



Government of Sindh's Union Council Based Poverty Reduction Programme

# The Road to Success -IV

Household Case Studies from Tharparkar District



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# The Road to Success-IV

ECONOMIC AND SOCIAL EMPOWERMENT OF POOR RURAL WOMEN

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

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# Introduction

The Rural Support Programmes' (RSPs) approach to community driven development (CDD) is based on the three-tiered social mobilisation approach first 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 poor people have to be the drivers to harness their own potential. However, people may not be able to harness their own potential 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 Plan (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 LSOs, 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 on an experience sharing visit. 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 and TRDP 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 and TRDP 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 and TRDP, began a process to undertake household level analysis to capture the socioeconomic changes that have taken place in the lives of the rural households. Three sets of household case studies from Shikarpur, Jacobabad and Kashmore districts have been printed. This report covers further 15 household case studies from Tharparkar 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. The case studies convincingly demonstrate how poor local women have been socio-economically empowered by coming together and fostering their own institutions.

With the organisation of the poor rural women into a network of CIs, TRDP was able to provide technical, social and financial support to the rural women of Tharparkar, 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 communities. 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 district Tharparkar. 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 and their communities.

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Last but not least, I want to extend my deep felt thanks to the community members who participated in the interviews and shared their life experiences, pains, joys and hopes during the fieldwork from July to August 2017. These studies are dedicated to the ordinary rural women of Tharparkar who have undertaken extraordinary steps on the road to success.

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# Abbreviations

AKRSP	Aga Khan Rural Support Programme
BKPAP	Bacha Khan Poverty Alleviation Programme
CIF	Community Investment Fund
CMST	Community Management Skills Training
COO	Chief Operating Officer
CO	Community Organisation
CPI	Community Physical Infrastructure
ECEC	Early Childhood Education Centres
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
OCS	Organisations, Capital and Skills
PSC	Poverty Scorecard
RSP	Rural Support Programme
RSPN	Rural Support Programmes Network
SERP	Society for Elimination of Rural Poverty
SMC	School Management Committee
SO	Social Organiser
TBA	Traditional Birth Attendant
TRDP	Thardeep Rural Development Programme
TVST	Technical and Vocational Skills Training
UC	Union Council
UCBPRP	Union Council Based Poverty Reduction Programme
VTP	Vocational Training Programme
VO	Village Organisation
SRSO	Sindh Rural Support Organisation



## Chapter 1

### UCBPRP in District Tharparkar

In 2009, under the Government of Sindh (GoS) supported 'Union Council Based Poverty Reduction Programme' (UCBPRP), Thardeep Rural Development Programme (TRDP) initiated the process of social mobilisation in Tharparkar district. The primary objective of UCBPRP is "to improve the quality of life of communities living in rural areas that lack basic facilities". The specific objective of the programme is to build the capacity of the rural poor women through social mobilisation and to socially and economically empower them.

UCBPRP involved the identification of the poorest households through conducting of the Poverty Scorecard (PSC) census. Then the process of social mobilisation was initiated. UCBPRP also had 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 the household being poor (lower the score, higher the probability of being poor). PSC is widely used in Pakistan today, with Benazir Income Support Programme (BISP) being one of the prominent users. TRDP aimed to mobilise 100% of the households falling in the 0-18 category of the PSC, and generally 70% of the rural households, with a focus on mobilising women only, thereby making UCBPRP the largest women-only social mobilisation programme of the country.

TRDP provided CIF, which is a community managed revolving fund where all management decision making lies with the community members, e.g. what service fee to charge, duration of micro loan repayment, and purpose for which micro loan is given. TRDP

provided the 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 targeted at the households falling in the 0-18 category of PSC score.

As of February 2017, in District Tharparkar, TRDP had organised 75,540 households into 6,029 COs, 1,094 VOs, and 44 LSOs. Nearly 5,929 community leaders were trained in management skills to lead their respective CO/VO/LSOs, and 5,978 members were trained for CIF management. An average CIF loan size is about Rs. 13,532 and over 17,911 women have accessed CIF loans in Tharparkar district. In addition to CIF, TRDP also provided IGGs to poorest households falling in the 0-11 category of the PSC score. 2,587 poor women members of COs received IGGs. The average cost of IGG was Rs. 14,750. IGG beneficiary households used this grant to buy productive assets to contribute to enhance the household income. Furthermore, TRDP trained 961 Traditional Birth Attendants (TBAs), 57,787 households were covered under Micro Health Insurance (MHI), 3,209 community members were provided Vocational and Skills Trainings (VST), 1,108 women were provided subject specific training in agriculture, livestock and enterprise development, established 35 Early Childhood Education Centres (ECEC) and 25 Second Shift Primary Schools. Teacher training to Early Childhood Education and Second Shift Primary School teachers on teaching methodology was provided. 3,500 houses were constructed under the Low Cost Housing Scheme, 88 village solarised through village improvement plans, and 323 drinking water supply schemes were implemented in Tharparkar district.

## Chapter 2

### Methodology

The primary objective of these household level case studies is to explore the unquantifiable changes in social and economic dimensions of the lives of the poor women, and how the social mobilisation process complimented with the intense package of developmental interventions of UCBPRP has supported them in improving their lives and livelihoods. Each case study reported in this document elaborates livelihood activities pre and post intervention and gives detailed account of how the beneficiaries achieved these socioeconomic results during the process of becoming change agents throughout these years. Furthermore, each case study in the document presents the detailed process and the 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). Similar to the case studies from Shikarpur, Jacobabad and Kashmore districts, case studies of the individual households from Tharparkar district were also collected through in-depth interviews. The interviews traced the individual's life from earliest childhood to the present day, including key life changing events.

By talking to the respondents about their life, rather than taking a thematic approach, efforts were made to identify and pinpoint the key moments of opportunities and absence of opportunities. Information gathered through these life histories helped to identify the most common shocks as well as opportunities for livelihoods improvement. Also, the constraints

which hindered the accumulation, investment and movement out of poverty were identified. It also gave an account of implicit change in behaviour and attitudes throughout the years.

Fifteen women members of COs from various parts of district Tharparkar were selected for interviews. The interviews were unstructured or semi-structured and were shaped as guided conversation thus allowing flexibility, the flow of ideas and not restricting the respondents to particular set of questions. This was followed by additional questions emerging from stories that allowed to respondents to think about their past and present. The interviews were conducted in August, 2017. Each interview was conducted after receiving a verbal and written consent from the respective interviewee. Furthermore, the interviewees were given information about the purpose of the study and its outcomes. Each interview lasted about between 2.5 to 3 hours. Information collected via interviews was triangulated and supplemented through informal conversation with the CO/VO/LSO leaders and TRDP Social Organisers (SOs). In addition to the collection of primary data, documents and data about the UCBPRP, available on TRDP website and district office, was also reviewed.

The case study approach has some limitations. When interviewees are recalling their family histories and participation in various development activities, the issue of accuracy of information arises. However, efforts were made to mitigate against these by cross checking with TRDP records, meeting community leaders and feedback from TRDP's field staff, including Social Organisers.

## Chapter 3

### Discussion and Findings

The objectives of these detailed case studies are to highlight how women in Tharparkar district, who lived in dire poverty due to socioeconomic constraints, geography, and natural disasters like droughts, have experienced a positive transformation in their confidence, outlook on life and livelihoods. The primary factor that contributed to this transformative change is the package of social mobilisation integrated with the support interventions by the Government of Sindh's UCBPRP. Common findings from these case are categorised in three life phases: pre intervention situation, transformative phase and present situation.

#### **Pre-Social Mobilisation Situation**

The voices of the poor women through these case studies articulate and demonstrate the dynamics of poverty at household level. This sheds significant light on the vicious cycle of poverty in which these women and their families were trapped, and the fatalistic world view that they had developed. These households had inherent potential to improve their own lives, but were significantly constrained and faced major socio-economic barriers. They lacked key assets, including social, physical, productive, financial and human skills, and access to public services. On top of this, they suffered from shocks annual migratory cycles and periods of drought. Droughts in particular had deep impact on these women and their households, depriving them of livelihoods, increasing their indebtedness, causing starvation, sale of assets and forcing migration.

Respondents highlighted that their communities suffered due to lack of public infrastructure, e.g. roads, transportation, water, electricity, health facilities, schools (especially for girls), and marketplaces. The settlements are scattered and located far away from towns and major roads. Living socially isolated, rural

households did not have exposure about the importance of education, health, hygiene and sanitation. Women spent up to three hours fetching drinking water. Government employees of public services generally avoid working in more isolated areas. Employment opportunities were limited to working as tenant farmers receiving a small share of production, and given the vagaries of rainfall the return on their labour was unpredictable. Livestock ownership is linked to dignity and prestige of the family, as also plays a key part in their coping strategies. At times of drought, livestock is sold to buy basic food items.

These families relied solely on physical labour to earn their livelihoods working as farm labourers, brick kiln workers, herding livestock, etc. Sickness of the family breadwinner was something that the whole family dreaded. In case of sickness, this meant food and income suddenly stopped and the family members becoming acutely vulnerable. Paying for treatment brought further impoverishment—selling of limited assets and incurring further debt. Often, they worked without wage for years to repay the loans taken in emergencies. It was noted that diseases, sometimes followed by deaths and disability, created devastating and lasting drain on household resources. Also, illness removed individuals from income earning work and further pushed the household in to the poverty trap.

The respondents spoke about the lack of safe water as an acute deprivation. In all case studies, people described their daily struggles to fetch drinking water. Problems of distance, quantity, quality and safety of water supply were mentioned. For example, in some places they only had access to bitter water, so for drinking purpose women had to trek to far flung areas to fetch drinking water. All respondents said that fetching water was

not only time-consuming and hard-work, but also it put a strain on their health, including miscarriages. Further, there existed a cultural aspect as well that it was only women's responsibility to fetch. It was a taboo for men to carry the traditional clay pot to fetch water.

Women were more vulnerable as they encountered gender based constraints and challenges. These obstacles included dominant sociocultural beliefs and value systems biased in men's favour, weakening women's bargaining power and limiting their mobility and their control over key household assets and resources including cash. Further, men had wider opportunities for handling and managing cash. Women were not at all consulted on household and community-related matters and decision-making rested solely in the hands of men. Without a man's escort, they were restricted to agricultural fields and house boundaries. It was found that these gender-based obstacles that continued to constrain their economic opportunities and overall well-being. One of the most recurrent constraints included affordability and accessibility to basic health services. Although affordability was a problem for both, accessibility was often more a constraint for rural women as they faced restrictions on mobility and were powerless at household and community level.

Another critical source of vulnerability of these poor rural community was seasonal fluctuation in food and water availability. Lack of sufficient food was most frequently mentioned. Hunger and malnutrition can be seen as underlying causes of many diseases. They caused weakness and exhaustion. Almost all respondents mentioned that they ate once a day and sometimes nothing for days on end. The poorest often found and ate wild herbs. Respondents reported "hungry period" lasted for 6-8 months every year, these are the dry months. The rain-fed harvest lasted only a few months. When the stored food ran out, the

families had to take interest based credit from moneylenders to make food purchases. They used to repay their loans either after the next harvest or by working on the moneylender's lands. In the years of low rain-fall or no more than a drizzle, they faced famine-like situation. And the years of heavy rains brought its own risks, damaging their mud-shelters and eroding lands often making them not suitable for farming.

As a possible coping mechanism, the poor seasonally migrated to the irrigated areas in the neighbouring districts in search of work and food. Pushed by hunger and deprivation, every year Thari families used to make the perilous journey walking through the deserts to search for food and labouring work. Migrant families, especially women and children, were more vulnerable to problems like security, education of children, health and other adjustment problems faced in poor temporary shelters/shacks. Women reported the feeling of insecurity in new locations amongst strangers. Children were deprived of any form of education, formal or non-formal. Many cases reported that they sent their young children to work in brick making kilns and construction sites to earn some money. Families' eight-month seasonal migration also weakened social solidarity leading to low social capital. This meant that the households and communities had fewer resources to contribute to and sustain community relations. Thus, seasonal migration eroded social cohesion of poor individuals, households and communities. Collective action, therefore, was difficult and civic rights and social norms were not part of their regular behaviour.

### **Transformative Phase**

Under the Government of Sindh's UCBPRP intervention, TRDP identified the poorest, through 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 deserving poor households. Then the process of social mobilisation involved formation of women's organisations (CO/VO/LSO). The members selected their trustworthy leaders to mediate CO/VO/LSO meetings and these leaders were trained about conducting meetings, identify problems, potentials and find solutions. Women reported that initially there were misgivings about TRDP and its field staff members, but with their frequent visits and humble attitude, they managed to develop trust among the local men and women. All 15 case studies revealed the development of confidence and knowledge acquisition from the monthly meetings of COs. Despite being extremely poor, the women started to save a small amounts of money in every CO meeting.

The respondents reported that for the development and active functioning of COs, every member needed to follow some basic rules. Some of the rules they mentioned related to attending the meetings punctually, being on time, saving regularly, respect one another's opinions and a book keeper took notes of the meetings. Also, in the meetings, they discussed about their problems and gained awareness about social issues, health and sanitation, education, child rights and sought support from TRDP through passing resolutions. Further, each household prepared Micro Investment Plan (MIP). Through MIP, they identified the potential income generating activities that each member could undertake on its own. Activities identified in MIP are financed through CIF loans. For the second CIF loan, regular and timely repayment of the first loan is considered very important criteria. TRDP's key support interventions included Income Generating Grants, Community Investment Fund, Community Physical Infrastructure, Vocational and Technical Skill Training, Micro Health Insurance and Low Cost Housing Scheme. Further, TRDP linked the CO/VO/LSOs to the concerned line departments and organisations to ensure poor's access to the required services.

### **Post Social Mobilisation Phase/ Present Phase**

All 15 case studies documented, explicitly or implicitly, emphasise on the key event that led to transformative change with its empowerment potential was their participation in CO - social mobilisation. The respondents confirmed that getting involved in COs led them to perceive themselves as able to and entitled to make decisions. With their frequent CO meetings, poor females experienced a boost in their self-confidence. They articulated their problems and found potential solutions to resolve their issues. They repeatedly reported that becoming members of CO enhanced their motivation and enabled them to take charge of improving their livelihoods. At household level, by accessing CIF, rural poor women increased and diversified their income generation activities. They prepared their household level Micro Investment Plans and made substantial advances in their household economies. Although agriculture has been a vital element of their livelihoods over the years, CIF allowed them to explore and get involved in new opportunities of income generation. Case studies show that many households used their enhanced income to invest in education, nutrition, improved shelter, and health, particularly for children. Investment in human capital can generally be expected to improve future productivity and earnings. The process of social mobilisation supplemented with the key interventions like CIF, MHI and Vocational Training has provided the community members with greater certainty and security. Among many, some highlights of the personal and household level improvements in beneficiaries were noted below:

**Improved skills and confidence** – Women are now well-aware about income generating activities. Gaining artistic and technical knowledge about tailoring, embroidery, and time and financial management, they are more confident about their future.



**Gaining voice and respect** – With their participation in household income generating activities, by accessing CIF and acquiring skills development training, poor rural women have gained greater voice, respect and role in intra-household and community decision making process.

**Mobility** – Being members of COs has significantly contributed to enhance women's mobility. Now they are not only more mobile within the village but also can also travel to visit a health centre, market, TRDP's unit office, or a bank. It was noted that they visit local government departments to foster linkages.

**CIF Enhanced Productive Capacity of Households** – Prior to UCBPRP, vulnerability and insecurity prompted poor households to allocate their resources inefficiently. They lived their lives hand to mouth and invested on current consumption to the detriment long term investment such as education and accumulating productive assets. CIF and vocational training evidently showed the potential to address these constraints by diversification of income generating activities and supplementing income, thereby mitigating the effect of shocks, and by integrating features to protect consumption, assets, and investment.

**Food Security** – All respondents reported that with the increase in household income and accumulation of assets, they were now providing variety of nutritious food to their families. Before, they barely could afford a single simple meal a day.

**Financial Security** – All women showed greater desire to save any amount of money they might have in order to break the dependence on the moneylenders to meet their emergent needs. After years of engaging in weekly/monthly savings, they have more knowledge about financial management. Now, all members have access to CIF through their VOs. After savings, accumulation is an

indicative step to their financial security. Their savings come from their income generating activities like shops, tailoring, embroidered work, *Rilli* making, selling milk, etc.

**Awareness about health and hygiene** – Respondents reported that prior to social mobilisation, rural poor practiced open defecation and they suffered from viral and water borne diseases. They lacked awareness about anti-polio vaccinations and immunisation. Delays in medical treatments of illnesses due to unaffordability and ignorance resulted in huge losses to their household's assets and incomes. Becoming members of COs, they now have more awareness about health, hygiene and birth spacing/family planning. Also, now they ensure that every child is vaccinated. They are also more aware about the importance of personal cleanliness as well as cleanliness of their children, houses, 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.

**Positive social change regarding gender balance** –

Gender balance regarding husband/wife consultations about family affairs have improved over time. Activities that entail handling cash, especially relatively large amounts, were previously controlled by men. However, now women have the control over family's assets. The primary factor for this change is women's larger participation in income generating activities. Although, men are usually responsible for transporting livestock for sale to the market, the revenues are managed by females. Women are now perceived as capable to play important role in income generating and financial management. Now, they make decisions about setting up micro enterprises and purchasing and selling livestock.

### **Change in attitudes towards social issues**

– The case studies show that prior to social mobilisation, prevalence of child labour and child marriage were very common in rural communities. Due to poverty, villagers sent their children to construction sites and agricultural work at early ages. However, with the increase in households' incomes and attending awareness sessions regarding child rights in their COs, they now ensure to meet children's basic rights such as education, food, shelter and care. All respondents confirmed that they arrange their children's marriage after they reach their 18 years.

### **Collective Action and Political Mobilisation**

With the advent of social mobilisation, when poor organised themselves in their own institutions, they accessed capital that enhanced the productive capacity of households. These noticeable changes in their household economies due to diversified sources of income enabled the nomadic poor to settle permanently in their villages and improve their social cohesion. Gradually, these women through their own COs/VOs/LSOs participated in and negotiated with other organisations and sought opportunities that affected their lives and livelihoods. They took charge of their own development agenda. TRDP through UCBPRP empowered these rural women, made them more independent and capable of taking collective action, and has developed behaviour and approach to be involved in solving their development problems themselves. Through resolutions, COs/VOs/LSOs have brought development schemes to their villages. Improvement in local infrastructure is one of the example of collective action. Now, their villages are linked to the main roads have water and electricity supply and access to health and basic education. It was noted that with the years of engagement in developmental activities in their organisations, community members have acquired knowledge, communication and

organisational skills. As a result, they became active members in communal activities as well. They feel that their views are now taken into account in the local development process. Many women were found with greater knowledge of political institutions. They could identify political parties and their interests. Through their organisations, they are now able to vocalize their issues to concerned departments of the government.

To sum up, all case studies clearly demonstrate that social mobilisation integrated with other key interventions laid the pathways to socio-economic empowerment of poor rural women. Women improved their personal and social lives, households' and community's wellbeing only by realising their innate potential through their own organisations (COs/VOs/LSOs). Becoming the members of COs, they acquired knowledge and skills through trainings and awareness-building programmes. They accessed capital through CIF and participated in income generating activities that made noticeable changes in households' economies. As a result, the rural poor ceased of their distressful seasonal migration and nomadic life and started a settled life and improved their social capital. Collectively, they tackled the problems that were not possible for individuals to solve individually. Now, they have improved shelters, access to electricity and drinking water supply, and link roads in their respective villages. With improved social capital, economic assets and financial security (savings), these families are now much better placed to face economic and/or natural shocks. Above all, women's social and economic empowerment with the support of UCBPRP has challenged the traditional position of women in Tharparkar. Today, these women are actively participating in development of their families and communities.

Chapter 4

# Household Case Studies: The Road to Success-IV

## 4.1 Ms. Nasiat



Ms. Nasiat, 51, grew up and lived all her life in Bhoja Kar village of Tharparkar district of Sindh. She was the youngest of her eight siblings. The family did not own any land or livestock. Her parents worked as farm labourers for local land owners. The labour payments were received in-kind form at the time of harvest. As the local agriculture is *barani* (arid), low rain falls invariably severely affected crop productivity which meant that the in-kind payments to Nasiat's family were also reduced. Nasiat said that during the four month-rainy season, the family worked to plant and take care of millet crop for the land owner. For every 40 kilograms of millet harvested, her parents received 5 kilograms. This was barely enough to meet the family's basic food needs. At times of low rainfall or longer droughts, the family suffered more and as a mitigation measure was forced to migrate to irrigated areas of neighbouring districts to seek labour opportunities and try to earn a basic livelihood. Even at times of normal rainfall the family had to migrate as there were no agricultural activities for six to eight months of the year.

Recollecting the hardships of seasonal mobility, Nasiat said, "Every year we undertook the perilous journey to seek work and search for food in Badin district. Pushed by hunger and thirst, we left everything behind and walked on the tiresome routes to Badin. We walked more than a hundred kilometres to reach a suitable place and build a temporary shelter. We lived in wall-less straw shelters and stayed hungry until our father managed to find some work at a local farm for all of us. We felt insecure at times. Every year, for eight months, we toiled in the fields to meet our subsistence needs. As soon as I reached a certain height and age, I too started to help my family with cotton and chili harvesting. When I grew up a bit more, I supported my parents in

rice, wheat and sugar cane crop harvesting. We were compensated with a small portion of the production for our work." One result of this poverty and seasonal mobility was that Nasiat could not attend school. Nasiat said that only the children of land owners could attend school.

Nasiat was only 16 years old when her parents arranged her marriage to a man in the village. She remembers that at that time, there was no trend of providing dowry. At the time of Nasiat's marriage, her parents had gifted her two dresses. Nasiat said that the way of life at her in-laws was no different from her parental home. The joint family of 10 family members, including Nasiat and her husband, parents-in-law, four sisters-in-law, two brothers-in-law, lived in three mud-huts. She explained that every year her family did the maintenance of their huts because its mud walls eroded away in the rainy season and rain water would enter and damage their living space. They defecated in open spaces or in bushes.

Just like her own parents, the in-laws did not own any land or livestock. For four months of the year, they did labour on land owners' fields in the village and then migrated to the irrigated areas for the rest of the year. They lived in temporary straw shelters near the fields where they worked. Nasiat started to work as a labourer in fields along with her husband and other family members. She remembers that when the river water rose, it would drown their shelter leaving them homeless.

After one year of marriage, Nasiat gave birth to a baby girl. Later Nasiat had four more children, with a gap of one year between them. Now she has five children: three daughters and two sons. All five were born at home without any support of a midwife. Nasiat said that just like other women of her village, she was not aware about family planning, maternal health or child healthcare.

Talking about her daily activities, Nasiat said, "I used to wake up early in the morning. It took two to three hours to grind millet to make flour for *Roti* (flat bread)." Then she would light a fire using twigs and branches, to make *roti* for breakfast. First she would feed the men, then the children and finally eat herself. Then she would go to fetch water. Nasiat reminisces, "My neighbours and I used to fetch water from a dug-well which was located far away. It took almost three hours to make a single trip to bring water for the family. Also, as the dug-well was the only source of drinking water for the whole village, it took us even longer when there were more people. We used to have arguments over our turns in the queue."

Nasiat said that she faced many challenges raising her family. She explains, "Even during my pregnancies, I had to follow the daily routine. With a child in my womb, I had to carry loads of water on my head. I walked to Badin, miles away, to find work on the farms. I cut the harvest even in the ninth month of my pregnancies. If I would take rest, there was a danger of my children starving. I undertook all these painful tasks in order to feed my children. One of my children was stillborn because of the heat and heavy workload during the harvest season."

Nasiat's in-laws were poor and quite vulnerable. They lacked access to cash. Meals consisted of





Nabiat looking after her goats.

millet *Roti* with minced chillies. At times, when it rained on the stored millet, the family only had a mixture of *lassi* (butter milk) and minced chillies. Her family use to beg their better-off, livestock owning neighbours, for *lassi*. The diet was minimal and basic. At times of food shortages, her children grew weak. They usually had fever but she could not afford to take off from farm work, to treat them. In case of serious illness, a visit to a health facility at a distance would lead to being in debt to the land owner.

Nabiat said, "The sad and set pattern of life was going on from year to year. Then, one day a process of change began. This was the day when we heard about Thardeep Rural Development Programme." She said that in 2010, when the family returned from the seasonal migration to Badin, Ashraf, a neighbour, asked the villagers to get together at his place to meet with TRDP staff members. Nabiat, along with her husband, joined the villagers at the gathering, where she learned about TRDP's programme. The programme was for women only. Ashraf mediated the meeting between village women and TRDP staff. The visiting team from TRDP conducted the 'programme introduction' meeting. They explained that the Government of Sindh has launched the Union Council Based Poverty Reduction Programme (UCBPRP) in Tharparkar district in partnership with TRDP. The objective of this programme is to mobilise and organise poor rural women, and then to support them to improve their lives and livelihoods. The team highlighted the importance of women getting together and fostering their own organisation. Once women are organised then this gives them strength to move forward. Once a women's Community Organisation (CO) is formed then TRDP will support them to undertake various development activities. Nabiat said that after the meeting, she talked to her husband and he allowed her to join the newly fostered CO.

Nabiat became a member of a CO that consisted of 16 members. The CO members named their organisation CO Marvi. The newly formed CO selected its president and a manager. These two leaders attended a training organised by TRDP, on record keeping, savings and setting meeting

agendas. Nasiat attended monthly CO meetings where she learned about savings and hygiene. She said, "Initially, we were very shy. When the Social Organiser asked us to introduce ourselves, we kept quiet. Many of us did not even know the name of our *mohallah* (settlement), village and Union Council. However, after attending several meetings, our confidence grew and we learnt and remembered the names, including the names of fellow members. Although we were from the same village and community, due to the annual migration cycle to different places in search of farm work, it seemed we did not know each other. We did not even get time to socialise with them."

After becoming a member of the CO, Nasiat began to develop friendships with fellow CO members. She remembers that they enjoyed and often laughed out loud, rehearsing what they learned in the meetings. She said, "Although life gets really busy in rainy season, and all villagers work in the fields, we used to remember the date of our meetings and found time to attend the meetings."

In one of the CO meetings, Nasiat and her fellow members received the results from the Poverty Scorecards census survey that TRDP had conducted. Nasiat's household poverty score was 13 out of 100. Nasiat remembers that the Social Organiser asked her about ideas to improve her poverty situation. Nasiat said that this was the first time ever that anyone had asked her about what she wanted to do. After thinking for a while, she had responded that she wanted to raise goats. Goats were not only assets but also provided milk. They also had a cultural aspect, as Nasiat said, "In our culture, it is considered a bad omen if, in early mornings, people see a person who doesn't own any goat. They say the person who doesn't own any goat is like a childless person." Nasiat and her husband, in a way, were used to be looked down on since they did not have any livestock.

Once her household micro investment plan (MIP) had been prepared, Nasiat applied for and received a Community Investment Fund (CIF) loan of Rs.12, 000 (USD 120). Nasiat and her husband had discussed and agreed that buying and selling goats was a potentially profitable enterprise. Nasiat's husband talked to goat owning families, and finally he struck a deal. He bought eight goats and paid half the price; the remaining was to be paid upon selling the goats. The goats were taken to Mithi town and sold. After paying the outstanding amount for the goats, there was a profit of Rs. 4,000 (USD 40). Now Nasiat's capital was Rs. 16,000 (USD 160) i.e. Rs. 12,000 was the CIF amount and Rs. 4,000 was her profit. Given the rapid success of the enterprise, Nasiat encouraged her husband to purchase more goats and to sell them in Mithi. Essentially, Nasiat's husband became a goat trader. Given the brisk trade, Nasiat was able to return the Rs. 12,000 CIF loan within six months.

The positive experience of managing the first CIF loan had given Nasiat and her husband great confidence. Now she was confident that her family could better manage money and loans. In 2011, Nasiat again applied for a CIF loan of Rs. 15,000 (USD150). This amount and some savings were invested in the goat trading enterprise, i.e. purchase of goats from rural areas and selling in

Mithi town. The CIF loan was returned within the due date. The goat trading enterprise became a significant source of income for the family.

Nabiat said, “A weekly livestock *mandi* (market) is organised at Mithi town, where buyers and sellers come for business. Buying animals in villages and then selling them in Mithi town market proved a good enterprise for us. Given the success of this enterprise, we decided to stop the practice of seasonal migration to irrigated areas. That migration used to be so painful and so long. We were just managing to stay alive. Now we saw an opportunity to settle permanently in our village and to forgo the annual, painful cycle of migration. After becoming a member of the CO, our sources of livelihoods became diversified. In the rainy (cropping) season, we worked as sharecroppers and in the lean season, we relied on our livestock business.” Every week, Nabiat’s husband travelled to Mithi and traded sheep and goats. With some of the profits, he would buy a ration to last one week. Nabiat said with a smile, “Since we started this goat trading enterprise, we stopped begging from our neighbours for money and food. Now we have plentiful food. All family members are eating properly and we also keep a stock of food.”

Nabiat developed a habit of attending the CO meetings. At CO meetings she was regular in depositing savings. At each meeting she saved Rs. 10 (USD 0.1). Given the previous unsettled pattern of life, Nabiat’s older children missed out on schooling. Now that Nabiat is permanently settled, and with an increased income, she is able to send her younger son to school.

In 2013, Nabiat applied for and received another CIF loan of Rs. 20,000 (USD 200). She said, “As sheep and goats are economical and small ruminants that can be easily managed at low costs, so we purchased 10 rams from a farmer. We looked after the sheep for four months and my husband then sold them in the Mithi livestock *mandi*. We earned Rs. 58,000 from the sale. We returned the CIF loan, and with the remaining amount we built a concrete hut. Now during the rains, the hut remains dry.”

Despite having a diversified and enhanced income, Nabiat’s family was still poor. In 2013, TRDP, through the support of the Pakistan Poverty Alleviation Fund (PPAF) provided Nabiat with an in-kind grant of eight goats worth about Rs. 50,000 (USD 500). After rearing the goats for several months, they were sold in Mithi on the occasion of Eid-ul-Adha (Festival of Sacrifice). Nabiat said proudly, “From this sale, we earned Rs. 100,000 (USD 1,000). This allowed us to build another concrete hut with a cement floor. We also put fencing around our yard. And, we arranged the marriage of my eldest children, a daughter and a son.”

Nabiat spoke about the hardest tasks that her community women and girls faced on a daily basis. She said, “Fetching water was the biggest challenge for our women and girls. For decades, we shared a deep well. A bucket was lowered and then four family members would pull out the bucket full of water. Every day, we had to go through this exhausting process. This was a tough work, and often left us and our children weak.”

Nabiat pointed out the water-fetching role was given to women under the existing social norms.

She said, “Men never helped us in fetching water from the far flung well because carrying a *Matka* (earthen water container) is perceived as a woman’s role. An honourable man doesn’t carry a *matka* on his head. He would become the *laughing* stock in the community and his *izzat* (honour) would be ruined.” Given the seriousness of the issue, community women raised the matter at CO meetings many times. Finally, a resolution was prepared and submitted to TRDP seeking support to dig wells. Upon receipt of the CO resolution, TRDP conducted a survey and installed three dug-wells along with solar power pumps, close to the village. Nasiat said, “Although the water from the new dug wells is bitter and not suitable for human consumption, it is being used for laundry and livestock. As part of rain water harvesting, TRDP has also provided the community with underground water tanks, where we harvest rain water and use it for drinking purpose. When it does not rain, with the help of a mobile water tanker, we collect drinking water from another village and fill the underground tanks. These water schemes provided by TRDP have changed our lives. Now fetching water is much easier and our family members’ time, that was earlier wasted in drawing water from wells, is used in productive activities. TRDP has reduced our daily drudgery.”

Nasiat availed another opportunity from TRDP. She attended a two-week long vocational training programme. She learned how to do embroidery. On return, she trained her daughters as well. She now does embroidery on pillow cases, traditional dresses, head scarfs, bed sheets and table cloths. She has made embroidered items for her two elder daughters as part of their dowries. Her skill saved the family money that would have been spent on buying these items.

Having gained confidence, money management skills and knowing the local livestock market, in October 2016 Nasiat applied to the Prime Minister’s Interest Free Loan Scheme for a loan of Rs. 50,000 (USD 500). This scheme is managed by TRDP through Local Support Organisations. The loan was approved and with the loan amount Nasiat’s husband purchased goats. Her husband managed the goats well and then sold them in the Mithi livestock market on Eid-ul Adha, for Rs. 100,000 (USD 1,000). The family decided to use this amount to get some furniture for their home, including chairs, beds and tables, and some small gold jewellery items for Nasiat. The loan repayment was Rs. 4,167 per month, and the monthly repayment instalment was paid on time. In 2016, Nasiat took another CIF loan of Rs. 25,000 (USD 250) for goat trading. This loan has also been repaid.

Nasiat said that the income from livestock trading has brought much change to her household. The family is much happier now. The quality of the family shelter is much improved and now includes a latrine/toilet. The family’s diet has significantly improved. Nasiat said, “The family that once survived only on ground chillies or dried millet bread, can now afford milk, vegetables, wheat, rice and meat. Getting access to the CIF facility has allowed us to accumulate productive and physical assets.” Nasiat’s husband commented with pride, “Now, the family owns nine rams. We look forward to selling the goats at a higher price on Eid (expected around September 1, 2017). My eldest son has also learned goat trading and now he supports me in the business. My son and I have mobile phones and we can now communicate easily with goat sellers and

buyers, as well as with my wife. For a long time, we were on the margins of survival. Many days, we slept hungry. Now, our lives have seen a revolutionary change; we are happy. Previously my wife knew nothing apart from doing domestic chores and farm labour. Now she has become an epitome of success and a role model for younger women. With the improvements in our well-being, we are respected in the village.”

Adding to her husband’s comments, Nasiat said, “Getting organised into our own CO, and TRDP’s contribution has changed our attitude towards life. Our old generations lived nomadic lives and we followed them. We used to migrate to irrigated areas every year and suffered great hardships just to survive. That existence not only made us feel helpless and vulnerable, but we also had no future. Now, as we are permanently settled in this village, we have each other [neighbours] to look after and support each other through the ups and downs of life. We are now able to send our young children to formal schools. My son now studies in grade nine. We plan to send him to Karachi for higher studies.”

Apart from material and social gains, Nasiat has also become aware of the importance of health and hygiene, from a training session conducted by TRDP. She encourages her daughters and daughter-in-law to take care of their health. She said that she advises her daughters to vaccinate all their children and to practice family planning, which is beneficial for both mother and child. She continued, “Unlike the other old women of our community, I will arrange my youngest daughter’s marriage after she is 18. I now know that early marriage is not good for daughters and also their babies.”

Nasiat concludes her transformative story, “When I was young, my mental horizons were limited. The focus was on just staying alive. When I had children, the focus was on keeping them alive. Survival was the only objective. In the struggle for survival the annual migration cycle was spirit breaking. There was a great sense of helplessness amongst all the migrating families. We were always at the mercy of someone else. With the women getting together and the fostering of our own CO, the process of *tabdeeli* (change) began. We were asked about our own ideas about what we can do to improve our lives. Suddenly we were at the centre of affairs. Our thoughts and ideas began to matter. This was the true benefit of becoming a member of a CO. Now life is more secure, now we can plan for an even better future for our children. I am most grateful to the Government of Sindh for launching the Union Plan in our district with TRDP”.



## 4.2

## Ms. Bhagi



Ms. Bhagi, a 50-year-old women, resides in Bhoja Kar, a remote village in the district of Tharparkar, Sindh. She was born and raised in the village of Usman Thebo. Bhagi's family was poor and landless; they worked as farm labourers for local farmers and lived a very subsistent life. Bhagi was the fifth of her nine siblings: six sisters and three brothers. Life was very harsh for her parents and they always struggled to just feed the children. In order to survive, everyone had to work, and at a very young age Bhagi began to work as a farm labourer along with other family members. She remembers, "My parents used to wake me up early in the mornings. While younger siblings were asleep, we the elder ones walked to the fields for weeding and harvesting."

The family lived in a one room mud-hut with a cooking stove in one corner. Like other huts in the settlement, there was no electricity or running water. The family did their laundry by side of a stream. The same stream was also the source of water for household consumption. There was no awareness about sanitation and the whole community practiced open defecation.

While talking about the diet of the family, Bhagi said that the food intake varied from season to season. She explained, "We did not have much variety in food that we ate. We ate grinded chillies and onions, and it was sometimes complimented with millet *roti* (flat bread). We have spent the days when we only had sugarcane for our meals." As productive assets, the family owned some livestock. The animals however were sold later to meet the expenses for her elder sisters' marriages.

Bhagi said that her community does not encourage marriages amongst close relatives. The villagers usually marry-off their daughters to men from different villages through a mutual

acquaintance. She explained with a laughter, "Having five elder sisters in queue to get married, my turn of getting married got delayed. Therefore, unlike other girls in the village, I got married at the age of 26. Also, it was hard to find a groom in other villages. My parents requested an acquaintance from the village Bhoja Kar, who found a groom and facilitated both the families for the marriage."

Bhagi said that at the time of her marriage, her in-laws lived in a joint family that included parents-in-law, a brother-in-law, his wife and four children, and a sister-in-law (husband's sister). All of them lived in three huts made up of mud walls and straw roofing. In the rainy season, the roofs leaked and floors became muddy. The fragile mud walls were damaged by the rains and the women of the family had to repair them three or four times every year. Also, in rainy season, community members faced problems with rodents, lizards and snakes. Like the rest of the community, the family also practiced open defecation.

Bhagi gave birth to a baby boy after two years of her marriage. She said that like other women in the community, she was not aware about vaccinations, maternal health and family planning. With a natural gap of two years between each child, she gave birth to four more children: two sons and two daughters. Her husband had attended some primary classes and therefor allowed the children to attend a nearby government school. Bhagi said that education at the government primary school was free of cost and the family could meet the cost of stationery, such as note books and pencils.

Unlike many other households in the community, Bhagi's in-laws lived a relatively comfortable life. Her husband, who knew how to read and write, ran a home-based small grocery shop. This shop was a regular source of income for the family. The family also owned six to seven goats that produced milk and had kids. The kids were like cash, who could be sold at any time to meet needs.

Bhagi's family suffered a major shock that jeopardized their situation. Bhagi said, "The family's living conditions worsened when my eldest son had his kidney failure. In the beginning, we took it light because he had a side pain and fever that usually our children went through. Later, when the situation worsened, his father took him to a hospital in Diplo. The doctor at the Diplo hospital suggested some medication. Later we found that he had misdiagnosed our son's ailment. We thought that the medicines would take time in curing our son and we kept him at home despite his pain for a week. With the lapse of time, my son became weaker and his condition worsened. We sold some goats and took him to another hospital in Mithi. The doctors admitted him for about two weeks and said that our son had a kidney problem. They prescribed further medications and suggested to visit the hospital for regular check-ups. We kept selling our assets including livestock and even the grocery store to meet the medical expenses. We also reduced our household expenditures. Our economic conditions began to deteriorate day by day. After six months of treatment at a Mithi hospital, the doctors referred us to another hospital, Sindh Institute of Urology in Karachi where he stayed admitted for 19 months. We sold our remaining livestock. In order to meet the cost of his kidney transplant, and medicines, we were forced



Bhagi posing for a photograph with her family and livestock.

to take loans from local money lenders, and cumulatively we had a debt of Rs. 300,000 (USD 3,000). Unfortunately, on the expected day of his surgery for kidney transplant, my son took his last breath. Despite our best efforts, including selling all livestock and incurring a huge debt, we could not save my son. The effort to save him failed and the family's economy was also ruined. We had suffered a double blow."

Bhagi continued with her story, "Both of my parents-in-law were very old and dependent on my poor husband. He used to have his own little business and now he was searching for work including labour. While finding work was not easy he did find work but for a very limited time. Whatever amount he earned, we spent on food. First priority was to feed the in-laws, then the children and finally my husband and I would eat. I remember that many nights I slept on a hungry stomach. Lack of income, lack of adequate food led to increasing tensions within the family. At the same time the burden of debt kept on increasing."

While Bhagi's son was admitted in a hospital at Karachi a team from the Thardeep Rural Development Programme (TRDP) visited the settlement to conduct the poverty scorecard (PSC) census survey. Bhagi remembers that while conducting the PSC survey, the TRDP team discussed the Government of Sindh's newly launched project called Union Council Based Poverty Reduction Programme (UCBPRP) that aimed to work to mobilise and organise rural women and then to support them. The community men had heard positive things about TRDP and were welcoming towards TRDP's team.

Bhagi continued with her story, "When my husband returned from Karachi. I informed him about the survey that TRDP conducted in the settlement and about the nature of the new project. My husband encouraged me to attend meetings that TRDP may organise. But I was hesitant. The idea of attending meetings was strange for me. I, who, had not even participated in decision making in my own family, how could I sit in meetings with some outsiders? He asked me, 'Do

you remember that we used to fetch water for our household consumption and livestock from another village? We spent our days carrying the heavy loads of water in sweltering heat. Then TRDP installed one dug-well nearby which has made our lives easier. TRDP will help those who want to help themselves. So you must attend the meetings'. This convinced me to attend meetings organised by TRDP."

Bhagi said that at that time she was feeling the pain of loss of her son and the dire poverty stricken situation of the family. In 2010, two TRDP staff members visited the locality to share the results of the PSC survey with the households. Bhagi's family PSC score was 11 out of 100. Since the community knew about TRDP they allowed the community women to meet with TRDP staff. Along with other community women, Bhagi also attended a meeting organised by TRDP for fostering a Community Organisation (CO).

The newly fostered CO consisted of 17 members. Bhagi remembers that the CO members unanimously selected a president and manager. Initially, one female Social Organiser from TRDP mediated the CO meetings. However, with the passage of time the CO leaders learned to conduct the meetings themselves. In the meetings, the members learned about the importance of health and hygiene, savings, and children's education. Her husband, being a literate person, managed record-keeping for the CO.

Bhagi said, "During my son's treatment period we had lost our all assets except the mud huts. We stayed hungry for days. We could not even ask for more loans as we were already indebted by the loans that we had taken for treatment purpose. My husband worked as a daily wage-labourer and then as a truck conductor, whose job was to collect fare from the passengers. At that time, truck was the only mean of conveyance from Bhoja Kar to the local towns and cities. He could barely earn Rs. 50-100 (USD 0.5-1.0) per day and this meagre amount was our only income. When the CO President asked us to save money during CO meetings, I had nothing in hand. Having no financial capacity, I could not save money. However, I was punctual in attending CO meetings."

Once the CO was fostered, TRDP's field staff kept visiting the CO to check the progress and they enquired from CO members about their opinions and suggestions for improving their livelihoods. In one of the meetings, Bhagi was asked to fill a Micro Investment Plan (MIP) for her household. In the MIP she had to mention what economic activities her family can undertake by itself to increase the income. Given that Bhagi's husband used to run a small grocery shop, she included this in her MIP. Based on her MIP, Bhagi applied for and received a Community Investment Fund loan of Rs. 12,000 (USD 120) in December 2010. With the loan money, Bhagi set up a small shop at her hut. She kept basic items like sweets, snacks, chips and buns. Bhagi managed the shop while her husband carried on working as a truck conductor. From this small enterprise, Bhagi made some profit, and used a part of the profit for household expenses, and saved some to return the CIF loan. Despite this incremental improvement, the family still faced major problems, including the burden of debt from her son's treatment.

Bhagi's family was hit by another shock in 2011, this time by the heavy summer rains. She said, "Heavy rains damaged the mud-hut and we became homeless. We took refuge on a sand



dune as rain water had eroded the huts. TRDP provided us tents for shelter and we relied on the emergency food aid for one month. Within that month TRDP conducted a survey of village and provided shelters to the villagers who had lost houses during rains. TRDP, through the Government of Sindh's Low Cost Housing Scheme provided us a two-room concrete shelter and a latrine. Also, unlike before, we did not have to carry the heavy soil and cow dung from far-off areas for frequent maintenance of huts. The new huts are safer, durable and stay dry during rains."

In 2012, once again Bhagi applied for a CIF loan and received Rs. 15,000 (USD 150). She invested this amount in her home based shop. This time, Bhagi's husband bought new items, such as sugar, tea, match boxes and cigarettes to sell at the shop. While her husband and brother-in-law worked as labourers to repay the previous debt, she managed household needs and returned the loan in quarterly instalments. She reapplied and received another loan of Rs. 20,000 (USD 200) in 2013 and invested in the same enterprise. Her husband bought flour, ghee, sugar, tea, sweets, and many other things in small quantities to sell. She returned the CIF loan within the given time period in four instalments.

Despite earning small profits from the shop, Bhagi's family was still very poor and in high debt. Although her husband continued to undertake daily wage labouring work and she managed the shop, the family could still not meet its basic needs. Observing their poverty situation, the local Village Organisation (VO) selected Bhagi's household to benefit from a grant from TRDP. In 2013, TRDP through the support of Pakistan Poverty Alleviation Fund (PPAF) provided her with an in-kind grant of 10 goats worth about Rs. 50,000 (USD 500). The family did not have a single goat since all previous ones had been sold for the treatment of their son. The family started to look after the goats. The goats produced kids and gave milk. This also contributed to improve household nutrition. Bhagi said that the family looked after the goats and newly born kids. Since then they keep the female goats to increase the herd size and sell the male goats. This has enabled the family to access cash and to repay their outstanding loans. She remembers that in the most recent sale, the family sold 12 male goats for Rs. 70,000 (USD 700). With this money the family built a living room. Today, the family owns 17 milk yielding goats.

In 2016, Bhagi applied for another CIF loan. She received Rs. 25,000 (USD 250). She invested this money in her shop. She said that previously all the profits from the shop were spent on basic household needs, now the family were able to make extra income to meet other needs. With the profits from the shop, her husband is planning to build a concrete shop by the side of the main road entering the village. Thus far, the family has built the foundation and walls of the shop. By the end of this year, they hope to complete all the construction work and inaugurate a grocery store.

In addition to goat rearing and shop keeping, Bhagi's family members have started to weave beds for sale. Bhagi also makes *rillis* (traditional quilts and floor/wall coverings). She has been making *rillis* for her fellow community members on order basis. She said, "With the earnings from *rilli* making, I bought five hens. The hens now give eggs. I cook eggs for my children and



also sell the surplus eggs for Rs. 15 each. Now that I have access to income, I am able to save Rs. 15-20 (USD 0.15-0.20) in the CO meetings.”

She also spoke about CO achievements on community level. She said, “Our village is far away from the main road. We walked through farms and bushes for hours to reach at the road to access public transportation. Lack of infrastructure like basic health facility, road and electricity lagged us behind and we suffered even more during rains. In sicknesses, our men used to carry patients on their shoulders and walked for hours to reach the main road, where they waited for many hours for public transport. Therefore, CO members collectively passed a resolution to TRDP regarding road problem. TRDP provided financial support and we constructed a link road to our village. This has not only made our conveyance easy, but also saved our time that we wasted by trekking through the fields and bushes.”

Bhagi happily said, “We are now able to enrol our children in school and provide them with education. My son studies in a high school. He walks to another village to attend school. One of my daughters has studied till grade five. She wanted to continue with her studies, but we do not have a middle school for girls in the village or nearby. Other two children are studying at the local government primary school.” Talking about children’s marriages, Bhagi said that she is aware about the law against child marriage and agrees with the fact that child marriage is not good for well-being of the couple and their children.

Bhagi is receiving social protection payments under the Benazir Income Support Programme (BISP). She said, “I receive Rs. 4,500 (USD 45) every quarter. This amount is used for consumption purposes as well as buying clothes and shoes for children.”

Bhagi concludes her story, “My life has witnessed great pleasures and pains. The greatest pleasure was giving birth to my children, and the greatest pain was the loss of my son. We did everything we could do to save him. We became destitute. At one time, we had no money, no goats and no home, but we managed. First we managed to survive, then slowly stabilised ourselves, and finally began to see improvements in our situation. Looking back, I would say that the key life changing event was the day that our women organised themselves and set up CO. This forum allowed us women to get together on a regular basis in CO meetings to share our sorrows and joys, and plan for improvement. We, the poor Thari women who had no voice, suddenly became decision makers. TRDP staff would ask us about our ideas and suggestions for how our household situation could be improved. We learnt a lot from each other and from TRDP teams. This not only gave us confidence, but we also started to seek solutions to our problems. We got access to capital through CO. With small loans from CIF, we initiated and further diversified the sources of our income. With the improved income from these sources, much has improved in terms of housing, health, nutrition and education. Being members of CO has also inculcated a spirit of self-help amongst us. Recently, we used our savings to support one of our CO members to receive medical treatment. With TRDP’s support, we are no longer alone; we are linked up with Village Organisation and Local Support Organisation, and with various projects of government and non-government organisations.”

## 4.3

**Ms. Raju Bai**

Ms. Raju Bai, 45, resides in Onehrio Wachhra village of Tharparkar district in Sindh. She said that her father's family and forefathers belonged to village Padmori, and were seasonal migrants. Due to scarcity of resources in Padmori, the landless communities in Padmori used to undertake seasonal migration to irrigated areas in search of labouring opportunities. The family used to live in Padmori for about four months, and spent the other time in Mirpur Khas district working as farm labourers.

Raju Bai's father settled in Mirpur Khas, working as a farm labourer. She remembers her father saying that being hardworking, he was liked by the landowners. He got married there and had children. Raju Bai, like her six brothers and two sisters, grew up there. The family reared 40-50 goats that they owned. Besides rearing goats, her parents also worked for the landowner in his fields. They had sufficient food for routine meals and Raju's two brothers attended the nearby government primary school. Raju Bai said that at that time there was no concept of girl's education in the village. Girls in the village usually helped their parents in fields, household chores, and soon after when they gained a certain weight and height, they were married off. She said that she joined her parents in fields in harvesting chillies, cotton, sugarcanes and rice.

Raju's father returned to Padmori to arrange marriage of his daughters. On request from one of their relatives, a groom was found and Raju was married in village Onehrio Wachhra. She was 18 years old when she got married. Raju Bai stated that as part of her dowry her father had given her four goats, unfortunately these goats died before the wedding. Therefore, she was given a

dress and a gold nose-ring (jewellery) as gift. Raju said that at the time of her marriage, her in-laws lived in a joint family that included parents-in-law, three brothers-in-law, and her husband's two sisters.

Raju Bai stated that the family lived in four traditional one-room mud huts made up of mud walls and straw roofing. They became vulnerable during rainy season as the rain water leaked from the straw roofs, and the room floors became muddy. Also, mud-walls were damaged in the rains and needed frequent repairs. Earthen cooking stove was in a corner of their hut. Use of twigs and branches for cooking created smoke. Meals were very basic and often consisted only of millet *roti* (flat bread) or boiled rice. Raju Bai's husband worked as a farm labourer and would send rice and millet that he earned in-kind from his labouring work on farms. The family owned two milk giving goats that, later, died of hunger during a drought.

Raju Bai's family did not own any productive resource. They lived a disadvantaged and subsistent life. Raju's husband, the eldest of his siblings, was the only bread winner of the family. At the time of crop harvests, he worked as labourer in fields of landowners in irrigated areas and earned some income for the family. In the lean season, he worked as a labourer at road construction sites or on a brick kiln to meet the family's basic needs. Raju Bai remembers that on the unlucky days when her husband could not find labouring work, the family faced starvation. She said sadly, "When facing starvation, sometimes we collected and ate leaves/herbs from the desert."

Raju Bai gave birth to a baby boy after two years of her marriage. With a gap of one year between each child, she had nine more children: one son and eight daughters. Raju Bai was aware of the family's poor situation and she wanted to have a smaller family. She said, "Growing up in Mirpur Khas, I had learned about family planning from some females. After my sixth child, I tried to convince my husband to allow me to practice family planning but he did not give permission. Now, I have 10 children with one miscarriage." The growing family number needed more resources, which were not forthcoming. Even after the younger brother-in-law started to work with her husband, the family still lived in dire conditions of food insecurity.

Remembering the hardships of her life, Raju Bai said that at that time there was no means of communication. The family had to wait for weeks to hear from their labouring men. She remembers that when they ran out of their food ration, the family took loans from local landowners.

The household became even more destitute with consecutive death and illness shocks of the family members. Raju Bai said, "My family incurred a huge debt, when my father-in-law passed away. My husband took a loan of Rs. 65,000 from a landowner to fulfil his father's funeral practices and post death rituals. As a part of the rituals, we gave meals to all community members for a week at least. Later, to compensate for the loan, my husband worked on the landowner's farms. While the previous loan was not yet completely returned, my mother-in-law fell sick. We did not have any cash or livestock to exchange for cash to afford her treatment. Thinking that we would



Raju Bai posing for a photograph with her family.

never be able to return, none of the villagers lent us any loan. My husband had gone to work in the irrigated area and we did not have any means of communication with him, so my brother-in-law went to meet him. On returning, he managed to take a loan of Rs. 55,000 from a brick maker with the promise that either he will return the cash or he would become a labourer at his brick kiln. When the husband and brother-in-law reached home to take their mother for treatment, she was taking her last breaths. She saw her sons and passed away. Similar to the father-in-law, we managed the funeral rituals with the loan. We were now completely vulnerable and facing hunger.”

Raju Bai continued, “For marriage, you plan ahead, but death is uncertain. We were not ready for all this. Repaying loans, we could not even afford a single meal a day. All three men of family worked hard to repay loans. Every passing day was stressful. My husband started to work as a labourer on a daily wage. One day, I was busy doing household chores, a village kid called me out saying, ‘women are asked to get together at a common place.’ When I curiously looked out from my hut, I saw my neighbours walking down the sand dune to get together. I followed them and saw a vehicle. Our village men were also there. I felt hesitant while moving down the slope, but followed the other females. I sat at the back and observed. One of the village men stood and said, ‘The staff from Thardeep Rural Development Programme (TRDP) are here in the village to inform us that they have a programme for us from the Government of Sindh<sup>1</sup>. Only females will be involved. The organisation will support the females if they get organised and agree to live in harmony and discuss their problems.’ As our men knew about TRDP, they happily allowed us to participate in their activities. I also agreed to participate in the group. We formed our Community Organisation (CO) in 2010.”

1. This is a reference to the Government of Sindh's Union Council Based Poverty Reduction Programme (UBCPRP).



A week later, TRDP's staff revisited the village to conduct formal meetings with the CO members. Raju Bai narrated, "We gathered at a common place. We were 24 members in our CO. We sat in a circle, and according to the instruction of the Social Organiser, we announced our names. It was strange. We were so shy. Before this we had never said our names out loud (a laughter). Then, we selected Radha as our president because she was sharp and active among all of us. We had also observed her being vocal. Also, she was trust worthy."

Raju Bai said that initially one of TRDP's staff mediated the CO meetings. Afterwards, the CO continued its meetings with their president and manager. She said, "These meetings were very useful. We learned a lot of things from the meetings. They asked us to keep our houses clean; we must keep the utensils that we used in kitchen clean; children should be kept tidy and their education is important. They also asked us to save some amount in CO. Most of us usually did not have access to cash initially. I could not save, but they made me realise that I should save the extra *roti*, that I used to make unknowingly and I used to feed the neighbour's goat. Since then, I started to manage flour usage according to requirement of my household."

Raju Bai remembers that prior to the CO formation, TRDP had conducted the Poverty Scorecard survey. Later, in a CO meeting she received her poverty score, it was 05 out of 100. She remembers that the Social Organiser informed them that each of the CO member can have access to Community Investment Fund that must be used in a productive activity to generate income and must be returned without any interest. She said, "The SO asked us to fill a Micro Investment Plan (MIP) for our households and mention what each of us wanted to do to improve our lives." Raju discussed the matter with her husband and mentioned that she wanted to buy cloth from Mithi town and sell it in the nearby villages.

In 2011, Raju Bai applied for a Community Investment Fund (CIF) loan and received Rs. 10,000 (USD 100). With the money, her husband purchased cloth from a wholesaler in Mithi. She said that her husband walked kilometres each day carrying the fabric and sold it in different villages. Before, he worked as labourer on daily wages. On the lucky days, when he found labour, they were able to have meals on the table. Now, he was selling cloth and making a small profit, with which he bought food ration for the family. Raju Bai and her husband returned the CIF loan and applied for another loan. In 2012, Raju Bai received another CIF loan of Rs. 15,000 (USD 150) and invested in the same enterprise. She added *rilli* (tradition wall/floor coverings) making fabric as well because she noticed the high demand of the fabric in her village. They punctually returned the loan and spent the profits to meet the household needs. She said proudly, "This enterprise at least smoothened our household consumption. Before, we had to skip some meals, but not anymore."

In 2013, with the enhanced confidence in the enterprise, Raju applied for another CIF loan and received Rs. 20,000 (USD 200). This time, she added cosmetic products, bangles and artificial jewellery as well. Each day, her husband walked door to door selling goods in the villages. She said that selling cosmetics turned out to be more profitable. She saved the profits and purchased



more cosmetics and bangles. The family was now able to save a certain amount every day. With the increased income, they allowed their children to continue their education. Raju Bai said, "Although children's education was free of cost in the nearby government school, but we could not afford other necessities. Now, as CIF had allowed us to earn profits, we were finally able to spend money on our children's education."

After returning the previous loan in 2014, Raju Bai again applied for another CIF loan. She received Rs. 25,000 (USD 250). Again, Raju pooled her savings and CIF to invest in the enterprise. From the profits of the enterprise, the family saved enough to build a concrete hut. She said that before 10 family members lived in a single mud hut, which posed risk during rains.

Also, in the same year, after completion of his high school, the family sent their eldest son to Karachi, where he started to work in a garment making factory. Raju very proudly said that her son started to send a certain amount every month. She saved the amount, built another concrete hut and arranged her daughter's and eldest son's marriages.

In 2015, having gained confidence, money management skills and knowing the enterprise management using CIF, Raju applied to the Prime Minister's Interest Free Loan Scheme (IFL) for a loan of Rs. 15,000 (USD 150). This scheme is managed by TRDP. The loan was approved and her husband invested the loan amount in the same enterprise of selling cosmetics and bangles. The IFL was returned within the due date. Raju Bai said that she saved the profits and bought a sheep and a goat. She started rearing the livestock and now the family owns four sheep and two goats.

Raju Bai encouraged her husband to continue with the enterprise as it was profitable and contributing to meet family's needs. She applied for and received another IFL of Rs. 20,000 (USD 200) in 2016 and utilised it for the same enterprise. She said that she has returned all loans. Now, the family has a running enterprise and livestock in asset, which is worth Rs. 15,000 – 20,000 (USD 150-200). Raju Bai said that the enterprise has reached a level where further loans are not needed.

Furthermore, Raju Bai mentioned that she availed a week long vocational training provided by TRDP. She learned the skills of embroidery and stitching clothes. She transferred those skills to her daughters as well by further training them. She now carries out embroidery work on pillow cases and traditional dresses. She has made embroidered items for her daughter and gifted her as part of her dowry. She also bought a sewing machine for her daughter, who stitches clothes for the villagers for Rs. 50 per dress.

Raju Bai spoke about her achievements with pride, "Before, we used to walk for 3 km to fetch water for household consumption. Besides physical strain of heavy loads, collecting water wasted our 3-4 hours of productive time on daily basis. When we, CO members discussed this problem with TRDP, they linked us with a Trust that provided us hand pumps at ourdoor steps. We now have access to drinking water at the doorstep. TRDP has made our lives easier. Now,

with the water from hand pump, I cultivate water melons, lady finger, and chillies in my kitchen garden. I had learned about kitchen gardening in one of the training sessions provided by TRDP.”

Raju Bai remembered her past with tears in her eyes, “I have seen the dark days of my life when I suffered from sickness and could not afford treatment. I suffered from tuberculosis and delayed the treatment because my husband did not have any money. When the sickness got worse I was taken to a hospital. On return from the hospital, I had nothing at home to eat with the prescribed medicines. Later, when our economic situation stabilised and my son also started to work, I afforded treatment for my illness. Now, my health situation is good. I take my daily medication with a good diet.”

A smile struggled through her tears, “Now, in our meals we have a variety of products. We have milk, *lassi* (butter milk), *kheer* (sweet milk rice), wheat bread, rice and fresh vegetables from our kitchen garden. We live in a five-room concrete house with an attached toilet. We have access to drinking water and electricity is available through the solar panels. My eldest son works in a garment factory in Karachi and receives a decent salary. The other one studies in grade 11. Two daughters have studied till grade five and could not continue further studies due to unavailability of a middle school in the village. The younger four study at the government primary school. I have a voice in all household decision-making. All improvements in our well-being are the result of local women getting organised and accessing financial and technical support from TRDP. Now, we feel more secure about our lives and we know that we can hope for a better future for our children.”

## 4.4

## Ms. Ladu Bai



Ladu Bai, a 53-year-old woman, resides in Joglar village of district Tharparkar in Sindh. She was born in Dharam village of the same district. She said that being the youngest of her five siblings, two sisters and three brothers, she enjoyed the luxury of love and care from her siblings and parents. She remembers that her parents owned a herd of livestock that her father looked after. At that time there was no awareness in people about education, and soon after children reached a certain height, families used to send them off to earn their food. Likewise, her brothers worked on a brick kiln and earned livelihood. Also, the family were sharecroppers; they earned a portion of yield that was sufficient for the family's annual food consumption. Being the youngest of all she did not have the huge responsibilities like fetching water from the dug-well. She remembers that she was very young when she was married off to someone in the village of Joglar. She learned making *rillis*, a local quilt and floor/wall covering, from her mother.

She remembers that one of her relatives, who was already married to a man from Joglar, arranged her marriage to a man in her neighbourhood. She said, "The family including parents-in-law, two sisters-in law, and two brothers-in-law living in a mud hut. In a corner, we had a stove to cook meals and the remaining space in hut was the only living space for the joint family. We practiced open defecation; we often felt insecure."

She said that she had a son two years after her marriage. Later, with the natural gap of two years between every child, she had seven more children; three daughters and four sons. She said that like other fellow villagers, she was not aware of family planning and vaccination against polio.

From generations, local women gave birth without any support of a mid-wife or nurse. None of their children were vaccinated. She said that she had observed many children dying of seizures, diarrhoea, fever and other diseases in her community. As the village was 30 kilometres away from the town, where there were basic health facilities, it was often hard to reach on time. Also, due to poor economic conditions, they could not afford medical treatment. She explained, "I had a healthy delivery, but after few days of my daughter's birth, she suffered seizures. We could not afford to take her to a hospital and she passed away after 18 days of her birth."

She continued, "My in-laws did not own any livestock or land. My husband was the eldest son of his parents; he worked as labourer for a brick kiln owner on a meagre daily wage. The younger two brothers-in-law and father-in-law worked for local landowners from Narija community. In return the landowners would compensate us with a small portion of the millet yield. The family lived hand to mouth and often faced starvation in droughts."

Ladu Bai spoke about her daily activities, "Soon after my marriage, I started to see the realities of life. I took the responsibilities of household chores. I would get up early in the morning before the sunrise. Like other women in the village, I would make a walk to a dug-well to fetch water for the family. Then, I would grind 2-3 kg millet to make flour for making flatbread for the breakfast. I would then put on fire with twigs to cook bread. After having breakfast, the men would make a hasty departure to walk to either work on fields or brick kilns."

With the men gone, Ladu Bai would then turn her attention towards household chores. Then, she would join her family in farming and work there till evening. Later, she would return home before men to make a trip to fetch water and cook night meals for the family in time.

Talking about women's mobility in her village, she said, "I had never stepped out from the village. Being women, we kept ourselves limited to household chores and field work. I had never seen a market because I did not have the courage to go there. All decisions and purchasing regarding household needs were done by my husband and father-in-law. I did not even know how men counted money. Money matters were dealt only by our men. Even in serious sickness, we did not see a doctor in town; my husband used to bring medicine without any medical check-up from a doctor."

While doing outdoor activities, she would feel fear of strangers, thinking they would kidnap her. Meeting men from the relatives was even more awkward because females were not allowed to show their face to elder men in the family. She said how one day, returning from the fields, she met her father-in-law's brother on the path. She kept her head scarf on her face, keeping her head down and quickly passed by him without a single word. Later, in a huff, he complained to his wife that Ladu failed to greet him when they crossed each other in the street. "But how could I greet him when we were not supposed to talk to men," she said.

With her brothers-in-law's marriages, the family kept expanding, she said. After living in the

joint family for 15 years, the elders in the family did the needful family split. She, along with her 8 children and parents-in-law, started to live in a single mud hut. Unlike before, Ladu's family could not do farming for the local land owners as brothers-in-law were separated and father-in-law was sick; he suffered from tuberculosis. Her children were young. There was no one to support her in the fields; therefore, they stopped farming. This resulted in decrease in the family's income. Her husband, who worked on a brick kiln, became the sole bread winner of the family. On the unlucky days, when her husband got sick and could not go to work, the family had to sacrifice their meals. She remembered the difficult days having tears in her eyes, "In food shortages, when I had nothing more than water at my house, I used to collect herbs from the desert and feed my children."

Given the family's poor situation, Ladu was afraid that her children would have the similar vulnerable life, if they remain uneducated. Therefore, to secure their future, she wanted to educate her children. She said, "Although education in the government school was free of cost, it was not easy for me to meet their books and notebooks' expenses. I made *rillis*, for the villagers, who gave me inputs and compensated me with labour wage. Income from this activity was not regular, as I barely received an order. I pooled the coins and managed my eldest son's educational expenses. I could not afford the younger ones' education; it was very saddening for me to see Veero and Girdari, the younger two sons, killing their desire of attending a school due to poverty."

Out of helplessness, Ladu sent the two to learn weaving carpet from their uncle. Soon after they acquired the skill, they started to work with him, who brought the materials from cities, weaved carpets and sold out in Umer Kot and Islam Kot. For some months, they worked and saved their earnings, bought their own frames and weaved carpets for sale. They sold their finished products in Chilaar, Umer Kot and Islam Kot and contributed to the household income. Income from this source was dependent on the number of carpets they weaved and hence it was an irregular source. However, the new source of income enhanced Ladu's confidence to send two daughters and a son to the nearby school.

In 2000, her eldest son completed his intermediate level education and Ladu arranged his marriage. She said, "Usually when children are near or above 20 years old, they must get married. For girls, it was at a very young age, but now with the time our society's expectations have changed. Now, we prefer to arrange our daughters' marriage after they are 18. For my eldest son, I performed my necessary obligation of his education and also we arranged his marriage. After five years of his marriage, when he had kids, he made a hut for his family and started living by himself with his family."

By this time Ladu Bai's husband had already left working on the brick kiln. He had started working as daily wage labourer in neighbouring villages. Some days he used to get work, other days he was not so lucky. The family's source of income was through weaving carpets, that too, when





Ladu Bai showing her art of embroidery on a Sindhi hat.

they weaved a complete carpet and sold it at a good price.

She narrated that one day her husband came with the news that some officers from TRDP have come to *Autak*. He said that the local school master has asked all females to get together in *Autak*. She said that TRDP had already made *Tanzeem* (Community Organisation) of men previously, but the local men had arguments with each other that led a huge conflict resulting in *Tanzeem's* dismissal. This time they announced that they will only work with local females. She said, "Both Hindu and Muslim females from the settlement gathered in *Autak*, while our men sat at the back and observed TRDP's discussion." TRDP's field staff introduced UCBPRP to the local females. It was solely focused on poor women.

She remembered her first meeting with a laughter, "None of us really understood what the officers talked about. They said, 'through self-help methods, local females will help themselves in reducing poverty.' *Laughing...* in my head, 'we have been living here for years and we are unable to improve our situation, how can we improve it now. Until a miracle happens and gods provide us with food, nothing is going to change.' They said the organisation will support females if they get organised in Community Organisations (CO). Returning from the gathering, we laughed and felt strange because it was the first time when we were given importance by allowing us to sit in *Autak*."

With encouragement from her family members, she continued attending the meetings by TRDP. She said, "My son, being educated, luckily understood the programme mandate and my husband allowed me to participate in TRDP's programme. When the field staff visited us again, we gathered in a common place and we formed a CO, consisting of 17 members. We named our CO as CO-Hajn Faqeer Paro, after name of the eldest man in the settlement. It was easier for us to remember the name of the honourable person, so following his name, we christened our CO. Seeta was elected by us as our president and we selected Gaji as secretary of the CO. Both our leaders could speak up and they were not shy; therefore, we selected them to lead us."

The newly established CO started to have meetings with the help of a Social Organiser from TRDP. Remembering the initial meetings of the CO, she said, "Initially, I was very shy. I kept the head scarf on my face and attended the meetings without a single word. Discussions in the meetings were useful; they talked about living in harmony, taking care of children and their education, sanitation and savings. We learned to speak in turns. In the beginning, some of the CO members talked while the rest remained silent. However, later the Social Organiser (SO) asked each one of us to participate in discussion. We had to introduce ourselves in every meeting. This way, gradually we started to participate in discussions and got accustomed to speaking in gatherings."

"Our journey with the CO was not as smooth as it is today," she said. "A conflict aroused, when TRDP held different training sessions in different cities and asked the CO members to attend the sessions. The local men got agitated by the idea of taking women to the cities. It was, indeed, strange. We had never stepped outside the village without being escorted by a male family member. Also, menfolk in the village observed a change in our attitude; that their women had started to challenge the restriction. Before, without a single word, females followed what men ordered to do. We could not go out with our will. Our selected leaders, Seeta and Raji, were strictly prohibited by their husbands from moving outside the settlement. However, after many misconceptions were clarified, they got permission and received a training about conducting meeting in Islam Kot. As none of the CO members were literate, we kept a male, who was educated, to keep records of CO's saving and record of the monthly meetings."

The SO distributed Poverty Score Cards (PSC) to the CO members for their respective household. Her PSC was seven (7). After distribution of PSC, SO asked the members whose PSC was below 18, to mention what they wanted to do to improve their poverty. The SO asked them to fill Micro Investment Plan (MIP) for their household. Ladu said that she possessed the skills of art of embroidery and making Sindhi caps, but as she did not have enough money to buy inputs, she was unable to utilise her skills. Therefore, in her MIP, she mentioned her desire to utilise her skills. In the meetings she learned about Community Investment Fund (CIF), an interest free loan to be utilised to buy productive assets to generate income. She said that the president and SO explained about how the fund should be managed and utilised as revolving fund. "Only the females belonging to very poor families could avail the fund," she said.

Ladu Bai availed the first CIF loan to undertake the activity that she outlined in her MIP in 2010. She said, “My family’s fortunes began to shift after joining the CO and receiving the CIF loan. I have taken CIF loans four times.” The first loan that Ladu took was Rs. 12,000 (USD 120) and with the money she bought raw material (fabric, thread, cuff fabric, pieces of mirrors, and other requisites) to make Sindhi hats to sell in the market. She spoke very fondly about her work, “I went to the market with my husband and purchased the raw material to make caps. At home, I made embroidery while my husband would sell the finished items in Umer Kot, Tando Adam and Saeed Abad. Each cap cost me Rs. 200 (USD 2), and I sold it for Rs. 250 (USD 2.5) gaining the profit of Rs. 50 (USD 0.5) per cap. As soon as I started to earn money through my skills, I developed the habit of saving money in CO and VO accounts. Since then, every month, I have been saving RS. 20 (USD 0.2) in my CO account and Rs. 100 (USD 1) in my VO account. I returned the loan within one year.”

For the second CIF, Ladu Bai received Rs. 15,000 (USD 150) in 2011. She added income from her previous sale and invested the pooled amount in the same enterprise. Empowered with confidence and knowledge of managing CIF, she distributed the raw material among other skilful females in her settlement. She compensated them with their labour wage. She said, “We made attractive caps with beautiful designs. When we found that the demand of caps was higher in Mithi, I sent my husband to sell caps in the markets of Mithi city. We started to deliver our product to Islam Kot, Umer Kot, Mithi, Tando Adam and Saeed Abad.” She proudly said, “Villagers also come to my house to buy my attractive Sindhi caps. It’s easy to sell them.”

In 2012, after repaying the loan, Ladu applied for and received another loan of Rs. 20,000 (USD 200) from the CIF. She invested the amount in the same enterprise. The village females visited her house to seek work from her. They learned making embroidery, received raw material and designs from her and earned a labour wage. She said that with the lapse of time more females took interest in working for her. Gaining confidence in her enterprise and money management, she requested the Village Organisation for a bigger amount to invest in and employ more females in her enterprise. She received Rs. 30,000 (USD 300) from the CIF in 2014. Adding more money from her savings, she bought raw material in bulk and hired more females to make embroidery on the fabric. Empowered with knowledge and confidence, Ladu brought positive changes to her home and generated employment opportunities for women in her community.

She said that earlier she felt insecure and feared walking from the fields to home, however the CO strengthened her confidence to move without fear in the village. She narrated, “In 2011, the heavy rains hit the village; most of our fragile huts were destroyed. When the field staff by TRDP visited the village to conduct a survey of the victim households, without any escort of a male, I walked throughout the village and showed 40 households. TRDP provided two-room shelters through its Low Cost Housing Scheme. My hut had also fallen down during rain, and I was also provided with two concrete huts, which are now more safe and secure.”

With the time, she says, she got exposure about the demand of Sindhi caps in the markets of different cities, and was able now to sell the products on higher prices. She said with some pride on her face, "Currently, 30 females from four villages work for me. We can make 35-40 caps per month. Including labour and inputs, it costs me Rs.1000 (USD 10) per cap while I sell each for Rs. 1,200 – 1,500 (USD 12-15) depending on the design. On an average, I earn Rs. 10,000 (USD 100) per month from this business. This way many females are now able to support their families in income generation. Also, we are able to save an amount from our earnings on monthly basis. We are happy that we are not dependent on our husbands' unpredictable incomes." She said with a laughter, "Now, I give my husband money when he asks me for it in need. He calls me Benazir of the family."

Further she said, "These females would not be able to work effectively, if TRDP had not provided us with the water supply at our doorsteps. When our VO passed a resolution regarding the problem of access to drinking water, TRDP installed three borings in the village. Accessing water at our door step saved our productive day time that earlier we spent on fetching water from the far-off dug-well. Now, we use our time productively in this income generating activity." She continued, "These borings are functional on electricity, as we have access to electricity through government's electricity grid. The government's service coupled with TRDP's support made this positive change in our lives. Now, 250-300 household have access to drinking water supply at their doorsteps through pipelines."

"CO has not only improved the economic conditions of my family but also my personal and social life. Before, I stayed in my house, now I go out to give work in four villages. Once, I hesitated to greet my elders, now I share my experience on public forums. Last month, I shared my story at Sehwan Shareef, in public," She said.

With the income from her business, she has accumulated more assets and educated her children. She owns five sheep, seven goats and a donkey as her productive assets. "My family is now able to have three times of satisfying meals," she said. Although her sons earned from weaving carpets, her business contributed a bigger portion in household income. She arranged marriages for her two sons and a daughter, built two separate rooms for the married sons. Now, she lives with her youngest son, who studies in grade six. Her two daughters have completed their primary education. She said, "Due to lack of girls' middle/ high school in the village, my daughters could not proceed with their education after passing grade five. Boys can walk to other villages and towns to get education, but for girls, it is hard."

She said that observing success of her business and transformation in her family's life, other CO members, whose PSC was higher than 18, made arguments and demanded for CIF. They argued that they attend the monthly meetings and save money in the CO, but they do not get the benefits of CIF. This hindered them from initiating an income generating activity like the ones having PSCs lower than 18. To tackle this problem, leaders of all COs got together to seek a solution. They passed a resolution to TRDP. In the resolution they mentioned that the VO has

enough savings that could be revolved in the CO members having PSC 18-23. She said, "So far we have revolved CIF from our saving for three times. With the loans, members have benefitted immensely. Some have raised livestock; others have invested in income generating activities like me."

She said, "I would not have cherished this prosperous life without becoming a member of CO. All I have today is the fruit of our hard work and support of TRDP through our CO. Before, no one asked about women. There was a time, when we couldn't afford a health check-up. We used to suffer with pain for weeks and months. We could not even think about visiting a doctor, else the medical expenses would exhaust the family income. She narrated, "When my daughter suffered from an infection in her throat, we took her to a doctor because I had registered my family for Micro Health Insurance (MHI) in the CO. Through this insurance, TRDP provided with all medical expenses of her treatment. If we did not have the opportunity of health insurance, it would have resulted in denting in our family income and would throw us back to poverty once again. Through this health insurance, I also have done my treatment for my stomach ache. Health Insurance has saved our lives and saved our family income from denting."

She stated that CO has strengthened her with knowledge and confidence that allowed her to seek more opportunities. She explained with a laughter, "If I knew about family planning earlier, I would not have had this large crowd of children in my family. Now, as I know I remind my daughters-in-law to have less children. My eldest daughter-in-law, after her third child, has ceased child-birth through surgery. I tell her to give a good quality life to her children and invest in their education." She further said, "With the passage of time, life prepared us to grab opportunities. Through CO, we received CIF and it made us self-reliant. Unlike my husband's unpredictable income, it is now sustainable through my enterprise. I am planning to invest more in this business and empower other females as well."



## 4.5

**Ms. Lachhman Bai**

Ms. Lachhman Bai is 35 years old and lives in village Lassio of Taluka Diplo of the Tharparkar district. She has lived a very difficult and painful life full of agonising events, losses and shocks. She was born in a poverty stricken, landless family of village Sadio. The only productive asset this family had was their labour. The family worked as farm labourers to make their livelihoods and meet survival needs. Her parents worked as farm labourers during the four-month rainy season for the local land owners. During the other dry months, her father worked as a brick layer at brick kiln on meagre wages. Lachhman remembers that her father worked very hard, and never took off a single day from his work; he knew that his family depended on his wages. Her mother, suffering from chronic tuberculosis continued to work and made embroidery items for fellow villagers and charged Rs. 10-50 (USD 0.05 - 0.010) per piece. Given this situation, many a time the family members went hungry.

Lachhman was the third of her five siblings; three brothers and two sisters. Her elder brother supported the father in brick making. He started working on the brick kiln at an early age. The younger brother suffered from polio and both of his legs were paralysed. She said that the family suffered further misery when he developed urinary infection. Since the family could not afford his treatment; the pain of poverty and disease was suffered quietly. She stated, "Our situation was so bad, our poverty so dire that it seemed that we were cursed by *Bhaghwaan* (God). At times of drought and food shortages, we relied on the charity provided by Muslim land owners in the neighbourhood. We used to beg for food. This is how we just managed to survive."

Observing the land owners' children getting education in the nearby government school, Lachhman's youngest brother also desired to attend school, however he was not allowed since the family needed him to work at the brick kiln and to contribute small amount to family's income. Lachhman also began to make her small contribution to the family's income by learning the art of embroidery from her mother, as well as working on the farm fields during the rainy season.

Lachhman remembers that she was still a teenager when her parents decided for her to get married to a man in Lassio village of the same taluka. At the time of marriage, her husband's family included her father-in-law and her husband. The family lived in a single room mud-hut. In a corner of this hut they had a traditional mud cooking stove and few utensils. Like other huts in the village, there was no electricity, running water or a toilet. Lachhman remembers that she used to do the family's laundry near a dug-well far-off from the village. There was no awareness about sanitation and they practiced open defecation.

As her mother-in-law had already passed away, soon after her marriage Lachhman had to take all the responsibilities for undertaking household chores. Lachhman would wake up at 3 am to walk across several sand-dunes to collect water from a dug-well. Along with her neighbours, she made the water-fetching trip twice a day, including in the sweltering summer months. She said that each load carried consisted of three pots, two, balanced on head and one carried on her hip. Each trip took about two hours. She said, "We used to leave the young children at home when going to fetch water from the dug-well. One day when we returned from the water trip, we found that one of our neighbour's child had killed himself playing on a swing."

Talking about the scarcity of water, Lachhman said, "Fetching water was the most difficult task for us. The dug-well, located far-off from the village was the sole source of drinking water for several settlements. In the years of drought or less rainfall, the water level used to fall even further. It required three to four women to pull a single bucket of water. Besides the physical strains and stresses, this also took a big portion of our productive daytime." She continued with a laughter, "Each drop of water used to be very precious for us. We used to slap our kids if they wasted a single glass of water."

Lachhman remembers that in the initial years of her married life, she did not have much workload. While her husband lived in another far off village where he worked as a bricklayer at a brick kiln, she only looked after her father-in-law and her two milk-giving goats that her parents gifted her as part of her dowry. She did not have much to do. She said that she often thought of doing some embroidery work, but she never had courage to ask her husband to bear the cost of inputs. She had her first son after two years of her marriage. Later, with the gap of two years between each child, she had six more kids; three daughters and three sons. She said that she also had a miscarriage for an unknown reason. She said that due to lack of basic health facilities in the village, patients were usually forced to walk to towns to see a doctor.



Lachhman making embroidery on a pillow case.

Lachhman said, “For us women, it was even more difficult to walk when in labour. I gave birth to my children at home. While I was pregnant with my third child, I suffered from Hepatitis and my health condition deteriorated. First, I did not have a male escort to visit a doctor in town. I suffered with pain for two weeks. Secondly, we did not have any telecommunication system to make a call to my husband in an emergency. I sent my message through a fellow villager informing him about my sickness. This person reached my husband after four days. My husband, then, took leave from the kiln owner and returned to the village. My condition was extremely bad. He did not have cash in hand, so he sold our assets, the goats we had, and took me to Mithi for treatment. Every time I suffered from sickness, I used to delay my treatment for weeks and months waiting for my husband to come back and take me for treatment.”

Lachhman continued talking about the local culture and customs where women’s mobility was severally limited and only allowed with a family’s male escort. She explained, “As my husband worked far from the village, I usually missed family gatherings on social events and festivals, and marriage ceremonies. Without him escorting me, I would not visit my parents. I remained confined to my home, looking after my children and undertook the household work. My husband would buy ration every month, and of course I never visited a shop even. In the cases of urgent need, the local shopkeeper did not supply ration items without the consent of the family’s male member. Only men dealt with the money matters.”

Lachhman said that with the growing family size, the household’s poverty situations worsened.

She explained, “Initially, My husband and I had enough food to eat and had enough space to live. My husband earned Rs. 500 (USD 5) per month. He kept Rs. 250 (USD 2.5) from his earning for his daily expenses and with the remaining Rs. 250 (USD 2.5) he used to buy sufficient ration for us. The ration included some kilos of *Bajra* (millet), *Basar*, and onions. Our diet included a *Bajra roti* (flat bread) and smashed onions mixed with chillies. When children were born and they were growing up, we needed more food to feed them, clothes to wear and needed more space to live. We started to have food shortages at home. Also, the prices of food items increased making our lives very difficult. A minor health problem in children could result in income shocks to the family. We started to rely on borrowing money to meet food shortages and to deal with health shocks.”

This poverty ridden situation of Lachhman’s family began to change for the better when the Sindh Governemnt launched the Union Council Based Poverty Reduction Programme (UCBPRP) in Tharparkar district in partnership with the Thardeep Rural Development Programme in 2000. Lachhman said, “It was about seven years ago, when my neighbour came home to invite me for a gathering in an open space in the neighbourhood. He said, ‘Some guests are visiting the village and they want to meet the village womenfolk.’ Upon their arrival, I joined my neighbours to meet the guests. One of the TRDP staff members stood up and spoke about the Government of Sindh’s new poverty reduction programme and said that they will work only with poor rural women of Tharparkar district. He also said that the women have to come together, get organised and set up their own *Tanzeem* (organisation). TRDP will then support the *tanzeem* to help women improve their families’ lives and livelihoods. Some of the village men were familiar with the work of TRDP therefore they readily allowed us women to get organised with TRDP’s support. Our village has six *Mohallas* (settlements) and we were able to set up six *tanzeems*, one in each settlement.”

In 2010, Lachhman became a member of a newly fostered Community Organisation (CO). While talking about the initial days of CO formation, Lachhman said that her CO comprised 15 women. The CO was named Khushbu (fragrance). She said, “We selected Radha as our president because she was vocal and trustworthy. Initial meetings were mediated with the help of field staff from TRDP. We used to be very shy, even amongst ourselves. For examples, many members would not say their names out loud. We used to cover our faces and hesitated to say anything. Before CO meetings, we used to discuss amongst ourselves about how and what to say, but in meetings we would forget everything. The TRDP staff, mediating the meetings, did not give up hope. They continued to encourage us. With the passage of time, we developed some confidence and CO members began to speak. TRDP also trained Radha on how to conduct the CO meetings and record-keeping. The initial meetings started with simple conversations and discussions about benefits of working together in harmony. Then, we would discuss our problems and potential solutions. We gradually learned many things including importance of savings, health and hygiene, child care, children’s education, time management, sanitation and Community Investment Fund (CIF).”



Once TRDP had conducted the poverty scorecard census, it shared the scores with households. Lachhman said her household's poverty score was 10 out of 100. She recalled, "After receiving my household poverty score, I was asked to identify an income generating activity, and the resources for this activity would be provided as a loan from CIF. Since I lacked confidence, I refused to take the CIF loan option. I was afraid that my income generating activity would fail and I would not be able to return the CIF loan. Given my dire poverty and lack of confidence, TRDP agreed to give me an Income Generating Grant (IGG). In December 2010, I received IGG of Rs. 15,000 (USD 150). With this amount I bought three goats from a local livestock seller. The goats produced more kids. This small grant had become a significant source of income for us. We raised income by selling male goats."

Lachhman added, "The summer rains were beneficial for our goat herd, as this meant there was plenty of grass for grazing. However, rains also damaged our mud huts. The walls of our mud hut eroded away in the heavy rains of 2011. The roof leaked and the floor became muddy. We could not even light up fire to cook our meals. Some of the neighbours' huts collapsed and they lived under the open sky. We discussed this major problem at our CO meetings and passed a resolution to TRDP seeking its guidance and support. TRDP's staff and some engineers visited the village and surveyed the hamlet. Under the Government of Sindh's Low Cost Housing Scheme, new concrete huts were constructed for us. My family was provided with two concrete huts. Now, we do not feel insecure about our housing. The floor and walls are made up of cement. We have windows for ventilation."

Lachhman further took benefits from vocational trainings provided by TRDP. She explained, "I attended a two-week long training session, where I learned the art of embroidery, colour combinations to make beautiful *rillis* (traditional floor/wall covering), applique items including bed sheets, table clothes and pillow cases. I also learned traditional Sindhi cap making. I started making Sindhi caps on orders. The villagers provided me with inputs and designs, and I charged labour cost of Rs. 150 (USD 1.5) per cap. I pooled earnings from cap making and bought inputs for *rillis*. Each *rilli* costed me Rs. 500-600 (USD 5-6) and I sold the finished product for Rs. 1000-1200 (USD 10-12)." This also enabled her to save some money with CO. She said, "Previously I used to save Rs. 5-10 (USD 0.05-0.10) in the CO account, with the increase of income I started to save Rs. 50 (USD 0.5)."

Furthermore, Lachhman and her fellow CO members discussed the problem of drinking water at their CO meetings. After a meeting at village level, they passed a resolution to TRDP. Lachhman said that TRDP provided them with technical and financial support in installing water hand pumps, and now every household has access to drinking water supply through hand pumps.

Lachhman spoke about the benefits of having access to water at her doorstep: "Water hand pumps have made our lives much easier, drudgery has been reduced significantly. We do not carry heavy loads of water that used to put pressure on our heads and necks worsening our health conditions, anymore. Now, we utilise the saved productive time in making embroidery



items for sale. Also, we take good care of our children as we do not make the lengthy walk to fetch water any more. We ensure our children's schooling and hygiene. My eldest son works at a petrol pump for livelihood. Due to poverty we could not proceed with his education after grade eight. The second son works at a water filtration plant in Karachi. One of my daughters has completed her grade eight and does the embroidery work staying at home. We could not continue her education because we do not have a high school in the village and unlike boys, it is hard for girls to walk to other villages to attend high school. The younger three children attend the government school and we have plans of continuing their higher education."

She said, "With the increase in household income through livestock rearing and embroidery work, we are able to accumulate more assets. We own a solar panel for lighting. It has saved the expenditures on fuel. We have batteries for use at night. Our children do their homework and we make embroidery at nights as well. Further, we own a V-wireless telephone to communicate with my husband and children. Now, we can easily communicate and send our messages in case of emergencies. Also, livestock has made us cope up with the income shocks. In cases of emergencies, instead of taking interest based loans from the local loan lenders, we sell a goat and meet our cash needs. I send my children to the nearby government school while my husband looks after the animals. Now, I have a herd of 50 goats, worth several lacs (lac equals Rs 100,000 – USD 1,000). Improved income flows have led to improvement in the family's diet. Now my family has access to variety of food items that we purchase from the market."

Lachhman concluded her story with some pride, "After becoming aware and joining *Tanzeem*, I have gained confidence and can share my ideas and opinions. Earlier, no one asked us about anything; we were unheard at home and invisible in the community. Without any question, we used to eat whatever our men provided. Now, I go to the market and select and purchase items of my choice. I purchase my food, utensils, dresses, jewellery, shoes and other household necessities. My sons also hand over money to me to spend on household needs. Every month I go to Mithi for purchasing ration for the household. I can now bargain on prices while purchasing. I have built this confidence only through the CO meetings. If we did not get organised, my life would not have been changed. Government of Sindh and TRDP have shown us pathways out of poverty. We have witnessed a quiet revolution in our lives. Indeed, as wise people say, unity and organisation are powerful, very powerful. I know as I have directly witnessed and experienced its impact."

## 4.6 Ms. Soomri



Ms Soomri, a 37-year-old woman, lives in Tobhario village of Tharparkar district in Sindh. She was born and brought up in barrage area of Sindh. She was fifth out of her nine siblings; five brothers and four sisters. The family lived in a single room mud-house. They owned some livestock and her brothers shepherded other people's livestock to earn a livelihood. Her father worked as a peasant for a land owner, who compensated the family in-kind, in the form of seasonal harvest. Remembering her childhood memories, she said that since a very young age she started working with her parents in fields collecting cotton, chillies, hay for livestock, and firewood for cooking meals. Their meals included butter milk or minced chillies with flat bread. She said that the family collected water for household consumption from the river where they did their laundry as well. Also, the villagers used the same water for their cattle's consumption. Due to poverty and lack of awareness about females' education in the settlement, Soomri did not attend any formal school.

Soon after she learned doing household chores, her parents decided for her to get married to a man from Barjang Ji Dhani village of the same district. She does not remember her age at the time of her marriage. However, she said that she was in her early teens when she was married off to a man who was at least 10 years older than her. The family of 11 members including parents-in-law, four brothers-in-law, and four sisters-in-law lived in two mud-huts. She remembered that at the time of her marriage, her in-laws owned a herd of goats and 15 camels. Her brothers-in-law looked after the family's livestock, and her husband worked as a labourer on a land owner's land and earned livelihood in-kind, a small portion of harvest. In the lean season, her husband would migrate to barrage area to search for labour work on farms.

She said that as the whole community in the settlement relied on the sole dug-well for drinking water, there used to be fights among the villagers over their turns to fill their buckets. Also, for laundry and cattle they used the bitter water available in the village. Her daily activities involved fetching water from the nearby dug-well where water was 145 feet below the surface. Then, she would grind 2-3 KGs of wheat to make flour for family's daily consumption and collect twigs to put on fire to cook breakfast. After feeding the men in the family, she would eat her breakfast with kids. She said that the family had access to nutritious food as her husband was able to earn sufficient income for the household's consumption. Also, they had a herd of livestock that produced milk, butter, and butter milk. They would exchange milk for rice, wheat and other necessities.

However, after five years of her marriage in the year 2001, the family's life turned towards extreme poverty, she said. A local land owner claimed his ownership over their settlement and forced the villagers, who lived in huts, to leave the village. She explained, "When he [local land owner] started warning us to leave the village, my husband and his brothers came forward to fight for their rights. As husband's forefather lived in the settlement for ages, nobody had claimed over their land before. Local population kept increasing and we required more water sources for household consumption. We already had arguments among ourselves in the community. Many villagers left the village in fear. However, my family members and some neighbours stayed determined and fought back with the landlord." she continued, "the landlord had links with the police, they arrested my husband and two brothers-in-law. Also, they forced us to leave the settlement. While my husband and brothers-in-law were imprisoned, we left our settlement and started to live in this far-off village named Tobhario. Here, some of our neighbours had already made straw shelters. We collected wood pillars and some straws to make shelters on a sand dune. We did not have access to water at the new place, not even bitter water for our livestock."

Talking about her life in Tobhario, she said, "Life turned to be difficult since the day we migrated to this resource-scarce village – with no electricity, no access to drinking water or basic health and education facility. My daily routine changed for worse. It would take at least three hours to collect a single bucket of water from a far-off dug-well. Unlike before, here, I was expected to wake up before dawn to fetch water. We could barely collect enough water for household use and for our livestock, we did not have any source of water. Later, in Pervaiz Musharraf's reign, the government provided water canals and brought water nearer to the village."

She had a son after three years of her marriage. She said that with the natural gap of two years she had another son. After three years of her second son, she had two daughters. She said that the growing family required more resources denting the existing subsistent income.

The family's economic vulnerability increased as they sold all their livestock to get bail of the imprisoned family members. She said, "We sold all livestock for the bail. Also, due to scarcity of water, we could not even keep a single goat. This resulted in denting the household income. Now, we didn't have any source of income other than selling our labour. On the lucky days, when my husband got some work to do, we used to have food in our plates. Else, we had to beg our

neighbours for stale *roti* and *lassi* (butter milk). Most often, we made our children sleep with empty stomach.”

Adding to her vulnerable conditions, Soomri suffered from epilepsy after she got married. She said, “Several times I had this sudden attack of convulsions or loss of consciousness. We perceived it as a source of punishment from gods. Usually in such sort of sickness we never seek medication from a doctor. Rather, I was taken to a *Bhopa*, who found that I was bewitched with a *Kala Saaya* (bad spirit). Every time I went through the attacks, my family would call *Bhopa*, who hit me with brooms and hard sticks to make the bad spirit run away. Once I was hit by a rock and I got injured. Crying... I was even hit by hot heavy iron chains. It created scars on my body and its pain lasted for months.”

With the pressing problems of hunger and diseases, the growing family needed more space to live. They decided to split the family and live in separate huts. Soomri along with her four children started to live in a straw hut. She said, “After separation, I became even more vulnerable. My family had to wait with empty stomach until my husband found work to do and earn food. I spent days when I did not have anything to put on the stove to cook. Being a mother, it was very difficult for me to see my children cry out of hunger. With the increasing tension of poverty, I started to get frequent attacks. Although we had split the family, we looked after each other’s kids. One day while cooking *roti*, I suffered the attack and fell down on the stove. I caught the fire and it extended to burn the straws of the hut. My sisters-in-law observed the smoke coming out from my hut and extinguished the fire on time. They saved my life but it left me with disabled hands. My hands were burnt and I lost my fingers. I went through pain for months, but till now my hands are incapacitated.”

She said, “I fell into complete despair when my husband, the only bread winner of the family was attacked by hepatitis and passed away. We had never thought diseases would put our family in such situation. My children suffered from fever and malaria but they recovered with some basic homemade remedies. We could not afford to travel to Mithi for treatment. We could barely afford a single meal a day, how could we afford medication. When my husband got sick, we waited for 3-4 months for a natural recovery, but his situation worsened with time. Observing his health conditions, his brothers took him to a hospital in Mithi. This resource-scarce village was not even linked to a main road. They carried him on their shoulders and took him to the distant road, where they waited for a public bus for hours. When, finally he was taken to the doctor, his health conditions were at the margins. After a few days he passed away leaving me, a disabled mother, and young children bare-footed. We became totally dependent on our relatives for every need.”

Soomri’s eldest son, who was just 8 years old at the time of his father’s death, joined his uncles in labour work to earn livelihood. The men in the family started seasonal migration to irrigated areas of Sindh to work for land owners in harvest season. Soomri and her children shared her sisters-in-law’s resources for living. She said, “My brothers-in-law took the responsibility of single meal a day for my family and we washed and wore the same dress for years.”





Soomri and her sister-in-law posing for a photograph.

One day after two years of her husband's death, Vishnu, a man from neighbouring village, visited her settlement. She said that on his request, the villagers gathered where he announced that TRDP would soon visit the village for orientation of its Union Council Based Poverty Reduction Programme (UCPBRP). She remembers, "After a week of Vishnu's visit to our settlement, TRDP's field staff visited the village and conducted a survey. They also informed us about the programme for women. As our men used to migrate to different places in search of labour work for livelihood, we women were all independent back in our settlement. Although we had to wait for decisions regarding purchases and huts' repairing, we had the responsibility of households in their absence. My sisters-in-law talked to their husbands and they allowed us to participate in the programme's activities."

Soomri, following her sisters-in-law, participated in the meetings held by TRDP field team. She remembers, "I did not understand what the officers said but it felt good to get together. I used to observe them talking. We, 15 females, attended the monthly meetings. We named the Community Organisation (CO) - Paro Marvi. This name was easy to remember. I do not remember everything but initially I heard them talking about living in harmony, taking care of children, sanitation and savings. In one of the meetings, each of us in the CO was given a poverty score. My score was 10. Yasmin, from TRDP asked me what I wanted to do to improve my household situation and come out of poverty. I reluctantly said, 'I have nothing. I do not have anything to eat even. I rely



on my relatives' stale leftovers for my meals. The rainwater leaks down on my children in hut. It's about to fall and I am always afraid of it falling down anytime.' She asked me again, 'what do you want to do to improve the poor conditions?' I said, 'I know nothing than rearing livestock. If I had a goat, I could look after it and it would produce kids and milk to consume.' She registered my name. On this request, TRDP provided me Rs. 12,000 (USD 120) from the CIF loan in 2011. With this money, I bought two goats. My son and I looked after the goats, and collected hay from the local landowners. I had just begun to hope for the better, when heavy rains hit us. My hut fell down and we became homeless. My eldest son was in barrage area for work, with young three children I started to live under the open sky."

She said that aid agencies provided them emergency shelter and food. Soomri also received a tent and 5 KGs of rice. She remembered, "I started to live in the tent. Mistakenly, I kept the given aid ration in a corner of the tent. At night the rain water entered and made food items unsuitable to eat. The goats ate the wet rice, got sick and died. It further added to my trauma because without any output from the CIF, I had to return the loan. I became helpless. I appealed brothers-in-law for help, who later deposited the outstanding loans."

In 2012, TRDP conducted a survey to provide housing facilities for the rain victims. She said, "I registered my name in the survey and received two concrete huts for my family. The floor and walls of the huts are made up of cement. It is now more secure and durable. For ventilation, we have windows. These huts do not require yearly repair. This has saved our time and energy that we wasted in seasonal repair of the old mud huts."

Although my son worked as labourer in barrage area on a meagre wage, we often faced starvation at home. Observing the household poverty situation, TRDP nominated Soomri's family along with many other such poor families to provide a grant. She said, "The grant was in-kind, eight milk-giving goats worth Rs 50,000 (USD 500) changed my household situation for good. The goats produced kids that were our assets. We could sell the goats' kid anytime in need. The milk produce improved my family's diet. Previously, we ate the stale millet *roti* and leftovers from my relatives, then we started to consume milk, butter milk and butter. I exchanged four goat-kids for a donkey to fetch water. The donkey has now lightened the weight of carrying water that we previously used to carry on our heads. This has decreased the physical strain resulting in improvement in my health."

She continued talking about her current family situation with pride on her face, "Recently, I also sold eight goats on my eldest son's marriage. By selling two goats, I bought utensils for my household. Now, I have a herd of 20 milk-giving goats. I sell 2 litres of milk per day and earn Rs. 60 (USD 0.06) on daily basis. The eldest son shepherds livestock for local livestock owners and earns livelihood. This way he also looks after the family's livestock as well. Due to poverty, I sent him to fields for labour work at a very young age. But now as my household economic conditions are improved we can afford my younger son's education. The youngest one, apart from part time labour work, studies in a school and I want him to do a good job. I could not send my daughters to any school because we do not have any school for girls in the vicinity. Previously, we did not

have any concept of girls' education in our society. Now, people send their daughters to school, which is very good. My daughters have learned the art of embroidery from neighbours, who had attended vocational skill development training by TRDP. They are now able to make embroidery on head scarfs, pillow cases and bed sheets on order."

Soomri concluded her story with hope in her eyes, "We do not have access to electricity in our settlement. However, we have heard that we will receive government's electric grid soon. We are optimistic about it. Apart from material gains from CO, we have got awareness about sanitation and vaccinations through CO meeting. Previously, we did not know about polio drops and vaccinations. This resulted in various diseases and deaths, making the family's' lives vulnerable to chronic poverty. Now, the new generation is well aware of importance of vaccinations. The CO members have made it sure that each one of the settlement's child is vaccinated against polio. I am grateful to TRDP for improving our lives and planning better future for our children."

## 4.7

## Ms. Amran



Ms. Amran is a 35-year-old woman, who was born in Bhador village in Diplo Taluka of Tharparkar district. She was the fifth out of her 10 siblings; six sisters and four brothers. The family was tenant, who farmed a local landowner's fields on share basis. The family used to farm the fields during the summer rainy season. For the other eight months her father worked as *Dhanaar*, one who shepherded others' livestock on a wage. Her mother made *rillis*, traditional floor and wall coverings. Amran also worked on farms. She said that she attended a local government school, where education was free of cost. After her school time, she supported her mother in house hold and farm activities. She passed her grade five from the primary school and could not fulfil her desire for higher education due to absence of a middle or high level school in the village. After she completed her grade five, her mother insisted that Amran learn embroidery work and *rilli* making. Amran said, "Although I was not into *rilli* making, my mother taught me embroidery work. I was finally able to make embroidered items for my dowry."

In 2005, when she was 19 years old, Amran's parents arranged her marriage to a man from Onehrio Wachhra village. She said that her mother's sister, who resided in this village, brought the proposal of her neighbour for Amran. She said that her in-laws lived in a joint family of 10 members; parents-in-law, the elder brother-in-law and his family, a sister-in-law and a brother-in-law younger to her husband. Her husband was the third among his siblings. They lived in three mud huts with thatched roofs.

Like Amran's parents, the new family was also landless and sharecroppers. They grew millet in

the monsoon season and looked after livestock for the owners. The livestock owners paid a fixed wage. Also, her husband worked as a labourer in other Talukas. She said that he did loading and unloading trucks of crops during the harvest seasons and usually was paid a decent amount. In the cases of emergency, the family took loans from the local money lenders on interest and repaid when her husband sent the money. Also, they owned a cow and two goats that produced milk. Amran said that they lived a subsistence oriented life.

Soon after her marriage, Amran took responsibility of household chores and also worked in the farms. She explained, "Although we divided our daily chores in the joint family, daily work was not easy. We used to wake up early in the morning to grind 2-3 kg of millet with a mechanical floor mill to make floor for bread. This process took her at least 2-3 hours. Then I, along with my two sisters-in-law, would collect twigs and straws to put on fire and make *roti* (flat bread) for breakfast. After feeding the family, we made a 3 km walk to fetch water for household consumption. Besides physical strain of heavy loads of water, our four hours of daylight productive time was spent on water fetching. Then, we would join our men in the fields. After working till evening we would return and boil rice for meal at night. We did not have access to electricity. We used kerosene as primary source of lighting."

Amran gave birth to a baby a after one year of her marriage. She said that the other three children, two daughters and son, were born with the gap of one year between each child. She said that she was not aware of family planning. She explained, "We just thanked Bhagwaan for blessing us with children. Usually it was perceived as good to have more children because children's lives were unpredictable. Infants' death rate was really high because of malnutrition and diseases. Either children were stillborn or died at very young age. Also, nobody in the village, until recently, knew about the importance of gaps between child births. In sickness, we relied on homemade remedies. We did not have any health facility in our village or nearby, and medical expenses in other towns would exhaust our income in many ways. First, we always required a male escort while going out from the village. This would cut down the daily wage of the family members that was earned from the labour. Secondly, the doctor's fee and medicines used to be expensive. We could not afford and usually took loans to buy medicines. Therefore, treatments used to bring more vulnerability to the family." She further talked about hardships that her family usually faced. She said that the straw roofing of their huts leaked during the rains and mud wall eroded away in monsoons. They had to live on the muddy floor. They often stayed outside under the open sky when their huts fell down. And when it did not drizzle enough in monsoon, they faced famine-like situation. The family would starve during droughts.

Amran reminisced, "My family was not the only one facing all vulnerabilities. All villagers, whose source of income was nothing other than labour work, suffered equally. And for generations faced the same situation and somehow managed to survive through the hardships. Then, one day a team from the Thardeep Rural Development Programme (TRDP) visited us and our lives started to change for the better. Our men asked us to get together in the nearby government school building. All females left their chores and attended the gathering. Three TRDP field



Amran with her young children at her hut.

staff were there. They introduced TRDP's Union Council Based Poverty Reduction Programme (UCBPRP). They said, Sindh government has planned to work with the women of the village and the programme was aimed at improving the standards of living. We felt good. Some of our men, who had heard about TRDP and the government's programme, encouraged us to participate. On their second visit, we attended the gathering again and learned that we had to make Community Organisations to get support from TRDP. We tried to understand and follow what the field staff said. The field staff kept visiting the village more frequently. With frequent discussions, we learned that we, women, had to get organised in groups, that is, what they called Community Organisations (CO) to get support to improve our lives and livelihoods. Once we got organised, they encouraged us to attend the weekly meetings. We selected our president and a treasurer, who received training and conducted CO meetings afterwards. Our meetings had the rule from the beginning that we have to sit on the floor in circle, so that everyone's face could be seen. We were not confident in the beginning. When they asked us questions, we shied away and hesitated to answer. Even though we knew the answers, we covered our faces and refused to answer. Each of us was heard even when we had nothing to say other than our name. In the beginning, we did not even know how to speak. We learned to speak in turns and respected others' opinions. With the passage of time, we learned about many things, including saving money, importance of household sanitation, child care, health and hygiene and family planning."

In 2010, Amran became a member of a CO that consisted of 25 women. The newly formed CO was named as *Roshni* (light) because the members thought that their CO would bring light



into their lives. “In the meetings, we discussed about common problems,” She said, “Our main problem was our poor household situations. How could we think of our community’s problems when we were uncertain of having next meal? At the household level, we suffered from poverty. We discussed it with the field officers and asked them to support us. They informed us about Community Investment Fund (CIF) and each household was given with result from the Poverty Scorecard survey that TRDP had conducted. My household poverty score was 10. They asked us to fill a form (micro investment plan – MIP) and mention what we desired to do to improve household economic conditions. In the form, I mentioned the desire for raising livestock. Then, I applied for a loan of Rs. 12,000 (USD 120) in 2011. My husband bought two milk giving goats with this money. My father-in-law shepherded the goats with the herd of the livestock that he looked after for a local livestock owner. I repaid the CIF loan little by little on monthly basis, whenever my husband sent some money. The goats produced more kids and we sold the kids to fulfil our needs.”

Amran said, “The heavy rains in 2011 severely hit our fragile huts. The rain water eroded the mud walls and two huts fell down. All family members lived in one hut that was also insecure. We collected bushes and straws and made a temporary shelter for our children and the elders slept under the open sky. The rainy season brought us new hope and although we worked in agricultural fields, we [CO members] managed to meet. We shared the problem of housing with the TRDP staff. After a survey of the settlement, they provided us with two room concrete shelters. I and my husband also registered our names and received two rooms for my family. Now, we have two-concrete huts and a latrine. Now I have my house, with windows for ventilation; it is safer and durable.”

While their housing scheme was in process, the CO members passed a resolution for renovation of the primary school building. The heavy rains had damaged their children’s school and it was no longer safe for them to attend classes under the damaged roof. Amran said, “TRDP has never disappointed us. Soon after we passed the resolution, they provided financial support and we renovated the building. Now, the community children, including my two daughters attend the school.”

Amran narrated, “The field staffs’ proactive response towards our development, fostered trust in ourselves and CO. We punctually attended the monthly meetings and each one of us saved Rs.10 (USD 0.1) every month. In the meetings, we kept discussing our problems. We raised the problem of drinking water in the village. We had to walk 2-3 km to fetch a single bucket of water. Also, carrying the loads for a long time was even more exhausting. We passed a resolution regarding lack of access to drinking water in our hamlet. TRDP provided with double casing borings near houses. Each household is now provided with a hand pump. We use this water for household consumption and for livestock as well. Above all, it saved our precious time that we used to spend on fetching water. We are also able to utilise the saved time productively. We make embroidery and look after our children well. “

In 2012, after gaining more confidence from the benefits of CIF that she took earlier, Amran applied for another loan. She received Rs. 15,000 (USD 150). With the money she bought three goats. She said that she returned the outstanding loan by selling the kids produced by her older goats. While her husband continued his work, she looked after her goats and also attended a 15-day long tailoring training by TRDP. Amran said, "Now, I stitch dresses for the village women. I charge Rs. 120 - 200 (USD 1.2- 2) depending on the design of the dress. Further, TRDP provided us with solar panels and a battery free of cost. Each household is provided with the set of solar panel, battery, wires and three bulbs. We, now, have access to electricity for light."

Amran said with a deep sigh, "My husband passed away in an accident in 2014. My family's well-being was just improving and I had nurtured new hopes for my children. All hopes were shattered with his death. At the time I felt helpless. He left me behind with old parents-in-law and my young children. However, now I am empowered enough to meet the family's livelihood needs. I can use my tailoring skills for livelihood. I own a herd of 10 goats that produce milk adding nutrition to my family's diet. In the cases of emergencies, I usually sell the goat kids and fulfil the needs. If TRDP had not organised us, we would not have a good shelter to live, access to potable water and electricity for light. The CIF through the CO enabled me to accumulate productive assets, goats. I sold two goat kids and purchased a sewing machine. The tailoring training empowered me enough to earn livelihood and become self-sufficient. I am grateful to TRDP for empowering me to fulfil the family's needs independently."

## 4.8

**Ms. Dhaiya**

Ms. Dhaiya, 41, was born and brought up in village Baprario of Union Council Sarki, Taluka Diplo of Tharparkar district, Sindh. She was born in a poor family of a poor area, so grew up in extreme poverty. The landless family would do labour to earn livelihoods and meet their basic needs. The family lived in a single-room mud house and worked on a land owner's field as sharecroppers during the four-month rainy season. For remainder of the year, her father would work as shepherd for the livestock owning families on a meagre wage. The family owned a few goats and three cows as their sole productive assets that produced milk.

Dhaiya was the youngest of her five siblings; three sisters and two brothers. She was only one-year-old or so when her mother passed away giving birth to a stillborn baby. They lived with their aunt (uncle's wife) in a joint family. She said that her elder brother attended a government's primary school in Diplo while her sisters did the household chores and worked in agricultural farms. Soon after she reached a certain age and height, she was expected to undertake the routine work for her aunt. Dhaiya said, "By the time I was eight, my elder sisters were already married, I had to do all the household chores. While my aunt would look after her kids, I toiled fetching water from a faraway dug-well, collecting twigs to make fire for cooking purpose, weeding in agricultural fields. In return, my aunt would give me some food to eat. We used to have very basic food in meals, usually onions mixed with ground peppers."

Talking about the hardships that she faced, Dhaiya recalled that the family faced starvation in times of drought. The family was forced to migrate to Badin in search of labour on agricultural

fields. "Life as migrants was even worst," she said. "We used to trek for miles to reach a suitable place for work. Then, we would build a temporary wall-less shelter by using twigs and straws. I and my brothers were young and energetic, we could bear the difficulties and even starvation. My father had become feeble, he suffered from sickness and became more vulnerable. We used irrigation channel's water for laundry and for drinking purpose too. We practiced open defecation and never took bath. We often felt insecure."

Dhaiya was 25 when her sister-in-law (brother's wife) arranged her marriage in her parental village in Sarki. Her husband was widower and had a daughter and a son from his first wife. At the time of marriage, her husband's family included her parents-in-law, four brothers-in-law, two sisters-in-law, and her two step children. All lived in two mud-huts. In a corner of one of the huts they had a traditional mud cooking stove and few utensils. Like her parents' village, there was no electricity, running water or a toilet in the settlement. There was no awareness about sanitation and they practiced open defecation.

The family owned a plot of land that was now divided among the brothers of her father-in-law. Therefore, the family did shared cropping with the four brothers of her father-in-law. The harvest from their crops depended on the rainfall. Dhaiya said that her family's portion of the crop production was not sufficient. The stored grains were finished within few months after the harvest. Thereafter they had to work as labourers to earn and eat. Her younger brother-in-law was a shepherd for a local livestock owning family. Her husband, the eldest among his siblings, stitched clothes at a tailor's shop.

While family's menfolk did labouring work to earn some income, females undertook household chores and worked on agricultural fields. Dhaiya spoke about her daily activities, "We, females, used to wake up early in the morning. While my mother-in-law ground millet to make flour in a mechanical *desi* (local) flour mill to make flat bread, I would join my neighbours in fetching water from a far-away dug-well. It took us at least two hours to fetch a single *mutka* (pot) of water. Almost 300 households in the settlement shared the sole dug-well to get drinking water. We would collect water on first come first served basis from the well. Sometimes when we would get late to reach the well, we had to wait for an extra hour for our turn. Therefore, we used to wake up before dawn and collected water when there were less people in the queue. These treks were the most challenging for us as we used to walk over sand dunes while carrying heavy pots of water on our heads. Then, we would collect twigs to put on fire to cook the morning meals. Men would take a hasty breakfast and make a quick leave for their work. Then, we would eat the leftovers and followed our men to agricultural fields. We used to miss our day-time meals and return back in the evenings to finish the household chores, before the menfolk would arrive."

Dhaiya said that after one year of her marriage she had her first son. The other seven children including two sons and five daughters were born with the gap of one and a half year between each child. Talking about family planning she said, "I did not know about family planning and contraceptives until recently. We thought 'the more children, the greater support in agricultural





Happy Dhaiya busy in making rillies.

labour work'. My youngest son is now four years old. I have controlled child birth through contraceptives. I do not want to have more children. These contraceptives too can sometimes lead to problems. The birth control injections caused a reaction and I had to suffer from pain for six months."

Dhaiya continued, "Although feeding them was not always easy. It was saddening to see our children crying out of hunger during droughts. We usually had food shortages and we often had hard time deciding who will eat and who will starve at home. We used to take loans from the local moneylenders on interest and still we could not fulfil the household needs. Every time, I gave birth to a child, I would become frail. Due to insufficient food intake, I could not give birth to healthy babies. Children were born weak and thin. They would often suffer fever, and diarrhoea. We did not have any basic health facility in the village, so we usually ignored their illnesses. We were not allowed to go out from the village, without a male family member accompanying us. So, even in case of serious sickness, we either ignored or waited for our men to take us to a health facility. It was very costly to travel to a town for treatment, besides unaffordable treatment cost."

Dhaiya continued talking about the struggle of her life, "To reach a healthcare centre involved a long walk to the main road to use public transport, a truck. We had to travel hanging onto the door or sit on the roof of the packed truck. We would also walk to other stops in a hope that we would get a seat in the truck. We used to feel suffocation and nausea, loss of balance and even falling over others while standing in the fast moving truck... the conductor would keep on



loading people to earn more money.”

Dhaiya said that her husband, being the eldest in the family, had the responsibility of arranging marriages for his sisters and brothers. With the growing family size and responsibilities, family's poverty situations worsened. She explained that for his sisters' marriages, the family sold their goats and also took loans to make dowry. The growing interests on loans made them vulnerable and they worked for the moneylenders to compensate for the loans. Her husband continued working on a tailor's shop in the town. They lived a very vulnerable life.

The family's poverty situation began to change for good when Dhaiya decided to participate in Government of Sindh's Union Council Based Poverty Reduction Programme (UCBPRP) introduced to them by the Thardeep Rural Development Programme (TRDP) in 2010. She narrated, “One day a man visited us and conducted a survey. Few months after this survey, some outsiders visited our settlement and asked all the villagers to gather at Hasina's house. Hasina's father was a landlord. All females and men gathered in Hasina's yard.” She vividly remembers the day when TRDP staff visited her village to introduce UCBPRP. “They announced the results of the survey that they had conducted previously. In results, they had categorised us [households] in four bands. The first category involved poverty scores from 0-11. They called the households that fell in that category as *Ghareeb Tareen*, extremely poor. The second category involved poverty scores from 12 to 18. They named this category as *Ghareeb*, poor. The third category started from 19 and ended at 23 and called *Vituala*, vulnerable poor. The fourth category involved households having poverty scores from 24 to 100, and named as *ameer*, rich. Then, each household was given their poverty score.”

Dhaiya continued, “They talked to our landlord who announced the women have to come together, get organised and set up their own *Tanzeem* (Community Organisation). Only then TRDP will work with and support the *Tanzeem* to help women in improving their families' lives and livelihoods. Although we were hesitant to talk to the outsiders, we agreed to get organised in CO in the hope of changing our fate.” She remembers that while returning to home from the gathering, Dhaiya and her neighbours laughed discussing about the new word that they learnt, *Tanzeem*. All women agreed to get together on the next visit of TRDP field staff to their community.

Talking about her memories of CO formation, Dhaiya said, “We made small groups and started chatting. The Social Organiser, then asked us to sit in a circle. He asked us to tell our and our village's names loud. We shied away, putting scarves on our faces. It was so awkward in the beginning because from childhood no one had asked our names. We were never heard. Only one female from our village talked with some confidence and gave answers to all questions. I stayed silent and just observed them carefully. However, after consecutive meetings with the SO, we got accustomed to the meeting rules. We gained confidence and started to share our thoughts. All 18 members attended the meetings regularly. We selected our president and a manager, who were confident and trustworthy. Once the leaders were provided with training,

they started mediating the CO meetings. We started to meet on 16th of every month. Each of us started to save Rs. 20 every month in the meeting, and some skipped or saved less depending on affordability.”

Dhaiya said with a laughter, “We did not know the names of months until we made our CO. We only knew 14 August. This too, because people used to celebrate in schools and we would also participate to get sweets, without knowing what it actually meant. We took it as a phrase. We did not know about other dates and months of the year until we started meeting in our COs. When we were told that on 16 of a certain month we will meet, we used to remember the name of month. This way, over seven years, we have learned names of all months, dates and years.”

With the passage of time, Dhaiya learned many things from attending CO meetings including importance of savings, health and hygiene, child care, children’s education, time management, sanitation and Community Investment Fund (CIF). She spoke about her learning experience with a smile on her face, “They developed trust and confidence in us. We started to share our household problems as well.”

Dhaiya said that her poverty score was 7 out of 100<sup>2</sup>. Observing her household poverty, her CO members selected her to receive an Income Generating Grant (IGG). She said, “In 2011, I was given a grant of Rs. 15,000 (USD 150). With the money, I purchased four female goats. As goats are small livestock and they produce offspring in only six months, I preferred to raise goats. My son had dropped out of school because we could not meet his travelling expenses. The only government school was in another village and it took two to three hours to reach there. When TRDP provided me with the grant, I thought I would sell baby goats and send my son to school, but it did not happen. Heavy rains in the same year hit us eroding our existing endowments. Three of the four goats that I received as grant died and my hut was destroyed by the rain water. We took refuge on an elevated piece of land and made shelter with *rillis* to protect our children from harsh weather. Entire village was flooded and our huts were not even visible. We were given emergency food aid by different organisations. We survived through those painful days.”

Dhaiya continued, “When rains were over, TRDP team revisited us. They conducted a survey of the village. We requested them to provide us shelter, but they said, the previous places of huts were not suitable for shelter. We had made our huts in an inappropriate place, where rain water passes eroding the land. TRDP asked us to allocate a suitable place to build shelters, only then they could provide financial support. We got together and walked to our landowner requesting him to allocate another place for our shelter. He was kind to allow us to build huts on a higher land. TRDP engineers conducted a survey and finalised a secure place to build our shelters. Later, through its Low Cost Housing Scheme, TRDP provided its technical and financial support and we built our safe and secure shelters. We have now cemented floor and walls that do not leak anymore.” Meanwhile her husband worked as labourer on construction projects and earned some money. Also, he continued working with the tailor master when they had excessive work load.

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2. Low score signifies high probability of being poor.

Although their house was better and secure now, their poverty situation did not change. On the days, when her husband did not get any work, the family had to starve. Dhaiya said, “We were helpless as we had nothing to generate income from. Then, in one of our CO meetings, I heard about Community Investment Fund (CIF). I filled a Micro Investment Plan for my household and applied for a CIF loan. I received a loan of Rs. 12,000 (USD 120) from my CO in 2012. With this money, we opened a small cabin where we kept snacks, sweets, *spari*, and cigarettes. As the cabin was located besides the tailoring shop, my husband also continued stitching clothes. We saved money from selling goods and returned CIF loan while half of the goods at our cabin were still to be sold. After returning the first cycle of CIF, I applied for another loan. In 2013, I received Rs. 15,000 (USD 150). We increased inventory of the goods. We added tea, soaps, sugar and other small amounts of grocery. We deposited the loan by monthly instalments. The profits from this shop enabled us to meet our household’s basic needs.”

Dhaiya said that in 2014 her CO members selected her household for another grant from TRDP. “The CO members kept an eye on how everyone in the CO was flourishing economically. As I was still living a poor life and my PSC was very low, I was asked to make Livelihood Investment Plan (LIP) for my household. I proposed that with the grant, I would buy fabric from a wholesaler. I said to CO leaders that since my husband is a tailor he could stitch clothes and we could sell finished products on higher prices. This would allow us to reinvest in the enterprise and scale it up from the earnings. They accepted my proposal and purchased fabric worth Rs, 50,000 (USD 500) for our family. I was told that this grant was provided by Pakistan Poverty Alleviation Fund (PPAF). My husband kept cloth in the tailor’s shop. The villagers purchased the cloth from my husband and asked him to stitch clothes for them.”

Dhaiya’s husband previously stitched clothes with a master tailor because he could not afford a sewing machine. The master tailor would give him a meagre wage. With improved income from the sale of fabric and stitching clothes, he purchased a sewing machine for himself. He opened his own shop where he kept cloth and also did stitching. Apart from the profit from cloth selling, Dhaiya’s husband would charge Rs. 350 (USD 3.5) per suit as stitching charges. By reinvesting their profits, more cloth was purchased and more stitching was done. As a result, the new enterprise became the main source of family’s income. Now, Dhaiya’s husband has two shops: one tailoring shop and one cloth shop.

Apart from CIF and PPAF grant, Dhaiya was provided with a five-day long vocational training by TRDP. In this training, she learned making embroidery items such as pillow cases, bed sheets, head scarfs, etc. She also learned attractive colour combinations for making embroidery on children’s and women’s clothes. On returning from training sessions, she purchased inputs to make embroidery items at home. While she practiced and made some for her household, TRDP linked her with a skill training institute in Karachi that further polished her skills in making embroidery on fabric. At the end of the training session, all participants were evaluated and Dhaiya was selected as one of the top 20 adroit embroidery art makers.

Dhaiya said with some pride on her face, "After selection, I was provided with raw material and tools to make embroidery for them. I started my home based embroidery work and did finishing of women's *chadders* (shawls), suits, bed sheets and pillowcases. As they provided me the requisite raw material, I charged Rs. 500 (USD 5) per piece as my labour wage. Since then I have been working and have improved my living conditions. I suggested my husband to save profits made from the shop to buy more products while I took responsibility of the household needs. Also, I enrolled my children in school. Now, my eldest son studies in grade eight and we look forward to support his higher education. Other four children are now studying in a government primary school after graduating from Early Child Education Centre provided by TRDP. The younger three children have not yet reached the school going age, but we desire to educate them."

From the earnings of the shop, the family has accumulated more productive assets. Dhaiya said proudly, "Penny by penny, we saved money and purchased assets for our family. Now, I own four sheep, seven goats and a cow that produces milk. My husband and I have our individual sewing machines and irons. We have two mobiles: I keep one and my husband keeps the other one to communicate. We have built a new concrete room with a toilet. Like others in the village, we used to do open defecation, but through TRDP health and hygiene sessions, we learned about latrines and now every household in the village has a latrine. For their efforts in making our village an open defecation free settlement, our CO and VO leaders have won an award as well."

Dhaiya further narrates, "Every household in our settlement had seen improvement and we had started to accumulate more assets. But, our biggest issue of accessing drinking water was still there. We wanted to solve this problem as fetching water wasted four hours of our productive day time. We [CO members] discussed the problem with TRDP field team who asked us to pass a formal resolution highlighting the problem and submit it to TRDP. We requested a man, who could write and read, in our village to help us in writing the resolution. TRDP accepted the resolution and installed 10 water hand pumps in our settlement. Now, we have access to drinking water at our door step. It has made our lives easier and saved our time. We use this time in productive activities such as stitching clothes and making embroidery art pieces for sale. Above all, while working at home, we keep an eye on our children. We take care of their health. Unlike before, we do not leave them alone playing in sand."

Improved income flows have also led to improvement in the family's diet. Through a training session by TRDP, Dhaiya and her fellow CO members learned about kitchen gardening. As she had a hand pump at her door step for water, she made a small kitchen garden for her family. Dhaiya said, "Earlier, I used to cultivate *Palak* (spinach), and *tori* (ridge gourd), now I have cultivated water melons, *Guar* (beans), *tori*, *gardiyara*, and *teendy* (round gourd). We do not waste water and have the waste water flow into our kitchen garden. Now my family has access to variety of food items, both from the kitchen garden as well as the purchases from the market."

After getting access to water through the resolution, the COs in the settlement gained more confidence to participate in communal activities. Dhaiya said proudly, “CO became our strength. We were so happy having access to water. On the day when TRDP engineers visited the village and installed water hand pumps, all females rejoiced and celebrated the achievement. Our men were equally amused and amazed by our achievement. In the same month, we passed another resolution for a link road to the village. We did not have any source of conveyance in our village. The village was far away from the main road. Especially in sickness, we had to carry the patient on shoulders and walk through sand for hours to reach the main road. We had many cases when patients could not reach hospital on time and died on the way. Our men had never thought about this problem because they were busy in other towns working as labourers. Therefore, we passed a resolution to TRDP and they financed the link road construction. My words are not enough to express my gratitude for all their support. TRDP appeared in our lives as support from the God. Now, we have easy access to main road through the link road. Our children can easily go to their schools every day.”

Dhaiya concluded her story by recounting the improvements and transformations in her family's lives. “Our lives are easier now. Now we have a safe and secure shelter to live. We have access to road, drinking water and electricity. Our children do their homework at night as well and we do our embroidery work day and night. We once survived on boiled onions; now we have milk, meat, vegetables, grains, beans and many other food items. Previously we used to hide ourselves from outsiders and we did not have confidence to talk to men. Now, we collaborate and communicate with village men and also outsiders. CO has empowered us to become vocal, and enhanced our ability and bargaining power at the household and community levels. We go out with our children and do our shopping without the men accompanying us. Through CO, we have developed the habit of savings for our future needs. I want to thank TRDP for showing us the right path to improve our own lives. Now we are in a position to plan for a better future for our children.”



## 4.9

**Ms. Marwan**

Marwan is a 50-year-old female, who was born and grew up in Soomrat village of district Tharparkar of Sindh. Now she resides in Sarki village of the same district. She was the eldest of her four sisters. She remembers her mother saying, "Cholera took my five daughters and five sons' lives and I am left with only four daughters." Recalling her childhood days with her parents, she said that her father owned a herd of goats and cows and a camel. Her father looked after the livestock while mother was a housewife. The family owned a plot of land that was harvested on sharing basis with her uncles. She said that in the years of good weather (adequate rains) they had a good harvest of millet that they stored and ate throughout the year. And in the years of bad weather, her father would work as agricultural labourer in other districts where vegetation persisted. And in droughts, they used to sell their cattle and purchase food from neighbouring districts. She said with a sigh! "Life was always in danger in those days. We did not have access to any basic health facility. My 10 siblings died very young. My mother suffered from paralysis and passed away without treatment." The village lacked basic facilities such as access to drinking water, roads, electricity, food, etc. Frequent droughts added to families' vulnerabilities leaving them in starvation and many died of hunger. Soon after her mother passed away, her maternal aunt arranged her marriage to a man in Sarki. Her aunt also resided in the same village, so her father agreed for the marriage proposal.

She was very young at the time of marriage. She guesses her age as 14 or 15 when she was departed to Soomrat while her husband was six to seven years older than her. Her husband was the only child of her parents-in-law. She said that her husband's siblings died in a feminine when

droughts hit the district. The family consisted of three members and lived in a mud hut. At the time of her marriage, her husband worked as a cobbler. Her father-in-law looked after the livestock and collected gum from the bushes and sold it out in market. Her in-laws did not have any land, but they owned a herd of goats and a camel. They worked as sharecroppers with a local landlord.

She spoke about her daily activities and married life in detail. She said, "Soon after my marriage, I started to support my mother-in-law in her activities at home and in agricultural fields. She would wake up early in the morning and ground two kilos of millet or wheat in a mechanical grinder made up of two stones. After making flour from the grains, she would collect twigs and dried grass to put on fire to bake *roti*, flat beards for breakfast. Her husband and father-in-law would take a hasty breakfast and would leave for work. Then, Marwan and her mother-in-law would eat the leftovers and get busy in other household chores. She said that fetching water was the hardest task for females. Women from the settlement would walk two to three hours to collect a single *mutka*, an earthen pot of water. She said, "The shared dug well was located far away. Carrying heavy pots of water on our heads, we used to walk for hours in sweltering heat of Thar desert." She would also join her in-laws in agricultural fields weeding out and doing other agricultural activities. On the way back from fields, she would collect twigs to make fire to cook the family's night meal. In meals they usually had *roti* and boiled onion or yogurt.

After three years of her marriage, she gave birth to a daughter. The other five children including three sons and two daughters followed with the gap of three years between every child. She said that besides six children, she also had a miscarriage. She spoke about the hardships that led to the miscarriage. She said, "I was three months pregnant when a drought hit us and left us with nothing to eat. It destroyed our crops, and made our dug-well dried. All villagers started to move to other places, where vegetation persisted and one by one all households in the settlement migrated. My father-in-law kept selling our livestock to feed us, but at last we were left with none. Then, we decided to migrate to Badin. It was a scorching day when we left our hut and took the route to Badin by foot. We had nothing to eat on the way. We made trek for hours and rested on roadsides at nights. After travelling for continuous three days without any proper food intake, I had the stillborn." She said that she spent some years of life in Badin and worked for a landlord, who in return, compensated with meals for two times. Her husband continued working as a shoe mender to contribute to the family's income. They sent their eldest son to a government school.

Talking about life in Sarki, she said, "Our lives were in dangers and darkness. We had no access to basic health facility, road, electricity, and drinking water. Our children often suffered diseases, but we could not access and afford treatment. In severe sicknesses, we used to walk to the main road where we would wait for hours for public transport to take us to a nearby town to approach a health facility. When we had a sprinkle of rain we returned to Sarki from Badin. Our mud hut was eroded away by rains. We collected soil from a far-off soil dune and reconstructed our hut. We readied our land and restored our source of livelihood. My husband continued his own work, and I joined my father-in-law in agricultural fields. From dawn to dusk, we toiled in fields while the mother-in-law looked after my children. When our harvest was ready and it was high time for

us to do our best to cut the harvest, my father-in-law got bitten by a venomous snake. We tried all homemade remedies to heal, but it kept getting worst. After a week, we managed to take him to Diplo hospital, where doctors could not save his life. He passed away due to delay in treatment. We spent all our endowments and also took loans for his post death rituals. We were left with nothing than the standing harvest in the field. We then sold our yield and paid the outstanding loan. We faced the hardest days of our lives. Often in meals we had nothing than water and tears in our eyes. We tolerated the sadness of making our children sleep with empty stomachs."

With minimal belongings, and scarcity of food, every passing day was challenging for Marwan's family. "Then, one day some outsiders visited the village and showed us a ray of hope," she said. "In my hut, I was sitting idle, lost in thinking that what would I feed my children, if their father doesn't get any work today. A village kid knocked at my door and said the village females are asked to get together at Junejo Muhalla in Harron's house. I eagerly stood up and asked why females are called out. He said some of our neighbours have already arrived and wanted me to join them too. I followed him to Harron's house, where some outsiders were present with some notebooks and files. In a short time, the village females gathered at the house and announcements started. They said that they are field staff from Thardeep and they are here to introduce Government of Sindh's programme which is intended to reduce household poverty." She remembers the occasion vividly, "they gave me a Poverty Score Card. The score was 10. All females got one for their households. They further said that if the local females wanted to participate in reducing their household poverty and improving their economic conditions, they would have to get organised in *Tanzeem* (Community Organisation - CO). As almost all families in the settlement had their scores very low and desired to improve household poverty, we agreed to form a *Tanzeem*. Then, Thardeep officials assured their support and visits in coming days."

After a month, the Thardeep field staff revisited the village and gathered females. She said, "As asked by the visiting team, we sat on the floor in a big circle. We formed a CO comprising 15 members. We named our CO as Veenjhare after our sub-caste name." Her eldest son reminded her that it was the year 2010 when they formed their CO. The newly formed CO selected their president, secretary and a treasurer. She said that at the time of CO formation, her eldest son had completed his matriculation and he took home-take exams for his intermediate level education. The CO members requested my son to take notes and keep records of CO meetings.

She said that she attended bimonthly meetings and learnt new things. She narrated, "We learned about saving money. Although we often lacked cash in hand, but we saved whatever we had in hand. We learned about health and hygiene. We learned to talk. Earlier, we were never heard, Thardeep field staff taught us how to introduce ourselves. With the frequent sessions about sanitation, education and health, we started to take care of health and hygiene of our children as well. I used to observe them talking. I was amazed to hear how nicely they were able to talk and communicate ideas. On returning to our homes from the sessions, we used to imitate them. And we often used to fall on each other *laughing* out loud. It was good. A good way of socialising. Initial meetings made us forget about our daily struggles and sadness for the time being, and we also learned so many things."

Mawran got to know about the Community Investment Fund (CIF) loan in one of the CO meetings. However, she was sceptical about the loan's utilisation and returning it in time. Therefore, she did not take CIF in the beginning. Her eldest son continued his home based education while the younger one was dropped out of school to help his father in shoe mending work. She said that since there was no school for girls, so they learned embroidery work from a villager. The youngest son continued his education in the government primary school. The family relied on father's meagre income for subsistence.

In 2011, adding to their vulnerability, heavy rains hit the village. Marwan narrated that one night the rain water flooded their settlement and destroyed their huts. "The rain water transformed into flood, which devastated our huts and floated our assets except human bodies," she recalled. The villagers moved to a higher land to take refuge there. They lived under the open sky until a few organisations came up with emergency aid. For couple of months, they were given food and temporary shelters made of *rillis*. Then, Thardeep reached there and found the vulnerable CO members. They conducted a survey and assured to rehabilitate them.

She said, "Thardeep engineers found that the land, where our huts were located was the spillway of rain water. And heavy rains had eroded the soil making it a deep route for flood. Thardeep marked the area as danger zone and appealed us to reallocate to some other place to build our houses. When we requested the landlord, he asked Thardeep team to build our shelter on an elevated land that was safe in rainy season. After taking precautionary measures, Thardeep provided two room concrete shelters to all victims through its Low Cost Housing Scheme. My new house was safe and cosy. After construction of houses, TRDP built a concrete drainage system to protect houses from flood water. They constructed a cemented spillway to avoid future damages through RSPN's Tahafuz project. Now, the whole settlement is safe and we feel secure during rain."

Later, the CO members continued meeting and discussed their problems. Marwan said that the biggest problem of fetching water was discussed in one of the CO meetings. When CO leaders passed a resolution regarding water problem in the settlement, TRDP installed hand pumps at the doorsteps of households. She said, "This made our lives easier and comfortable. We could utilise the time that was earlier spent in fetching water in productive activities, such as making *rillis*, traditional wall and floor coverings." She added, "Leaders from all COs in our village got united and worked to create awareness about health and hygiene after we were provided with houses and water access. With their efforts, all families agreed to build latrines at their households. This initiative by our CO was later recognised by TRDP as well. We have built a latrines lately to avoid open defecation. Now, our village has 147 households and every household has at least one latrine."

In 2012, Marwan's eldest son attended a vocational training programme provided by TRDP. Her son said, "It was a month-long training at IRM office in Jamshoro. The training was very productive and beneficial. I learned computing skills including MS Office, emails, and other basic computing tools. I received training and returned home, but I did not have a computer to use my skills." In

the same year when TRDP field staff introduced Livelihood Investment Plan (LIP), Marwan filled her LIP and requested for a grant. TRDP provided a computer system as in-kind grant. Marwan's son shared a shop with a shopkeeper in Diplo and used internet to download data. He updated mobile phones' software, downloaded songs and videos and transferred them in memory cards for nominal charges. As in many villages, they lacked electricity and his shop was connected to national grid of electricity, he would charge batteries of mobile phones for the villagers for Rs. 20 (USD 0.2) for each battery. He said that his work's demand increased day by day and many customers came to him because there were very few who knew computer and mobile phone work. As the time passed, he became popular in the market. Excluding his utility bills and rent, he earned Rs. 6000 (USD 60) per month. She said that her son has his own shop now and it has become a regular source of income for them.

With the new income source, Marwan gained confidence to do more for her family. In 2012, she applied for CIF and received Rs. 25,000 (USD 250) from the CIF. With this money, she bought seven goats. Besides farm work, she and her husband looked after the livestock. This improved the family's nutrition. She said that she sold goatlings and repaid the loan in quarterly instalments.

After one year, in 2013, Marwan's son attended an Enterprise Development Training. This project was funded by PPAF and was held in SPO office in Thatta. Her son said that he learned new concepts of entrepreneurship, enterprise business, business marketing and strategic planning for a successful business in nine-day long training session. After successful completion of the training, TRDP hired him as master trainer for 11 training centres. He spent three days in each centre and earned Rs. 3,000 (USD 30) per day. He said that since he was fully facilitated with conveyance, accommodation and food by TRDP, he saved all his income from the training. On completion of his contract, he invested his savings on a shoe business in Diplo. His younger brother was already involved in shoe mending, he opened up a shoe shop for him.

To enhance her younger son's shoe business, Marwan applied for another loan from CIF in 2015. She received Rs. 20,000 (USD 200) that she invested in business and kept more shoes in the shop. She said that she was able to return the loan within six months in monthly instalments. By this time, her elder son had qualified NTS and he had become Primary School Teacher in the government school. His initial salary was Rs. 15,000 (USD 150) with annual increments. She said that the household economic conditions were getting better day by day. Then her sons requested their parents to stop working and take rest.

In 2016, she applied for Prime Minister's Interest-free Loan. She was provided with Rs. 50,000 (USD 500). Again, she invested the amount in the shoe business. She suggested her sons to save the earnings and return the loan on time. She said that her children have also developed the habit of saving that she learned through her CO. She said that even today she attends meetings and saves money in the CO account. With the earnings from shop and her son's salary, the family was able to construct two more concrete rooms and a kitchen. Also, they built their assets with the increase of income. As productive assets, now family owns a herd of 50 goats, three cows, and a camel.





Marwan's adroit daughters busy in making embroidery and stitching dresses.

She said with some pride, "I have tried my best to educate my children. For the eldest two daughters, I could not fulfil my obligation. We could not afford their education, and also there was no concept of females' education at that time. The youngest daughter has completed her education till intermediate. She has also learned the art of embroidery from VTP provided by TRDP. Among her three sons, the first one has completed his bachelors and is now a teacher at the primary school. Second one could not proceed his education after his intermediate. He supported his father in shoe making, and he has his own shoe business now. His shop has shoe stock worth Rs. 300,000 (USD 300) or more. The youngest son studies in grade 10 in Diplo. I am very happy to see my children having their lives easier than ours. Unlike us, they earn from different sources of income and have access to all facilities of life. They have machines to stitch clothes, electricity for light and electric fans, refrigerator to keep water and food fresh and cool. Cell phones to communicate with us. We now have good furniture in our house. We have access to variety of food. Also, recently from our savings, we have purchased a plot of 3-acre land which is worth Rs. 505,000 (USD 5050)."

She concluded her story with a big smile on her face, "I could make all these assets only after becoming a member of CO. Without CIF, I would not have owned livestock, without VTPs, we would not be in a position to open shops and know about business, and without TRDP's support, we would not even have a shelter. We could not achieve this success and access these opportunities without joining COs. They, indeed became a ray of hope and proved it by bringing light in our dark lives."

## 4.10

**Ms. Sahiban**

Ms. Sahiban is a 50-year-old woman, hails from Lobhar village of Tharparkar district of Sindh. She was born and brought up in Khari Wah village. She said that the Khari Wah lacked drinkable water; all available water was bitter and they could not use it. Her parents had six children, all girls. Sahiban was the eldest of the six daughters. The family was extremely poor, and did not possess any land or livestock. Being the eldest, Sahiban had the responsibility for undertaking the household chores and also working as a farm labourer. Her father was old and sick, hence could not work as a farm labourer. He, however, supervised his wife and daughters with working in the farms for local land owners. Payment for farm labour was in-kind and that too at the time of harvest. Given the variability of rain-fed agriculture, the family's labour payments were also variable. In times of drought, the family received no payments. This would further enhance the family's vulnerability and food insecurity. Sahiban remembers that during the four-month rainy season, on the directions of the landlord the family would cultivate millet. In return, the landlord would share a small portion of the total production. Whatever share the family received was not sufficient to meet their basic food needs. Sahiban said, "In years of no or less rainfall, the millet plants dried out and died before we could harvest anything." She said that even in normal rains, the available food was usually consumed within few months of harvest. Therefore, every year for seven to eight months, the family had to undertake the difficulty of migrating to the irrigated areas of neighbouring districts to seek labouring work in order to just survive.

Sahiban spoke about the family's vulnerability during annual migration cycle. She said sadly, "We did not have any animal to carry our minimal belongings, so we had to carry them on our heads as we walked out of our homes. Every day we would walk miles and miles. During hot sunny

days, it was very difficult to walk but we carried on and on. We had no shoes, only slippers made of used tyres and tubes. If these were torn then we would share slippers, which meant that some of the sisters had to walk barefooted. As my father was sick, we had to stop every other hour, so he could rest and drink some water and then continued walking. Walking under the sun was unsuitable for him, but he would say that we have to move on. During our long journey, we would eat only dried millet *roti* (flat bread). Due to all this, my father's health condition would worsen. We spent nights by the roadside, under the stars. Barking of wild dogs would keep us awake. I would see buses go by and imagine the life of passengers traveling in such comfort. Upon arrival to the irrigated areas, our father would manage to find a local landlord that we would work for. After an agreement with the landlord, in a corner of a field, we would settle down. We, the six sisters, actively collected straws to make a simple wall-less shack that was our shelter for seven months. We also collected bits of plastic and twigs to rebuild the shelter in case it fell down during the rains. We did not even own a *rilli* (traditional wall/floor covering), we slept on the ground and practiced open defecation. We felt insecure at times. From dawn to dusk, us four sisters, along our mother toiled in fields. Our landlord grew cotton, rice, wheat, chillies and sugarcane. We worked very hard during the harvest periods. Sometimes the landlord would give us some *atta* (wheat flour) and *lassi* (butter milk). We would ground chillies and eat them with *roti*. For all our labouring in the fields, the landlord would compensate us by sharing a small portion of the production. My father would then sell this produce and save the cash for the journey back to Tharparkar, and to our village. Landlord's wife was kind, and she would give us used cloth sheets and our mother used to make dresses for us by hand stitching."

Sahiban said that like the women and girls in her community, she was not aware about the education and schooling. She said, "We only knew that every year we had to stay in the village for four months and then we had to move to irrigated areas for remaining months of the year. We had never seen any school. I did not even know if anyone from the village attended any school. All relatives were just like us, extremely poor and focused just on basic survival."

Sahiban does not remember her age when she was married. She said that her maternal family searched out a groom, who was 12-13 years older than her, in the same village. Her husband's family included parents-in-law and two brothers-in-law. They lived in two mud huts. The family was extremely poor and had no productive assets. Soon after her marriage, Sahiban was given the responsibility for undertaking all household chores. She said that her in-laws' routine life was same as of her parents. The landless and asset less family would work on daily wages to earn a basic livelihood.

Sahiban used to wake up early in the morning. Her first task was to ground millet for making *roti*. The process took her 2-3 hours. Then she would go out and scavenge twigs, branches and dried leaves to cook millet *roti* for breakfast. After feeding her family, Sahiban would leave to fetch water along with her neighbours. She said, "Fetching water was the biggest challenge that we the women faced. On daily basis, we used to walk for 2-3 hours to another village to collect two cans of water for household's consumption. Also, in the years of less rainfall, the well dried up and we had to search for water in other villages. We have experienced droughts, when we





Sahiban poses while feeding her goat.

would spend the whole day trying to collect two cans of water from far-off areas. By the time we returned homes, our children would be crying out of thirst and hunger. Many a night I have slept on an empty stomach.” Apart from undertaking household chores and fetching water, Sahiban also worked as a farm labourer.

Sahiban said that for four months of the year, she along with her husband and father-in-law, did the labouring work on land owners’ fields in the village and then migrated to the irrigated areas for the rest of the year. Every year they built a thatch roof. It was built on four stilts, to support the straw roof. She remembers that during rains, they did not have any option to protect themselves from rainwater, mud, and crawling insects. She said that she has given birth to some of her children in these wall-less shelters. She gave birth to her first child, a baby boy, after one year of her marriage. The other 15 children followed up with the gap of one year between every child. She said that out of 16, four children passed away, and she now has 12 children (eight sons and four daughters). Speaking about the deceased children, she said that the second child, a daughter, died right after a complicated delivery at her home. Her husband could not afford her health check-ups and she had to suffer from challenges during and after deliveries. Also, there was a superstitious aspect too. She explained, “After my daughter’s death, I suffered from pain for four months. I think I was bewitched by a spirit. I felt better after a visit to a *bhopa* (spiritual healer).” Her two daughters died during delivery. Sahiban said, “It was the expected month of delivery, early in a morning, and as on any usual day, I joined my husband in sugarcane fields and supported him in cutting and collection of sugarcane harvest. I started to feel an abdominal pain at noon, but I ignored this because I had to do the labouring work. With the passage of time the pain worsened. However, after completing work, I returned to the shelter

late in the evening. I went through severe pain for hours and delivered a stillborn daughter. I had felt the baby's movement early in the morning, I think, she passed away during delivery. The other one was stillborn due to heavy work load in harvest season." Sahiban continued, "I did not have the option to take rest. I had to work till late evenings to feed my children. I used to keep my children with their grandmother, who was old and could not even walk, and I toiled in the labouring fields. One evening, when I returned from the field, my four-year-old son was missing. We searched our surroundings, but he could not find him. When I asked other children about where they saw him for the last time, one of my daughters said that he was playing inside a sand dune. When we searched out, we found that the sand dune had collapsed on him and he was already dead."

Sahiban said that no one in the village was aware of family planning, maternal health and child care. Women in the village carried heavy loads of water on their heads and worked in fields during pregnancies. In emergencies, they had to wait for a male family member to escort them to visit a medical facility. She said that there was no health facility in the village or nearby, and also there was no link road. In serious sicknesses, patients were carried on shoulders and taken to another village which had a dispensary. Being subsistence oriented farm labourers, the family lacked money, and this also constrained them from visiting health facilities. A simple visit to a health facility often led to denting the family's economy and increasing the debt burden.

Sahiban also spoke about family's diet. Their diet was very simple. In the four-month rainy season in the village, they often ate wild mushrooms, herbs or dried millet *roti*. In other months, they were food insecure, and often went hungry. When the family ran out of food, they begged *lassi* from their livestock owning neighbours. Sahiban remembers the times when she had to feed her children and the elders but herself stayed hungry.

Sahiban recalled, "I, my family and our previous generations went through these shackles of poverty and hunger. Since childhood, we had been struggling to survive. So of course our expectations for our children were the same that they too would grow up like us and live like us, and have a life full of poverty, hunger, and basically *na-umeedi* (hopelessness). When the children reached a certain height, they would join us as farm labourers. One day a team from the Thardeep Rural Development Programme (TRDP) visited us and our hopes, plans and lives began to change for better."

Sahiban said with a laughter, "We hid ourselves in huts and bushes when we saw a vehicle for the first time in our hamlet. We were scared. Even our men hesitated to meet the visiting team. A female Social Organiser accompanied by two other men asked us to come out. She asked us about the reason for our hiding. We replied that we thought the men in the vehicle would kidnap our children, or that they might harm us. We had never trusted outsiders. Yasimine, the Social Organiser, then sat with us and assured us that she was here to support us. They informed the villagers about the Government of Sindh's Union Council Based Poverty Reduction Programme (UCBPRP) that TRDP was implementing. She remembers that the SO said that the programme



was for women only. “Our men observed the discussion and allowed us to participate in TRDP’s programme. The visiting team from TRDP then asked us to inform all neighbours to get together at one meeting place for the next time. Following the first meeting, the field staff kept visiting the village more frequently. With frequent discussions, we learned that the women had to get organised in Community Organisations (CO) to get support to improve our lives and livelihoods. Once we were organised, this encouraged us to move forward. Gradually, women began to find voice. They began to introduce themselves.”

In 2010, Sahiban became a member of a CO that consisted of 12 females. The newly formed CO was named as Bhel Paro after the name of their settlement. The CO members selected their president and a manager. “Khanu was active and trustworthy, so we suggested her name for the position of president. At the initial CO meetings, we used to speak all at once, therefore these meetings were quite chaotic.” She said that initially meetings were mediated by Yasmine, TRDP’s Social Organiser. Later, as the president and the manager gained experience and confidence they began to conduct CO meetings on their own. Sahiban said that at these CO meetings she learnt about health, hygiene, sanitation and importance of savings. She said, “We did not know about dates and months. We only knew the names of days. We learned dates and names of months to remember the scheduled meetings. We also learnt how to behave in the meetings, the meeting rules, and began to speak in turns.”

Sahiban said, “Previously, villagers didn’t stay in hamlet for long. Every year, we used to migrate to Badin or other irrigated areas in search of farm labour work. At the time when TRDP launched UCBPRP, only 12 families were present in the village, and we also had plans for seasonal migration to irrigated areas. Now, we have two COs and all are settled permanently in the village. We no longer have to go through the annual painful migration cycle.”

Sahiban remembered that prior to the CO formation, TRDP had conducted the Poverty Scorecard (PSC) census survey. Results from this poverty survey were shared with all households. Her household poverty score was 5 out of 100. She said, “In the meetings, we learned about Community Investment Fund (CIF) to be utilised for income generating activities. None of the CO members had courage to take the CIF loan because we had never seen money before; we the poor women knew nothing about handling or managing money. Money matters were dealt by our men. When I heard about the CIF, I hesitated. I refused to take the loan. In first year after CO formation, I only observed some other members who had taken CIF loans and raised livestock or invested the loans in their micro enterprises. In 2011, after learning more and gaining some confidence from the positive experience of fellow CO members who had taken CIF loans, I also applied for a CIF loan. The president asked me to prepare a Micro Investment Plan (MIP) for my household. In the MIP, I mentioned my potential for raising goats. Then, I applied for a small loan of Rs. 5,000 (USD 50). My husband bought two (2) goats with the money. My elder two sons, who did not attend any school due to poverty, shepherded for a local livestock owner on a meagre wage. They looked after the goats.”

Sahiban continued and mentioned that a shock occurred to make her family suffer, “Adding to our vulnerability, one night our hut fell down on us due to a heavy rain. Luckily, it did not fall down on my children’s heads. While they were asleep, the rain water entered the hut and it eroded the mud wall. I grabbed the little ones in my arms and woke up the older ones to save our lives. Luckily no one was hurt in the incident. We spent the night on a sand dune and waited for daybreak. Our neighbours’ huts also leaked and stood in rain till morning. Next day, my husband arranged a tent from a local land owner. Jointly with our neighbours, we lived in the tent for a month. Meanwhile, we collected bushes, and straws and built a wall-less shelter (shack) to live. Life started to become more vulnerable living in an open shelter. We could not afford a *rilli* (traditional wall/floor covering) for our children to sleep on. At times we felt insecure leaving our children behind while we left for farm fields for work. Therefore, we used to keep the infants under a bush-shade or carried on our shoulders while weeding out in fields. Although life was very busy in rainy season, we [CO members] still managed to gather and hold our meetings. We used to discuss our problems. When TRDP’s field staff visited us, we shared our problem of lack of housing with them. After a survey by their field staff and engineers, TRDP provided us concrete shelters through its Low Cost Housing Scheme. Now, we have two concrete huts and a latrine. My shelter is now safe and durable.”

In 2013, Sahiban returned the outstanding CIF loan by selling two kids that her goats had produced. Now the family owned two goats as productive assets. They looked after the goats and consumed milk at home. This positive experience of managing her first CIF loan boosted her confidence. She became confident to apply for and manage another loan, a bigger loan. Sahiban applied for a CIF loan of Rs. 15,000 (USD 150). She bought three goats with this amount. She said that her herd size of goats kept increasing as they produced more kids. Later Sahiban exchanged 12 goats from her herd for a cow to get more milk. She said, “Unlike before, we have had rains and our livestock grew healthy. Accumulation of livestock improved my family’s diet as well. Since then, we have stopped begging for *lassi* (butter milk) from the livestock owning neighbours.”

Sahiban said, “Since our goat herd size had increased and represented a significant source of income for us, our family decided to stop the practice of seasonal painful migration to irrigated areas. The long journey with carrying loads and children on our heads used to be so tiresome. Walking for days with empty stomachs and facing thirst, we often fell asleep on road sides. Following the vulnerabilities in the temporary shelters were even felt so insecure and exposed. We defecated in open spaces. We had access to no services, we were just poor nomads wondering in search of farm labour jobs. Our diet was very basic and consisted of stale millet *roti* (flat bread). While we toiled under the sun in the farm fields, our children played in and ate mud. I came to know that my youngest son used to eat mud, when one day he put a handful of mud in his mouth and offered me some. We did not have a permanent and secure shelter to keep our children away from dirt. We were unaware about public schools and public health facilities. Now, through CIF loans we have a herd of goats as our economic assets and source of income, we have preferred to settle down permanently in our village. We hope to diversify our sources of income. Being organised has given us confidence; CO has given fresh hope to me, to my family and to my fellow villagers.”

Sahiban further said, "With the improved assets and incomes, our conditions have begun to improve. Giving up a nomadic life has allowed us to access public services. For example, our younger three children attend government primary school. Leading a nomadic life, we were not aware of the importance of education. The elder three children missed out on education. We, without education, spent a dark life. We hope that now our younger children will have the light of *ilm* (knowledge/education) in their lives."

In 2014, through CO Sahiban was provided with a solar panel for lighting. She explained, "In the village, every household relied on kerosene as primary source of lighting. We used kerosene lamps at night and the cost was Rs. 10-20 (USD 0.1-0.2) per day. On the days when we had no cash to buy kerosene, we stayed in darkness. The free of cost solar panels, lights along with a battery and a charger provided by TRDP did not only become a convenient source of light, but also saved the cash that we earlier spent on kerosene oil. Also, this solar light enabled us to become more productive as we could make better use of our evenings, e.g. prepare embroidered items and help children do their homework. CO gave us social light and solar gave us electric light."

Sahiban further said, "Although we are aware of girl's education, we could not educate our daughters because we do not have any school for girls in the village. Boys can walk to other villages to attend the formal school, but for girls it is difficult. The CO members have discussed the issue regarding our daughters' education but we have not been successful in establishing a school for girls in village. In our meetings with TRDP, we have mentioned this several times. However, we do not have a single literate person in the hamlet to teach. Teachers from other villages avoid teaching in our village because our village is far away from the main road. However, I am happy to say that our daughters have acquired tailoring and embroidery skills through vocational trainings provided by TRDP. In 2014, I applied for a CIF loan and received Rs. 20,000 (USD 200). With Rs. 10,000 (USD 100) from this loan, I purchased two (2) goats and with the remaining money, I bought a sewing machine for my daughter. I repaid the CIF loan by selling goat kids. My two daughters, who attended TRDP's vocational training sessions, now stitch clothes for the villagers. They charge Rs. 150 (USD 1.5) for elders' dresses and Rs. 100 (USD 01) for children's dresses." She said that with the increase in sources of income she was able to save Rs. 20 (USD 0.2) in every meeting of CO. "Our CO account is in UBL, where we save our money. So far, my personal savings with CO amount to Rs. 9,000 (USD 90). I can have access to this amount at any time of need."

In 2015, Sahiban applied for and received another CIF loan of Rs. 20,000 (USD 200). She said, "I bought four (4) goats. I was able to return the CIF loan within six months by selling goat kids. I also exchanged goats for heifers. My elder sons look after the cattle. We now own three cows, four camels, a donkey, and two goats. One result of improvement in condition of the family is that our diet has also improved. We used to survive on stale *roti* but now have access to variety of food items. We sell milk and buy vegetables from the market. The family's diet now includes *roti*, rice, milk, lassi, vegetables and butter; sometimes we also eat mutton."

Sahiban also spoke about the hardships that the community women faced regularly, “One of the hardest and challenging daily task for us village women was to fetch water from a far-off dug-well. Water was 200 feet below the surface. Every day, three family members were needed to lower the bucket and pull out a bucket full of water. Also, carrying the load of water on heads was even more exhausting. But now as the Sindh government has provided the Reverse Osmosis (RO) filtration plant, and we have easy access to water. Also, in rainy seasons, we harvest the rain water in underground concrete tanks. I have four underground tanks for my household. We are able to build these after we diversified our sources of income. We use this water for household use and for livestock as well.”

Given the previous nomadic and subsistence oriented pattern of life; the villagers were always on the move in search of farm labour work. This disintegrated life did not allow the people to develop a sense of community. For example, they could not celebrate any festival. Now that they are permanently settled, they enjoy their social and cultural life too. Sahiban said that the villagers are much happier now. She said with a smile on her face, “Now, every year we celebrate Teej and Holi and we celebrate the festivals in harmony. We make good food and eat together.”

Talking about her own household, Sahiban said, “Before, I did not have a single *rilli*. After getting united in our CO, our quality of life has improved. We have improved housing, including a latrine. We have access to electricity and water. We have good food to eat. One of my sons works in a garments factory. He is now able to buy good clothes and shoes to wear. The younger ones are studying in schools. My daughters are skilful; they also contribute to family’s income. We no longer lead a nomadic life; we are settled. We are together in CO. We are planning for better lives for us and for our children. This *inqilab* (revolution) in our lives is due to the government of Sindh and TRDP. I want to thank them for making our lives beautiful.”

## 4.11 Ms. Premi



Ms. Premi resides in Lobhar village of district Tharparkar in Sindh. She does not remember her age but she shared her Computerised National Identity Card (CNIC) that showed that she is 40 years old. She was born and brought up in a village named Haryar in the same district. She was fifth of her nine siblings: five sisters and four brothers. Her parents were peasants, who worked on landowner's farms.

Remembering her childhood memories, Premi said, "We used to cultivate the lands only in the three-month long rainy season. After the first shower of rain, we used to plant the land owner's farms with the relevant seeds, usually millet. When it rained enough in season, we would get a good harvest. However, the years of bad weather when there was insufficient rain, the seeds would be wasted and our dreams were shattered. Food was easier to afford during the rainy season, if we had ample rain. We collected wild mushrooms, herbs and ate it with millet-bread. However, after the end of rainy season, we used to find nothing to eat. We survived on crushed chilli peppers and water for meals. In dry seasons, we preferred to migrate to the irrigated areas such as Badin and Ghotki in search of work and food for us and fodder for our animals. In these places, we used to work for wheat harvesting and cotton picking. Sometimes, landlords would allow us to cut weeds and grass to feed our goats. Sometimes in the years of scarcity, my father used to take the animals to richer farmers who did not migrate themselves, for compensation on a lump sum basis. We were not alone, all families, who did not own land and belonged to lower castes migrated during the sugarcane harvesting and cotton picking seasons.



Premi said that she was married at the age of 15. Her marriage was based on *Watta Satta*. She explained that her mother was married to her father based on the promise that one of his daughters would marry one of the males in the brides' maternal home. Later, Premi was selected to marry this person. She said with a laughter, "My husband was at least a double of my age. If I knew I had to marry this old man, I would at least have resisted getting married. Well, then, we were not even asked about our consent about getting married. All decisions regarding girls' marriages were made by elder men in the family."

The joint family, including her father-in-law, his two wives, two brothers-in-law and her husband, lived in two thatched roof mud-huts. She said that at that time they did not have any concept about latrines, and the whole community practiced open defecation.

Premi said, "The resource scarce village did not have access to road, electricity, running water, school or any health facility. We lived in complete darkness at night. Kerosene lamps provided light, but we could barely afford a litre. We collected twigs that provided fuel for cooking. We used to manually grind millet to flour; nothing was mechanized. For generations, women fetched water from a far-off well. We carried the loads of water on our heads and made a trip of 3-4 km to reach home on daily basis. In droughts, the well would dry up and we used to search in neighbouring villages to get drinking water. Due to scarcity of water, I used to keep the dirty laundry water in buckets, so that the dirt would settle to the bottom and I would filter out the distilled water to reuse."

Premi's in-laws did not own any land or livestock. Selling labour was the only source of livelihood. They worked as sharecroppers on a local landowner's land. This meant that they received a small proportion of the harvest; the larger proportion went to the landowner. In order to earn extra income, the family worked as a day labourer for other farmers, earning meagre wages. She said, "We have witnessed the years of drought, when we found nothing to eat. Because everyone in the village was desperately poor and no one had skills other than farming, we could not ask for help in the years of starvation. Many died from malnutrition-related diseases, and nearly all children suffered from the lack of proper food intake. In the years of drought, we used to migrate to irrigated areas to search for work and food. The village used to be empty, because in times of hunger people left to seek work elsewhere. However, in the years of good rains, women used to stay back, looked after children while our men migrated to barrage area to search for work. They worked as labourers in wheat, cotton, sugarcane and rice fields from dawn to dusk. In compensation to their work, they received a meagre wage that they would send us and thus we survived. We constantly lived on the margin, hand to mouth situation. Usually we boiled onion, pepper, or rice to eat. At times, we faced severe food shortages, we took loans from the local moneylenders to feed the family."

Premi had a daughter after one year of her marriage and other 10 children including six daughters and four sons followed up with a natural gap of two years between every child. She said, "Only handful of children from village attended the government school that was located miles away in



Premi fetches water from underground water tank.

another village. We did not have any school in the village. Although the distant primary school offered education free of cost, we preferred our children to learn life skills from us and elders. Soon after they reached a certain height, we married off our daughters and our sons would support us in labouring work. We never left the village, visited a health facility or took a ride in a vehicle. Life was very simple, very subsistent and very hard.”

Premi said, “Life started to change for better, when TRDP started to work with us. It was about seven to eight years ago (2010), a team of staff members visited our village. On their first visit, we hid ourselves behind the bushes and observed them talking to our men. Our men shouted out to us and asked us to get together at one place. No one had ever visited us before. It was abnormal for us. We got scared when the staff members said, ‘they would work only with women’. Some of us thought that the outsiders would kidnap us. The team introduced the government of Sindh’s Union Council Based Poverty Reduction Programme (UCBPRP). After a discussion with the TRDP staff members, the local menfolk understood the message and allowed them to work with us. My brother-in-law said that the TRDP staff seemed to be trustworthy, also village men would have an eye on them while they would have meetings with women.”

After a week of the first meeting, TRDP field team revisited the village and met with the local women. While the village men observed, women attended the meeting. Premi remembers, “The Social Organiser said that TRDP would support us for improving our living conditions if we

agreed to work in harmony in *Tanzeem* (Community Organisation). Initially, we were confused about this *Tanzeem*. We did not understand what she was talking about. However, I kept hearing and observed the meeting. She made us all sit in a circle. Then she asked us to choose a name for this group. We named the group as Bheel Paro after the name of our settlement. Then, we selected two members as our leaders. The leaders received training about mediating meetings and keeping the records of the meetings.” She said with a laughter, “With the passage of time, we got accustomed to attending meetings and we did not need our men to guard us anymore. Each of us in the CO was given a chance to speak. We did not know what was wrong and right. We used to introduce ourselves and say whatever came to our mind. TRDP staff was very kind with us. They respected our opinions even if it were not relevant to the meetings. We learned about saving money, health and hygiene, child care and sanitation. In the beginning we lacked money. We used to bring a bowl of millet to save in our monthly meeting.”

Premi said that before formation of CO, a Poverty Scorecard survey was conducted in the settlement. Once the CO was formed, the SO provided each household with their poverty score. Premi’s household poverty score was five (05) out of 100. In the CO meetings, she learned about the Community Investment Fund (CIF); however, like other members of the CO she was not confident to take the loan. She said that she did not know where to invest because the only skill she had was farming and rearing livestock. The family neither had land, nor could they raise livestock due to consistent droughts for two years. She said, “When in 2011, we received heavy rains in monsoon, I expressed the desire for raising livestock. I asked the president for a CIF loan and received Rs. 5,000 (USD 50). With Rs 4,000 (USD 40) from CIF, I bought a milk giving goat and with remaining Rs. 1,000 (USD 10) I purchased fodder from a local hay lender. This added milk to my family’s diet. Before, we used to have ground pepper with boiled rice or millet bread in our meals. We returned the loan after one year by selling two kids of the goat.”

The rains in 2011 brought fresh hope to people, but it also made the villagers helpless. It damaged thatched-roof mud huts. The family restarted sharecropping on a land owner’s land, and they lived in open spaces. She said that thankfully weather was good due to rains, and they would keep the children in open spaces. Premi further narrated, “We spent our night under the open sky, when, in a midnight, our hut fell down due to heavy rains. Next day the landowner, for whom we worked, granted us a tent for shelter. We lived in this shelter for four months. Then TRDP provided us two concrete rooms through the Low Cost Housing Scheme.”

In 2012, after repaying the outstanding CIF loan, Premi applied for another loan from CIF. She received Rs. 15,000 (USD 150). With the money she bought two milk giving goats. She said that she sold the previous milk giving goat for Rs. 10,000 (USD 100) and two goat kids worth Rs. 5,000 (USD 50). She pooled both amounts and repaid the loan. Premi again applied for a loan and received Rs. 20,000 (USD 200) in 2013. She said that she spent Rs. 10,000 (USD 100) from this money on her daughter’s marriage. She explained, “My daughter was engaged with a man for two years, but her marriage was delayed because we could not afford the expenses. The villagers used to make bad comments about the delay. Even her in-laws warned us several times.

Therefore, I sold two goat kids. Also, we spent half from the CIF loan on her wedding.” With the remaining Rs. 10,000 (USD 100), she bought two goats.

Premi was provided with a solar panel for lighting in 2014. She said, “We used to rely on kerosene as primary source of lighting. It also depended on the cash in hand as it costed us Rs. 10- 20 (USD 0.1-0.2) per day. Usually we spent our nights in darkness. The free of cost solar panels, lights along with a battery and a charger provided by TRDP became a convenient source of light. Also, we saved the money that we used to use on kerosene oil earlier.”

Furthermore, she said that the government provided the villagers with clean water plants for household water supply. The villagers have now easy access to water. Also, in rainy seasons, they harvest the rain water in underground concrete tanks. She said that the family has two underground concrete tanks. “Previously we used to retrieve safe water from long distances if the nearby well dried out in droughts. The Reverse Osmosis (RO) plant and under water concrete tanks have made our lives much easier.”

The family applied for fourth CIF loan in 2015, and received Rs. 20,000 (USD 200). The family prospered by selling goats’ kids and, over time, they bought a donkey, two sheep, seven milk giving goats, and 15 male goats. She said that apart from CIF and solar panels, she got awareness about many other things such as health and hygiene and child marriage. She explained, “In CO, we learned that the common viral diseases in our children were caused by poor sanitation system in our village. We did not have sanitation facilities, even a simple latrine. We defecated in the open spaces or children used to defecate around our huts. Open defecation further facilitated the spread of diseases. Now, we have latrines. Through CO, we learned to keep our surrounding and children clean. After getting organised in our CO, our living standards have improved tremendously. We now have economic assets, improved housing, including concrete rooms and latrine. We have access to water and electricity. I am thankful to the government of Sindh and TRDP for supporting us to improve our lives and for making our lives easier. Now we have a solid foundation to plan for a better life for our children.”



## 4.12

**Ms. Kamla Devi**

Ms. Kamla Devi, who reckons she is somewhere in her late 40s, resides in Ghartiyara village of Taluka Nagarparkar of Tharparkar district of Sindh. She cannot quite remember her age, but she does remember her mother saying, “Kamla was born in the fearful days, when war erupted and East Pakistan was separated.” Kamla remembers the anecdotes that her mother told her; they lived a satisfying and happy life until the war erupted between Pakistan and India. The family’s fate changed for worse when the local Hindu landlords, whom her parents worked for, migrated to India. After that, for years, they worked as tenants for the Thakkur community, who owned land and livestock. Like others in the village, the family’s food security was linked to rainfall; in years of good rains their share from harvest was sufficient to meet their basic food needs and in years of lesser rains the agricultural production was less hence their share was also less and they faced food insecurity. Share of harvest was stored in large clay vessels. These vessels, made from natural and local material, kept the grains cool so to store them for the rest of the year. Kamla recalled, “We have seen days when we had nothing other than water in our meals,” she said.

The family lived in a single mud hut. In a corner, there was a stove to cook meals. Like other villagers, they would collect twigs to make fire for cooking purpose. Kamla said that Beelti, her parents’ hamlet, was far away from public services such as roads, basic health centre or schools. They did not have access to drinking water or electricity. They usually ignored their sickness or delayed it due to poverty. In serious sickness cases, they would take a loan from a local money lender and walked for hours to reach a hospital in Mithi.



Kamla said, "Since I was a little girl, I started working on the landowner's farms. I would help my mother in household work as well. That time, girls were not sent to any school, so I did not go either. My four brothers used to attend the local government school. After attending their classes, they would also join us in the farms to work."

She was married off to a man from Ghartiyara at the age of 14, without her consent, in accordance with the local tradition. At the time of her marriage, her husband studied in grade eight. After his classes, he would help his father in running a home-based shop with sweets, snacks and daily household use items in small quantities.

Kamla said, in the village the women's roles were clearly defined, and their roles were limited to household chores, taking care of children and working in agricultural fields. Soon after her marriage, she was engaged in daily household chores. Talking about her daily activities she said that she used to wake up early in the morning to collect water. She spoke about her memories of fetching water, "Our nearest well was at least 2-3 km away from our hut. Filling water was always my responsibility, while my husband stayed back at the shop or worked on farms. I needed at least eight pots a day for my family of five. I would carry two pots on my head, supported with right hand, and the other one beneath my left arm. I could carry three pots at a time. It required two to three trips a day. Each trip took at least two hours of walk through the fields in the blistering heat. It was even harder to fetch water when the nearer well dried up in the years of low rainfall. We used to wake up before dawn and walked out to search for water in other villages and reservoirs located behind the mountains. I suffered a miscarriage and my first child was a stillborn, because of a trip for fetching water from mountainside. The load of water with empty stomach caused labour pain on the way. When I returned home, I delivered the stillborn." For six years Kamla could not conceive, and then she had three sons and a daughter, having gap of one year between every child. She said that her parents gifted her a cow, as part of her dowry when her first son was born.

Talking about the family's struggles, Kamla remembers how every year, she and her husband used to repair the family's shelter, the mud hut that eroded away in rains. The family used to become helpless when rainwater poured down in the hut making the living space muddy. Yet, the rains are also a great blessing for the people living in Tharparkar. Kamla said, "Our livelihood depended on rains only. We cultivated millet and onions on a landowner's fields. At the time of harvest, we could get a small portion of production that we stored for household's consumption. Most often we ran out of the basic food supplies within few months of the harvest. When we didn't receive rain, all water reservoirs would dry up and we used to face famine-like situation. My cow could not produce enough milk for the family because of lack of fodder in drought years. My children cried with empty stomachs. Until recently, we used to face droughts every two or three years, causing starvation, malnutrition, diseases and deaths in the community. My parents-in-law used to collect latex from wild trees and sold it in Nangar city and thus it was a mean of livelihood. With the earnings from gum selling, my father-in-law would buy sugar, tea and other needs of household use. That time the prices of food items such as wheat, sugar,

tea and vegetables were low. Every month, my father-in-law would bring ration for the family. However, when in droughts, neither we could cultivate land nor could we collect latex. We could not even find drinking water in the village.”

Kamla continued with her story, “Almost 11-12 years ago, consecutive two years of drought left us with just nothing. We relied on the family shop. But since people did not have any purchasing power, the shop had to be closed down. Our household income fell down drastically and we faced economic and food crises. In the same year, my husband, who taught at a primary school for livelihood, suffered from Hepatitis-D. We were unable to afford his immediate treatment, because we could barely afford a single meal a day. We could not see my husband’s health getting worse. We took a loan of Rs. 30,000 (USD 3000) on interest from a local money lender and took him to Mithi for his treatment. Apart from this loan, we had taken small loans from local land owners too to meet daily needs. The interest on these loans kept on increasing and we could not repay. It brought trauma to the family. I could not sleep at nights. I used to think about moneylenders who might come to ask me for the money tomorrow and would behave inappropriately with me in front of my fellow community members. What should I tell them? Where should I hide myself? We sold our cow and its calf and paid off part of the loans, yet we were still under debt.” Kamla began to cry while narrating this sad chapter of her life.

After regaining composure, Kamla said, “My children had already dropped out from the primary school. They had started to work for a landowner, but all efforts on land were futile because it was another year of drought. Out of helplessness with hunger and burdened under loans, we decided to migrate to the irrigated areas in search of food and employment. We had just packed our luggage and were ready to move when a vehicle came to the settlement. Three men and a woman came out from the car and walked towards us. They asked us to call out to all our neighbours and to get together at one place. The village men gathered around the vehicle and started to inquire about who the people were and what they were doing in the village. After a long discussion with the local men, the visitors introduced their organisation as Thardeep Rural Development Programme (TRDP) and Government of Sindh’s Union Council Based Poverty Reduction Programme (UCBPRP).” Kamla said with a laughter, “They came to our village to help us and we did not trust them unknowingly. They said the women of this village will have to come together in a group so that they can discuss their needs, problems and potential. Our men got angry hearing the programme was only for women. The team kept visiting the village and conducted a survey. Not a single female talked to them because it was not in our tradition to talk to strangers. Also, in the presence of our men, we had never spoken a single word. We only followed what our men said. No one had ever asked the women for their needs, concerns and potentials. This was strange. The TRDP staff wanted to talk to us. We did not know how to speak. We only knew that speaking in public, attending meetings, and taking decisions were all men’s responsibilities. How could we discuss the poverty problems when the families’ men were still alive? The TRDP staff fully explained the programme and how they could help us all via the women’s groups. If we agree to enter into a partnership with TRDP, then the organisation can



Kamla Devi showing her old house.

provide much support to all households to improve their situation. TRDP's interventions were linked to poverty score of households. After listening to TRDP staff members, my family decided not to migrate to irrigated areas and stay back in Ghartiara."

Kamla continued with her story, "It was a huge challenge for TRDP team to convince the villagers. However, TRDP team was successful in convincing few of us. They said that they would support us in reducing poverty and improving our family's economic conditions. To get support, we agreed to make the *Tanzeem* (Community Organisation - CO). My CO consisted of 15 women members and was named as Raichand Paro. Initially, our meetings were mediated by a Social Organiser from TRDP. I observed their discussions and stayed silent. When they asked us to introduce ourselves, we refused. We were very shy. We had never announced our name before."

Members of CO Raichand Paro selected their president and manager to lead them. Kamla narrated, "When the SO asked us to select our leaders we got bewildered about it. We did not know what president and manager meant. We laughed and whispered in each other's ears saying how a female can be a leader. After our meeting, we held discussions amongst ourselves and finally agreed to select two members as leaders. We decided to select members who were respected in the community, were trustworthy and could allocate time to manage CO affairs. CO activities were totally strange for us, and also for our men."

Kamla remembers vividly, "Some of the village men looked down upon us because we talked to strangers. Some even mocked at us commenting, 'Now, these illiterate women will become presidents and become leaders.' They said, 'You are not going to get anything from these meetings. You are just wasting your time.' However, in these meetings, we had got a sense of self

development. We could learn something new in every meeting. We learned about saving money, the importance of sanitation, health and hygiene. Therefore, we continued attending meetings every month. The village men were not happy about our meetings with TRDP. Even, some of the females, who were not members of CO, taunted us. The village men got agitated even more when TRDP asked us to attend trainings being organised in other towns and cities. This was, indeed, out of our custom. We had never stepped out without a male escort. I had walked to other villages in search of drinking water but that too in a group. I had never imagined that someday an organisation would come and ask me to travel to different towns, attend workshops and learn new things, all for free of cost. My husband, who was a teacher and had met TRDP staff, allowed me to attend the meetings. However, some community members came up with rumours that these strangers would take us to different cities and lock us up in rooms. They would not let us return back. I personally talked to the female SO about our doubts. She assured my safety and security. This enhanced my confidence and I agreed to attend workshops.”

Kamla said that three more COs were formed in the locality. The presidents and managers from all four COs met in the Village Organisation (VO). “Now, as we were organised well in our COs, and the CO leaders were able to conduct meetings, they kept records of the meetings. TRDP provided each member with the result from the Poverty Scorecard census that they had conducted. My family’s poverty score was 14. TRDP asked us to discuss our problems at the platform of CO and pass a resolution to get support.”

After formation of the VO, Kamla and her fellow CO members were asked to fill Micro Investment Plans (MIPs) for their households. In her plan, Kamla showed an interest of opening a small shop. As the family’s previous shop was finished due to drought, Kamla wanted to restore her previous source of income. She said, “My husband could manage it well, so I decided to reopen a shop.” She said that many families, who were more vulnerable, received Income Generating Grants (IGGs), but she received a loan from Community Investment Fund (CIF). In 2011, she received a CIF loan of Rs. 20,000 (USD 200). She bought goods with the money and opened a shop. While her husband, who taught at the primary school, fulfilled the household needs, her eldest son looked after the shop. She saved the profits and bought more items, and returned the loan in quarterly payments. Kamla said, “I took the decision that the earnings from this shop must be reinvested in buying new goods and my son followed the rule. My son kept variety of products including tea, sugar, *gur*, ghee, flour, and other edibles at the shop.”

In the same year, TRDP provided concrete houses to the villagers through its Low Cost Housing Scheme. Kamla explained, “The rains in 2011 hit the village hard. It damaged our mud-huts leaving us homeless. My shelter was also vulnerable to rains. It could collapse any time. TRDP conducted a survey in the village and identified the households, whose huts were damaged. My house was also in the list. They provided me with two concrete-huts. The new shelter was much safer and secure for us. My husband did the necessary maintenance of our old shelter and kept the shop items there and shifted my family to the new concrete house. As my household conditions were getting better, I sent my children to school to get education.”

Kamla said that she got a 15-day long tailoring training in 2011. With Rs. 5,000 (USD 50), from the profits of the shop, she bought a second hand sewing machine. She said, "At home, I started to stitch clothes for villagers and contributed to the income." Her daughters also learned stitching clothes from their mother and helped her complete the demands of stitching clothes. She said, "I stitched two dresses per day and charged Rs. 200 (USD 2) per dress. After few months of the training session, when TRDP staff revisited us to observe our monthly meetings, they also took notice of my stitching skills." Later, TRDP requested Kamla to become a Master Trainer and teach other females in neighbouring villages to which she agreed. TRDP provided her with conveyance, food, lodging, and remunerated her with Rs. 1,000 (USD 10) per day for this job.

Kamla said, "With increase in my contribution to household income, my husband respected my decisions more. I observed a change in his behaviour when he asked for my opinion regarding purchases for the shop. My sons would not do anything without asking my permission. I sent younger children to school, while the eldest one studied at home and kept running the shop. My eldest son learned business skills and is now mature enough to earn for the family. I also arranged his marriage."

In 2013, Kamla applied for another CIF loan and received Rs. 30,000 (USD 300). She told her son to keep cosmetics, shoes, fabric, kerosene oil and other basic items. With careful investment in the family's business, they have become more successful. Over time they needed more space to keep more items. With the profits, the family built a concrete shop. She said with a big smile on her face, "My husband continued teaching in the primary school, my son kept the shop, daughter stitched clothes for villagers and I provided training session to females in 50 Training Centres. In each Centre, I spent 15 days and village females learned stitching clothes from me. As the Master Trainer, I had to visit far-off villages to ensure the tailoring skills are getting polished. I even spent nights in their villages. My husband's trust was very important and his support allowed me to perform the work of Master Trainer. As a Master Trainer with TRDP, over the years, I have earned about Rs. 750,000 (USD 7,500). I bought sewing machines for both my daughters and daughter-in-law. I encouraged my daughter-in-law to become a member of CO. Along with some other females, my daughter-in-law also learned the art of embroidery and artisan work from a vocational training provided by TRDP. I encouraged her to learn with interest so to utilise her skills for her future endeavours. She followed my footsteps and became a Master Trainer of embroidery work. TRDP hired her as Master Trainer in their Livelihood Enhancement Project to teach embroidery work to females in 10 centres. Like mine, the training session in each Centre lasted for 15 days. She earned Rs. 1,000 (USD 10) per day. Now, she makes embroidered items and stitches clothes on demand. My two daughters have also learned the skills. Along with gold and livestock, I have given them sewing machines as dowry. They are happily married and self-employed. They are able to participate in and contribute to their household incomes."

Kamla said proudly, "Being a member of CO, I gained new skills and got CIF loans. I have mobilised assets worth hundreds and thousands of rupees. With the money I earned from the trainings, I have opened a general store. We categorised the sale items and kept in four stores. In one of



the stores, I keep cosmetics, utensils, shoes, bags, children's clothes, threads and many more. In the second one, we have kept tons of grocery products including rice, lentils, grains, flour, oils, sugar, tea, spices, etc. We sell petrol, diesel and other lubricants in the third store. In fourth one, we keep surplus products."

Over the years, the family's economic situation has improved dramatically and this is reflected in the quantity and diversity of its productive assets; the family owns 10 goats, three cows, a donkey, two motor bikes, a rickshaw for conveyance, and purchased 8 acres of land from the earnings they made through their business. The family now lives in two well-furnished concrete houses. They also have attached toilets. Kamla said, "Previously, the whole community practiced open defecation, now everyone builds a toilet before they build a new house. Now, as we are well aware about importance of hygiene and sanitation, we keep dirt away from our living space. We have secure toilets now. I use my old mud huts as my kitchen and storage space. Now, we live in these comfortable concrete rooms. Recently, my husband has purchased a solar panel worth Rs 250,000 (USD 2,500) for electricity supply for our home and shops. We also have refrigerators, which makes our lives much easier."

Kamla says that apart from all the economic benefits that she, her family and community have gained over the years, another key benefit has been the increase in social awareness. She explained, "Previously, landlords used to threaten us when we asked for our right share of production at the time of harvest. Also, after all the annual drudgery, we were compensated with a meagre payment in-kind that was not sufficient and finished within few weeks after harvest. We were threatened when we asked for more. After getting organised in our COs, we have recognised our strength to earn a living for ourselves rather than being in slavery of landlords. Through the CO, we received CIF and acquired skills that we utilised to build diversified sources of livelihood. I am no more intimidated by any landlord. Instead, I am emboldened by my own strength and the strength of the other women who I encourage to become more aware and empowered.

"Acquiring exposure through sharing my experience in different cities like Islamabad, Karachi and Mithi, I have now realised that in order to attain greater achievements, we need to continue educating ourselves and not to be easily dismayed by the problems encountered along the way. I have planned to educate my grandchildren, both granddaughters and grandsons to get higher education. Earlier, we used to arrange marriage for our daughters at very young age, now we know through awareness sessions that child marriage is a crime. Children should get their proper rights of getting education and should not be married before they reach 18 years of age. Further, TRDP supported us to trust our strength. We will have to act and stand up for ourselves."

Talking about the community's accomplishments through CO and VO Kamla said, "Every member family of our CO is improving their condition at the household level. Villagers have used their CIF loans in productive activities. Many CO members have raised livestock and sell milk and animals, while others have acquired skills and utilised CIF loans for income generation. In the CO we discussed about problem of drinking water. TRDP supported us to install a dug-well, but

we were not lucky enough to get drinkable water. At least, we use this water for laundry and for cattle. Later, we consulted the concerned Government Department and they provided us with another dug-well. Now, we have access to drinking water from nearby dug-well. We are now safe from the drudgery of water fetching.”

Further, Kamla has worked with different organisations to promote awareness about nutrition, health, hygiene, and family planning. She said that TRDP linked the VO with other organisations such as HANDS. Currently Kamla works with HANDS to promote awareness about malnutrition. She encourages community members for getting regular medical check-ups and also identifies malnutrition in kids and refers them for proper food intake. Kamla said, “So far, I have identified 14 children who suffer from severe malnutrition in my village. I have provided them with information about proper food intake and healthy habits to ensure their recovery.” She registered all the pregnant women in her catchment area and regularly undertakes household visits to advise them about the importance of pre-natal check-ups, nutrition, and immunisation of pregnant women and vaccination of young children. In particular, Kamla does her best to make sure that pregnant women get access to healthcare. She explained, “When pregnant mothers do hard work due to poverty, it makes both mother and child weak. Even their sugar levels drop down that not only the mother is faced with a life threatening situation, but also the unborn child. We used to have high maternal mortality rate in our village, because we could not afford to see a doctor. We were faced with difficult financial decisions, now that we are able to earn and contribute to household income, we spend on our health as well.”

Kamla has now become a role model for other poor women in the community. Her example demonstrates that when poor women get organised in their own CO, they learn to develop a voice, articulate their needs and potentials, and with suitable support and encouragement, harness their own potential for well-being of their families and communities. Kamla concluded her story by saying, “The eco-system is the same. Yet at one time we were destitute and about to migrate from the village. Then the Union Plan of the Government of Sindh came and our lives have changed in a revolutionary manner. Looking back, I think that we always had the potential to improve our lives. Only the catalyst was missing, which for us was TRDP. This organisation supported us. Essentially, TRDP showed us the power of organisation, capital and skills. We are all moving forward because we have our own organisations, we have capital (through savings and CIF) and skills. This has given us confidence, and hope. We have plans to carry on this virtuous spiral of socio-economic improvement for all.”

### 4.13 Ms. Kashi



Ms. Kashi is a 48-year-old woman who resides in Malji Jo Wandio village of Taluka Nagarparkar of Tharparkar district of Sindh. She was born and brought up in Mondro village of the same taluka. Remembering her childhood life, Kashi said, “Life was beautiful with my parents. We owned lands, a huge herd of livestock and a good house. My father had kept labourers for manual work. Some worked in our farms while others looked after our livestock. I was the second child out of eight children (four brothers and four sisters). Our brothers attended a school, but for girls, we did not have any school. There was no concept of female education in the whole area. I used to spend my time with my mother and learned embroidery work from her. My mother made embroidery work for pillow cases and table cloths for household use and stayed at home looking after children and undertaking household chores. We lived within the four walls of our house. We did not lack anything, we had a good life. We had access to a variety of foods.”

Kashi’s life was turned upside down when her father decided to marry her off at the age of 12 to a poor landless family. Kashi was married off to a man from Malji Jo Wandio. Her aunt (Father’s sister) lived in the village who had searched for the groom in her village and convinced her brother to agree for the marriage. Her parents gifted her a cow and jewellery as part of her dowry.

The joint family of 11 members including her parents-in-law, grandparents-in-law, three sisters-in-law, her husband and his two brothers lived in two rooms; a mud hut and a straw hut. She remembered that there was a stove in a corner of hut to cook meals for the family. Unlike her

parents, her in-laws were landless sharecroppers. Neither did they own any livestock, nor did they own any land. The family sold their labour and lived a subsistent life. Her husband and father-in-law did the labour work on agricultural farms and her brothers-in-law shepherded for a local livestock owing families. They received a meagre wage.

Kashi spoke about the hardships she faced after her marriage. She narrated, "I was expected to wake up before dawn to fetch water from the far-off dug-well. The family did not even own a donkey. We had to carry the loads of water on our heads and trek for 2-3 km. Due to heavy loads, I had a miscarriage in eighth month of pregnancy. All households from two villages shared the single dug-well. It often got crowded at the well and we usually had arguments over the turns. Therefore, my mother-in-law would suggest us to collect water before dawn. In the evenings, Thakkur community would collect first and then Rajput community's females filled their pots. We were expected to fill our pots last. One day, my community females were filling our pots and a Rajput female came late. We continued filling our pots and asked her to wait until we were done. She argued and threw our pots into the well. The fight intensified and females started to hit each other. The village females threw her in the well. This situation got worse and communities' menfolk also got involved. Then the local landlords decided for us to collect water late in the evening after Takkur and Rajput community females had fetched water." She continued talking about her daily routines, "While the mother-in-law ground millet to make flour we would collect twigs to make fire for cooking breakfast. After having breakfast, the family's menfolk leave quickly towards fields or shepherding. Then, the females and children would eat the morning meal and joined our men in agricultural fields. After toiling well till the evening, we returned home and made a trek to fetch water and cooked the night meal for the family. While our men used to sleep early, we did the dishes, finished household chores and then slept later at night. We did not have electricity for lighting. We used kerosene as the primary source of lighting."

Kashi said that after three years of her stillborn, she had a daughter. Later, with the natural gap of two and half year between every child, she had nine more children; six daughters and three sons. She said that she gave traditional home based birth without any support of a midwife or a doctor. The family could not afford medical check-ups, and hence never visited any hospital in case of sickness. She narrated, "due to unavailability of healthcare centre in the village, the patients used to walk or travel for kilometres. If anyone got serious sickness, it would cost a lot; the people could die before they reached a hospital." She said that her father-in-law died of a natural death. The family did not have any cash in hand, and to fulfil the post death ceremonies, her husband took a loan of Rs. 150,000 (USD 1,500) from a landlord in Oanjo Wandhio village. The family moved to the landlord's house to work on his land to compensate for the loans. She said, "We worked for the landlord for five years to compensate the loan. We did all the manual work on his agricultural farms for free. The landlord's wife would give us her used dresses that we wore and washed throughout the years."

After five years in Oanjo Wandhio, the family returned to their hamlet. She said, "When we

returned here, it had not rained for a while and all the water reservoirs had dried up. We ran out of basic food. Our cow died because of lack of fodder in the drought years. My husband worked as a labourer and earned a single meal for the family daily. On the days when the family's menfolk did not get any work, we would starve. Our children cried out of hunger and it was so depressing to see young children sleeping hungry. We took loans from the local loan lenders to feed ourselves."

One day a team of officers visited the village and conducted a survey of households in the settlement, Kashi said. After a month of this visit, the officers revisited the village and asked females to get together in a common place. The village men after inquiring about their motives, allowed their females to meet the officers. The team had a female member too. She said, "Thardeep Rural Development Programme (TRDP) and Government of Sindh would support the local women, if they agree to get organised in Community Organisations (COs) and live in harmony." They introduced the Union Council Based Poverty Reduction Programme (UCBPRP) in the village and requested the local women to form groups. Kashi said, "We were reluctant to meet them because we had never met strangers. Without a male escort we had never stepped outside for any activity apart from farming. We had a fear that the outsiders would harm us and take us away with them. However, with their frequent visits to the village, we got accustomed to them and their humble nature during their interaction in meetings tended us to build trust in them. I joined the CO that had 18 members. We selected our leaders, who attended training sessions and learned about conducting meetings. On return, they confidently conducted the CO meetings."

After CO formation, Kashi and her fellow members learned the importance of health and hygiene, savings and sanitation. In the CO meetings we were asked to come neat and clean, so we used to clean our dresses and washed ourselves before we attended the meetings." In one of the meetings Kashi learned about Community Investment Fund (CIF). She said, "The SO asked us to fill a Micro Investment Plan (MIP) for our households. In the plan, I showed interest of raising smaller livestock." She applied for and received a loan from the CIF of Rs. 20,000 (USD 200) in 2011. With 10,000 (USD 100) from the loan she bought two milk giving goats and spent the remaining amount on purchasing vegetable seeds. She said, "TRDP had already provided me with a water hand pump at my doorstep, I used its water for kitchen gardening. I grew tomatoes, carrots, spinach, *baingan* (aubergines) and cabbage in my yard. This added a variety of food in my family's plate and also we sold the vegetables in the market. Every week, my husband would sell vegetables and earn Rs. 2,000-3,000 (USD 20-30). I saved the amount from this earning and returned the CIF loan."

In 2012, Kashi attended Traditional Birth Attendant's training provided by TRDP. After completion of the training, she became a midwife. She charged Rs. 100 -150 (USD 1-1.5) for a delivery. Depending on affordability of the pregnant women. She said that due to heavy workloads, pregnant women faced a lot of challenges. In their ninth month of pregnancy, they carried heavy loads of water on their heads and toiled in the field without daytime meals. This, in return,





Kashi posing for a photograph at her house.

resulted in stillborn births and malnutrition in newly born babies. Kashi would suggest them good practices and also referred them to doctors in case of emergency.

In the same year, Kashi and her fellow women passed a resolution to TRDP regarding drinking water issues in the settlement. TRDP, after conducting a survey, provided the settlement with a boring and water hand pumps at their doorsteps. “The water hand pumps have allowed us to enjoy good health and leisure time.”

Speaking about the benefits of CO, Kashi said that in 2014 TRDP provided the villagers with concrete houses through its Low Cost Housing Scheme. Kashi said that her house was damaged by the rains in 2011. TRDP conducted a survey in the village and identified the households that needed assistance. She said, “They provided me with two concrete-huts. The new shelter was much safer and secure for us.”

Kashi said that the family worked as tenants and lived a smooth subsistent life until Kashi’s sister-in-law was found with cancer. She narrated, “It was the year 2013, and my sister-in-law took the swelling of her abdomen as pregnancy. I suggested her to see a doctor because for seven months, she didn’t feel the movements of her baby. She used to have severe pain, but due to poverty situation she kept the word to herself. One day, both of us were working in agricultural field, I found her crying out in pain. I quickly packed our things and rushed towards home. We took her to a doctor who suggested her bed rest, and said that there was little swelling. We waited for 12 months, she didn’t deliver. She kept crying. Again, we took her to another doctor, who found uterus cancer. She was not pregnant. She had cancer. We took loans from a local moneylender and pooled money for her surgery. The doctors charged Rs. 200,000 (USD 2,000)

for the operation, but it was not successful, and she died of cancer. The interest on loans kept increasing. For two years, we worked as labourers on the moneylender's land to compensate for the loans, but we still remained in debt of the outstanding loan of Rs. 50,000 (USD 500). Then, I decided to take another loan from the CIF, and invest it in vegetable farming. I applied for and received Rs. 20,000 (USD 200) from the CIF in 2016. We grew onions on half land and millet on the other half land of a landowner. Luckily, we had good rains and the land has a tubewell as well. Our harvest was beyond our imaginations. We sold a truck of onions and earned Rs 150,000 (USD 1500). We were finally able to get rid of the debt. We bought two goats and gifted to our daughter, who got married this year." Kashi also bought two sewing machines, one for herself and the other for her daughter. Her daughter had attended a vocational training, but she did not have a machine to utilise her tailoring skills. She charges Rs. 300 (USD 3) per suit. She is able to contribute to her household income.

Kashi gives a lot of credit to her CO for the transformation in her life. She said, "Without the support from TRDP, we would never have seen this change. And without formation of CO, we would not get this support. My husband is now convinced about the importance of CO, so he supports me immensely. Before, we were not allowed to move within the village, now I am able to travel to Umerkot, Diplo, Chilar, Chachroo, Islamkot and Nangarparkar without his escort. I share my experience with other COs/VOs/LSOs and encourage them to take benefit from TRDP and unlock opportunities to improve their lives." She said with a laughter, "I always tell my husband that he had never took me outside the village, but TRDP made me confident enough to explore whole of Sindh." Her husband commented with a smile, "That's true. I could not take her out. I agree that these females have brought change to our village. We didn't have light, they brought electricity supply through solar panels; we did not have water supply, these women took charge and installed hand pumps at the doorstep; we did not have good shelter, they brought a secure and durable shelter for us."

Kashi concludes her story, "Without organising ourselves, we could not access support from the Government of Sindh or from TRDP. Getting organised was essential and now we are well on the road to success for ourselves and for our children."

#### 4.14 Ms. Meghi



Ms. Meghi is a 50-year-old woman, who was born and grew up in Tando Jam Muhammad of district Mirpurkhas in Sindh. She now resides in Malji Jo Wandio in Nagarparkar. She was the eldest of her 10 siblings; eight sisters and two brothers. Remembering her childhood days with her parents, Meghi said that her father worked as a mason and mother was a housewife. The family lived in a single room mud house. They did not own any land, but did labouring work on the landlords' fields at the time of harvest. She recollects the memories of activities with her parents. Meghi said, "My mother used to wake us up early in the morning. After a minimal breakfast, we used to leave for the fields. We would collect cotton, cut rice or sugarcane. We also collected peppers for our meals. Our meals usually varied according to the type of harvest. From dawn to dusk, we toiled in the fields, ate whatever harvest was ready, including chillies or sugarcane in the day time, and returned home in late evenings. While returning home, we used to collect fodder for our buffalo and two cows." Her brothers were the youngest, and soon after they turned five her father sent them to a government primary school. She learned stitching clothes from her mother. She said that at that time girls' education was not common. Girls usually supported their parents in household chores and farming activities. Soon after they reached the age of 12-15, families would arrange their marriages. She said that in Mirpurkhas they had access to drinking water that they also used for their livestock.

Meghi was only 13 years old when her parents arranged her marriage to a man in Malji Jo Wandio, where one of her mother's relatives resided. She remembers that at that time, there

was not any trend of dowry but her parents had still gifted her a buffalo calf as part of her dowry.

The joint family of nine members, including parents-in-law, grandparents-in-law, two sisters-in-law and a brother-in-law, lived in two mud huts. The family did not own any land or livestock and worked as labourers for local landowners in agriculture farming and earned a portion of harvest. The share lasted few months. Her father-in-law made wooden shoes for sale and husband shepherded for a local livestock owner on a meagre wage. They lived hand to mouth.

Meghi said that her life changed for the worst after her marriage. The resource scarce village lacked access to drinking water. Females used to make trips to other villages to collect drinking water. Each round of the trip took at least two hours. She explained, "On the second day of my marriage, I was given the responsibility of fetching water from the far-off dug-well. It was exhausting to walk in sweltering heat. Carrying the water loads was even worse." She had a son after one year of her marriage, and the other seven children (four sons and three daughters) followed up with the natural gap of three years between every child. As the family size increased they required more resources to feed the family. She said that the elders in the family usually slept with empty stomach due to unavailability of food.

The villagers often faced famine-like situation due to droughts, Meghi said. In droughts, they usually starved or migrated to irrigated areas. She narrated, "We walked more than a hundred kilometres to search for a suitable place to build a temporary shelter. After collaborating with the local landlord about labour work, we would collect twigs and straws and make a wall-less shack in a corner of a field. With no safety, security and privacy we used to live in the wall-less shelters for months. We defecated in open spaces. The rainwater would seep down on us making the living space muddy. We used to live with all sorts of bad smells; earthy, sweat, mould, and sometimes the smell of sickness, rotting plants and standing water. We could not even afford a *rilli*. We often faced the aggressive pressure tactics of landlords."

Recollecting the hardships of family's income shocks she narrated, "We could barely afford a single meal throughout the day. We never had cash in hand. When her mother-in-law passed away, they had nothing other than water at their house. My father-in-law and husband contacted a landlord in Digri and took a loan to fulfil the post death rituals. After a couple of months, we moved to Digri to work on the landlord's land in order to repay the loan. We built a temporary shelter in a corner of the fields. Throughout the day we toiled in the fields leaving our children back in the shelter. At the end of the day, the landlord provided us a meal to survive. While the elders worked in the fields, the young children used to starve back in shelter. Therefore, my husband sent the elder three sons to work as labourers in construction areas to earn their food. My eldest child was just 13 or 14, he took his younger two brothers along with him, to the work place. They would lift bricks and supported masons. This way they could at least feed themselves." She said with tears in her eyes, "The landlord would become aggressive when we stayed back to look after the young children if they were sick. Our children were often attacked by diseases like malaria, vomiting and diarrhoea. These diseases persisted for more than a





Skillful Meghi Busy in making a rilli.

couple of days. Every other week one of our children would get ill. We wanted to return to our village, but the landlord kept us in his slavery for six years to repay the outstanding loan.”

After six years of staying in Digri, when Meghi’s family returned to the village, they found their huts damaged by rainwater. The mud-walls had eroded away by the rainwater. Meghi narrated, “As we had no other place to live, we begged our neighbours to grant us space in their huts for couple of weeks until we were able to build a shelter for our family. We dug the dunes and collected soil to make mud and rebuild the walls of our hut. We roofed with boughs and twigs. We made the roof sloping and smeared with straws. The ridged roof drew off the rainwater in monsoon. Once our shelter was ready, we moved to our home.”

Meghi said, “We started our work of sharecropping. Our children also supported us in farm activities and the landowner provided us with meals. The dug-wells were refilled by rainwater and now it was easier to fetch water from the nearby well. We were just expecting our lives to get better in own hamlet, when another cursed day occurred. A hut in neighbourhood mysteriously caught fire around midnight. We heard screams of our fellow villagers and found that all huts in the row including our shelter had caught fire. The fire spread throughout the hamlet and burnt almost 20 huts in a row. We rescued our lives and spent our night crying about our poverty-ridden fate under the open sky. All our endowments and small items were burnt. We were just left with the clothes that we were wearing. The community got together and collected charity from other towns. We made temporary shelters once again. We were left with nothing, not a single *rilli*, once again.”

The family, along with other victims of fire, became vulnerable. Meghi said that for meals, they



minced pepper and mixed it with *Lassi* (butter milk) that they had begged from livestock owning neighbours. There was no variety in meals. Often they slept with empty stomachs. She said that due to frequent food shortages, her children grew weak. They could not afford to have meals three times a day.

Meghi said, “Every passing day was extremely stressful as we were in dire poverty. Then one day Thardeep Rural Development Programme’s field staff came to support us to improve our lives for the better. On their first visit, we did not trust them. Our men kept them away from us (the community women) and asked them about their motives for visiting the community. We did not trust the outsiders easily. On their next visit, when a female staff member was part of the team, we agreed to sit with them. We called out all women from the settlement to gather in one common place. TRDP team said, ‘If you want the government of Sindh to support you in building the sources of livelihood and improve your poor conditions, you will have to get organised into a *Tanzeem* (Community Organisation). Although we did not understand what *Tanzeem* (CO) was or what it meant, we agreed to work with TRDP. The field officer said that the programme is to provide support and benefits to all members of the households, however this will be done through the social mobilisation of village women into *Tanzeems*. With their frequent visits and kind and helpful attitude, TRDP team won our trust and we started to share our problems and potentials with them without any fear.”

In 2011, Meghi became a member of a CO that consisted of 18 members. The CO members christened their organisation CO *Roshan* (bright). She said, “We selected our president and a manager, who attended training sessions about record keeping, savings and setting meeting agendas. We learned about saving money, but we never had cash in hand. All money matters were dealt by menfolks. We did not have courage to ask for money to save in our CO. Before, we did not even talk well with our neighbours, but after becoming CO members we started to socialise with fellow villagers. We learned each other’s problems.”

Meghi spoke about her fear of outsiders and mobility, “We had never stepped out without escort of a family male member before. Our lives were restricted to agricultural fields and household chores. We had never visited a hospital, school or a bank. TRDP’s social organiser asked us to open a bank account to save the money that every member collected in the CO monthly meetings. Each of us saved Rs. 30 (USD 0.3) per month. It was the first time in my life when I was expected to visit a bank and open an account.” She narrated with a laughter, “When at the gate of bank, I saw the guards holding guns in their hand, I started shivering out of fear. I, along with the fellow CO members mistook the guard as someone who would capture us. We did not know that the guard was there for our safety. We were totally ignorant.”

However, with the passage of time, Meghi remembered that all women enjoyed CO meetings. They became good friends and laughed out loud rehearsing what the SO taught them in the meetings. She said, “We learned about the significance of health and hygiene, child care, vaccinations, and living in harmony. Before, we did not wash our dresses for months and years,

now we keep ourselves clean and keep our houses and streets clean.” In one of their meetings, Meghi and her fellow CO members received results from the Poverty Scorecard survey. Meghi’s family’s poverty score was six (6). The SO asked all CO members to fill Micro Investment Plan (MIP) for their respective households. Meghi said, “In MIP, I was asked to identify an income generating activity that my household members could undertake themselves. I had always wanted to raise small animals like goats because they are easy to look after and are productive. Therefore, I identified goat rearing as my income generating activity. I also mentioned that I could not undertake this activity as I was lacking capital, therefore I needed access to capital to initiate this activity.”

Meghi applied for a loan from Community Investment Fund (CIF), and received a loan of Rs. 20,000 (USD 200). She bought five goats with this amount. Apart from continuing her farm based work, Meghi also looked after the goats. The goats produced kids and milk. This improved the family’s nutrition. The family sold the goat kids and returned the CIF loan within a year. Meghi said that while her husband continued working as labourer in fields, she looked after her livestock. She said, “We often feared droughts, so we did not keep more livestock. We had goats that produced milk so we did not bother our neighbours who owned livestock for milk and *lassi* anymore.”

The family’s food consumption smoothed with time; however, the house’s physical conditions were still not good. She said that the family often felt insecure living under the fragile thatched roof because it could fall anytime in rains. In 2014, TRDP conducted a survey of physically weak houses in the settlement and provided the deserving households with support from the Low Cost Housing Scheme. Meghi said that through this scheme, her family was provided with two concrete rooms. “The new house is now safe and secure,” she said.

Meanwhile, Meghi kept attending the CO meetings. She learned about the importance of educating her children. She said, “Due to poverty, we could not send our elder children to schools. We needed them to support us in fields and also they worked in construction areas since a very young age. However, now my youngest son and a daughter get formal education in school. My son studies in grade 3, and my daughter is in grade 4.”

Getting united in the CO has enabled the women to identify their common problems and seek their respective solutions. Meghi said, “We shared the problem of drinking water in the village. It was the hardest responsibility that only women were expected to undertake. Carrying the loads of water over our heads often made us sick and tired. We passed a resolution to TRDP, and they provided each household with a water hand pump. Now, we have access to drinking water at our doorstep. This scheme has made our lives easier and saved our time that we earlier spent on fetching water from the far-off dug-wells. Later, the government also installed a tube well in the vicinity. Now, in leisure time, I make *rillis* for villagers. They place orders with their material and I charge Rs. 500 (USD 5) as my labour per *rilli*. I have developed the habit of saving and I save money in my CO account.” Using her surplus time, Meghi attended a 15-day long vocational training course arranged by TRDP. She learned tailoring skills. On return, she bought a sewing

machine with the money from her savings and taught her daughters as well. She charged Rs. 150- 200 (USD 1.5-2.0) per dress. She said that she and her daughters have been saving money to buy a buffalo for her daughter who is married.

Meghi said, "Due to the tubewell we had adequate water in the vicinity so we could grow onions as tenants. However, I did not have enough cash in my hand to buy seed. I applied for and received a CIF loan of Rs. 15,000 (USD 150) in 2016. Under an agreement with a local landlord, I planted onions and looked after the crop. After harvest, from my own share I sold onions worth Rs. 200,000 (USD 2,000). With Rs. 70,000 (USD 700) from this money, I bought gold and silver jewellery. Now, this jewellery is one of my assets, and I can sell it at any time, especially in case of any emergency. I was also able to arrange marriages for my daughter and son from this earning. If I did not have this cash in hand, the marriage expenditures would put strain on our assets, maybe leading us to indebtedness."

Meghi concluded her story with pride on her face, "Becoming members of CO was the best thing that ever happened to our community women. Everyone has benefited in one way or the other. I was able to accumulate economic and productive assets for my family. With the earnings from my tailoring and embroidery work, I have bought solar panels to produce electricity for lighting. It operates three electric fans, and four light bulbs at a time. Before, we used to charge our cell phones in the town. Every time we charged a cell phone, we paid the shopkeeper Rs. 20 (USD 0.2). Now, our spending on charging cell phones is saved. We have three cell phones to communicate. I have four goats and two cows. My elder two sons work as sharecroppers, while younger one looks after our goats and cows along with the herd of others' livestock. The youngest son attends the school. TRDP provided us with a good shelter and we have also built a latrine. There was a time when we endured hunger, but now we have milk, vegetables, wheat, rice and other food items we buy from the market. All this change has happened because TRDP organised us, and capacitated us. TRDP has been a true change agent for us."

## 4.15

## Ms. Neeta



Ms. Neeta is 40 years old, and was born and brought up in Mehuri Hingorja village Tharparkar district of Sindh. She was the second out of her seven siblings; five sisters and two brothers. Remembering her life with her parents, she said, “We did not own any land. We were sharecroppers. Most of the land in Thar is a desert, and production of crops depends variably on rainfalls during summers. She explained, “Majority of our Hindu community was landless, we depended on the rainfall to either work as tenants or daily wage based labourer for Muslim land owners. We used to cultivate millet in the summer months. In the lean months, my father would work as a labourer on a brick kiln to earn livelihood. In the years of no or less rainfalls, we used to migrate to barrage areas to find food.”

She spoke about difficulties during seasonal mobility, “It used to be very difficult to travel in sweltering heat. Out of thirst and hunger, our camel would stop walking and we used to walk and fetched water from households in nearby settlements for ourselves and our livestock. After reaching barrage area, we used to live under the open sky for several days. We slept on grounds in open space and practiced open defecation. On getting work in the fields of a land owner, we would collect twigs and pieces of plastics to build a temporary wall-less shelter in a corner of the field. The place was not safe and we often felt insecure.” She looked after her younger siblings while her parents toiled in the fields. She said that the family used to have minimal meals of red pepper or onion and sometime *rabri* (a mixture of milk or curd and boiled grains).

“Apart from droughts, there used to be problems of diseases in animals; it put strain on our

livelihoods. We used to have a small herd of goats, a camel and a cow, and we used to migrate to escape and save our livestock from disease and hunger in droughts. Droughts used to be very harsh.” She remembers that the landlord’s wife would give her used dresses that Neeta and her mother worn and washed throughout the year. She said that at that time, there was not any concept of education in society. However, she had seen boys from rich families going to schools.

She does not know at what age she was married off. However, she clearly remembers that a relative from her maternal family searched her groom from Aakli village of the same district. She remembers that by the time of her marriage, the family had lost their livestock due to a disease. Therefore, her parents gifted her a couple of dresses as a part of her dowry.

She said that her in-laws, a family of seven members included her grandmother-in-law, mother-in-law, her three-brothers-in-law and a sister-in-law, and they all lived in two mud huts that would leak in rainy season and the mud-wall eroded away in rains. Every year the family used to search for soil in other village, carried the loads of soil on their shoulders and heads to repair huts’ walls.

Like her parents, the family did not own any land but they possessed a herd of goats, five camels and two cows. The animal produced ample amount of milk that they used to sell in th village. She said that unlike many other families of the village, they lived a satisfying life having their own productive assets. At the time of marriage her husband learned skills of tailoring at a local tailor’s shop. Later, he worked at a garment factory in Karachi. Her brothers-in-law looked after the livestock.

Talking about her daily activities, she said that she was limited only to household chores. She would wake up before dawn and grinded wheat or millet to make flour. Then, she would put on fire in the stove, located in a corner of the hut, to cook flatbread for the breakfast. After feeding the men in her family, females would have breakfast and continue doing other household chores like cleaning, fetching water, and looking after children. Neeta said, “The only time we used to walk outside our hamlet was when we used to go out searching for firewood. Other than that, we often felt insecure because of harassment and attacks by outsiders and landowners. My mother-in-law accompanied me while going out to fetch water and collect firewood. It was later, when my brothers-in-law got married, we sisters-in-law would go out to collect twigs.”

Neeta had her first child, a son, within the first year of her marriage. The other eight children followed with the gap of one year between every child. She said that she gave traditional home births to all her children without any support from a doctor. “Our children’s lives were unpredictable. Just like our goats, children were often attacked by diseases. We needed to have more children to support us in our daily chores, and cattle rearing.

She was expecting her fourth child, when her mother-in-law passed away. She said, “My mother-in-law died a natural death, but grandmother-in-law passed away in the same year due to grief and sadness of her daughter-in-law’s death. The consecutive deaths and their post death ceremonies required money. We sold our camels and fulfilled the obligatory rituals. Also, earlier





Neeta poses for a photograph while stitching clothes.

in brothers-in-laws' marriages, we had spent a large chunk of resource endowments including livestock and cash. These social obligations resulted in asset erosion and growing family started to face income shortages."

She said that after a year of her mother-in-law's death, the extended family decided to split. In inheritance her husband received a mud hut and a goat. While her husband continued working in the garment factory in Karachi, she looked after the children and undertook her household responsibilities. She said, "He was paid per every piece he stitched. Every month, he would send a meagre amount that I used to hand over to my brothers-in-law to purchase food ration for my family." She continued, "Experiencing obstacles, my husband emphasised on our children's education. He suggested me to cut down the household consumption and spend on children's education. I sent my sons to the nearby government school, where education was free of cost. However, for girls, our village was unsafe. We preferred our unmarried young daughters to stay at home and learn household chores."

"The situation for girls' mobility changed for worse when one of our Hindu community's 14 years old girl was kidnapped one midnight. The kidnapper was the landowner's son." Like other families of the community, her parents worked for the landowner. The family had been working for generations on their lands.

She narrated, "While that seemed like any other day, but it changed the fate of whole community. The community's men got together and begged for the young girl, but the kidnapper warned and threatened the community. He forcibly converted her religion and married her. This agitated our community and they started to argue against violence. In return, the local landowners got united and filed an FIR against our community. Soon after our community members found

themselves in courts, for nothing. They accused our community of theft and other crimes. The hamlet converted into a haunted place for us. Fights aroused and it became extremely insecure for us. We could not relieve the distressing environment, and could not stop them and watched our daughters taken away right in front of our eyes. It was so cruel.”

“With despair and pain our men searched out for new places to migrate. Neighbouring villages’ Hindu families also got terrified and angry. We could not think of having a future in the place. Landlords were influential and we were dependent on them. We were poor and worked as farmers on their land. They could crush and exploit us whenever they wanted.”

Speaking on the matter, Neeta’s husband said, “We informed the local police about our planned migration to seek their support regarding the security of our females during shifting our belongings to Mithi. On February 28, 2010, seeking safety at 2:00 am, 71 families left Aakli for Mithi. In Mithi, we had arranged a large tent in a deserted place, where all families took refuge. Observing the incident and need, TRDP provided us with food for a month. Young and active members of the community spread the news in Karachi and other parts of Tharparkar to seek support from Hindu community. The Meghwar community gathered Rs. 1, 800,000 (USD 18,000) to support the refugees. They allocated each family a plot of land to build huts. In my plot I built a temporary shelter.” The new settlement, Thar Murk Wandh, was later registered in the national revenue department as a village in the Mithi taluka.

Once the families settled in their houses, TRDP revisited the newly formed settlement to conduct a survey. Neeta remembered, “After a month to the survey, TRDP officials revisited our hamlet. All families from the village gathered at a common place. They revealed our Poverty Score Cards (PSCs) and my score was nine (9) out of 100. In the gathering, one of the staff members told us about Union Council Based Poverty Reduction Programme (UCBPRP). He said that through this programme the Government of Sindh will work only with the females to reduce poverty. To get support to reduce poverty and improve livelihood, women have to come together, get organised and set up committees and groups. Our men were familiar with the TRDP’s work and also they had provided us emergency aid at the time of forced migration, so we confidently agreed to form groups to get support from them. We were 71 families in the settlement. We formed three groups as Community Organisations (COs).”

In 2010, Neeta became a member of a CO, comprising 20 members. The CO members named the newly formed CO as CO-Suraj Paro. They collectively decided and selected a president and a secretary. She said, “Since the formation of our CO, we have been meeting every month. In the beginning, our meetings were mediated with the help of a Social Organiser by TRDP, later our leaders received training about meeting management and record keeping, they got accustomed with the regulations of the meeting, and now we conduct meetings without any hesitation. As all of us [women] were illiterate, we could not read and write. My husband, who, after migration had left his job and stayed home, volunteered to keep record for all three COs in the village.”

With the formation of COs, females’ perspective of life and society started to change. “Previously

in the community we were made aware of dangers. As soon as our daughters were seven or eight years old, we were instructed on how careful we have to be while working in fields or fetching water and collecting firewood. Our elders did the same for us. In a way we had internalised this concept that females must stay confined to the household. However, our participation in the CO meetings gradually erased this fear. We started to come out from the boundaries of houses and talked to outsiders, the TRDP staff that included both Hindus and Muslims. We realised that not every Muslim man is harmful to us. We learned to speak up, share our ideas, and learnt about savings, health and hygiene, and importance of childcare and vaccinations against diseases like Polio. This platform became a source of gaining knowledge for us, who knew nothing other than household chores.”

At household level, Neeta was quite poor. Her husband worked as a labourer at a tailor’s shop in the market. He earned a meagre wage depending on the number of orders they received. She said, “It was painful to see our children sleeping with empty stomach. Until my husband received some money from his work, we had to wait.”

In this dire poverty situation, when TRDP’s field staff introduced Community Investment Fund (CIF), Neeta showed her desire of raising goats. In 2010, she applied for and received a loan of Rs. 12,000 (USD 120) from the CIF. With this money she purchased two milk giving goats. The goats produced more kids. The family sold the goat-kids and returned the loan. After returning the first CIF loan, she applied for another loan. “Goats’ milk improved our nutrition and it allowed me to feed my children when I had nothing to cook at home,” she said.

In 2011, she received another loan of Rs. 20,000 (USD 200) from CIF. With Rs. 12000 (USD 120) from this money, she bought a sewing machine for her husband, who could stitch clothes, but because he did not possess the requisite capital, he could not utilise his skills properly. She said, “Having owned a machine along with a paddle to work efficiently, made it easier for my husband to earn more. He stitched both males’ and females’ suits and charged Rs. 350 (USD 3.5) and Rs. 400 (USD 4) respectively per suit. Neeta said, “When he used to take rest after stitching two dresses a day, I used the machine to stitch *Rilli* cases for the villagers. I pooled the money that I earned from stitching *Rilli* cases for villagers and bought more fabric to make the *rilli* cases to sell in the market. I charged Rs. 500- 1000 (USD 5-10) per *Rilli* case depending on the cost and quality of fabric.”

In the same year, heavy rains hit the village and damaged the family’s shelter. The family took refuge in an emergency tent. She said, “We lived in the tent along with other families whose shelters had fallen. After 15 days TRDP conducted a survey and identified us as a beneficiary to receive shelters. Through its Low Cost Housing Scheme, TRDP provided me with a concrete shelter comprising two rooms. We cooked and lived in one room and the other we used for our work. My husband continued stitching clothes, and I contributed by making *rilli* cases for sale.”

Gaining the confidence from the benefits of CIF, she applied and received another loan of Rs. 25,000 (USD 250) in 2013. She purchased fabric to make *rilli* cases for sale. She explained, “I purchased the fabric in kilograms. It costed me Rs. 200 – 250 (USD 2-2.5) per kg of fabric. With

1Kg of fabric, I made two *rillis*. I sold each *rilli* for Rs. 700-1000 (USD 7-10) depending on the quality of fabric. I spent this money on my children's education and household needs. Also, I saved money in monthly meetings in the CO account. With the improved household income by CIF, we regained the lost hope and confidence in our children's future. We sent the elder ones to schools in Mithi."

Further, Neeta and her fellow CO members attended vocational trainings provided by TRDP. She said, "I learned stitching clothes in a two-week training session. Now, I help my husband in stitching female dresses at home. Apart from tailoring, TRDP taught us how to dye cloth and block print on fabric. We, CO members, make block prints whenever we get any order."

Although Neeta and her fellow CO members had been improving their livelihoods and awareness through CO meetings, they were yet concerned about their younger children's education because after migration their children had dropped out of their schools. National Commission for Human Development provided the community a school for few months, but it was shut down as the project was for short term. The older ones could walk to town and attend schools but it was difficult for the young children. She explained, "We did not have a single school for our children in the whole settlement. Through the CO meetings, we had learned that we must consult the concerned departments of government to provide us with basic facilities. Leaders from all COs met the Member of the Provincial Assembly (MPA) and Deputy Commissioner (DC) to discuss the problem regarding education in the settlement. They positively answered and provided two schools in the village, where our children are studying now."

Similarly, drinking water was another problem for the villagers. Neeta said, "We did not have water in the new settlement. Every month we used to purchase a water tank worth Rs. 2500 (USD 250). We raised the issue in our VOs and passed a resolution to the MPA and Chairman of the Union Council. They provided a water supply after an agreement on the monthly fee of Rs. 200 (USD 2) per household. Now, every household in the settlement has access to drinking water."

Neeta said with a pride on her face, "Being the record keeper of our Village Organisation (VO), my husband gained confidence to speak up. He met the political parties to discuss the problems that the villagers were facing on daily basis. Also, observing his tireless services for village people developed trust in him. Now, he has been selected as general councillor to identify people's problems and discuss it with the chairman of the UC. Previously, the subsidy dealers sold the wheat out in the market, but now he manages and vigilantly distributes the monthly wheat subsidy (50 kgs per household) and ensures the equitable distribution of the resource allocated to the households in the UC."

Further, her husband attended training sessions on Disaster Risk Management (DRR) and works as a Community Resource Person. He commented, "Earlier, we did not know how to reduce the severity of hazards. Heavy rains, floods, and fire used to make heavy damages that left us with nothing other than vulnerability. These hazards eroded our assets that we accumulated by extreme hard work. To rebuild our household economies to previous levels, it took us decades.

The sudden fires in our huts cascaded all our endowments leaving us under the open sky. Now, as we are trained about risk management, we can at least reduce risks of fire and lessen the impacts of natural disasters. TRDP has provided us with a kit to mitigate the impacts of hazards. The community is well aware of warning systems and we get together in preparing emergency supplies in need." She narrated, "Recently, a hut got on fire in our neighbourhood. The community got together and evacuated the neighbouring families from their huts. We, the trained members, used the kit and techniques that we learned in our trainings and extinguished the fire. We saved the whole village from getting on fire. Earlier, when a hut got on fire, it used to spread and the whole village would turn to ashes. DRR training enabled us to extinguish the fire immediately." She concluded with a laughter, "The fire brigades arrived after 30 minutes, when we had already extinguished the fire."

Further, talking about the benefits and achievements that her family gained through the CO, Neeta said, "This CIF turned out to be a significant source of resource generation for my family. Several times, when I needed cash for educational expenses of my children, I have sold the goats' kids and fulfilled the needs. Also, we consumed the milk produced at home. This has saved the money that earlier we used to spend on purchasing milk from the market."

She said with a smile on her face, "Now, we eat good quality food and wear good clothes. Taking initiative from the CIF loan, I have accumulated more assets for my family. Now, I own a herd of 20 goats, five sheep, and a donkey. I have a comfortable house including two concrete rooms, six concrete huts, a kitchen and three washrooms. We have access to water and electricity. We have electric fans and a refrigerator. Above all, my biggest assets are my sons. My elder two sons have completed their Bachelors in Arts. Both own motor bikes. The eldest one now works as a clerk in the government hospital. He has also learned dispenser's work and completed a diploma from a technical college. Now, he earns Rs. 15,000 (USD 150) as his monthly salary. The second son, who has also completed his BA, works in the police. As a monthly salary, he earns Rs. 25,000 (USD 250). Other five children are studying in grade 12, 5th, 4th, 3rd and 1st respectively."

Neeta concluded her story, "Before, we lived in poverty; we lived in hunger. Besides hunger, we lived a silent life. We felt insecure, and fear of kidnappings and harassment cases made us confined to the boundaries of our household. Being a part of the CO transformed our lives from nothingness to prosperity. The CO is a platform that prepares us to avail opportunities to improve our lives through material gains and knowledge acquisition. Today, we [women] are doing things which we never thought of. We led our men to ensure our basic rights as education and water. Through the CO, TRDP supported us in demanding our needs. We have learned to speak up. On household level, CIF allowed me to utilise the existing skills in income generation and it also diversified the sources of income. The enhanced income allowed me to educate my children and now I live a happy and secure life with all the basic needs available at my home. I am grateful to TRDP for guiding us towards this respectful, prosperous, and dignified life."



## Conclusion

The above mentioned case studies demonstrate how social mobilisation acts as a catalyst for women's social, economic and political empowerment. Each case study documented in this report presents a detailed account of poor socio-economic conditions of the families and their suffering. Families suffered from lack of access to economic resources, natural disasters (mainly droughts), large families, lack of access to social capital, lack of confidence, capacities and skills, and lack of access to healthcare and health facilities. Only productive asset was family labour, and everyone worked on landowners' fields. It was also noted that within the impoverished households, the poverty dynamics were different, depending on gender. Women of these poor families suffered more, compared to men, because of the patriarchal hierarchies and traditions. They suffered low status in their families and communities and lacked social support networks.

Furthermore, the case studies demonstrate how the poor rural women found pathways to break the cycle of poverty from which they had been suffering for generations. All 15 women interviewed mentioned that the process of change began when they became socially organised with the support of TRDP. They women got together, became united in their settlements, and fostered COs. They repeatedly mentioned that the process of getting organised itself was not so smooth in the beginning. However, the persistence of TRDP field staff paid off and women became organised. The women members developed a habit of attending monthly CO meetings,

began savings small amounts of money, gained confidence and began voicing their problems and potentials. Becoming members of CO essentially kick started the process of changing their community's traditional norms. They became aware about importance of savings, health and hygiene, child care and education. They prepared MIPs for their households. This allowed them to identify possible income generating activities other than just working on agricultural fields as labourers. TRDP provided support in the form of trainings, access to capital through CIF, and productive assets to create new sources of sustainable livelihoods. The enhanced income levels then transformed into better shelter, nutritious food, and investment in children's education and health.

Being socially organised, they were, through collective action, able to approach TRDP and generate resources to address their common issues such as basic housing, access to drinking water and electricity supply, and access to basic health and education. It was noticed that rural women felt strengthened and collectively raised their problems and sought solutions. Further, their participation in COs altered the deep-rooted attitudes and perceptions regarding women's social and economic roles. Now, females equally participate in income generating activities resulting in enhancements in their household economies and also participate in decision making processes at household and community level. CO platform has increased women's self-confidence and their ability to engage in social networks and participate in decision-making in the public arena.

## 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 (Rural Support Programmes Network, 2017)

**Community Investment Fund:** The Community Investment Fund (CIF) is a community-managed fund which consists of a revolving fund being provided to community organisations, specifically to poor women. From the self-managed CIF, the poorest women are provided with micro loans which they are able to invest in income-generating activities only (Khan, 2011).

**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 (World Bank, n.d).

**Economic Empowerment:** 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 (World Bank, n.d).

**Financial Capital:** International Recovery Platform defines financial resources that includes savings, credit, and income from micro enterprises, employment, trade and remittances (Hunzai, S. Jabeen, M. Dec 2015).

**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 a means of 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 Organization (LSO) is the federation of all Village Organisations 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 referred to as natural resources, e.g. agriculture, livestock, horticulture, forests, etc.

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

**Political Mobilisation:** "Political mobilisation is defined as the actors' attempt to influence the existing distribution of power. A directional variable is introduced in order to define more precisely the type of relationship which develops between individuals and parties" (Nedelmann, 1987).

**Poverty:** Defined as whether households or individuals have enough resources or abilities today to meet their needs (World Bank, n.d).

**Social Capital:** Social resources, including informal networks, membership of formalised groups and relationships of trust that facilitate cooperation and economic opportunities (Keefer, Philip, and Stephen Knack, 2008).

**Social Mobilisation:** "Social Mobilisation is a process whereby people are organised in order to enable them to collectively think and act upon their development. Social Mobilisation consists of the organising of communities in rural and peri-urban areas into three tiers. At

the first tier, these communities are organised into Community Organisations (COs) which are organisations at the neighbourhood or *Mohallah* level.” (Rural Support Programmes Network, 2017).

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

**Vulnerability:** Vulnerability is defined here as the probability or risk today of being in

poverty or to fall into deeper poverty in the future (Hoogeveen, Johannes, et al, 2004).

**Well-Being:** This is a dynamic state, in which the individual is able to develop their potential, work productively and creatively, build strong and positive relationships with others, and contribute to their community. It is enhanced when an individual is able to fulfil their personal and social goals and achieve a sense of purpose in society (OECD, 2013).

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## VISION

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