18,000 women have availed the CIF loan. An average loan size is about Rs. 15,000. SRSO also provided IGGs to poorest households falling in the 0-11 category of the PSC. 1,361 poor women members of COs received IGGs. Average size IGG was Rs. 10,000. IGG beneficiary households used this grant to buy productive assets to contribute to enhance the household income. Furthermore, SRSO trained 450 Traditional Birth Attendants (TBAs), 5,811 community members were provided Vocational and Skills Trainings (VST), and 2,798 houses were constructed under Low Cost Housing Scheme in Jacobabad district.

Chapter 2: Scope of the Study

Methodology

The main objective of these household level case studies is to document the changes in social and economic dimensions of the lives of poor women, and how social mobilisation process integrated with an inclusive package of development interventions under UCBPRP has supported them in improving their lives and livelihoods. Each profile reported in this document elaborates livelihood activities before and after the intervention and gives a holistic account of how beneficiaries achieved these socioeconomic results during the process of becoming change agents throughout these years. Furthermore, each case study presents a detailed process and gains of social mobilisation.

For this study a qualitative research approach was employed, i.e. the case study method. "Case study approaches, in their true essence, explore and investigate contemporary real-life phenomenon through contextual analysis of a limited number of events or conditions," (Zainal, 2007). For data collection, key informants' in-depth interviews were conducted.

Fifteen women members of COs from three Talukas of district Jacobabad were selected for in-depth interviews. The interviews were in an unstructured or semi-structured form and

shaped as guided conversation thus allowing flexibility, seamless flow of ideas and not restricting the respondents to particular set of questions. This was followed by additional questions emerging from their stories that allowed respondents to focus both on their past and present. The interviews were conducted in March 2017. Each interview was conducted after receiving a verbal and written consent from the interviewees. Furthermore, interviewees were given information about the purpose of the study and its outcomes. On average, each interview lasted about two and half hours. Information collected via interviews was triangulated and supplemented through informal conversation with the CO/VO/LSO leaders and SRSO's Social Organisers (SOs). In addition to the collection of primary data, documents and data about the UCBPRP, available on SRSO website and district office, was also reviewed.

The case study approach has some limitations. When interviewees recall their family histories and participation in various development activities, an issue of accuracy of information arises. However, efforts were made to mitigate chances of errors by cross checking with the record of SRSO, meeting community leaders and feedback from SOs.

Chapter 3

Discussion and Findings

The case studies demonstrate that rural poor women, who lived in chronic poverty due to socioeconomic constraints and natural disasters, have experience a positive transformation towards individual and household wellbeing. The key factor contributing to this transformation is the package of social mobilisation allied with the support interventions by the Government of Sindh's UCBPRP. Common findings from these case studies that follow the life histories and major events in the respondents' lives are categorised in three life phases: pre-intervention situation, transformative phase and present situation.

3.1: Pre-Social Mobilisation Situation

The case studies allowed to explore the complex factors that force poor people to move into and out of poverty and found that loss of assets and shocks propelled poor into severe and long-term poverty. The families' well-being was negatively affected by shocks and sociocultural and economic constraints. Shocks with long run impact included splitting of families, marital breakdown, death of a household member, delayed treatment of diseases, domestic violence, and natural disasters (floods). These shocks deprived the poor by eroding their endowments. For instance, human capital was diminished by sickness, livestock was sold to cope with bad harvest and delayed health treatments expenditures, and houses and other physical assets were destroyed by floods.

Also, it was found that the households faced

multiple problems and constraints. Their sole source of income was labour work. With lack of access to the necessary capital, poor could not utilise their existing potentials and skills. Indeed, with no disposable income to save, low level of human and social capital with very few productive assets, poor could not identify the ways to escape the shackles of poverty. In this context of weak coping strategies, when flood hit them, it was impossible to fully protect their existing assets.

Apart from the aforementioned poverty situation, women were more vulnerable as they encountered numerous gender based constraints and challenges. These constraints included lack of accessible, affordable and adequate health services, i.e. hospitals, reproductive health/family planning and counselling. Although accessibility and affordability were the issues for both men and women, it was often more of a constraint for the rural women as they faced restrictions on mobility and were powerless at household and community level. Many respondents reported that they often hid their issues related to their health. They faced complexities during pregnancy but they feared to mention it because they thought it would be inappropriate to seek medical assistance and also it may exhaust family's income. Moreover, they had no say in household's financial matters and were confined to household chores. Their poor economic situations often resulted in domestic violence.

3.2: The Transformative Phase/Social Mobilisation Phase

Under the Government of Sindh's UCBPRP

intervention, SRSO identified the poorest, through the PSC census, and a programme of social mobilisation combined with the delivery of necessary technical and financial support was implemented. PSC data ensured proper identification of the poor households. Then, the process of social mobilisation involved formation of poor women's own organisations (CO/VO/LSOs) and training of their leaders to identify problems, potentials and find solutions. Respondents mentioned that in their CO meetings, they used to discuss their issues and sought support from SRSO through resolutions. Each household prepared Micro Investment Plan (MIP). Through MIP, they identified the potential income generating activities that they could undertake. SRSO's key support interventions included Income Generating Grants, Community Investment Fund, Community Physical Infrastructure, Vocational and Technical Skill Trainings, Micro Health Insurance and Low Cost Housing.

3.3: Post Social Mobilisation Phase/Present Situation

Social Mobilisation and SRSO's support enabled rural poor women to remove the constraints that inhibited their self-help potential. The respondents confirmed that SRSO supported them to harness their innate potential and to become change agents. Getting engaged in their COs built their confidence to articulate their problems and coordinate their issues to find solutions. With UCBPRP support, SRSO contributed to enhance their skills and knowledge and provided them an access to small amount of capital. This enabled rural poor women to unlock opportunities that were already there and become socially and economically empowered.

By accessing capital through CIF, rural poor women increased their participation in income generating activities. Although farming has been an important element of their livelihoods over the years, CIF enabled them to open new avenues of income generation. Households are now able to diversify income generation activities and save their disposable income in their COs. Women's control over household economy, through their earnings, has shown a ripple effect that, in turn, improved their children's wellbeing in terms of nutrition, education and immunisation. This change in their livelihood has also increased the prospect of women reinvesting money to enhance income, resulting in sustainable development.

The process of social mobilisation supplemented with the key intervention of CIF has significantly contributed towards social and economic empowerment of rural poor women through awareness, knowledge and skills development, access to resources, mobility, participation in income generating and development activities, control over own income, ownership of assets and an enhanced role in decision making. Particular improves were as following:

1. Food security – All 15 respondents reported that with the increased household income and accumulation of productive assets, they were now providing better and nutritious food to their families. Prior to SM/CIF intervention, they had very basic and simple diet, mostly boiled rice.

"Now my family eats three satisfying meals every day. Before that we were lucky to just have boiled rice once a day." - Case study 5, Husna Khatoon, village Daman Ali Shah, Jacobabad.

2. Financial security – Savings accumulation is a first step to their financial security. All respondents reported that they save a certain amount of money in their CO. After years of engaging in weekly/monthly savings, they have more knowledge about financial management. Secondly, they have access to CIF loans through their Village Organisations.

"...Since I have joined the CO and started to earn, I have developed a habit of saving money in my CO account. This helps me in accessing cash whenever my family needs money." - Case study 11, Amina, village Abdul Raheem, Jacobabad.

3. Improved skills and confidence – Women are now more informed about income generating activities. They have more artistic and technical knowledge about tailoring, embroidery, and time and financial management. By improving their skills and accessing financial resources, women now have more confidence about their future.

"...I do not bother even if he (her husband) does not work. Now, I am able to earn from tailoring and Rilli making and I am able to properly feed and educate my children." - Case study 10, Arbeli Khatoon, village Khuda Bux Khambro, Jacobabad.

4. Better community infrastructure through collective action – Prior to social mobilisation, people faced problems regarding housing, water, open defecation and sanitation. Later at the platforms of COs/VOs/LSO, they discussed and passed resolutions about these issue to SRSO for support – either by SRSO through its own interventions or by fostering linkages with other organisations to address these issues.

Now, many households have better houses, hand pumps for drinking water and latrines that have improved health and sanitation of rural households.

"...While housing scheme was in progress, we (CO members) passed another resolution highlighting the need of paved streets and drainage system. Previously, children suffered from viral diseases due to mosquitoes and dirty stagnant water in the streets. SRSO accepted the resolution and now we have paved streets and a good drainage system as well as our own houses." - Case study 10, Arbeli Khatoon, village Khuda Bux Khambro, Jacobabad.

5. Positive social change regarding gender balance – Gender balance in the households have improved with regards to husband/wife consultations about family affairs. A major factor for this change is women's involvement in CO and in income generating activities. Women are now perceived to be capable of leadership and that they can play a role in income generation. Women's role in household economic decisions has also increased. Now, they make decisions about setting up micro enterprises and purchasing and selling livestock. They also ensure that their daughters get education.

"Both my husband and son acknowledge my continuous struggle and participation in income generation. I run the shop and deal with customers when my son gets busy in farming in the harvest season." – Case Study 14, Soni Bhatti, Village Bodlo Bhatti, Jacobabad.

6. Mobility – Women now receive more from family's menfolk and parents-in-law,

particularly to go to banks, medical facilities, schools and community meetings. They were found familiar with location of banks, hospitals and local market. One of the respondent said that earlier she did not even know about her village name, but now she knows name and location of her village, union council, other villages in her Taluka and the whole district. For training purposes many of them travel to cities in groups.

"I do not need to ask for permission to go to the bank anymore. I just inform my husband. I take my children to hospital. Also, I do shopping for myself and my children from Jacobabad city." - Case study 11, Amina, village Abdul Raheem, Jacobabad.

7. Gaining voice and respect – With their participation in household income generation, poor rural women have gained greater voice, respect and role in intra-household and community decision making process.

"I am very thankful to my wife [Hakeem Khatoon], who luckily became a CO member and found opportunities to bring prosperity to our home. I would not have tasted the fruits of success if she had not received CIF. All credit for my household's happiness goes to her..." – Case Study 01, A comment by Hakeem Khatoon's husband, village Suleeman Buriri, Jacobabad.

"My desire for getting involved in Community Organisation and Local Support Organisation was not only limited to material gains, what I held close to my heart was the notion of being treated in a respectable manner. For me, life is not only limited to material luxuries, but also mental peace, respect and dignity at household as well as at community level is crucial." - Case Study 02, Musarat Abro, village Ahmed Mian

Soomro, Jacobabad.

8. Change in attitudes regarding health and social issues – Respondents reported that prior to the intervention they had misconceptions regarding polio drops, vaccinations and contraceptives. Tetanus patients were found in every other household due to lack of awareness about TT vaccinations in pregnant mothers. Many respondents reported that prior to intervention neither they got vaccinated during pregnancy nor did their new born babies. Polio workers visited the village, but women hid their children to avoid polio drops.

After receiving training about immunisation, health and hygiene and family planning, CO members now ensure that every child in the village must complete the course of vaccines. Also, now they allow polio workers to give polio drops to children in their villages. They also take more precautions in cleanliness of their house, food and latrines. The change in attitude, behaviour and actions in respondents, their families and communities is due to their getting together in their own organisations.

"Becoming a member of CO, I have not only gained economic benefits at the household level, but also I have gotten awareness about health and hygiene. I have learned that children should be immunised at all cost." - Case Study 07, Shamim, Village Shah Nawaz Malangi, Jacobabad.

9. Resilience – The life histories reveal that shocks including floods, death of the earning household members, and fragmentation of families hit the poor households harder and propelled them into dire poverty. This is because the rural poor had weaker coping strategies – no savings, no assets, no social capital. Moreover, they solely relied on labour

work to earn a livelihood. Many respondents reported that they and their children would not get adequate food and that during times of bad harvests they had to eat even less.

By getting socially mobilised and accessing funds through CIF, these poor households have been able to build more inclusive and diversified economic resources. Currently, both male and female members of households earn their income from both farms and through other income generating activities. This, in turn, has empowered them to

strengthen their capacities to better manage for any future shocks.

Furthermore, getting together through social mobilisation, the poor rural women have fostered improved relationships among themselves. They have built trust by addressing their common issues at CO level. Now they have institutional capacities to mobilise financial and social capital in order to collectively harness many of their own potentials as well as address their communities' needs.

Chapter 4

Household Cases Studies: The Road to Success-II

4.1

Ms. Hakeem Khatoon



Ms. Hakeem Khatoon, 43 years old, is a resident of Suleeman Buriro village of district Jacobabad. Hakeem was only three years old when her mother passed away. Hakeem was sent to live with her maternal grandmother, while her two elder brothers continued to live with her father. At that time there was no tradition of sending children to school, therefore Hakeem never attended the school. She remembers that at that time her situation was very bad. Like, she only received new dress at Eid and then wore that throughout the year. When she got a little older, Hakeem was told to join other maternal uncles and aunties to work on the landlord's fields. Hakeem learnt about household and farm work from her grandmother. Around the age of 12, Hakeem was sent back to her father. She lived with her father until her marriage was arranged.

Hakeem was married to one of her maternal cousins at the age of 14. Soon after her marriage, Hakeem was fully involved in undertaking household work as well as working in the agricultural fields along with other family members. Hakeem said that her new family included her grandmother, her husband, parents-in-law, a brother-in-law and his family. They all lived in a single room-mud house. Like other families in the village, they also went to field to defecate. Hakeem said that she collected water from a hand pump that was shared among 13 households in the locality.

Hakeem's husband's family owned 1.5-acre agricultural land where they grew rice and wheat. Her husband worked on the family's small farm. The produce from this small piece of land did not meet the family's food needs. Therefore, the household men worked as labourers at local

rice mill for 3 to 4 months to make ends meet. The family's diet was very basic and generally included boiled rice, potatoes and *roti* (flat bread). Hakeem said that although the family was poor and did not own any livestock, they were always gratified just to be alive.

Hakeem said, "After one year of my marriage, I had my first daughter and two years later the second one was born. As I did not give a son to my husband from the first two births, my husband married another woman. From his second wife, he had 11 children; six sons and five daughters. When the family extended, tensions grew and often there were arguments and fights over resources. Then the elders decided to split the land. My brother-in-law made a separate hut for his family and parents-in-law started to live with him. I along with my two daughters continued to live with my husband and his second wife. As part of his inheritance, my husband received half acre of land, where we grew rice, but it was not sufficient to feed the large and growing family. Every new dawn brought stress and starvation. We would run out of basic food supplies within weeks of the harvest."

Hakeem continued her story, "One fine day, a team of three males and two females from SRSO visited our village in a vehicle. Initially they met our men and asked their permission to meet us, the womenfolk. Village menfolk allowed the visiting females to meet the womenfolk. I along with some other women interacted with them. The first meeting was held in the community's common meeting place (*Autak*). We had never visited the *Autak* before; with our men accompanying us, we attended the meeting. At the meeting, we were told about SRSO and how it works with women of Jacobabad to mobilise them into their own Community Organisations and then support them to improve their lives. They gave us examples from other villages where women have formed COs and were now quite active in working with SRSO for self-improvement. This motivated us and we agreed to form a CO, hold meetings and start savings. My husband's second wife refused to join the new CO."

After a couple of weeks of CO formation, flood hit the area and a warning was issued for us to vacate the village immediately. Hakeem said, "Our family, comprising 17 members, left our home and household items behind in the village to take refuge in Dadhar, near Quetta. In Dadhar we had some relatives, who gave us some space to live. We struggled hard adjusting in the new place. Our men searched for any kind of work to earn some money to support the family."

Hakeem continued talking about her vulnerable life, "After a month of staying in Dadhar, we returned to our village. What we saw shocked us. The village was flattened. Floodwater destroyed our huts and mud-houses. All household items were missing or stolen and fields were still filled with the floodwater. All our food and crops were washed away. We survived on the food provided by aid agencies for six months. Some NGOs, including UN Habitat, conducted a survey and provided emergency shelter for us. All 17 of us lived in a tent for a month while they built a shelter. I remember that UN Habitat provided us Rs. 40,000 (USD 400) per room, Rs. 8,000 (USD 80) to install a hand pump for drinking water and Rs. 10,000 (USD 100) to build a washroom with the room."



Now Hakeem Khatoon's family had shelter to live and owned a hand pump for drinking water. She said that the family's half acre piece of land, where previously they grew rice and wheat, was now used by the local government administration to construct a road to the village. Hakeem Khatoon's husband started to search for some source of income to meet the household needs. He worked as a labourer in reconstruction activities in flood affected areas. Despite working hard, he earned small amount in wages and we hardly had one meal a day for such a large family."

Hakeem said that after the flood, Social Organisers from SRSO revisited them to motivate the village women to conduct weekly meetings. Hakeem said, "SRSO team was aware that we had shelter but we did not have any source of income. My family was accustomed to doing farm work, but now we did not have any land. Therefore, in the meeting with SRSO's team, we asked them to support us to improve our income generation capacities and our wellbeing. With the help of CO leaders, the Social Organisers then got forms filled by each household."

Hakeem stated that she, like others in the village, also prepared a micro investment plan (MIP). In this plan, she had indicated that she and her husband have skills to grow vegetables but since she did not have any land she could not utilise her skills. Given that her poverty score was less than 18, Hakeem Khatoon requested for a loan of Rs. 18,000 (USD 180) from the Community Investment Fund (CIF) being managed by the Village Organisation. She received this loan in 2014. With Rs. 15,000 (USD 150) from the loan, she rented a plot of land for six months. With the remaining amount her husband purchased seeds and fertilizer for tomato cultivation. She said that her husband borrowed Rs. 30,000 (USD 300) from his friend in Quetta and prepared the land for planting. The family did all the labour work in the field and planted tomato seedlings in the month of January.

Hakeem further narrated with some pride, "After five months hard and back breaking work, the tomatoes were ready for harvest. Alhamdulillah, tomato yield was very good and luckily there had been no insect attack. My husband contacted his friends in Quetta and sold tomatoes to them. His friends exported our tomatoes to Afghanistan as well. From this enterprise we gained a profit of approximately Rs. 400,000 (USD 4,000). Also, apart from household consumption, we sold the low quality tomatoes in the local market in Jacobabad. We returned all loans including CIF within the year and applied for another loan to continue growing more vegetables. Seeing our success, the land lord increased the land rent to Rs 35,000 (USD 350) for six months."

In 2015, Hakeem Khatoon applied for and received another CIF loan of Rs. 18,000 (USD 180) from VO. She added some amount from her savings and utilised it for the same purpose. She stated, "Yield was even better this time, but the market prices for tomatoes were not that good. Again my husband contacted his friends in Quetta to sell the tomatoes. This time after returning all loans including the CIF, we gained a profit of Rs. 150,000 (USD 1,500). We purchased a plot of land with this money; however, this land was not suitable for vegetable farming. So, we now grow wheat and rice for domestic consumption." She said that in 2017 again she applied for and received a CIF loan of Rs. 18,000 (USD 180) and utilised it on the same tomatoes vegetation. She looks forward to a good yield.

Hakeem Khatoon's husband proudly commented, "I am very thankful to my first wife, Hakeem Khatoon, who luckily for all us, became a CO member and brought all these opportunities and prosperity to our home. I would not have tasted the fruits of success if she had not received CIF. All credit of my household's happiness goes to her. Now we have a good house that is also fenced well. We have a solar panel for electricity for lighting, we own an air conditioner so that in summers our children have a good sleep. Also we have been able to buy some land."

Hakeem quickly added to her husband's comments, "He has forgotten about our future's wealth, our children. Today, all the children eat and dress properly. They all are in good health. All the children are going to nearby school. Later on, we will send them to high school and college. We have great expectations from our children. We desire to see our children becoming competent professionals like the SRSO staff members. One day they will also work on some good positions and will bring more prosperity, Insha Allah." Hakeem said that her story highlights that people can be happy and developed, all they need is strong spirit and some support. In her case, this support came from CO, VO and SRSO. Even small farmers or landless people can become fully self-employed by pursuing innovative and profitable agricultural activities.

Hakeem Khatoon is now a busy woman, looking after her family, working on her fields as well as being an active member of CO. She has seen many hardships in her life. Hakeem concludes her story and says, "Blessed be the day that SRSO came to our village. They opened our eyes. By coming together, we have been able to overcome some of our hardships. Today we have our own COs and VO and CIF. Today, many women are benefiting and contributing to improve the lives of their families."

4.2

Ms. Musarat Abro

Ms. Musarat Abro was born in Ahmed Mian Soomro village of Jacobabad district in 1983. She was the fifth among her siblings: six brothers and four sisters. Soon after her birth, her father found a labouring work in Jacobabad town and her family shifted there. There they lived in a single mud-room. The family did not own any land or livestock. They relied on her father's income. Musarat remembers that during her childhood she accompanied her mother for collecting water from a hand pump that was located far away from their house. Unlike her village girls, she had access to a primary school in the city from where she passed her examination of grade five. She passed her grade eight as a private candidate and also learned stitching clothes from a neighbour.

Musarat was married to her cousin at the age of 14. She recalled that her brothers did not like her husband and for that reason they had a pre wedding argument and bitterness among families. However, the elders in the family forced her to get married to her cousin. She said, "Since the base of this marriage was mingled with bitter arguments among families, later the females in my in-laws started taking revenge from me. My husband's family had an intention that they would give me divorce right after the marriage. This was intended to show their power. Literally some minutes after *Nikah*, my mother-in-law told me that I was in her house only for a day or two and then they would leave me. These threats put me under stress. Everyone in the family was angry at me for rejecting the proposal in the beginning. My sisters-in-law also started to give me warnings and would treat me badly. I would get frightened and fearful whenever someone from the family spoke to me. However, my husband had assured me secretly that things will be fine."

Musarat said that the women in the family collected water from a tube-well and menfolk used to

sell that water in villages facing water scarcity. She took her responsibilities of doing household work in mornings and collected water for the men to supply on their donkeys. They also worked in the landlord's fields to get some wheat and rice in return.

After two years of her marriage, Musarat gave birth to her first child, a daughter. This did not go down well with her in-laws and they began to accuse Musarat of being mentally disturbed. Musarat said, "My husband was very supportive and he did not pay heed to their suggestions of leaving me. In-laws were extremely abusive, manipulative and played tricks to tease me. Whenever I asked for some food during my sickness, they would become physically violent, throwing things at me, shoving me and trying to force me out of the house. They blamed me of theft and tortured me mentally. My health condition worsened with the passage of time. I found no one to share my pain and grief with. I became helpless. I was unable to sleep at nights. I began to lose my hair. Assuming that I was mentally ill, my in-laws gave me antipsychotic injection. I was not mad, but I was made a psychological patient by daily torture. I wanted to go to my parents' home, but my husband did not allow me to visit my parents without his escort. Neither he found time for me to accompany me to go and see my parents. Also, at the time of my marriage, I was told by my mother to try to be more submissive no matter how bad they behave. Therefore, I continued to stay and prayed to Allah to change my life for the better or to call me up."

Musarat continued with her story, "When my third child was stillborn, SRSO team visited our village. Initially, they only met our men and talked to them about the programme. The landlords and rich in the village refused to allow their females to interact with outsiders. However, my brothers-in-law and husband had trust in me and they knew I was educated among the females in locality, they allowed me to interact with the SRSO female staff. After talking to them I observed that Social Organisers were humble and only wanted to support us. I was quite happy thinking about the fact that may be Allah has sent a source to guide us."

About a month after the SRSO team's visit, 2010 flood waters entered into nearby villages. Many villagers lost their houses, livestock and lands to flood. However, Musarat's house was not affected by the flood in 2010, as it was located on an elevated platform.

Talking about restrictions on women's mobility in village, she narrated, "When SRSO staff were in search of a local female to conduct a survey in flood affected areas, I took the responsibility of registering our villagers for flood relief. Observing me conducting surveys in emergency shelters, the local men made derogatory comments. They tried to manipulate my brothers-in-law and husband to prohibit me from conducting survey. They said it was only men's work to go out and conduct surveys. One man had said, "She will make our females rebellious like her". However, Musarat's family supported her and asked her to be careful while going out. Much to her horror, after the fourth day's survey when Musarat returned home she found that the local landlord's (*wadera*) men had tried to burn her house. Luckily my father-in-law and brothers-in-law arrived in time and extinguished fire before it burned down everything. Musarat said that after the floods, SRSO had provided emergency aid and later built shelters for the needy. "They



had already won the trust of the poor in the locality and they were satisfied with SRSO's support. When SRSO staff revisited the village to mediate a meeting with females, the poor households in the village welcomed them whole-heartedly."

"In the meeting, Social Organisers asked us to unite ourselves in groups that we later called Community Organisations (COs). In my CO, we were 20 members. We named our CO Nasreen after the name of our president, whom we selected after a unanimous agreement among all members. With the passage of time we learnt to discuss issues we faced and together we tried to resolve our problems. One of the main issues we faced after flood was that our children caught skin allergies and malaria. The CO members collectively took the responsibility of cleaning the area. We filled pits to address issues of stagnant water. We also learnt the ways to keep our houses clean. I felt peace and contentment working with the females in village; however, at home I always felt desperate and hapless. My sisters-in-law and mother-in-law considered me a 'bad woman' and they said I interact with men in meetings and they come in vehicles to meet me," Musarat said.

Musarat added that with their frequent visits, the Social Organiser understood their situation. She had finally found someone in her life to share her painful story with. "She consoled me. During her visits she motivated me to become braver and ignore bad comments. If SRSO did not approach me, I would have further slipped into depression and would even have committed suicide," she stated.

The greatest conflict took place between Musarat and elder females in the family when she showed her desire to attend Community Management Skills Training (CMST). She explained that since no one in the family attended meetings and worked outside before, so she was denied permission strictly by her mother-in-law. They stopped talking to her. On this occasion her husband's support was significant and he defended her decision and her in-laws had to agree because men have an ultimate authority over women's lives. Musarat added that often she was

short of basic items like soap and females in the family did not take care of her basic needs in the absence of her husband.

Musarat said that her life started to change for better when in 2011, she applied for and received a Rs. 9,000 loan from CIF. She said that this fund was managed by the Village Organisation and she had to fill Micro Investment Plan to apply for CIF. In MIP, Musarat highlighted that she had tailoring skills, but she did not have a machine to utilise her skills. With the money from CIF, she bought a sewing machine and began stitching clothes for the villagers. She charged Rs. 100 to stitch a suit and saved money to repay CIF loan within a year.

In 2013, Musarat again applied for and received Rs. 9,000 loan from CIF. She bought two sheep with this money. Musarat said that keeping livestock is another way of saving money. She kept the sheep with a shepherd as the family did not have any land to grow feed for them. Musarat returned the loan from her saving that she made through stitching clothes and making *Rillis* (traditional floor/wall coverings) for villagers.

SRSO provided Musarat another opportunity to further polish her tailoring and embroidery skills under Benazir Bhutto Shaheed Youth Development Programme (BBSYDP), where she was a master trainer and trained further 40 females in her VO. She said that the new responsibilities increased her burden because she had to perform household chores after returning from the training sessions. The females in her family kept making sarcastic comments, but she preferred not to confront them. She performed her tasks devotedly and avoided arguments that would lead to unpleasant situations and fights. Musarat conducted the training sessions for four months in her village and received Rs. 15,000 as her monthly salary. She said that she pooled the salary from the four months and handed it over to her husband to purchase a rickshaw for him, who earlier collected and supplied water on donkey carts to villages.

The 40 trained women artisans then made a Business Development Group (BDG). SRSO linked these females with their Craft Enterprise Department (CED) that further gave them orders to make hand-made items. As they were now skilled, they made hand-made jewellery, mobile pouches, Sindhi hats, *Rillis*, cushions and many more items to sell out to CED. Musarat said that now she along with her CO/VO members display their items in exhibitions in Karachi. She said that she applied for another loan from CIF and received Rs. 9,000 in 2016. She used this money to buy inputs for the hand-made items.

Apart from the gains from BDG, being the only literate female in her locality, she was offered a job of Community Health Worker (CHW) under a USAID's Health Communication Programme. Musarat receives a monthly stipend of Rs. 3,000. Musarat registered all the pregnant women in her catchment area and regularly undertakes household visits to advise women about the importance of pre-natal check-ups, nutrition, and immunisation of pregnant women and young children.

Musarat stated, "Before we did not have awareness about maternal health. There had been cases when women carried dead babies in their womb, unknowingly and went through fatal

circumstances. Our men did not even ask if we faced issues related to pregnancies and deliveries. It was considered as a taboo topic to talk about or disclose problems relating to maternal health. Our elder females would say, “You do not have potential to carry your baby in your womb or you do not like your husband so you are making excuses.” Also, our children suffered from Tetanus Toxoid right after birth or even it attacked them in their teens. As now we have vaccinations for pregnant mothers and babies, we look forward for our new generation free of Tetanus Toxoid.”

Musarat further explained the complexities of her job, “In the beginning I faced hardships in convincing women to do family planning. Village women used to get upset. They usually commented, “As if you are providing us food and clothes, you want us to take medicines to increase gaps between our child births and it is sin to refuse Allah’s blessings (babies). CO was the best platform where females shared their sufferings and pain and it was comparatively easy for me to convince villagers about the importance of polio drops, immunisation, health and hygiene and sanitation than personalised sessions. Also, I go door-to-door and inquire about health conditions and suggest them to see doctors. Now, females and even their men respect me for providing them right information. In community my attitude and behaviour towards people and my ability to support them is admired. Also, in appreciation of my activities and its influences in the union council, Pakistan Poverty Alleviation Fund, SRSO, and SANA awarded me certificates and shields of appreciation.”

In her leisure time, Musarat continues stitching clothes for villagers. She hands over the earnings to her mother-in-law and saves some in her CO account. She felt a change in her in-laws’ attitude towards her. Her mother-in-law started to take care of her children. Even her sisters-in-law let her son to sleep in their lap. This means although her mobility, involvement in CO, and frequent meetings with outsiders were some of the major causes of criticism, it was also a source of assimilation into the household.

More money in her house reduced disputes to some extent. Her husband was now able to make more money and provide basic necessities to the family. Her in-laws were now able to save some money and they upgraded their house. She has gotten more control over her earnings now. Instead of handing over full amount to her in-laws, she deposits her children’s school fee and saves some money in her CO account. Her in-laws have no objection about her earnings and savings as they have realised her responsibilities towards her children have increased now.

Musarat said, “My desire for getting involved in Community Organisations and Local Support Organisation was not only limited to material gains, what I held close to my heart was the notion of being treated in respectable way. For me, life is not only limited to material luxuries, but also mental peace, respect and dignity at household level as well as at community level is crucial.”

While Musarat had desired of a better treatment at her home, through interaction with villagers in CO/VO/LSO, she learned to act in public places with dignity, grace and confidence. Initially her life was confined to the boundaries of her house, now she is able to travel to Sukkur, Karachi, Islamabad, Kashmir and other cities to inspire other females to get mobilised and foster their own organisations for social and economic empowerment.

4.3 Ms. Kazbano



Ms. Kazbano, a 32 years old peasant woman, hails from village Budho Samejo of district Jacobabad. Her parents were also peasants. Kazbano is one of the 10 children, seven boys and three girls. The family lived in a mud-cum-straw hut. She said that apart from farming on a landlord's land, her mother made *Rillis* (wall/floor covers) to sell in the village. She learned making *Rillis* from her mother and helped her mother in household chores. Belonging to a conservative village, she never visited any hospital in case of sickness. There was no school in the village, and schooling for girls was even beyond villager's imagination. Drinking water was available in the vicinity, tells Kazbano.

Kazbano was only 15 when she was married off to a man in her village. At the time of her marriage, her parents gifted her some silver bangles and golden nose pins and earrings in dowry. She said that she started her married life in a mud-room with her husband's family: parents-in-law and two brothers-in-law. One of her brother-in-law was married and had a daughter.

The joint family did not own any land. They were sharecroppers on a landlord's land. Kazbano said that crop yield was not always sufficient to meet the needs of the family for the whole year as the landlord provided them with only 10-15 percent of total yield. Especially, in the years of bad weather, the yield was insufficient for the household's annual food consumption. In cases of untoward situations like food shortage, illness and decease, the landlord would lend them one quintal of rice or wheat, which was to be repaid by labour and shared yield at the time of new harvest. In lean season menfolk worked in brick-kiln and rice mills.

The family owned five goats that produced milk for household consumption; they usually asked neighbours, who had buffalo, for butter milk (*Lassi*) for daytime meals. Kazbano said, “We usually consumed boiled rice, lentils (*daal*), local vegetables (*bataalu*), chillies and flat bread (*roti*) those days. My daily activities involved household chores including cooking, collecting firewood and cow dung, and sometimes I went to fields to help elders in farming. I neither had time to socialise with females in neighbourhood nor did our men allow us to go out and talk to neighbours.”

Kazbano said that she gave birth to her son one year after her marriage. Later, with the gap of one and half year between every child, she had six children: four sons and two daughters. She said, “All children were born in the house without the help of any midwife. I did not know about pre-delivery medical check-ups that the local Community Health Workers suggest pregnant women nowadays. In sickness, we had to travel to Thul, a place 5 km away from our village. We were not allowed to go out without a male companion. Also, unlike today, the roads were not paved and our men travelled to Thul on bullock-carts.”

The family kept extending and resources shrinking. They started to have disputes over common resources such as food, clothing and space. She still remembers arguments of her sister-in-law when they had insufficient food to feed all children. Observing consistent arguments, elders of the family decided to split the family.

Her initial days at her in-laws’ home were better than her life later with her husband, Kazbano stated. She was able to eat two meals everyday as all family members worked and earned satisfying meals. After separation from in-laws, she along with her husband and children started to live in a hut. Unlike before, now as her husband was a shared-cropper, the only bread winner of the family, he could hardly earn a single meal for his family. Rainwater trickled down in her hut in rainy seasons and she faced difficulties living in the mud. Kazbano said, “Every passing day, I faced stress, hunger and physical poverty.”

“One early morning our village men informed us that floodwater has entered our village. A tractor took my family, our three goats and my in-laws to Tipul in Baluchistan. We lived at a relative’s house for fifteen days and returned later to Thul. We sold our goats and jewellery to rent a house in Thul. After four months when flood was over, we returned to our village. We had lost our huts; they were completely flattened by the water. We faced a lot of problems in here; we didn’t have drinking water as there were a lot of mosquitoes. We were provided food by different NGOs, but we only had dirty water to drink and our children suffered from sickness. We collected wood pieces and straws and made a shelter for our children,” Kazbano said.

“In this backdrop, SRSO among many other organisations provided us shelter and emergency aid. Later, they revisited the village and discussed that they wanted to support us rebuild our assets and improve our livelihoods if the local women agreed to get together to work in groups. As our men were already satisfied and happy with the support SRSO provided after the flood, they agreed to allow us to attend meetings with them,” Kazbano said.

Kazbano continued to say, “In 2012, SRSO team including two female members conducted meeting, where we learned about Community Organisations (CO). In the beginning we did not understand anything, however, the school master from our neighbourhood made it simple and said that we have to make a group and select our leaders. We formed a group called CO of 13 members. We selected Imam Zaadi as our president because she was trustworthy and intelligent. Also, her name was easy to remember, so we name our CO as Imam Zadi. With the frequent meetings with the Social Organiser of SRSO, we learned many things like introducing ourselves, saving, cleanliness. Now, I save money from *Rilli* making. Initially, we shied away, and put scarf on our face when they asked us to say our name, but with the passage of time we became accustomed to meeting formalities.”

“In one of the meetings, I and my fellow CO members learned about Community Investment Fund,” she recalls. Kazbano stated, “With the help of the local teacher we wrote a *Manzoori*, resolution for CIF. After a month SRSO team met us in one of our meetings and conducted a survey. We informed them that we wanted to make a fish pond collectively. Six of us agreed to make the fish pond using our CIF. Each of us received Rs. 15,000. Cumulatively Rs. 90,000 were then used to prepare the fish pond and we bought seed and food for the fish. We along with our men did all the labour work to install the tube well. It took whole year for the fish to grow. We sold the fish and returned the CIF loan. We didn’t make any profit in the first year.”

Carrying on with fish farming for two years, in 2015 Kazbano and her five fellow members again applied for and received CIF loan amounting to Rs. 90,000, Rs.15, 000 per person. This was again invested in the fish farming enterprise. After one year, they sold the fish, repaid the loan and gained a profit of Rs. 42,000. Each member received Rs. 7,000 as profit. Kazbano bought a goat with this amount and it has now produced two kids. Another CIF loan was taken in 2016, and Kazbano hopes for increased profit this year.

More recently, Kazbano has admitted her 3 children in the local primary school. She said that during very hard times, she sent her children to her mother for food and cuts back the number of meals they eat at home. Now as her husband works at a rice mill, and she makes *Rillis* to sell, they are able to spare some income for children’s education. Not only did joining CO improve her economic well-being but it also has a positive impact on her social well-being. Kazbano concludes her story, “One important lesson that I have learnt is that despite all hardships one must never give up hope. Hope was concretised when we got together into CO. Now we are on the path to further improving our lives and Insha Allah our children will do much better.”



4.4

Ms. Rukhsana Shams

Ms. Rakshana Shams Uddin is 35 years old and hails from Darya Khan Jakhrani village of district Jacobabad. She was born and brought up in Karachi in an economically well-off family as her father worked in Pakistan Police. Thinking about her childhood Rukhsana reflects that life was easy then as the house was provided by the government and that there were all facilities, e.g. there was natural gas, electricity and water supply. She grew up in a nuclear family among her 10 siblings: five sisters and five brothers.

Rukhsana's life was turned upside down when she was married off at the age of 18, just after completing her high school. She said that her marriage was arranged in a give-take (*Watta Satta*) agreement. Rukhsana explained that when her father had married to her mother, the mother's family had placed one condition: that one of father's daughters would later be given in marriage to her mother's family. Later, in order to fulfil this condition, Rukhsana was given to a man from her mother's family.

Rukhsana said, "I had wanted to pursue higher education and become a professional, but my dreams ceased to exist when I was married in this dark village, Darya Khan Jakhrani." She had hard time adjusting to village life. In Darya Khan Jakhrani, like other females she had to wake up early in the morning to collect water from the nearby village. Rukhsana said, "Here, we had bitter water which was not suitable for household consumption. We had to collect water from a nearby village and it took half an hour to collect a single pitcher of water." And, then she would collect wood pieces and cow dung to burn fire for cooking purposes. Her daily activities

remained confined to household chores and she never went out in village without a male escort.

Rukhsana lived with her husband and her mother-in-law in a single room-mud house that her mother-in-law's brothers gave her when her husband left her with her only son. The family did not own any land, they used to go to bushes to defecate.

After one year of her marriage, Rukhsana gave birth to a baby girl. She said, "Having desire for a son, I gave birth to seven daughters with one-and-a-half-year gap between each daughter and at the end I had a son. I was aware of family planning and contraceptives, but my mother-in-law was reluctant, she would say that medicines and contraceptives are dangerous for women's health. Women who use these methods end up with no children. Following her words, I did not use any method of family planning."

Rukhsana added, "My husband, who was the sole earner in family, drove a donkey cart and could hardly make enough to feed the family. I was worried about my children's future. I was taken over by hopelessness, fear and grief. I realised that it is not easy to feed and take care of so many children – they needed more resources to feed and more disposable income for their education and clothing."

Rukhsana said that initially she had no say in household decisions like what to buy or cook. Her mother-in-law made all the decisions and her husband purchased the items from the market. She stated, "No one knew about schooling in this village. There was a small dispensary in the village and even in emergencies I had to wait for my mother-in-law and husband's permission for my treatment."

Rukhsana continued with her story, "One day I was busy doing household chores when a boy from my neighbourhood came to inform me that some organisation's staff have come to *Autak*, a community place where menfolk gather to make decisions about village, and that they wanted to meet a literate woman in the village. Initially, I hesitated to visit *Autak*, but as I thought they might want to work for our welfare, I stepped out with courage and met the team. Thankfully the team had their female staff too, which gave me confidence." The visiting team asked Rukhsana to gather local women for dialogue. She said that she disseminated the message among the local women. "We gathered in our front yard when SRSO's Social Organisers visited us again. In the first meeting, I learned that this organisation will give opportunities to females to get together, to form our own organisation and to improve our livelihoods. Some females hesitated to meet SRSO's Social Organisers, but later joined them when SRSO convinced them with their repeated visits," Rukhsana stated.

"With SRSO's Social Organiser's guidance, we formed a Community Organisation comprising 15 women members. We selected our president and a manager for our CO. Initially, we learned how to introduce ourselves, begin savings and cleanliness of our surrounding. Later, we were given some forms to fill in order to know what we wanted to do. My husband drove a donkey cart, which was the sole source of income for our family. We had hard time collecting hay for the



donkey as we did not own any land. I applied for Community Investment Fund to buy a Rickshaw for my husband."

In 2014, Rukhsana received a loan of Rs. 15,000 from CIF set up by the Village Organisation. Rukhsana sold her jewellery, which her father gifted her as dowry at the time of her marriage. Her husband then bought a second-hand rickshaw for Rs. 27,000. Rukhsana was thrilled to share her feelings saying, "For the first time after my marriage, I felt happy to help my husband drive a rickshaw. It was easy for him to drive rickshaw and earn more. Also, being a rickshaw owner was an honour for me." As there was no other rickshaw in the neighbourhood. All villagers flocked to her rickshaw to go to markets and to other villages. Within one year, she was able to return the loan. Over the months, as her husband drove the rickshaw to the city, they saved enough to repair and decorate the rickshaw to attract more customers. Rukhsana happily stated, "From a loan of Rs. 15,000, I have consumed approximately Rs. 150,000 throughout these years."

Again in 2015, Rukhsana applied for and received a loan of Rs. 15,000 from CIF. She used half of this amount for maintenance of her rickshaw. With the other half, she bought fabric and other raw materials to make hand-made items such as laces, *Paranda*, and pillow cases that she had learned to make from her neighbours. Rukhsana stated, "With Rs. 7,000 share of CIF amount, I purchased inputs to make *Parandas*, hand-made hair accessories for women that are used to braid hair and laces. My mother-in-law sold the finished products to women in another village. I earned Rs. 13,000 from my hand-made items."

With the profit from her hand-made items, Rukhsana bought more inputs to extend her enterprise. She said, "We possessed skills to make *Parandas*, but we hesitated to ask our men for money. Usually our men refused to give us money to spend. They thought we were careless regarding money matters and also they did not have enough to spare after household expenses. By getting access to money through CIF, we demonstrated our participation in income generation.

I am now independent to use my money and make decisions about household purchases.” She returned the second CIF loan from her husband’s earning within six months.

Rukhsana said that the earnings from rickshaw brought prosperity to her household. The family that once survived only on *Lassi* (butter milk) and boiled rice, now affords milk, fish, vegetables and eggs. Enjoying the benefits of CIF, in 2016 once again she applied for and received a loan of Rs. 20,000 from CIF. She spent Rs. 10,000 from the amount in maintenance and decoration of Rickshaw. She said, “Villagers and school children in city usually prefer to ride on the rickshaws which are beautiful in looks and comfortable in ride. Therefore, I and my husband try our best to keep our rickshaw maintained and decorated.” Rukhsana continued, “Adding Rs. 7,000 from my savings to the remaining Rs. 10,000 from CIF loan, I purchased three baby sheep. We do not possess any land to graze the livestock, so I have handed them over to a shepherd to look after them. Previously, I did not even own a cat, now I have three sheep as my assets. I can sell them off in any emergency.”

Apart from this, Rukhsana has taught her three daughters to make *parandas* and laces. Now, her daughters also contribute to income generation. They make *parandas*, hand-fans and laces at their home and their grandmother sell them out in other villages. The family charges Rs. 500 per fancy *paranda* and Rs. 250 for the simple one. This way Rukhsana and her daughters contribute to meet the household needs.

Rukhsana stated that she saved from her own and her husband’s earnings and built a concrete room in place of her old mud house. She said, “There were days when I did not have a *Chattai* (a mat) for my children. Now, our floor is made up of cement, we have mats in our house.” She said, “When staff from BRAC Pakistan visited the village with a project for education for our children, the community men suggested my name to be appointed as a teacher. Through community meetings, people had learned that I was educated and could teach the village children. I was very happy to hear about this project as I always wanted our children to get education. I offered my room for teaching place and agreed to teach village children. Today, 33 students comprising six boys and 24 girls are getting education in this school. Here education including tuition, books, stationery are free of cost for our children. I receive Rs. 5,800 as my monthly salary and Rs. 2,500 as room rent for the room that I have allocated for school.”

Rukhsana concludes her story, “Coming to this remote village from Karachi was a nightmare for me. Raising eight children was very difficult. But change began when the poor local women got organised. Today, our condition is much different. We are organised, we have access to capital and we have skills and confidence. We are all working to further improve the lives of our children, our households and our community.”

4.5

Ms. Husna Khatoon

Ms. Husna Khatoon, 36, is from village Sayed Daman Ali Shah in Jacobabad district of Sindh. She was born into a peasant's family. She was the eldest among her eight siblings: four brothers and four sisters. She remembers that her parents worked as labourers in the landlord's fields, where they grew rice or wheat depending on the season. Her family lived in a hut on the landlord's land. She said that since there was no school in the village, like other girls in village she too remained uneducated. Recollecting her childhood memories, Husna said that in mornings she collected water from a hand pump in a neighbour's house for household consumption and in the evenings she collected cow dung and wood pieces for cooking purpose. She learned making Sindhi cultural hats from her mother, who made hats for her sons and husband.

Husna was married at the age of 18 to her cousin. Her husband was the eldest among his three siblings. She said that her parents gave her two dresses as gift at the time of her marriage. During the initial days of her marriage her husband drove a donkey cart, later when the donkey died of some disease, he worked at a brick kiln for meagre wages. Her father-in-law and two brothers-in-law worked as tenant farmers on the local landlord's land.

The family's diet was very basic and included boiled rice, *Daal* (lentils) and potatoes. Husna remembers that during lean periods of the year when there was food shortage, the women in the family had to eat much less while the men and children would eat dried *Roti* (flat bread). The family did not own any livestock; their neighbours used to give them *Lassi* (butter milk) on some lucky days.

Talking about physical conditions of her house, Husna said, “We lived in a single-room mud house that leaked whenever there was rain. We did not have electricity for lighting. Drinking water was available from a shared hand-pump nearby, but we did not have toilets. Children would go to the nearby bushes to defecate.”

Husna said that her daily activities involved doing all household chores; starting from collecting dried-cow dung and wood pieces, collecting water, cleaning house, gossiping with her sisters-in-law and taking care of children. She said, “We only took care of our family and were limited to the boundaries of the house. We could barely go to the government hospital in sickness and that too with a male companion. It was not secure for females to go out by themselves. In early mornings, we (women) in groups used to leave for field to squat and chat, while our men went to different places.”

As the joint family kept extending, Husna became worried about her children. She said, “Educating our children was beyond our imagination, when we were unable to provide them two meals a day.” She added, “We did not own any land to make a separate house and the plot of land on which our house was built was also owned by the landlord.”

In 2009, a team comprising males and females visited the village to conduct a survey. Husna had thought that this was ‘a survey by the government to count number of people in household’. Later, she learned that the Sindh Rural Support Organisation (SRSO) had conducted this survey to identify poor people in the village to support them to organise and to improve their livelihoods. Husna said, “After a couple of months, they repeatedly visited the village and talked to our men. As the females in the team desired to meet local females, our men allowed us to meet them. They asked us to get together and form *Tanzeem* (Community Organisation). In the beginning, none of us understood what they meant by *Tanzeem*. We discussed with our men about what the females talked to us. My husband and brothers-in-law laughed at us saying, “if you don’t understand why do you even participate in their meeting.” My father-in-law prohibited us from attending meetings because he had heard that the team might come out as a fraud and fool the village women.”

In 2010, the village was hit by a flash flood and heavy rains that destroyed houses and standing crops. The villagers took refuge in the government school, where NGOs provided them aid. Husna said, “After two months of staying in the emergency camps when we returned to our village, we found our houses and huts were severely damaged. We along with our children lived under the open sky for many days until we collected straws to make shelters. We survived on pre-cooked meals that NGOs provided. Our children suffered from diarrhoea, malaria and skin infections due to stagnant flood water, processed food and mosquitoes.”

In this backdrop, SRSO team supported the villagers in building shelters and provided tents. Husna narrated, “These people [SRSO] were not fraudsters; our men also realised it after observing their support during flood. They said, ‘if you organise yourselves in groups and share problems, SRSO will support you resolve the problems.’ We agreed to form our *Tanzeem*. Our

Tanzeem consisted of 12 members in the beginning. All the members agreed to select me as their president because they thought I was honest and truthful and was able to give time. The Social Organiser (SO), who mediated our initial meetings told me that we have to work for our community with dedication and sincerity. Many other *Tanzeems* were also formed throughout the village at the same time.”

“In our *Tanzeem*, we learned to identify common problems and discuss with the SOs. Later, presidents and managers of all COs in the village were asked to attend training sessions at village level. I participated in the training sessions where I learned record keeping, saving and setting the meeting agendas. I also learned how to articulate mutual problems to seek support from SRSO. Also, the representatives from each CO in the village formed a Village Organisation.”

After VO formation, Husna was provided training on maintaining records, preparing Micro Investment Plans and CIF distribution. She said that when she returned from the meeting she called a meeting in her CO and shared what she learned. The CO members agreed to meet twice a month at her place. Later, observing the CO meetings, more females joined the CO.

In one of the CO meetings, SO distributed Poverty Scorecard (PSC) scores to each member. Husna said, “My poverty score was 11. The SO informed the CO members that those who had very low PSC will receive a grant that is not refundable. For the members whose PSC is less than 23 will have to apply for Community Investment Fund (CIF), a loan that was free of interest. She informed us that CIF was to be utilised to only generate income and not to consume for household expenses. After a VO meeting, a resolution was submitted to SRSO for provision of CIF.”

Husna said, “By the end of 2011, 14 CO members received CIF loan. I had applied and received a loan of Rs. 10,000. I added Rs. 10,000 that I took as a loan from a relative to this amount and bought a donkey. We already had a cart. My husband was now able to earn Rs. 350-400 per day. I saved some amount on daily basis and returned CIF loan in 2012. Now we have donkey as a productive asset.”

In 2014, Husna received another CIF loan of amount Rs. 10,000. She bought a sheep with this amount and within six months she returned CIF from her husband’s earnings. She said that now she has two sheep that she has kept with a shepherd. She said, “The advantage of having sheep is that we can sell them on higher prices on Eid-ul-Adha (Festival of Sacrifice). This enables us to increase our financial assets.”

In 2016, Husna again applied for and received a CIF loan of Rs. 10,000. With this amount she bought a sewing machine for her eldest daughter, who had received a tailoring training provided by SRSO. Husna said that her daughter earns Rs. 200-300 per suit by stitching clothes for villagers.

Husna also received Traditional Birth Attendants’ training provided by SRSO. She received a certificate after completion of the training session. This certificate later enabled her to get a job



as Focal Person with Save the Children. Husna says, “Every month I gather 15-20 females in my locality to conduct sessions about family planning, maternal health and health and hygiene. Earlier, many women suffered from complexities during deliveries. Now, I and Community Health Worker guide these women from their early days of pregnancy about maternal and child health. I earn Rs. 2,000 per month as my monthly honorarium.”

Husna added, “In CO/VO meetings, we discussed the problems related to open defecation, but we did not know a suitable solution for this. When we attended sessions about health and sanitation, we came to know about toilets. We wrote a resolution to SRSO to support us in building latrines in our village. SRSO linked us to another organisation, which provided latrines in the village. This has lessened pollution in our surroundings and diseases like diarrhoea and malaria have been controlled to some extent.”

Apart from health issues, education was one of the main issues in Husna’s area. She said that there was no school for girls in the village. To deal with this issue, she along with her VO members approached SRSO for support. With the assistance from SRSO, they got introduced to Strengthening Participatory Organisation (SPO). SPO established a primary school for girls in her village. Husna said, “Now four of my children (two sons and two daughters) are getting education in the school.”

In addition to working for the development of her household, Husna has also continued to work to support her community. She has continued to support members of the COs and VOs and has developed and demonstrated leadership skills at the community level. In return, her community females have placed great trust in her.

Husna said, “I had a huge ‘Aha!’ moment when I realised the power of collective action in my village. When our landlord passed away, his son took over the control of the land. He asked

us to leave the land where we had built our huts and mud houses. He did not even care about our livelihoods and ancestral ties that we had cultivated for generations. He started to strip us from the land with the help of machines. Looking at the machines our men were afraid because we did not have any place to go. Our men begged him that they have been working really hard on the land, but he did not listen to a single plea. I could not see tears in the eyes of my villagers, I gathered my VO members and asked them to gather members from their respective COs. Almost all mobilised females participated in the strike and we went to our MPA's office. Thankfully, we were now able to speak publically and conveyed our message of getting our right to the concerned person. The local police also noticed the crowd and supported us to ensure our rights. Our men also joined us when they observed us getting united. After a week of confrontations and negotiations, we got back our land legally. I received a small plot of land, where I have built a two room house and a toilet."

Husna concludes her story with great pride, "Now I feel secure because I have a good shelter. We eat good meals a day. My children are getting education. Despite a complex mesh of multiple hurdles from household to community level, we did not give up. Whatever I along with my villagers have achieved is due to getting united at the platforms of CO and VO. By setting up our own organisations, we realised our inner potential to change our fate."

4.6

Ms. Zeenat Begum



Ms. Zeenat Begum, 50 years old, lives in Qadirpur village of district Jacobabad. She was born and brought up in a small farmer family. Her father worked on his land and mother was a housewife, who also looked after the livestock. Zeenat was the eldest of her six siblings: four brothers and two sisters. Zeenat got education only till grade two since her parents could not support her to continue further. Recollecting her childhood memories, Zeenat said that she and her brothers learned reciting Quran from a master in the village. She learned making Sindhi hats from a woman in her neighbourhood.

Zeenat was married at the age of 17 to a man that her family knew from village Qadirpur. She said that her husband was 10-15 years older than her. She said that the joint family including her parents-in-laws, five brothers-in-law (three of them were already married), and three sisters-in-law lived in a single-room mud house.

Zeenat's in-laws were sharecroppers on a landlord's land, which was their only source of livelihood. She said that they used to cultivate rice and wheat. From their share of the harvest, they stored produce for their annual food consumption. "We received one-third of the harvest that was never sufficient to meet family's needs. In shocks like lean periods and sickness, there was shortage of food and we used to borrow loan from the landlord. This usually led us to have more burden of loans and in harvesting season, we used to repay it in the form of produce from our share. We had a rather simple diet of boiled rice, potatoes and mustard leaves (*saag*). We used to ask our livestock owning neighbours for *Lassi* (butter milk). Unlike my parents, my in-laws did not own any livestock."

One year after her marriage, Zeenat gave birth to a baby boy. She said, “Later I had six children: four daughters and two sons. We did not have any hospital in vicinity. All births took place at home. Several times I had complexities during deliveries, but Allah helped me get through the hard times. At that time, we did not know about family planning, maternal and child health or vaccination.”

Zeenat continued with her story, “My husband was the eldest of the siblings and he used to sit idle all day at a neighbour’s tea cabin on the main road. My father-in-law tried to convince him so many times to help him in farming but it never worked for him. When family extended, it became unbearable for my in-laws to provide us food, clothing and space to live. We started to have arguments over food and space. The elders in the family asked my husband to leave the house along with me and my children. After separation, I was helped by my in-laws to collect straws to make a shelter for my children. In inheritance, I was given a *Charpai* [traditional bed], a *Rilli* [a traditional mat] and a Pillow. Apart from this I brought utensils that my father had gifted me in dowry. Leaving my young children in the hut, I started to work in fields for a landlord, who, in return, provided us one meal a day. While coming from fields in the evenings, I used to collect cow dung and pieces of wood to make fire to boil rice at home.”

Life was never easy for Zeenat as her growing family needed resources barely to survive. Her husband kept roaming around in village and did not care about his family. Zeenat said, “I have seen the days when I had nothing other than water to feed my children. I used to beat myself and cried to sleep. I desired to feed my children, educate them and dress them up well like others, but I could not do it. It was a very painful time for me.”

Zeenat said, “The flood and heavy rains in 2010 made us even more miserable. For seven months we took refuge in camps and relatives’ places. When we returned back to our village, my hut was destroyed. My household items that I had stored at a neighbour’s mud house were stolen. I felt helpless. We were left with nothing under the open sky. NGOs provided us cooked food to survive on. The food did not suit our children. We suffered from sicknesses. In this situation, SRSO discussed with our menfolk that they wanted to work with the community women. This was unusual for our men. Our men demanded that like other organisations, they should provide aid and leave. They even said that they did not have females at their homes. One NGO built single-room shelters for us and left us as time elapsed. We were still very vulnerable as we did not have much to eat. Fields were still inundated with flood waters. Our men searched for labour work but they were not lucky enough to get work every day.

SRSO’s social mobilisation team kept visiting the village even they were warned not to interact with females. I heard that females in our neighbouring village had convinced their men and were benefitting from SRSO support. Therefore, I talked to my husband and he permitted me to interact with SRSO’s female staff. I along with other 15 females in my locality met the SRSO’s female Social Organiser (SO). The SO said that if we wanted to get support to improve our lives, we will have to make a *Tanzeem* (Community Organisation). Since all of us wanted to improve our

lives, we agreed to form a CO and named it as Benazir. The reason we named our CO as Benazir was because we had thought that SRSO's Union Council Based Poverty Reduction Programme was supported by Benazir Bhutto's family."

Members of CO Benazir started to hold their weekly meetings at the government school. Zeenat said, "In the beginning, SO helped us to learn discipline. As we got accustomed with the meeting routines, we started to discuss about what we wanted to do to improve our livelihoods. Everyone in the CO made a Micro Investment Plan of their own household. I desired to own livestock, so I mentioned it in my Micro Investment Plan. I received a loan of Rs. 10,000 from Community Investment Fund (CIF) a month after formation of our CO in 2011. I purchased a goat with this amount. Luckily after six months, the goat produced three kids. I raised them, and then sold two to repay CIF loan. Then I had two goats left. Now this number has increase to four. Goat milk has added richness to our diet."

Zeenat applied for another loan from CIF and received Rs. 10,000 in 2012. With this money she bought petrol to sell it on a road side setup. Zeenat said, "As there was no petrol station nearby, I thought my son could sell petrol in mineral water bottles. Therefore, with the CIF loan my son purchased gallons of petrol from the city and sold it out on roadside in our village. We gained Rs. 100-150 per day as profit from this small business. I saved each penny and returned CIF loan within a year."

Zeenat speaks very fondly about CIF loans, "CIF was a base to accumulate more assets. From earnings, we were able to buy hens and my son has purchased a motorcycle which has made it easier for him to bring petrol from Jacobabad city."

Discussing about the common issues that the locals faced and suffered from prior to CO formation, Zeenat said that there was no dispensary in the village. "Males could go to the city and it was easy for them to have their medical check-ups when sick, but females had never seen a doctor. Problems related to maternal health were common. We had to go through complexities and never knew the solution. We used to have cases when stillborn remained in the womb for months."

In 2012, SRSO trained Traditionally Birth Attendants (TBA) from the community. Zeenat was selected by the CO to attend a 10-day TBA training where she learned about basic health care, support and advice during and after pregnancy and childbirth. Zeenat says happily, "Since then I have been serving my village and providing health care support, especially issues related to maternal health. Pregnant females get precautionary advice from me. I earn about Rs. 1,000-1,500 per child birth and some families pay me less or some pay more depending on the households' affordability."

Zeenat continued narrating the journey of her services at community level, "In the training, I had also learned about family planning. I started to make awareness in village women about family planning, but I did not have enough space in my house to accommodate their frequent visits. I



requested *wadera* [Landlord] to grant me a plot of land to construct a single-room dispensary. Initially, he mocked me saying how would I afford to build a dispensary when I do not even own the land my house is built on. I told him that I will spend the money I earn by working as a mid-wife. He had also observed my services in the village, therefore, he permitted me to construct a room on his land. After six months, when I successfully built the room, the landlord contacted the Population Welfare Department for its assistance. After a visit to the dispensary, the Population Welfare Department appointed a Family Welfare Worker (FWW) and provided furniture and medical kit. Now, I help FWW in vaccinations and support her in basic health care during and after pregnancy and childbirth. Today each child in these two villages gets vaccinated. Mothers visit dispensary for medical consultations. I feel privileged to establish the first dispensary in the village.”

Talking about Community Organisations’ power and efforts, Zeenat Begum said, “Recently, the newly appointed District Officer at Population Welfare Department tried to shut down our dispensary and shift the funds to another Union Council. Although he knew, the village had this only health facility, he ordered to shift FWW along with the medical kit to another UC. In response to his reaction, the females from all COs from two VOs got united and rallied towards his office. We told him that we will post his ill intentions on the internet and inform Sindh government about his prejudice. Also, his staff informed him that women in these villages are organised and they are able to raise their voice through their organisations. Therefore, he declared that the dispensary will stay functional in the village.”

Zeenat said, “Previously we were invisible because we could not speak up. We did not even know how to speak. We have now realised that it is not as difficult as we had thought to come out and speak up. We do not hide our faces while speaking in public anymore. Through community meetings we have strengthened ourselves as individuals’, Community Organisations and Village Organisations to become a part of change. I hope our younger women will also ensure that

activism through our organisation is sustainable.”

Apart from empowerment at community level, Zeenat has also benefitted immensely at her household level. Population Welfare Department pays her Rs. 3,000 as room rent of the dispensary. She said that she has educated her daughters and a son to primary level. The eldest son is able to earn profit of Rs. 7,000-10,000 per month from the diesel business that he started with the CIF loan. Another son works as a Polio Officer and earns Rs. 500 per visit to villages. One of her daughters works as Midwife with the Department of Health and earns Rs. 15,000 as her monthly salary. Another daughter works as a support staff to FWW at the dispensary and receives Rs. 10,000 as her monthly salary.

Zeenat concludes her story, “Now I am happy to see my children having much improved life. I foresee even a better future for them and their children as now they have good sources of income to properly look after their children, including educating them. All these improvements have happened in such a short time only due to the fact that community women got organised. We will always be grateful to the Government of Sindh for supporting us in getting organised and providing CIF.”

4.7

Ms. Shamim

Ms. Shamim, 32 years old, is a resident of Shah Nawaz Malangi village of District Jacobabad. She was born in a poor family in Bismillah Shah Village of the same district. Her father was a herder who looked after other people's livestock, and her mother was a housewife as well as working as a labourer on a local landlord's land. In return for her efforts, Shamim's mother received a single meal for her family. Shamim said that she was the third out of four siblings: two brothers and two sisters. Shamim said, "It was not possible for our parents to feed us properly, and most often we had to wait the whole day for our mother to return from fields for us to have the only meal in the evening. There was a government primary school in the village, but due to lack of awareness and resources my parents could not afford our schooling so none of the siblings attended school. We all lived in a simple open hut."

Shamim continues with her story, "When I was about 15 years old I was married to a man who already had a wife and a son. In the Baloch community, elders prefer their sons to get married twice or thrice. This is because the bigger family means more power associated with it. Also, more children grow up to become a source of support for earning wages. My new family included in-laws, three brothers-in-law, two sisters-in-law and their children."

This large family was poor and quite vulnerable. There was lack of cash. They were simple landless peasants. They did not own any livestock. Shamim said, "Our men also worked as labourers but there were no regular opportunities. Whenever they would find casual work, we got to eat properly otherwise we were eating only boiled riced with onions. Our already poor life became

even worse when my husband developed diabetes. This restricted him from undertaking heavy labour work.”

Shamim said that after one year of her marriage, she had a baby son. Other children followed and now she has six children: two sons and four daughters. All six children were born at home with the support of traditional birth attendant. Shamim said, “We did not have awareness about maternal health at that time. Neither did we vaccinate our children. My third daughter, eight days after her birth, became paralysed after fever.” Shamim said that her father-in-law took her daughter to the nearby dispensary but their treatment was not effective. The family could not afford her proper treatment. Now she is nine years old and is dumb and paralysed.

The situation of the family was worsened by the 2010 floods. Shamim said, “The floods and heavy rains in 2010 destroyed everything. Our family migrated to Larkana and took refuge in a government school for two months. When we returned to our village, the family found out that their huts were destroyed and crop land was still flooded with water. When a slightly higher land became dry, we collected straws and wood pieces to make a shelter. The family members, especially children suffered from skin diseases. NGOs provided food items including grains, ghee, flour, tea packets and soaps for two months and left us soon after the land started to get drier. Our men searched out for work in the cities to be able to buy some food. On many occasions, we were barely able to feed our children while the elders slept on empty stomachs.”

Shamim further narrates, “One morning Mr. Shah Nawaz Malangi, the landlord and the main decision maker of the village, called our men out for a meeting at the village *Autak* (meeting place). He informed our men about SRSO and that this organisation will work with the community women. Prior to the flood, SRSO staff had visited the village but none of our men allowed them to interact with us. After the flood and economic crises, the village men and women’s perception about outsiders [NGOs] changed since they had provided much needed support. Now the villagers participated in dialogues whenever an NGO arrived to support. Once the village men showed their willingness, the community women also gathered at the *Autak*. There the SRSO staff announced that the organisation brings a message that the lives of the people can only be improved if people foster their own organisations. Therefore, SRSO will support the village women only if the women come together to form their own groups where they will discuss their potentials and opportunities and identify ways and means for harnessing the potentials. While most of the women agreed to form a group, I hesitated in the beginning. May be I did not fully comprehend what was being said.”

Shamim said that the village women asked her to join their Community Organisation (CO) that initially consisted of 17 members. The CO members christened their organisation CO Shah Nawaz Malangi, after the name of the landlord who was generally kind and supportive. The newly formed CO selected their president and a manager, who attended training sessions about record keeping, savings and setting meeting agendas. Shamim attended monthly meetings where she learned about savings and cleanliness. Shamim said, “Some of us objected to savings



saying we do not have a single penny, why are you asking us to save money. CO President asked us to save as little as we can. I also learned in the meetings that SRSO will support us to initiate income generating activities.”

After some months of CO formation in 2012, SRSO linked them to other organisations, such as HANDS, who provided them latrines. Shamim said, “Earlier the families used to go to bushes to defecate. Also, post-flood viral diseases were spread throughout the village. Children and elders suffered from diarrhoea that weakened them day by day. In COs, we learned about cleanliness of our body, food and shelter. I used to attend the CO meetings thinking that I will get something in return to change my poor situation. I was depressed as my husband suffered from diabetes and my children suffered from skin diseases and diarrhoea. I could not afford their treatment. I usually asked my neighbours for their food leftovers to feed my children. Until you experience the long-term poverty situation, you can’t really comprehend how it devastates your ability to function. It also affected my health because of the stress and inability to eat healthy food.”

One day the SRSO team visited the village and announced that there is an opportunity under their vocational training programme for women. Shamim said, “My neighbours who had time availed this opportunity and attended training sessions about tailoring, making handicrafts and embroidery. I could not attend the training sessions because it needed a lot of time. My children were young and I could not leave them, especially as some of them were sick. In 2014, at one of the CO meetings, the Social Organiser from SRSO discussed the Community Investment Fund (CIF). An idea about opening a shop in the village popped up in my head. The village women used to purchase the inputs of *Rillis* (traditional wall/floor covering) and handicrafts from the cities. Also, there was no shop in the village. In the Micro Investment Plan, I mentioned that I wanted

to open a shop. I applied and received a CIF loan of Rs. 15,000. With this money, I bought fabric and threads for *Rillis*, mirror pieces and laces for handicrafts. I opened up my shop in my shelter and informed village women about the shop in a CO meeting.”

Shamim said very proudly, “The CIF loan enabled me to open the first shop in my village. I sold the material for making *Rillis* and handicrafts in the village and earned a profit of Rs. 3,000-4,000 per month. I saved the profit and was able to return CIF loan within six months. With the profit, I was able to gradually extend the enterprise. I started to keep sweets, baked buns and other edibles for children. My husband supported me in this enterprise. He would travel to city to make purchases for the shop.”

By getting involved in an income generating activity that contributed to meet the household’s needs, increased Shamim’s confidence and she began to think about making more efforts for income generation. She said, “I finally realised the importance of saving that was discussed in the initial meetings of CO. I did not increase my household consumption until I saved enough to purchase a motorbike for my husband. With Rs. 10,000 from my savings, my husband bought a second-hand motor bike. With this bike, he started to collect milk from the village and supplied it in the markets in Jacobabad city. He earned Rs. 4,000-5,000 per month excluding the input and maintenance cost of the bike. This increase in my household income enabled us to build a two room-mud house. Apart from this, we continued to work on the landlord’s land and received our share of the harvest of wheat and rice.”

In 2016, again Shamim applied for and received CIF loan of Rs. 15,000. Adding some more amount from her savings to the CIF loan, she bought a young male steer. She said that the steer has now grown up and will be sold on the eve of next Eid-ul-Adha (Festival of Sacrifice) at a much higher price. In the meantime, Shamim has returned CIF loan from her husband’s earnings.

Shamim said that she was always inspired by the female and male staff of the SRSO field team. She also wanted her children to get educated like them. Now she has admitted all her four children in the government primary school. She said that she could not afford their education earlier but now as she has diversified her sources of income, she can spend money on her children’s education and well-being.

Shamim concludes her story, “Now, I feel happy and secure because my family has a secure shelter and good food to eat. I have recently purchased a refrigerator to keep home food and soft drinks to sell in my shop. I do not want to remember the painful past. I look forward to see a better future for my children. By becoming a member of CO, I have not only gained economically but also become more aware about the importance of health and hygiene. I have learned that children can be immunised by vaccinations and polio drops that earlier we had prohibited. This revolution in my and my family’s life could not have happened without the Government of Sindh’s support. All village women are grateful to them for providing this opportunity to us so that we can help ourselves.”

4.8

Ms. Bhumbal Khatoon

Ms. Bhumbal Khatoon, 36, lives in village Ghulam Murtaza Gurjage of Jacobabad district in upper Sindh. Her parents were peasants who worked on other peoples' land to earn a basic livelihood. She grew up in a straw hut with her 10 siblings: five sisters and five brothers. She used to help mother in collecting cow dung to dry and use it as fuel for cooking. She said, "At that time there was no education. It was only farm labouring for us."

Being the first child and having four more sisters in queue to be married, her parents decided to marry off Bhumbal at the age of 11. She said that in her village, girls were expected to be married at the age of 8-13. Therefore, grown up daughters used to be a matter of concern for families. Bhumbal said that she was unaware of the decision of her marriage. One day her relatives visited her family and took her off to their house. She laughed, "Later, I came to know that I was married to my cousin, who was seven years older than me."

After her marriage, she started to live in an open straw hut with her husband and his family that included her parents-in-law, brother-in-law and his wife and three children. She said that after three years of her marriage, she gave birth to a baby boy. Later, with the gap of about one year between each child, she had six children. Bhumbal said, "I was not worried much about food as my family took care of them, but I had fear that like many other village children, my kids will also have diseases like polio and Tetanus Toxoid. No one in village knew about vaccinations and polio drops until very recently."

Bhumbal said that she started her days by performing the household chores. Until her mother-

in-law ground wheat to flour to make *roti* (flat bread). She used to collect water for household consumption from a shared hand-pump in her neighbourhood. Then she would put on fire dried cow-dung cakes to make *roti* for breakfast. She said that after completing household chores, she spent long hours in fields, toiling away under the hot sun with no breaks in between. This was every day's routine for 10-12 hours."

Bhumbal said that like her parents, her husband's family were also sharecroppers working on a local landlord's land. She further explained, "We used to cultivate wheat or rice on five acres of land. At the time of harvest, the landlord used to receive 50 percent of the crop produced. From remaining 50 percent yield, we kept seed for the next planting season. We also sold some grains to buy fertilizers for the next cropping season. And finally, whatever produce remained, we kept for our household consumption."

Bhumbal said that stored grains were not sufficient to meet family's yearly needs. The family often faced food shortage and had to borrow grains from the landlord, with the promise to return it at the next harvest. She remembered, "Our diet was very basic. We used to have boiled rice or wheat *roti* and *Lassi* (butter milk) in our meals. At times of wheat and rice shortages, we used to boil mustard leaves, leaves of grams, and onions to feed the family."

With tears in her eyes, Bhumbal said, "Heavy rains of 2010 tremendously added to the family's woes. Flood destroyed our standing crops. Our men searched for work opportunities. Sometimes they did find some work. Most often we starved. Our livestock suffered from diseases as there was no fodder to feed them and they lost a lot of weight. Finally, we were forced to sell our livestock and hence were able to meet basic household needs for one year. In 2010, once again we became helpless when heavy floods took their toll on our agricultural land. The crop land remained inundated for at least six months. However, since our huts and mud houses were located at higher land, water did not reach there. We had no food, no land and no hope of supporting our children."

In 2011, SRSO field staff visited the village. Bhumbal narrated that the field staff discussed their Union Council Plan with Imtiaz, one local young activist from the village, who held further discussions with village men. Bhumbal said, "As there were female staff too, we agreed to interact with them. In the first meeting we did not understand anything. However, later Imtiaz simplified for us to understand. He said that SRSO will support us to overcome our problems if we make a group and select a president and a manager for the group."

Following the direction given by the Social Organiser, one Community Organisation (CO) with 16 members was formed, and it started to have bimonthly meetings. Bhumbal said, "We selected Imaam Zaadi as our president because she was the eldest and was able to spare time in community activities. Other CO members also respected her. Initially, the CO meetings were mediated in the presence of the Social Organiser. Later the president and manager conducted the meetings. In these meetings, we learned about speaking in turns. We had never spoken in



front of men before. We started to discuss our problems and what we wanted to do to overcome the issues. I also learned about savings. I did not have access to finance at household level to save money, but I started better manage the household food consumption. Previously, I used to make *Rotis* [flat bread] more than the required number for the family. We used to feed the surplus *Rotis* to our livestock. After learning about importance of savings in CO meetings, I began to save the flour by not making extra *Rotis*. In one of the CO meetings, I learned about loans from Community Investment Fund (CIF). I discussed this opportunity with my husband. Initially my husband was hesitant about taking CIF loan because they had never taken any loan before. However, I was motivated by fellow CO members and SRSO's Social Organiser and decided to apply for a loan."

Bhumbal said, "There was no mechanical grinder for wheat and rice to make flour in our village. As wheat and rice are staple foods, we owned two grindstones made of a special stone that we moved closer together to produce fine flour. It took us at least 2 hours a day to get flour for a single meal for the family. Some of the villagers used to take wheat to the city by donkeys. Therefore, I and nine other members of CO mutually discussed the idea and decided to install a flour mill in our village."

Bhumbal said that through VO, she received a CIF loan of Rs. 15,000 in 2014. She along with nine CO members pooled their CIF loans amounting to Rs. 150,000 and installed a flour mill. She said that our men also supported us well in making this happen.

Bhumbal said, "The flour mill is now operational. Each household in the community brings their grains here to be milled and return home with their flour. We charge our costumers depending upon the quantity of rice and wheat. Also, some of the customers prefer to pay in kind as well. We have earned from this and already have repaid the CIF loan. Now we own the mill as our common asset and it is a great source of income."

With the increased income, Bhumbal was able to accumulate more assets. She said that she owns three hens, a goat and a shared buffalo. “We keep chickens because it is easier to look after them and we can sell them out when we run out of money at home.” She further explained, “Last year, from the earnings, I along with other two females pooled our saving and we have purchased a buffalo. We divide the milk produced in three households. Now, my family has access to nutritious food. As we have basic knowledge of poultry farming, I and my neighbours are planning to apply for another CIF loan to establish a small poultry unit.”

Bhumbal concludes her story, “Previously the village women did not trust each other, but now through frequent CO meetings, and having mutual assets, we have built trust and harmony. Our CO has bought solidarity among us. Now we work together. Our incomes have increased; our assets have increased. We are now more hopeful about the future. We have broken the cycle of poverty. All these changes have happened due to the resources provided by the Government of Sindh to SRSO to support us.”

4.9

Ms. Hasina

Ms. Hasina, 30, is from Muhammad Younis Buriro, a village of district Jacobabad. She lost her father when she was very young. After the death of her father, Hasina's grandparents sent her mother back to her parents' house and Hasina was not allowed to meet her mother.

Recollecting her childhood memories, Hasina began crying. After regaining her composure, Hasina said, "I lived with my paternal uncle's family. I used to wake up early in the mornings to help my aunt in household work. Unlike my four cousins, I had to work in fields with my aunts and father's other brothers, who worked as sharecroppers on a landlord's land. Late in the evenings, when returning from the fields, I used to collect wood pieces and cow dung cakes to dry it and make fire for cooking purpose. Two meals in a day was a great luxury to be long cherished. I ate once a day and during most days not even a meal at all. I spent my childhood wearing my cousin's used dress, which was so worn out that it exposed my body parts. I grew up with affliction, discrimination and enduring physical torture by my auntie, who acted like a step mother. Whenever my aunt ran towards me to beat me, I used to hide myself in a store or in a neighbour's house. I learned the art of embroidery from a woman in the neighbourhood and also managed to attend classes in the government primary school in the village, unbeknown to my aunt."

Hasina was only 12 years old when her uncle sold her for cash to a fellow villager, who had showed interest in her. Hasina stated, "I cried and tried to run away, but the man took me to his home and forcefully married me. Fortunately, my husband's family was kind and showed care

unlike my aunties. Here, I was given new dress to wear and good food to eat. Eating two times of meal was initially strange to me. Fulfilling my desire of getting education, my husband brought books for me to study at home. I continued getting education and took help from the master in the primary school for guidance in studies. In this way, I completed my matriculation.”

Her husband was a labourer at a traditional brick kiln on meagre wages. Hasina lived with the joint family: three brothers-in-law, three sisters-in-law and her parents-in-law. The family lived in a single-room mud house with an attached veranda. They worked on others’ land and cooked their simple meals. She said that everyone in the family worked, so it was not difficult for her to adjust in the beginning.

Hasina said that her sisters-in-law slowly began to complain that she did not contribute in farming activities and that she only stayed at home to study, but since her husband had a say in the family and his decisions were respected, he took her side. After three years of her marriage, Hasina had a baby boy. Later, with the gap of one year between each child, she had eight children. She said that with the increased number of children, family disputes over resources also increased.

Due to lack of health facilities in the village, Hasina faced severe complications during the deliveries. Two of her babies were stillborn in the late months of her pregnancy. She said that her womb was filled with poisonous water. After spending three days in unconsciousness at her home, she was finally taken to a hospital in Jacobabad city. She stayed there in a bad condition for two weeks. This stay of course turned out to be very expensive for her husband. Initially, her family supported them but then they left the hospital when her medical expenses kept rising. Later, her husband took loans from his relatives to pay the hospital bills.

Hasina said that when she returned from the hospital, that day was her last day with the joint family. Her husband had to return the loans and his family asked him to return them by his own. They decided to live separately from the family. The family had a straw hut where Hasina and her husband along with his children shifted. She said, “After leaving the joint family, suddenly the children became a burden and life started to hit us hard.”

Hasina’s vulnerability increased during the monsoon rains. She said that the rain water trickled down in straw hut making the living space muddy and unusable. She said that she had to carry her children in lap and herself sat in mud until it dried. Her husband continued doing his labour work. The family cut their consumption levels down to bare minimum in order to return medical loans and to rebuild their livelihood. Hearing about her poor situation, her mother visited and consoled her. Later, her maternal uncles provided her with mud-bricks and supported her in building a single room.

Hasina said, “Adding to my poor condition, the flood water in 2010 took away all our belongings and damaged the newly built room. We rescued our lives and took refuge in a camp in another village. After a day in the camp we were alerted to leave the camp as flood water was coming there too. We migrated to Karachi along with some other villagers. In Karachi, we were given



refuge in Shams College building, where different NGOs provided us food to survive.” They stayed in Karachi for eight months. Meanwhile her husband searched for work as a labourer in Karachi.

Hasina stated that when she returned to her village after eight months, her villagers were in post-flood reconstruction phase. Her husband did the necessary renovations to the house that was damaged during flood. She said that she had the shelter but she had nothing to feed her children as husband was unemployed. Until her husband was able to find work in the village, she asked her neighbours for a meal to feed her family.

Hasina narrated, “One day a vehicle came to our village and the local women got together to receive the officers in it. I curiously asked my neighbour that who were those officers? She explained to me that they were from SRSO and they have started to work with rural women in the village. Our female women have made several groups throughout the village. These groups (Community Organisations) were given names and the members have selected their leaders to conduct meetings. I learned that in their meetings, they discuss their problems and SRSO support them in solving the issues. Later, I discussed SRSO’s work with COs with my husband. With his permission, I joined one CO with my neighbours.”

Hasina said that her fellow CO members were happy to have her in their CO, as she had some education, hence able to undertake some documentation and record keeping for them. She soon learned the procedure for conducting CO meetings and got more involved in CO’s activities like passing resolutions to VO to further discuss it with SRSO.

Hasina said that the CO members had lost their standing crops, livestock and huts during the flood. They needed support to rebuild their livelihood. The CO members possessed skills but they lacked capital to utilise their skills to improve their livelihood. Therefore, they passed a resolution to the local Village Organisation (VO) to provide support to them.

Accepting the resolution passed by the CO, the VO forwarded it to SRSO. From the funds provided by the Government of Sindh, SRSO provided Community Investment Fund (CIF) to the CO members through the VO. Hasina explained that SRSO had informed them that CIF fund was to be utilised for an income generating activity and has to be returned to VO within one year. Hasina said, "I filled my Micro Investment Plan (MIP) where I mentioned that I desired to keep livestock. I received a CIF loan of Rs. 20,000 in 2014. With this money, I bought two goats worth Rs. 10,000 each. I worked on a landlord's land with my neighbours and collected hay for my goats. Within a year, the goats produced twin kids. Later, I sold four grown up kids for Rs. 40,000 to return CIF loan while the mother-goats were now mine. The first loan from CIF did not only help me accumulate goats as my productive asset but it also added nutrition to my family's diet. Previously, I used to feed my children with simple *Lassi* (butter milk) given by my neighbours."

Having known and experienced the benefits of the CIF loans, Hasina applied for another loan from CIF in 2015. Through her MIP, she again showed her desire to raise livestock and received Rs. 20,000. She said that she along with another CO member pooled their amount to buy a young buffalo for Rs. 40,000. Together they look after and raise their buffalo. Hasina said, "This year our buffalo has produced an offspring and we divide the milk. We consume milk in our households and sell the surplus to our fellow villagers."

Hasina continued to diversify her income sources. Recently she has purchased a sewing machine from her savings. She said that she learned tailoring in the vocational training sessions arranged by SRSO in her village. She stitches clothes for her fellow villagers on demand and charges Rs. 150 per dress. She proudly said that on an average, she earns about Rs. 4,000 per month from stitching clothes. Hasina stated that in January 2017, she again applied for and received CIF loan of Rs. 18,000. She has bought another milk-producing goat with its two kids with the loan amount. She plans to raise and sell the kids at a higher price on Eid. Then she will return CIF loan and keep the profit.

Hasina said, "I have been actively involved in community activities since I joined the CO. Being an educated and an active member of the CO, I am noticed and respected by my villagers. When Plan International needed a Community Resource Person (CRP) to communicate their project with the locals, my villagers suggested my name. The short term project was aimed to raise awareness about health and hygiene in village. I worked as a CRP and earned Rs. 7,000 as my monthly salary. Apart from saving money in CO, I used this money for my maternal health check-ups and for delivery fee."

Hasina's involvement in CO has also improved her knowledge and experience to further improve her career. Hasina narrated, "My communication skills and confidence have been improving through community activities since I joined the CO. This enabled me to successfully get through the test and interview in a Community Health Worker's (CHW) post of the Health Communication Component (a health project of USAID and implemented by RSPN and SRSO in Jacobabad). I along with many other CHWs received an 11-day training in two phases in Thul Unit Office. In this training, we learned about CHW toolkit and registration of pregnant females in our catchment areas. Since then, I visit seven households on daily basis to conduct surveys and refer pregnant females to Basic Health Units and nearest hospitals. I also spread awareness about health, hygiene, vaccination, immunisation and the concept of contraceptives use in our meetings. I earn Rs. 3,000 as monthly honoraria."

Hasina concludes her story, "My life was very hard and I suffered many shocks. It began to transform when I became a member of CO. Accessing loans from CIF has enhanced my asset base and increased my household income. Today I have multiple sources of income. My husband respects me. I have built a two-room concrete house. My children are getting good food and education. We have ideas, resources and plans for a better future. All this was made possible by the Government of Sindh's support. My wish is that the government and SRSO should extend CO and CIF network to all poor people of Sindh."

4.10

Ms. Arbeli Khatoon

Ms. Arbeli Khatoon was born in 1983 in Khuda Bux Khambro village of district Jacobabad. Her father was a tenant farmer who worked as a sharecropper on a landlord's land. He could barely earn enough to provide for his family. They often faced food scarcity. Arbeli's mother was a housewife and earned some extra income by making *Rillis* (traditional wall/floor covering) for fellow villagers. They lived in a single-room mud house and cooked simple meals. Arbeli said that she learned embroidery art and making *Rillis* from her mother during her childhood. Arbeli did manage to attend school and passed her grade five from the primary school in the village. She said that due to unavailability of middle school and financial constraints, she was unable to continue her education. She recalls, "My father was old and with the passage of time, he became feeble and could not work on fields. We worked in fields to get grains and owned a buffalo which produced milk. We sold milk to meet household needs."

Arbeli was married to a man in the village at an early age of 12. Her marriage was based on give-take agreement (*Watta Satta*). She explained, "My father's first wife was my husband's sister. Later, when she died, my father married my mother. As it was promised at my father's first wedding that one of his daughters will get married to a man in bride's family, I was chosen to marry my step mother's brother." Her husband was the fourth out of his five siblings. She started her married life in a joint family with her parents-in-law, four brothers-in-law, all of them were already married and had children. The family worked as tenants/sharecroppers. Arbeli said, "Fifteen family members including five females, five men, four babies and mother-in-law lived in a two-room mud house. We did not have any concept of toilets then. We defecated in open fields behind bushes."

After three years of marriage, Arbeli gave birth to a son. With the increasing responsibilities of the newly born, she became stressed. Arbeli explained, "My husband was cigarette addict. He used to get upset whenever he could not earn enough to afford his cigarettes. Most often he would beat me. He worked only to earn to buy his cigarettes." Arbeli's life became miserable as her family started to taunt her because she was not able to participate in farming activities. Other family members considered her a burden on the family.

Arbeli cried, "My husband could not even afford my son's treatment. My son suffered for two years. None in the family helped me to get my son to a doctor. We did not have any hospital in the village. I asked my brothers-in-law several times, but they said they do not have money to take him to a hospital in city. My son passed away after suffering from sickness for two years."

Arbeli moved to her mother's home when she gave birth to a daughter after one year after her son's death. She said, "My husband did not participate in household or farming activities, nor did he contribute to household income. I was continuously stressed hearing bad comments from my sisters-in-law. We used to have arguments over resources; therefore, I came back to my mother." Later, she had three daughters with the gap of one and half year between each daughter.

Arbeli started working as a labourer during the harvesting season for daily wages. She cut rice and wheat crops the whole day while her mother looked after her young daughters. She said that her landlord gave her grains from the produce that they consumed to survive on. She washed and worn same dress throughout the years. Arbeli's mother made herbal medicines and homemade tonics whenever her daughters got sick.

These were very difficult years for Arbeli and her children. She recalls that she could barely afford a single meal during that time. To make ends meet, Arbeli had to work very hard. She said that she knew making *Rillis* and art of embroidery, but she did not have money to buy inputs. She could only work as a labourer during the harvest season and in the lean season, she used to ask villagers to provide her *Lassi* (butter milk) and chilies to eat and survive.

One evening when Arbeli returned from a hard day's work in the fields, her mother told her that a female and male visited the house to conduct a survey. Arbeli, out of curiosity, asked her neighbour to get more information. Her neighbour explained to her that the staff from an organisation named SRSO will soon start working with community women to support them to organise themselves and then to improve their livelihoods.

Arbeli continued with her narration, "A month after the (poverty scorecard) survey, staff from SRSO revisited the village. As the team consisted of female members too, our men allowed us to meet them. They asked all women to get together at a common platform. We all sat under a tree in an open space in the village. They told us that if we want to come out from poor conditions, we will have to help yourselves. All women in the village will have to get united in Community Organisations. If we agree to this, then SRSO will support us in improving our living conditions.

Initially, women in our locality refused because they did not fully understand the message. All women in locality were illiterate and they had never experienced a meeting like this before. Honestly, we had never stepped out from our houses and farms. Many women even commented that getting together means wasting our time like we did today. How will we improve our lives when they will keep asking us to leave farming and get together and listen to them? SRSO field team left us and said that they would revisit the village very soon."

Arbeli said, "I and another woman had understood what SRSO was offering us, an opportunity to get organised and to improve our lives. So, we started to talk to other local women and tried to convince them. We were able to convince them that SRSO is not here to do us any harm rather SRSO is here to support us." Later, with repeated visits of SRSO field team and holding of several meetings, many misconceptions of women were eliminated. Subsequently, all local women agreed to foster a CO in 2009. Our CO has 15 members."

While recollecting her memories about formation stages of the CO, Arbeli laughed and said, "We were never asked our names before. When SRSO's Social Organiser (SO) asked us to introduce ourselves, we all put scarfs on our faces and shied away. SO started by introducing herself and made us accustomed to announcing our name in public. We selected our manager and president. As Saran was trustworthy and intelligent among us, all CO members agreed to select her as our president. The newly established CO was named after her."

Talking about initial CO meetings, Arbeli said, "In meetings we learned how to talk, turn by turn and how to manage time. We also discussed our problems and potential solutions. Most of the problems were related to lack of money, women had some ideas but no money to implement them. We were informed about the Community Investment Fund (CIF) and how it is to be utilised for initiating small income generating activities that the household members themselves can undertake, and not to be consumed."

Arbeli continued, "Initially, the SO asked us to save money in CO, we complained about this requirement. Members said they do not have money to save. Most of us did not have access to households' income. Only in female-headed households, women dealt with money." However, the SO insisted and said, "Even if you have one rupee, just save. We do not ask you to save big amounts. Save little by little. We want that you develop a habit of saving." "Now I fully understand that the SO wanted us to get accustomed to saving regularly and encourage the spirit of self-help," she explained.

After months of getting accustomed to conducting routine CO meetings and savings by members, all the local COs got together to foster a village level Village Organisation (VO). Arbeli said, "Eight COs were represented by their respective presidents and treasurers in the VO. In meetings of VO, our president learned that poor women will be given loans to initiate income generating activities. We were just happy to hear and discussed the good news, when our men informed us that flood waters were entering the village and we had to quickly prepare ourselves to leave the village." Arbeli along with her family and other villagers left their village and took refuge in an



Internally Displaced Persons (IDP) camp in Sukkur city. She lived in the camp for three months. She said that in the initial 15 days, they were given fresh food by NGOs, but later they delivered pre-cooked meals that made villagers sick. They suffered from diarrhoea and vomiting. She said, "Observing increased sickness among flood victims, NGOs started to deliver raw materials like, wheat flour, sugar, ghee, tea and soap."

After three long disturbing months in Sukkur camp, Arbeli and her fellow villagers returned to village. There they were shocked to see that their huts had been washed away. Arbeli said, "We cried. We had lost everything. The land where we grew rice and wheat was still under water. Our huts were replaced by heaps of sand. Some of the mud-houses had collapsed, others were severely damaged. We started to live under the open sky. Flood water had brought fish to our field. We caught and ate fish. NGOs gave us various food items."

At that time the village women got together and decided to reach out to SRSO. VO passed a resolution and sought SRSO's support. Arbeli said, "In the resolution, we mentioned that none of the VO members have houses. After a week, SRSO conducted a survey and came to village to offer its Low Cost Housing Scheme of the Government of Sindh. Through this scheme, SRSO built 101 houses throughout the village. Villagers including all men and women provided labour to construct houses. While housing scheme was in progress, we passed another resolution mentioning the need for paved streets and a drainage system. Previously children suffered from viral diseases due to mosquitoes and stagnant water in streets. SRSO accepted the resolution, paved streets and made a good drainage system along with construction of houses for each of us. SRSO built two-roomed concrete house to protect my children from sweltering heat. However, I had nothing to feed them. The crop lands were still under water and it was not possible to sow crops. Likewise, other villagers also faced starvation. In CO meetings, we discussed the issue and passed another resolution to SRSO to assist us in initiating livelihood enhancement activities. SRSO, in return, agreed to provide CIF to VO to allow CO members to initiated income generating

activities.”

Talking about the CIF loans, Arbeli said, “In 2011, SRSO field staff and VO leaders asked us to make Micro Investment Plans (MIP). In MIP, I mentioned that I wanted to buy inputs to make *Rillis*. I received a CIF loan of Rs. 10,000. With this money I bought needles, threads and fabric. I took orders from the villagers. Also, my CO and VO members placed orders of my *Rillis* for weddings in their families. Each *Rilli* took me seven to eight days to finish. This way I made three *Rillis* per month. The cost of inputs for a single *Rilli* was Rs. 300 while I sold the final product for Rs. 1,000. I gained profit of Rs. 700 per unit. I utilised the profit to fulfil the household needs and save some amount. I was able to return CIF loan within one year.”

In 2013, Arbeli again applied and received CIF loan of Rs. 10,000. She utilised the amount in the same *Rilli* enterprise. She said that this time she sold out her products in Jacobabad city at higher prices. She also taught her two sisters who supported her in making more *Rillis*. She was able to save more to buy more fabric. This time Arbeli was able to return CIF loan within six months. She said that she buys fabric with her savings and now takes orders from the local villages as well as from Jacobabad city. Arbeli stated, “From the profit, we saved some amount and purchased a solar panel and a fan to increase our productivity. Now we have made good environment where we feel comfortable working on *Rillis* and making embroidery.”

Later, Arbeli was selected as Community Resource Person by Plan Pakistan for its project on WASH. She was given training sessions about health and hygiene that she used to make awareness among the villagers. She said that at the platforms of COs and VO, she continued to spread awareness about health and hygiene. She was given Rs. 17,000 as remuneration for her services. With some amount from that money, she purchased a sewing machine that also increased her productivity.

Observing Arbeli’s hard work and enthusiasm, village men convinced her husband to play his part in income generation. “Now my husband tries his best to contribute in household income. He brings raw materials from Jacobabad city and delivers final products to respective customers. I do not bother even if he does not work. Now I am able to earn from tailoring and *Rilli* making. I am able to feed and educate my children,” Arbeli said.

Recollecting her past, she stated, “I still feel the painful demise of my son because of not having proper diagnosis and immunisation. I was unaware of importance of Polio drops and vaccination. Through CO and VO and SRSO’s projects about health, I am now much more aware about maternal health, vaccination and immunisation. My two daughters have got full course of vaccination and are now healthy, Masha Allah. I ask all my fellow villagers to vaccinate their children in order to protect them from diseases. I am thankful to SRSO for supporting us, for mobilising us and enabling us to play a leading role in our own development. Now all households are better equipped to cope with any future disasters.”

4.11 Ms. Amina



Ms. Amina, 34 years old, lives in Abdul Raheem village of Jacobabad district in Sindh. She was the youngest of five siblings. Her father was a labourer at a jewellery shop in the gold market on a meagre wage. Her mother was a housewife, who also stitched clothes and made handicrafts to support her family. Amina said that the family did not own any livestock or land. In her childhood, she saw her parents working in the fields of a landlord. Later, due to a dispute with the landlord, they left farming on his land. She recalls her childhood as the happiest days of life when she did not have to think about any household needs. She said that at that time women did not step out of home. Getting education for females was beyond imagination. Movement of girls outside the boundaries of their house was against cultural norms. Growing up in such rustic tradition, she could not get education, but learned embroidery work from her mother at home.

Amina was only 15 years old when she was married off to her cousin. Her husband was the elder of two brothers. Her husband was a labourer at a rice mill during the rice processing season. In the lean period, he worked as a labourer in shops in Jacobabad city. Amina started her married life in a mud-house with her husband's joint family. After three years of marriage, Amina had a baby boy. Later, with the gap of two years between every child she gave birth to five sons and seven daughters. Her daily activities involved household chores and looking after her children.

Amina said that collecting a single pitcher of water used to take an hour, at least. Drinking water was not available in the village and 25 households shared a single hand pump to collect water

for consumption. She recollects that usually the village women used to have arguments on their turns of filling water.

Amina further said, "The household's condition worsened when a curse named cancer hit my mother-in-law's mouth. In the beginning, the family did not take it seriously, mistaking it for toothache. Later, when the situation worsened she was taken to a hospital in Sukkur where doctors found that it was a mouth cancer. The family sold out their livestock and other saved assets to treat the disease. The treatment affected household's economic condition and the family's debt increased manifold. Despite all these efforts, the mother-in-law's life could not be saved."

To further depress the household, 2010 floods devastated Amina's family's remaining livelihood. She said, "Heavy rains damaged the mud-house and we could not afford plastic sheets to cover our children and to save them from water and mud. Flood water filled the agricultural land and we could not grow anything for the whole year. Our men sought out labouring opportunities. Whatever they managed to earn was used to feed the young ones and family elders faced starvation. Tension within the family was increasing. The burden of interest on loans taken led to family disputes and finally the joint family decided to split. My husband received a straw hut to keep our family. During rains, we covered ourselves with plastic bags to protect ourselves from mud."

One year after heavy rains and flood, SRSO team visited the village to conduct a survey. Amina remembers that while conducting the surveys, the team informed the menfolk about SRSO's Union Council Based Poverty Reduction Programme that aimed to reduce rural poverty. She said, "Our men got angry when they heard SRSO will only work with the women to implement the programme. It was very strange to us too because we never stepped out from our houses. We had to have a male escort to even consult a doctor. Most often we used to hide our sickness because our men discouraged our movement outside the village. The SRSO team, including two males and a female member, kept visiting the village to convince the menfolk. They failed because the men thought that they were fraud. However, when SRSO team met Haji Saheb, a respected man in the village, he took the responsibility of discussing SRSO's motives with the men. When Haji Saheb talked to the men, they agreed to allow only female staff to interact with us."

Remembering the first meeting with the Social Organiser (SO) from SRSO, Amina said, "The SO assured us that our men will allow us to interact with her. She said that we will have to make groups called Community Organisations (COs) and each CO will select their leader. I joined one of the CO along with my neighbours and we selected our president, who was honest and helpful. We named our CO as CO Albani after the name of our sub-cast. In the beginning, in CO Albani, we were 15 members. Later when we started to have our weekly meetings and savings, other women, who were previously reluctant, also joined and we became 23 members."



Amina continued, "In the meetings we learned that if we want to overcome our problems, we will have to help ourselves and the first step is to be united in our COs. I also learned about regular savings and the importance of time management. We were also told that we will have to nurture our CO like a child and strengthen it to get full benefits. As time elapsed, our leaders learned to hold and conduct meetings, where we discussed our mutual problems. We discussed about health and hygiene issues of our children. Due to open defecation and stagnant water in streets, children suffered from diseases like malaria and diarrhoea. We began to save small amounts with CO."

One of the major problems of the village was that there were disputes among women over the shared water hand-pump. In one CO meeting, this issue was raised and a resolution was passed and given to SRSO. Thereupon, SRSO facilitated a linkage of CO with another organisation named ACTED, which provided hand pumps and latrines to the villagers. Amina said, "Now, we do not argue as only four houses share a hand pump and it is easier to collect water for household consumption."

Amina continues with her story, "Within one year of getting organised, we had developed confidence that even our men were amazed. However, at the household level, we still faced many problems, mostly related to food security as there was hardly any income generation activity taking place. I had skills and knew about stitching clothes and embroidery work, but I did not have a penny to afford the inputs to kick start this activity. The growing family needed more

resources, but as the family was already in debt, we had many problems and sometimes would only drink *Lassi* (Butter milk) and eat mustard leave (*saag*). Our men also faced great difficulties in finding labour. Then one day our CO President discussed Community Investment Fund (CIF) with us. This seemed a very good initiative. I showed interest to take a loan and to initiate some income generating activity.”

Later, at home, Amina discussed the CIF loan option with her husband and brothers-in-law, they got angry. The family was already terrified with the interest based loans that they had taken for their mother’s treatment. Amina was able to convince her husband by informing him that CIF would be an interest free loan. Also, Amina took the responsibility for returning the loan. After some hesitation, her husband finally agreed. Later, as Amina needed to open a bank account, her husband changed his mind. Amina said, “Our community women were also not allowed to visit public places like bank, we had to face hurdles at home. To make an account we needed to have CNIC that we had only heard of. With the help of SRSO, I along with several other females made CNICs. It took us very long to finally convince our men. And against all odds, I finally managed to open an account in the bank.”

Amina said that she made Micro Investment Plan (MIP) for her household. In MIP, she mentioned that she wanted to purchase a sewing machine. She said that she had learned stitching dresses from her mother, but she did not have a sewing machine. She received a loan of Rs. 10,000 from the CIF in 2011. With this money she bought a sewing machine and began stitching dresses for her villagers. She charged Rs. 250 per dress. Amina said, “On Eid, I got a lot of orders. I saved earnings and returned CIF loan in one year. I continued stitching dresses and bought inputs for embroidery work. Whenever I do not get orders for tailoring, I make embroidered pillow cases and bed sheets. I sell the products in Jacobabad city and sometimes my villagers place orders for weddings. Since I have joined the CO and started to earn, I have developed a habit of saving money in my CO account. This helps me in accessing cash whenever my family needs money.”

Amina’s husband, on the other side, drove a landlord’s tractor on a meagre wage. Noticing that Amina has developed good financial management skills, he began to handover his wages to her. This way Amina was able to save some more money.

In 2012, once again Amina applied for and received CIF loan of Rs. 10,000. She bought an electric iron and fabric to make embroidered bed sheets and table clothes. She returned CIF loan from the profits she made. She said that she uses electric iron to press clothes and stitch dresses perfectly. She said, “My customers are happy with the clean finishing of their dresses and embroidered pieces. Happy customers spread the word amongst their families and friends. In this way I get more orders. Thanks to Allah, now I am able to earn some good amount and support my family.”

Amina said, “I had plan to build a good shelter for my children; therefore, I saved our earnings little by little. In the first year we built the foundation. Later, step by step, we were able to build

walls and finally put a roof and whole construction was completed in three years. Now, we live in a two-room brick house. We do not have fear of rains and sweltering heat anymore.”

Having experienced and demonstrated benefits of the CIF loans, in 2014, Amina applied for and received another loan of Rs. 10,000. In her MIP, as she had mentioned that she wanted to raise livestock, she bought two lambs with the money. She said that her children loved the livestock and took great care of the lambs. After six months, she sold one of the two lambs for Rs. 8,000 on Eid and after adding Rs. 2,000 from her savings, she returned the CIF loan. The remaining one lamb has now grown into a sheep.

Amina said with pride, “With improving economic conditions, our family’s diet has also improved. We cook potatoes, fish, lady fingers, and meat in our meals. We own three buffalos and a sheep. Two of them produce milk and butter that we consume at home and also sell it to fellow villagers. My elder children look after our livestock and the younger ones get free of cost education in a local BRAC school.”

Apart from economic gains, Amina’s involvement with CO has built her confidence to move more freely and take household decisions. Her husband’s attitude about her mobility has changed positively. She said, “I do not need to ask for permission to go to bank anymore. I just inform him. I take my children to hospital. Also, I do shopping for myself and my children from Jacobabad city. I have recently bought a gold nose pin for myself.”

Amina concludes her story, “In my life, I have faced many problems, including the 2010 floods. My life began to change when we set up CO. This is our own organisation where women meet and openly discuss their work, problems and seek solutions. However, CO only became meaningful when CIF arrived. Now we had opportunity to access money to initiate our income generating activities. With increased income, much has improved in terms of housing, health and nutrition. All women in Sindh should have COs and CIF. This will allow them to play their role in supporting their families for better living.”

4.12

Ms. Bashiran

Ms. Bashiran, 33, resides in village Abdul Rehman Sarki, district Jacobabad. She grew up among her 10 siblings: seven sisters and three brothers. Her parents were small farmers. Bashiran loved in her family because she was the youngest daughter and then her parents had three sons. She explained, “Having a son in family is crucial and my mother had seven consecutive daughters. After my birth, my three brothers were born; therefore, I was loved by my parents and grandparents.” Bashiran said that she attended the local primary school in the village. She was in grade four when her parents arranged her marriage.

Bashiran started her married life with her in-law’s joint family in two-roomed mud and straw hut. She narrated that the family did not own any land or livestock. Like other villagers, they used to defecate in bushes. They were sharecroppers, who farmed a landlord’s land in the village. They lived a basic life. In the lean season, Bashiran’s husband worked as a labourer in a rice mill. Despite this he could barely earn enough money to cover family’s needs therefore the family lived constantly in a ‘hand-to-mouth’ condition.

Bashiran said that soon after her marriage, as per the local norm and practice, she took the responsibility to support her sister-in-law in household chores. Her daily activities started from fetching water from a shared hand pump that was located on half an hour’s walk from her hut. This way, it took her four hours of her productive day time to collect sufficient water for the household consumption. Water, however, was saline. Then, Bashiran worked in fields till

evening. In the evenings, she used to collect cow dung, make cow dung cakes and paste them on walls to dry for fuel.

Bashiran said that after one year of her marriage she gave birth to a baby girl. Later, with the gap of one and a half year between each child, she had eight children. She said that there was no dispensary in her village. In sickness, she used to take herbal medicines that her mother-in-law would make from herbs. Bashiran remembers that till the ninth month of her pregnancy, she was expected to work on the farm fields by her in-laws. And within the week of delivery of child, she used to keep her children with their grandmother and start agricultural work. Bashiran narrated, "My infant children even missed out on breastfeeding; they were kept at huts while I worked on farms in the harvest season. Poor diet undoubtedly resulted in my children becoming thin and skinny. Sometimes children got sick for no reason, sometimes because of lack of proper food. Our diet was very basic; included boiled rice, *Lassi* (butter milk) that some of our neighbours gave us and sometimes we ate some vegetables." During the rains, her shelter used to leak making the floor muddy. During winters, often they ran out of food and family's menfolk had to take loans to feed the family.

Talking about the 2010 floods, Bashiran said, "Heavy rains and flood water had flooded the agricultural fields. Many villagers lost livestock due to lack of fodder and many lost their huts and mud houses. That year was the worst year of our lives. We lived throughout the year in our damaged huts in deplorable condition."

One day Bashiran was waiting in a queue to fetch water in her pitcher when a woman came there and greeted them. She narrated, "We kept looking at her because she was an outsider and she was accompanied by some men. Men directly went to *Autak* (community meeting room usually belonging to the village notable) while this woman started talking to us. She asked all of us to gather at a common place as she wanted to meet with all local women. Out of curiosity, we asked her who she was and why she wanted us to get together. She explained that she is a staff member of SRSO and that SRSO would work with the local women if they all agreed to come together to make groups.

All of us were perplexed because we did not understand why she wanted us to make groups. On the other hand, our men had started to argue when male SRSO staff said that SRSO would only work with local women. Later, when we discussed this SRSO plan to work with local women, our men sternly rejected SRSO's offer. Our menfolk warned us that these SRSO staff members are fraudsters and planning to loot us. However, after repeated visits by the SRSO field team and many dialogues with our men, their misconceptions were removed. Then our men allowed SRSO's female staff to interact with the local women. We agreed to work with SRSO and to follow their directions. Finally, we fostered Community Organisations. In my CO, we were 15 women in the beginning, now we are 22. We selected our president and members elected me as CO's Manager to keep records because I could read and write. I attended training sessions at UC Muhammad Pannah Channa office. This was the first time in my life that I ever stepped outside

my village. I learned that there were many villages in the Union Council. I was excited and happy to meet other women and developed friendships with women from other villages.”

Bashiran said, “After learning about time management, mediating meetings, record keeping, and saving mechanism in the training sessions organised by SRSO, I learned about the value of getting involved in CO’s activities. I discussed it with my CO members. We started to meet twice a month. This agitated our men because the meetings suspended our agricultural work. Most often our elders in families got angry at our involvement in CO. Gradually we started to save whatever amount we had in our hand in the CO account. In the meetings, we also discussed our problems and respected each other’s opinion. Earlier, we never asked our neighbours if they had any problem. Now, at the platform of the CO we shared our household level issues as well as our common issues. One of the remarkable achievement that my CO members had achieved was getting access to drinking water. Previously, we used to have arguments over the shared hand pump. We discussed the problem in our CO and VO and we passed a resolution to SRSO. We are now provided with hand pumps at household level. Also, we had issues relating to stagnant water that had a bad odour in our streets and surrounding. SRSO supported us in building toilets and paved streets.”

Poverty scorecard data showed that almost all CO members lived in poverty. In a CO meeting, Bashiran observed that many members wanted to do something to improve their livelihood but they did not have resources. Bashiran said, “Many women had the skills of making *Rillis*, but they did not have money to buy inputs. Likewise, some females had stitching skills, but they did not own a sewing machine. Others could raise livestock but they did not even have one. With the setting up of the Community Investment Fund at VO level, a solution was found. Each member household prepared a Micro Investment Plan (MIP). In MIP, every CO member with less than 23 on PSC, identified activities for which they needed CIF loans.”

Bashiran herself applied for a CIF loan. She had identified an opportunity for setting up a small shop at her home for selling snacks and materials for making local handicraft products. In 2011, Bashiran received a CIF loan of Rs. 10,000. With this amount Bashiran set up her small shop. She was able to repay the CIF loan after one year.

Meanwhile, SRSO also provided training sessions about handicrafts, tailoring and designing under the Benazir Bhutto Shaheed Youth Development Programme. Bashiran along with her many CO members attended the training sessions and started to make handicrafts, shirts, kurti, shawl, pillowcases and many other products. While taking the benefit of embroidery work, Bashiran also increased inventory of key inputs at her shop, e.g. fabrics, colourful threads, and other items. As demand from fellow villagers for inputs increased, Bashiran applied for another loan from the CIF in 2012. She received Rs. 10,000 that she used for buying more inputs and snacks for her shop. This time she returned the loan within six months. Bashiran used the profit in extending her shop. Apart from managing the shop, Bashiran also made handicrafts in order to fulfil her household needs. Observing enhanced household income, Bashiran’s husband built



a separate room to extend the shop and also to keep and sell grocery items. In 2014, Bashiran again accessed a CIF loan amounting to Rs. 10,000 and invested this amount in her shop.

Bashiran says with great pride, "I saw improvements in my family's awareness and approach when I began to get involved in the community activities. With material support from CIF, I was able to set up a regular source of income for my family. More control over finances and sound management encouraged my husband to trust me with his daily wages. Today, we make a profit of Rs. 200 to Rs. 400 per day. While meeting our household's needs, we have also continued to save, which we have utilised to build a two-room concrete house."

Apart from the CIF and vocational training, SRSO linked the CO/VO with other organisations. SRSO linked the COs/VO with Plan Pakistan for a short project about health and sanitation. Being an active member of her community, Bashiran worked with Plan Pakistan as Community Resource Person for three months. She said that from the training sessions, the CO members learned about cleanliness of household and surrounding. She received Rs. 23,000 as an honorarium. Adding some more amount from her savings, Bashiran bought a buffalo. She said, "The buffalo has recently produced an offspring and it produces 6-7 litres of milk on daily basis. We consume some milk at the household level and I sell surplus milk and save earning to fulfil my desire of educating my children in the city."

Furthermore, during the 2010 floods, building of the government primary school in the village was damaged. Children in the village did not have access to education. In 2016, SRSO created links with BRAC Pakistan who has provided a Non Formal Education (NFE) centre in Bashiran's

village. Bashiran said that after a 15-day training, she was appointed as NFE teacher. There are 30 students at the centre: 15 boys and 15 girls. Since BRAC Pakistan needed a room for the centre, Bashiran allocated one of her rooms. Now Bashiran receives Rs. 2,500 as her monthly salary and earns Rs. 3,300 as rent.

Bashiran concludes her story, "Since the devastation of 2010 floods, our lives have improved manifold. There is new thinking and attitude within our households and community. Materially, we are also in much better condition. All this happened when our menfolk finally agreed to let women meet with the female SO of SRSO. Once we got organised the wheel of progress was set in motion. The key change over the past few years is that now our menfolk do not deem women as burden. We are now an active partner in decision making and resource utilisation. As a result of this, we have more voice at home and within the community. Now men and women work together and make our families' lives and livelihoods better, eat better, clothe better and nurture our children better. Without our CO, all this would not have been possible at all as we would have carried on living in the same condition."

4.13

Ms. Rukhsana

Ms. Rukhsana, 35 years old, is a resident of village Manu Goth of Jacobabad district. Her father farmed his land and mother was a housewife, who also looked after the family's livestock. Her childhood was like that of any other village child. Being the first born in a traditional household, she performed most of the domestic chores. "Apart from attending the village primary school, I looked after my young siblings while my mother made embroidered hats, *Rillis* (traditional floor/wall covering) and headscarves for sale," Rukhsana said. She had just passed her grade five, when her family decided to marry her to one of her cousins. She explained, "We were often told that it is a sin for the family if their girls do not get married at young age." As a matter of tradition, her parents gave her some gold jewellery pieces in her dowry.

Unlike her parents, Rukhsana's husband's family did not own any land. They lived in a joint family in a two-room mud house. The family worked as tenants on a landlord's land. Her husband worked as tailor. He also allowed her to fulfil her desire of getting education. She studied at home and completed her matriculation. Rukhsana said that after completion of her matriculation, she gave birth to a baby girl. Later, with the gap of two years between each child, she had seven children: five daughters and two sons. She said that she had five consecutive daughters, but she wanted to have a son; therefore, she continued giving births until she finally had two sons. "To gain respect in the family, every daughter-in-law must have a son. Till today, we believe that having a son is compulsory else the husband, in desire of a baby boy, will remarry", Rukhsana said.

Talking about traditional norms for women in her village, Rukhsana said, "After a certain age limit, females were expected to stay at home and do household chores. Both men and women did not believe that girls should work outside the home. Likewise, I internalised the social norm of behaving as a woman by staying within the borders of house, doing the household chores and looking after children. While our men worked outside and dealt with important issues relating to family income and took all the decisions including household needs and purchases, we just stayed silent."

The family's household economy began to deteriorate when Rukhsana's father-in-law suffered from a severe illness. The family faced a huge financial crisis and even had to sell their house. The family became homeless and Rukhsana said that she returned to her parents' house with her children. She said that her husband, who earlier stitched dresses for the villagers, had sold his sewing machine and had become unemployed. The growing children's needs caused her mental stress.

Rukhsana said that her husband then began to work as a labourer, but the wage was not sufficient and they had to take loans from the relatives to fulfil their daily needs. Meanwhile, she found a job with government's Polio team and worked for four days a month as a field staff. She earned Rs. 150 a day as her salary that helped her to meet some of family's basic needs.

Rukhsana's mother-in-law had saved jewellery that her parents had gifted her. She collaborated with her mother-in-law and sold their pooled jewellery for Rs. 70,000 to build a single-room mud house on a small plot of land that the landlord had granted them. She said, "We built the shelter to keep our children, but we could barely afford two meals a day. We asked our relatives and neighbours for *Lassi* (butter milk) and we ate mustard, chili or any other vegetable in meal."

One day the landlord of the village introduced SRSO's team to conduct a survey in the village. Rukhsana said that she registered her family for the survey. After the registration was over, the team revisited the village and collaborated with the landlord to foster Community Organisations. Rukhsana heard the landlord saying, "My family's females will not participate in any of the activities outside the house, but you can work with the poor, who will allow their females to interact with you."

The SRSO team started to visit the local settlements. Rukhsana said, "I had heard that the organisation will work only with women. However, outsiders were never welcomed at our houses and women were not allowed to interact with outsiders; therefore, I visited the unit office to get information about their programme. I learned that SRSO supports local women to get organised and then in reducing their poverty. The only condition was that the women should agree to get organised in groups and collaborate among themselves to work in harmony."

Rukhsana returned to her settlement and discussed about SRSO's programme with other local women. Her neighbours agreed to get organised, but they were initially hesitant because their men would not allow them to interact with outsiders. She took the responsibility of getting



information from SRSO team as she already was in contact with them. In 2009, she along with her neighbouring women formed a Community organisation (CO) of 20 members and invited a female staff to meet the CO members. The SRSO's Social Organiser mediated their meeting and encouraged them to spread the word in other women in the village.

Rukhsana being the only educated and active member was selected by the CO members to lead them as their president. She stated that she received training regarding the CO meetings, record keeping and saving. Rukhsana started her monthly meetings with the CO members. SRSO provided vocational training to the CO members. She learned stitching clothes in one of the training sessions she attended. She said that they discussed their problems with the SO in their meetings. Then the SO guided them further to pass resolution to the SRSO for the support.

In the 2010 flood, while their settlement located on a higher ground remained safe, the villagers' agricultural land was flooded and the flood water remained stagnant for months. This also spread viral diseases in children and they also lost their livestock. Seeking support from SRSO, the CO members passed a resolution for CIF loans. SRSO requested the CO members to fill forms for Micro Investment Plan (MIP) for their households. Rukhsana applied for a CIF loan through her MIP. In her MIP, she mentioned her desire of buying a sewing machine to utilise her stitching skills. She received a CIF loan of Rs. 10,000 in 2010. She charged Rs. 150 for a dress and stitched two to three dresses per week for the villagers.

Rukhsana said that in the first year, she saved all her earnings and returned the CIF loan. Now stitching clothes has become a major source of income for her family. Apart from undertaking

labour work, her husband also stitches clothes for men while she stitches dresses for girls and women. In 2011, she once again applied and received a CIF loan of Rs. 10,000. This time she bought a goat that produced a kid. She sold milk giving goat for Rs. 12,000 and returned the CIF loan. They looked after the kid which has now grown up and produced two kids.

Talking about her village in general, Rukhsana narrated, "After floods in 2010, other females who had earlier refused to join COs, also got organised forming 14 COs in total. In Village Organisation, the CO representatives shared the problems that the CO members faced. In response to the discussed problems they passed resolutions to the SRSO. Over time many benefits have been received including CIF, vocational training and small engineering interventions."

Rukhsana continued with her story, "Many CO members built houses through SRSO's Low Cost Housing Scheme. Thirty women, who did not know anything other than farming, received heifers to improve their livelihood. Each female was provided with two heifers; one to look after for a year and the other one she had to keep for her livelihood. Besides this, SRSO has provided training to women on embroidery and handicrafts through Benazir Bhutto Shaheed Youth Development Programme. Now, women make handicrafts and embroidered scarves, shirts, handkerchiefs, pillow cases, table clothes and bedsheets. They make these items in groups and sell them out in Sukkur and in exhibitions in Karachi."

Being the representative of her Village Organisation and working closely with the villagers, Rukhsana has observed several tangible changes in household income and attitude of the villagers. She explained, "Previously the villagers had a misconception regarding vaccinations and polio drops that these interventions lower fertility in the new generation. We mistook vaccinations for committing sin and refusing Allah's blessing by reducing birth rates. Later, SRSO spread awareness about immunisation through vaccination. Now, villagers register their newly born babies to complete their vaccination and polio courses. Also, SRSO linked us to Plan Pakistan that further developed awareness about health and hygiene in communities. With the enhancement of household income, villagers have built latrines and keep their household environment clean."

Rukhsana narrated, "Education was one of the biggest problems that the Bordo caste's children faced in the village. The VO members, when visited the school and inquired the teacher regarding the issue, found that the school was built on Sarki's land and the landlord did not allow Bordo's children to attend the school. On request, the teacher of the school showed his willingness to teach the children under the condition of the landlord's permission. We [VO representatives] visited the Sarki's landlord and requested him. After a long discussion, we convinced the landlord. Now, children from both castes attend the school without any discrimination."

In 2013, the representatives of VOs in the Union Council federated and formed a Local Support Organisation *Itehad* (unity) to extend their collective action at the Union Council level. Rukhsana is now member of General Body of the LSO. Being educated among the LSO members, she

keeps record of the meetings. The LSO members have now opened an office to conduct meeting and purchased a computer to for recordkeeping. Rukhsana said proudly, "Gaining confidence from the results of collective action, we [LSO members] visited the Education Department and appealed them to renovate and operate the schools, which were shut down and used as hay stores. Our efforts led to re-opening of four schools that are now functional for our girls and boys."

At the household level, Rukhsana has improved her family's livelihood through accessing and utilisation of CIF loans. In 2015, she applied and received another CIF loan of Rs. 15,000. She opened a small shop and now she has extended it to a grocery shop. She said that she has already returned the CIF loan. Apart from stitching clothes, her husband manages the shop. Rukhsana said, "Due to lack of nutritious food, my children grew thin and they used to get ill frequently. With the increase in income, besides vegetables and boiled rice, we also consume fish meat, chicken and wheat roti in our meals. Now, they are healthy and all five are getting education in the school."

Rukhsana concludes her story with a bright smile, "Throughout these years, I have seen the magical changes in my community. We had been living vulnerable life without awareness about health, education, social norms and sources of income. The turning point was getting united in our own organisations. These organisations allowed us to channel our voices for our rights. Our social pillar (CO/VO/LSO) became our strength to take actions to improve our lives. CIF allowed us to break the shackles of poverty. I cannot express the change that I have seen throughout these years in words. I am thankful to the Government of Sindh and SRSO for guiding us and supporting us. We look forward to more success in the future."

4.14

Ms. Soni Bhatti

Ms. Soni Bhatti, 42, is a resident of village Bodlo Bhatti of District Jacobabad. She was born into a poor sharecropper's family. The family lived in a straw hut in the resource-scarce settlement which lacked school, health facilities, electricity, conveyance and other infrastructure. Only drinking water was available. Recollecting her childhood memories, Soni said that after a certain age, stepping out from their house was considered bad for girls. She said that by the age of six-seven, she could play in mud with her siblings, but when she grew up a little more, she was locked in the premises of the house and she started to help her mother in household chores. Being the eldest among her five sisters, she was put under a strain of traditional norms of early marriage.

Soni was only 13 when her parents decided her marriage to one of her cousins in the same village. Her husband's household's economic situations were no different from her paternal home. She lived with a joint family including her parents-in-law, three brothers-in-law, two elder sisters-in-law and her husband in a straw hut. The straw hut was also too small for the family. In the rainy season, her family faced additional problems of leaking roof and accumulation of mud in the yard.

The family did not own any land, they had a buffalo which produced milk that they used for household consumption. Her husband worked as a labourer at rice mill during the season while the other family members worked as tenant farmers. They grew rice and wheat that hardly

met their requirements. Soni remembers that the family ran out of basic food supplies within months of the harvest. She said that every year, before harvest time, they used to have a burden of loans that the family had borrowed from Deewan (money lending) community during food shortages in the lean season.

Soni's first child was a boy. She recalls that her first child was healthy, but the other eight were not as healthy from the time of their birth. Soni explained that she used to work in fields till the ninth month of her pregnancy. With one and a half year of birth spacing between each child, she gave birth to her children at home without any support from a midwife. Talking about birth spacing she said, "Until recently, we did not know about family planning. No one in the village knew about it."

In sickness they had to take 10 km in a donkey cart to reach the hospital in Thul. She said that the family's diet included simple *Lassi* (butter milk) and dried *Roti* [bread]. In lean seasons the elders in family especially women did not eat. She preferred her children to eat and survive while she slept with empty stomach.

Soni recalls, "One year before the heavy rains a survey team visited our village. They took some information about each household. After a couple of weeks, the team revisited us and asked the females to get together for a meeting. Our men prohibited us from meeting the outsiders. We stayed in, while our men met the team and learned that SRSO field staff wanted to meet with and work with the local women. After much discussions and removal of misconceptions about SRSO, we were allowed to meet with the SRSO team at their fifth visit. Our first meeting was held and it was strange and difficult for us to interact with the outsiders. We did not even have courage to utter a word in front of our men, rather talking to outsiders. We trembled when they asked our names. They asked us to make *Tanzeem*, we did not understand what it was. However, we felt happy knowing that they will help us improve our livelihoods. With the repeated visits by SRSO's Social Organiser we got accustomed to holding meetings. We formed a CO comprising 20 members. We selected our president and manager. They then attended training sessions organised by SRSO where they learned about how to conduct meetings, record keeping and savings."

Soni further narrated, "After attending the training, the CO president and manager conducted our meetings, where we discussed our problems. Each of us were asked for our opinion. It was the first time in our lives that we were asked about our views and opinions. Now as we had become a group, we started to resolve some of our mutual arguments regarding defecation places and sanitation. Also, SRSO team held awareness sessions regarding health and hygiene."

The 2010 rains and floods destroyed their shelters and the agricultural lands were flooded. This made Soni's family more vulnerable. She remembered, "We left our shelters to take refuge on some higher lands until we cleaned and dried our houses. The flood water did not reach our shelters, but it filled the land where we used to grow crops. We had nothing to eat for many

days, luckily the flood water had brought fishes to our agricultural land. The year was the worst year of our lives with no food, labour, shelter or any other thing in hand. We survived eating fish until our men found some labouring work during reconstruction.”

After the flood was over, the men in Soni’s family worked as labourers in construction of public infrastructure and earned some money. Also, due to lack of hay, their livestock grew thinner. They sold their livestock and decided to build three shelters and to split the joint family. Soni’s husband built a single room mud and straw house. She started to cook separately for her children. As now her husband was the only breadwinner, she faced difficulties in making the both ends meet when her husband did not find labour. She was in a continuous stress worrying about her children’s needs.

Soni, along with her CO members passed a resolution to SRSO to support them to earn livelihood. After three months to this resolution, SRSO team conducted a survey and asked the CO members to make Micro Investment Plans (MIP) for their households. Soni said that the VO manager asked her about what she wanted to do with the CIF loan, if given. She mentioned that she had learned stitching clothes and making handicrafts, but she did not have capital to utilise her skills.

In December 2011, she received a CIF loan of Rs. 10,000. With this money, she bought a sewing machines as she had mentioned in her MIP. She started to stitch dresses for her villagers. She said, “I charged Rs. 50-100 per dress. Some of the villagers paid in terms of wheat flour that I utilised for household consumption. I saved little by little and returned CIF loan after six months. Afterwards, I earned and saved money for my daughter’s marriage.”

Soni said, “By 2012, agricultural land was suitable to cropping and we started to work on land too. Now hay was available, but I did not have any livestock. Also, my children grew very thin due to lack of quality food at home. Therefore, I applied and received another CIF loan of Rs. 10,000. I bought two goats with that money. The goats produced twins. Three of the offspring died of some diseases and one survived. I looked after the mothers and the remaining offspring. This improved my family’s diet and my children were happy having livestock around.” She said that she returned the CIF loan in one year from the saving she earned by stitching.

Polishing her existing skills, Soni attended a training session provided by Crafts Enterprise Department (CED) of SRSO in 2014. She learned making colour combinations and designs of *Rillis* (traditional wall/floor covering) and other handicrafts. To utilise these skills, she applied for another loan from the CIF and received Rs. 10,000 in the same year. She bought inputs such as fabric, threads, mirror pieces and other requisites. She made *Rillis*, handmade fans, decoration pieces, hair tassels for brides, and woven baskets by straw pieces. She said that the group of 20 women, who made items individually, were then linked to market by SRSO’s CED. Collectively, they set up stalls in festivals where they sold their handmade items. Soni said that from her first stall she earned a profit of Rs. 8,000.



Soni stated proudly, "Now, we have formed a Business Development Group. We make handicrafts in groups and sell them out in Karachi as well. Recently, we sold our products in Sartyoon Sang Crafts Exhibition in Karachi." She stated that her husband acknowledges her continuous struggle and participation in income generating activities. Soni would not be able to arrange marriages honourably for her four daughters if she had not attended these exhibitions, she said.

In 2016, to further diversify her income sources Soni opened a small shop. She used Rs. 10,000 from a CIF loan and adding more amount from her savings, she purchased some food items and daily household necessities to sell at the shop. Now, her eldest son, who was earlier unemployed, keeps the shop while she continues her artisan work. She explained that from this shop, she receives a profit of Rs. 300-400 per day. She saves some amount from the profit regularly and plans to extend the small shop into a grocery store very soon.

Soni concludes her story, "After becoming CO member and taking four cycles of CIF loans, I finally can live my life with dignity. There was a time when I used to beg to the landlords for food for my children, but now I help the needy fellows in the village. Recently, we [CO members] financed one of our fellow CO member for her surgery in a hospital in Jacobabad. I could not educate my elder son and four daughters due to prior financial constraints; however, the young two go to school now. My experience and the experience of my fellow CO members clearly demonstrates that rural women can make significant contributions to household economy if given necessary support, just as SRSO gave to us."

4.15

Ms. Masmat Naziran

Ms. Masmat Naziran is a 40 years old woman living in Darya Khan Sarki village of district Jacobabad. She was very young when her father passed away, leaving her mother and two young children behind. Her mother moved to her maternal home and since then Masmat and her family have lived with the maternal family. Masmat's mother was a farm labourer but somehow managed to get her children educated in the local government primary school.

When Masmat was in grade five she was married off to a relative. The marriage was arranged by her maternal uncles. Her husband was a tailor for the local landlords and did not earn enough money to cover family's expenses. Therefore, the family lived hand-to-mouth.

Within seven years of marriage, Masmat had five children. They lived in a single-room mud house in a joint family that included parents-in-law, four brothers-in-law, three sisters-in-law and their children. They worked as farm tenants to earn livelihood. When her youngest daughter was only two-year old her husband passed away due to a heart disease.

Masmat said, "At the initial stages of my husband's sickness, the family did not take it seriously. When his health situation started to worsen, they took him to a hospital in Jacobabad city, where doctors diagnosed a heart disease. They recommended us to take him to a hospital in Karachi, but the family could not afford. We thought he will get well with the medicine that the doctor had given, but it was not effective. After some months of suffering, my brothers-in-law managed some loans from the landlord and took him to Karachi. The three months of treatment and a

by-pass operation in Karachi dented our family's economic condition yet we could not save his life. We had taken loans from banks as well and the burden of loan along with interest kept on increasing. The increasing tension due to heavy burden of loans resulted in disputes in the family and finally they decided to split the family. I was even warned by in-laws to never revisit even if my children would die of starvation."

After fragmentation of family, Masmat started to live in a single-room-mud house with her young children. She said that at the time of separation, her parents-in-law gave her a *Rilli* for keep her children and some utensils. She remembers the painful day when she was separated by in-laws and she did not have any food for her children.

Masmat started to work as farm labourer on agricultural fields and received some grains to feed her children. She said that she faced days when she had nothing than water to survive. Later, she got a job as polio worker with Polio team of the government and started earning Rs. 250 per day. She said that every month for four days, she worked with the team and earned Rs. 1,000 per months. Her income was very low so she worked from dawn to dusk on farms and at homes to manage basic meals for her five children.

Masmat said, "In 2010 some females of SRSO visited my house and invited me to create a group called Community Organisation (CO). I had heard about SRSO that supports women in improving their livelihoods. I joined the group and learned that we were supposed to help ourselves in orders to improve our conditions." Her CO had 15 members and Masmat was selected as their president by the group members and received all the training regarding meetings, recode keeping and savings.

Masmat said that in initial meetings, she assured CO members that their savings are secure. Initially, many CO members faced problems regarding their involvement in meetings as their men did not allow them to interact with outsiders. She said, "Even I was treated with scepticism as I was a widow. The village men and women looked down upon me for being actively getting involved in community activities. However, their comments did not affect me because I knew I was on the right track. I did not do any harm, but struggled to improve my situation. Also, during SRSO's training sessions I met other Sindhi women. This inspired me and encouraged my thoughts of becoming brave to face challenges." After many misconceptions about SRSO were cleared, other females also joined the CO. "As the time elapsed, SRSO team kept visiting our village and attended our monthly meetings. In the meetings we usually discussed how to resolve our common problems. We learned about sanitation, time management and importance of savings." she said.

Apart from learning in meetings, many community members received vocational training arranged by SRSO to diversify their economic activities. Masmat's eldest son, who had left his schooling after his father's death, acquired auto mechanic skills in SRSO's vocational training in Sukkur. After the training he began to work as labourer in an auto workshop. He repaired and

inspected all types of vehicles on a meagre wage.

Masmat stated that in one of the Village Organisation's (VO) meetings, she learned about Community Investment Fund (CIF). When she discussed it with her CO members, they decided to pass a resolution to the VO to get CIF loans. Each household filled a Micro Investment Plan. In her MIP, Masmat showed her desire of purchasing mechanic tools for her son to start his own workshop in the village. In 2011, she received a CIF loan of Rs. 10,000. With this money, her son bought his tools and opened a small cabin-workshop by the roadside.

Masmat stated, "My son had seen my struggle and he knew the importance of hard work for the family's livelihood, therefore he worked hard and started to earn. On daily basis, we saved a certain amount and returned CIF loan within six months. Afterwards, he started to earn a regular income from the workshop and we saved money to extend the workshop." In 2012, Masmat applied for another CIF loan and received Rs. 10,000. Adding Rs. 10,000 from their savings, they bought more tools and supplies for the workshop and also extended their workshop. Income increased and the CIF loan was returned within a few months.

Observing the increased household income from the shop, her in-laws started to argue to force Masmat to leave the mud-room that they had given her at the time of separation. She then started to think about building a house for her family, but her son requested her to wait for a while so that he could further develop his auto workshop.

While Masmat's son worked hard at his auto workshop, she continued working as polio worker as well as a tenant farmer. Masmat sent her younger four children to school and managed the household expenses by her own. Masmat said, "I could not sleep at nights because I was always worried about my children's future. In 2014, once again I applied and received Rs. 10,000 from the CIF loan. We bought some more items to extend the shop. With the time, my son got more work and more customers visited his workshop. My younger son, who studies in grade eight, joined him to support his work. After his school time, the young one would help his elder brother on the shop. He has also learned mechanical work from his elder brother. I saved as much as I could from various sources to fulfil the dream of constructing a house for my children. In 2015, I purchased an 800 square yard plot of land for Rs. 180,000 in the village. With the remaining amount from savings, we constructed a foundation for a two-room house. With the passage of time, we constructed our concrete house step by step."

After shifting her family to her newly constructed house, Masmat recently arranged the marriage of her eldest son. She said that her son is able to earn enough for the family now. The family has now enough disposable income to educate the younger children. Her two daughters are studying in grade nine and two sons are in grade eight.

Masmat concludes her story, "After joining CO, I began to understand the values of self-help, money and time management. Through careful investment of CIF in utilising my son's skills, we are now able to save money for future use. I have also learned how to prepare a vegetable



garden in my front yard. I have grown onion, lady finger, tomatoes and green chilies in my kitchen garden. This has saved my money that I used to spend on purchasing vegetables from the market. Becoming a CO member open up windows of opportunities for me and my family. Where I stand today was unimaginable before CO formation. May Allah look after Sa'aeen² and SRSO."

2. This is a reference to the then Chief Minister of Sindh Syed Qaim Ali Shah who initiated the Union Council Based Poverty Reduction Programme (UCBPRP) that the Sindh Rural Support Organisation (SRSO) implemented in Jacobabad.

Conclusion

What does it take for a woman in rural areas to break out of poverty? How can a poor woman in rural Jacobabad, one of the poorest districts of the country, harness her own inherent potential if she has never attended school, is married at an early age, has a large number of children, her mobility is confined to the home and the agricultural fields, has no assets of her own, has no income generating activity of her own, is married to a labourer whose earnings are not sufficient just to properly feed the family, whose family has suffered from natural disasters, whose family has split from the joint family, has suffered major health shocks and who lives in a patriarchal society where women's roles are traditionally defined and enforced?

These case studies provide the answer to above set of questions and demonstrate that rural women can break out of poverty. Since poverty essentially is a household level phenomenon, effects of poverty are at the household level, pains of poverty are felt at the household and intra-household level and women and children are the first ones to suffer the pain. Despite the suffering of poverty, poor rural women do have some resources and they do have ideas about improving their lives and livelihoods. These women face constraints that do not allow them to harness their own potential.

The fifteen women interviewed began their journey out of poverty by first becoming socially organised, i.e. they got together to foster and become members of Community Organisation. Even this process was not as simple as they faced strong initial opposition from their menfolk. However, determination of the staff of the supporting organisation SRSO and the community women paid off when the menfolk allowed the women to foster COs.

This was the first and the most important step and the most important part of the answer to how women can break out of poverty. Once CO was set up, it gave local women legitimacy to move out of the house/farm fields to attend CO meetings, where they were mentored by SRSO female Social Organisers. At CO meetings, the women members discussed their individual and common problems and the solutions to these problems. This fostering of COs kick started the process of changing the traditional norms. Women were no longer invisible to suffer alone. Now they were together. This unity began to strengthen them, give them confidence, voice and hope. COs became a forum through which SRSO could reach out to all community women and their households. Once the CO was in place, then other complementary actions began, both by the women as well as by SRSO.

Women members began to save small amounts at regular CO meetings, i.e. Rs. 5-10 (\$ 0.05-0.10) per meeting depending on each member's capacity. The savings were given to CO Manager who kept a record of all transactions. The process of holding and conducting meeting and gathering savings further strengthened the social bond between the women members. Later the preparation of the Micro Investment Plan at the household level provided an opportunity for poor rural women members of COs to put forward their ideas and suggestions for what they can do themselves to increase their own assets and incomes, i.e. how they can contribute more to the household economy. In MIP, each women member stated what economic activity she and her household can undertake, what constraints they can possibly face and therefore what support they need to initiate the activity. These case studies

show that poor women members identified various types of economic activities in their MIPs, e.g. agricultural production, micro shop, livestock, sewing machines, etc. Since each poor rural woman faces a unique set of circumstances, MIP allows each household to identify their own potential activity for support. Such flexibility is not possible in top-down projects which usually pursue 'one size fits all' approach.

Once the micro plans had been developed then the women accessed capital to realise and implement their plans. Capital was accessed from CIF managed by the Village Organisations. Loans from CIF were small amounting to Rs. 10,000 - 15,000 (\$ 100-150) per borrowing member. All CIF loans were productively used and repaid within the due period. Income from CIF funded activities provided direct benefits to the rural women and their families. They were able to save more, improve their children's diet, send children to school, improve their housing/shelter, build assets and get their menfolk involved in their micro enterprises. What essentially began as a woman-only activity soon involved the household men. This brought visibility to and recognition of the women's efforts, especially from mothers-in-law. Some of the existing social norms began to change. Another significant change was that while previously the women's family/household care and productive work was generally unpaid for, now they have direct control over new micro enterprises and the subsequent income. The role of women in financial decision making has increased tremendously. Intra-household dynamics have begun to change.

Many women who accessed CIF loans to initiate handicraft activities have gotten together to set up Business Development Groups (BDGs),

a form of a specialised Common Interest Groups (CIGs). This way the women are better positioned to negotiate with buyers, purchase necessary inputs of quality, ensure standardised production that meets buyers' requirements and market the products. By meeting the quality requirements of buyers from major cities, BDG members earn better returns on their investments.

Now that rural women are breaking the cycle of poverty, providing tangible benefits to their families, especially to the children, there is greater recognition that poor rural women can significantly contribute to take their families out of the poverty cycle and move them to the virtuous spiral of sustainable livelihood development.

Therefore, the answer from these 15 individual case studies to the question of 'what a poor rural woman can do to come out of poverty?' lies within the symbiotic relationship of social mobilisation and CIF and the role of the support organisation. Poor rural women have to organise, foster COs, select honest and competent leaders, meet regularly, initiate savings, prepare MIPs, undergo technical and managerial training, access CIF loans and foster linkages with other governmental and non-governmental sources of support.

These case studies clearly demonstrate and provide evidence for the successful impact of the Government of Sindh's Union Council Based Poverty Reduction Programme in Jacobabad district. While there are significant tangible benefits of UCBPRP, perhaps the most important benefits are the intangible ones, i.e. the contribution to changing the social norms that gives more visible social and financial space to women to play more active role for the development of themselves, their children, their families and their communities.

Glossary

Community Organisation: A Community Organisation (CO) is a participatory body representing 15-20 households from a geographically contiguous area, i.e. a mohalla, a small settlement, etc.

Community Investment Fund: Community Investment Fund is a grant that is provided to a Village Organisation for enabling the members of COs to implement their income generating/economic asset building activities identified in their Micro Investment Plans (MIP).

Empowerment: Empowerment is the process of enhancing the capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes.

Economic Empowerment: Economic Empowerment is the expansion of assets and capabilities of poor people to participate in, negotiate with, influence, control, and hold accountable institutions that affect their lives.

Financial Capital: Financial resources including savings, credit, and income from micro enterprises, employment, trade and remittances.

Human Capital: Skills, knowledge, health and ability to work.

Livelihood: A livelihood comprises the capabilities, assets (including both material and social resources) and activities required for living. A livelihood is sustainable when it can cope with and recover from stress and shocks and maintain or enhance its capabilities and assets both now and in the future, while not undermining the natural resource base. (Chambers & Conway, 1991)

Local Support Organisation: Local Support Organisation (LSO) is the federation of all VOs at a Union Council level.

Mobilisation: To organise people in proper groups to achieve certain objectives.

Natural Capital: Natural resources such as land, soil, water, forests and fisheries. Also refers to agriculture, livestock, horticulture etc.

Physical Capital: Basic infrastructures such as roads, water & sanitation, schools, ICT, and producer goods, including tools and equipment.

Social Capital: Social resources, including informal networks, membership of formalised groups and relationships of trust that facilitate cooperation and economic opportunities.

Social Mobilisation: Social Mobilisation is a process whereby people are organised in order to enable them to collectively think and act for their development.

Village Organisation: A federation of all COs at the village level.

Vulnerability: Vulnerability is defined here as the probability or risk of being in poverty today, or to fall into deeper poverty in the future.

Well-Being: This is a dynamic state in which the individual is able to develop his/her potential, work productively and creatively build strong and positive relationships with others and contribute to their community. It is enhanced when individuals are able to fulfil their personal and social goals and achieve a sense of purpose in society.

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