## **Programme Introduction**

In 2008, Mr Shoaib Sultan Khan, Chairman Rural Support Programmes Network (RSPN), and Dr. Rashid Bajwa, Chief Executive Officer National Rural Support Programme (NRSP), conceptualised the Union Council Based Poverty Reduction Programme (UCBPRP), and undertook policy advocacy with the Government of Sindh (GoS). In 2009, the Chief Minister of Sindh considerately agreed to support the Sindh Rural Support Organisation (SRSO) to implement UCBPRP in Shikarpur district. Under UCBPRP, SRSO mobilised rural women to foster their own Community Institutions. Rural women formed Community Organisations (COs) at *mohalla* level, then federated COs into village level, Village Organisations (VOs), and finally the VOs were federated at the Union Council level into Local Support Organisations (LSOs) in rural areas of the district. Organised women then began to take initiatives to improve their families' livelihoods and lives, some through self-help measures and some with SRSO's support.

This is a case study of one of the community members that clearly demonstrates the positive economic and social change that has been brought about by GoS's UCBPRP leading to reduction in poverty and generating hope for a better future.

## Nawab Khatoon's tryst with success

Nawab Khatoon, 38, was born and grew up in Abad village of district Shikarpur. She was the first-born out of her eleven siblings; nine sisters and two brothers. She said that her grandmother used to argue with her father to marry another woman to have a son. However, her father refused and believed in Allah's blessing. Finally, the 10th child was a baby boy. Her family lived in a single room mud house. Her worked parents as labourers on a local landlord's farm. Nawab has seen her parents struggle



to earn bread for the family. She narrated that apart from household chores and farming, her mother also made handicraft *Rilli*, a traditional quilt in Sindh. Her mother also acted as a local self-taught medic, preparing homemade medicines for family members who fell ill.

Nawab spent most of her time at home and around the yard. She did not get a chance to attend school. However, staying at home she learned stitching clothes, and making *Rilli* and

Paranda [a decoration for bridal tassel] from her mother and neighbouring women. One day Nawab's paternal uncle visited their house and showed his interest in marrying a girl in the village. Her father identified one family. Nawab narrated, "when my father visited the family's house to ask for the girl for my uncle, the girl's father agreed on the condition that one of my father's daughters will marry him. In order to fulfil my uncle's wish, my father agreed to this arrangement. From our family, I was chosen to marry that man. Such arranged marriages are called Watta Satta."

"I got married to that old man who already had a wife, three daughters and a son. I was sacrificed by my father in order to fulfil his brother's wish. I started my married life with this family in a straw hut. The family did not own any land; they used to go to bushes to defecate and used a neighbour's bathroom. We used to have arguments over using the shared bathroom. But still we had to use it, because there was no other option."

"I spent my time helping my co-wife (Sotan) in household chores and collecting water from a shared tap in the village. It took almost an hour to collect a single bucket of water as many households in the neighbourhood collected water from the same shared tap. My husband visited house to house to collect milk and sold it out in Sukkur city. His earnings were not sufficient for the family as he was also a gambling addict and spent most of his earnings in gambling."

"After seven years of my marriage, I gave birth to a baby girl. Later, with the gap of one year between each child, I had seven children: five daughters and two sons. The family became vulnerable when my husband started to face health issues. Gradually, he became feeble because we could not afford his treatment. The family's income flow decreased over the years. My step son started to work as a street vendor and sold fried maize and grains. However, his earning was insufficient for such a large family. We had no choice but to beg for food from fellow villagers in order to feed our children. I could stitch clothes, and use other skills that I possessed, but I did not have enough money to buy the necessary inputs. I took my husband to the government hospital and bought medicines whenever we managed to save few rupees."

"One day I was busy doing the household chores. The children, who were playing in the street, came with the news that some people are here in the village and they want to meet the women. I looked out in street and saw their vehicle. I went to meet them while my co-wife shied away. They said that they are from an organisation called SRSO and that they want to help the village women come out of poverty. The local people gossiped that these people may well be running a scam. However, they promised that they will visit us frequently. As they wanted us to meet them in a group, I convinced my neighbours to meet them and 18 village women attended the first meeting with the SRSO team. Social Organisers asked as to foster one Community Organisation and to elect our leaders. In the beginning it was hard for the Social Organiser as no one was willing to become CO leader. The elders in CO shied away saying we are illiterate and do not know how to talk. Finally, the CO was fostered and named Nazul. A president and treasurer for the CO were also elected. Likewise, many COs were formed throughout the village. Later, all the CO representatives met at the village level and formed a Village Organisation."

"The Social Organisers from SRSO facilitated our initial CO meetings. They said that we could start our meetings reciting a verse from Al-Quran. Also, we learned to speak by introducing ourselves. Everyone in the CO was given a chance to introduce herself and share her opinion."

"After the formation of CO, each member of the CO prepared a Micro Investment Plan (MIP) for their household. In MIP, each household identified one income generating activity that they could undertake themselves. Initially, 11 CO members received CIF from the VO."

"In 2009, I applied for and received a CIF loan of Rs. 14,000. With this money I bought clothes from a wholesaler in Shikarpur. I opened a cloth shop at my home in the village, Abad. I could stitch and sell, but the villagers do not prefer readymade suit; therefore, I sold the cloth only. I bought cloth for Rs. 600 per suit and sold it out for Rs. 750. This way I earned the profit of Rs. 50-150 per suit. As I developed the habit of saving with the CO, I saved the profit and was able to return the CIF loan to the VO within six months."

"In 2010, again I applied and received a loan of Rs. 14,000. Adding my savings to this amount, I bought more cloth from the wholesaler. I repaid the loan by selling cloths to village women and saved the profits in the CO. I received my third loan, of Rs. 15,000, in 2011 and invested it on the extension of my cloth business. I returned the loan within one year. Meanwhile my husband recovered from his illness and started his work. My step son also enhanced the street vending enterprise. Now he sold vegetables and fruits in streets. Through such efforts, we were able to meet the family's needs."

"Also, I saved my money in the Muhallah committee. Committee is an alternate method of saving money in our village. The model entails contribution of Rs. 10,000 by each member. The cumulative amount is given to one of the committee members each month, either by a draw, or by mutual consensus, on the basis of need. In this process every member gets the whole amount once a year. I participated in this committee. When I got the amount of Rs.90, 000 in 2012, I purchased a plot of land. With Rs. 35,000 from my savings, we readied it for construction of a three-room house."

"In 2012, I received Rs. 60,000 grant through SRSO's Low Cost Housing Scheme. With this amount, we built the foundation of our house. My two step sons worked as labourers and step by step we were able to construct the walls and lay the roof by the year 2014. Now, we live in this house which has three rooms, a washroom and an open veranda."

Apart from improvements in the living standards, Nawab says that she has improved as a person. Being an active and vocal member of her CO and VO, she has recently been elected as treasurer of the Local Support Organisation (LSO). Also, after observing her active role in community development, the chairman of the Union Council Mirzapur invited her to contest election as a local councillor. Nawab won the election and became an elected councillor of the Union Council. She receives Rs.7,000 per month as her honorarium. Being a councillor, Nawab is now playing a key role, acting as a bridge between the government departments and the people, raising their issues and helping them in finding solutions. Nawab has now become a role model for other illiterate and poor women in the community. Her example demonstrates that when the poor women get together, they can develop a voice, articulate their needs and potentials, and, with suitable support, harness their own potential for the benefit of their families and communities.

Talking about the community's accomplishments through CO, VO and LSO, Nawab said, "now everyone in CO was improving their lives at the household level, but there still existed some common issues. In our CO meeting we discussed that we needed more water hand pumps in the neighbourhood. We relied on the single water pump, where we had arguments standing in queues for filling our buckets. We passed a resolution about the problem in the VO meeting, and with the support of an NGO, Hidayat Trust, we were able to receive support to drill 21

water hand pumps in the village. Also, SRSO linked the LSO with HelpAge. This organisation supports village elders and supports them to improve their own and community lives. HelpAge provided support for poultry farming and kitchen gardening."

Nawab has now realised the importance of acquiring education and how it benefits people in improving their standards of life. She said that if she was educated she would have faced lesser problems. For this reason, she has admitted her youngest two children in school. She said that from the CO savings, she was able to send her step son to Saudi Arabia for work. Later the step son invited her first son to Saudi Arabia where both are working as drivers. She said that she saves the money her sons send from abroad. With this money, Nawab will construct separate houses for her two sons. Nawab is thankful to her fellow village women for coming together and fostering the CO. With the fostering of CO, the process of improvement in her and other members' lives began. Nawab concluded by saying,

"organisation is power; if people get organised and have their own organisations, then livelihoods and lives can start to improve."