



## Programme Introduction

In 2008, Mr Shoab 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 considerably agreed to support the Sindh Rural Support Organisation (SRSO) to implement UCBPRP in Kashmore 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 such community member 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.

### Case Study 12 of 15: Ms. Koonjan Khatoon

*By Savaila Hunzai*

Ms. Koonjan Khatoon, a 60 years old lady, hails from a remote village of Kashmore district. She was only four years old when her father died, leaving her mother and her three siblings behind. Koonjan said that she grew up in hunger and pain. When her mother asked her brothers for support, they married her off to another man. Koonjan and her three brothers were then sent to their paternal grandmother, where they grew up as child labourers. Recollecting her childhood memories, Koonjan said,



“Four of us, since our early childhood, worked in fields as our maternal uncles were farmers. Later, when we grew up a bit, we were sent to look after fish for the fishowners. We were called, ‘Mohaany’, the ones who look after fish. Often we were not given food at home. I had

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seen my aunty secretly giving rice to my cousins. My uncles focused on their children and sent them to learn Quran from a teacher in neighbourhood.”

Koonjan said that at that time people did not have any concept about getting education. Neither girls, nor boys attended any formal school. Koonjan was 15 years old when her maternal grandmother decided her marriage to a man, who was already married and had five children: two sons and three daughters. Koonjan said that her maternal uncles thought that it would be better for her to stay at home and look after her step-children than working as a labourer in fields. Therefore, she was married to a man who was almost double her age.

Koonjan started her married life in a straw hut with the joint family of 20 members. Her parents-in-law, husband, two brothers-in-law and their wives and eight children lived in the same hut. The family were sharecroppers and toiled the whole day till late evenings in the landlord's fields. They grew rice and wheat for household consumption. She said that her married life was better because she just had to look after the children and do household chores. The family owned a buffalo that produced milk and they would also make butter. She used to eat two meals a day and she was very happy with that.

However, stress arose when the family grew bigger and she gave birth to five children in five consecutive years. Household women began arguing amongst themselves. Koonjan said, “I looked after their children when they were young, but when my children were born they started to have arguments with me. We often fought over food. As time passed, growing children needed more resources and life became increasingly stressful. The crop harvest was always limited and could never meet the basic food needs of such a large family. When we ran out of stored grains, we took loans to meet our needs. It was becoming very difficult. Also, no one was happy as every day we used to have arguments over food. We had stopped talking to each other. As a mother, I could not see my children starving. Therefore, I asked my husband to split from the joint family and to set up our own home. He talked to his brothers, and everyone agreed that separation was the best solution. Initially, as none of our husbands had enough resources to build separate huts, we continued to share the hut, but separated our cooking arrangements, i.e. cooked on our own stoves. I used to boil rice and potatoes for children. This basic food filled their stomachs but was not very nutritious. During the year, we used to run out of our stored grains and would face food shortages. At such times, we would have to ask our landlord to lend us some grains so that my children could be fed while I remained half-hungry. This further indebted us to the landlord.”

Koonjan continued with her story, “One day a vehicle arrived in our village. All neighbours came out from their huts to see the vehicle because it was very strange for all of us to see a vehicle in the village. Nobody had ever visited the village before. Out of curiosity, our men went to the vehicle to find out who these people were. When my husband returned home, I asked him about the visitors. He told me that the visitors were from an organisation that wanted to meet the community women and the community men had responded that it was not possible therefore they were asked to leave the village.”

Under the existing social norms, community women were prohibited from meeting and interacting with outsiders, especially male outsiders. However, repeated visits of the vehicle

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made Koonjan and her fellow neighbours curious to know why their men do not allow them to enter the village. Koonjan said, "One day I went to collect water from the shared hand-pump in the village. Two females from the adjacent settlement, who shared the same hand-pump for drinking water, were gossiping about the outsiders. They said that in their village they have talked to females and they have assured their support if they are willing to get united and work together." Their gossips captured Koonjan's attention and she inquired more about the organisation and got information about their meetings. After returning home, she told the whole story to her sisters-in-law.

Koonjan and her sisters-in-law secretly attended a meeting in the neighbouring settlement. They shared their experiences with their husbands at home. Koonjan said, "By the time we told our husbands, many menfolk of the village had got more information about the organisation that had already started activities in other settlements. Finally, our men were convinced and they allowed the staff from the organisation to visit the settlement and to meet the women but in the community men's presence."

A week after the initial meeting, the organisation conducted a general meeting where the entire community participated. The community men also sat in the general meeting to get to know more about the organisation's work, approach, and mandate. In the meeting, the visitors introduced themselves as SRSO's employees who were working under a Government of Sindh's project called 'Union Council Plan'. In the meeting, the SRSO team talked about each household having the potential to improve their own situation. However, potentials could not be realised due to some constraints. If the constraints could be removed, then the households could start improving their socio-economic status. Therefore, SRSO decided to aid the households in addressing their constraints, on one condition, that the community women have to come together into a Tanzeem (Community Organisation), because unity brings strength. In the CO, women would be coming together to share and discuss their problems and potentials, and seek solutions. This message of Tanzeem appealed to the community women who agreed to form the COs. With SRSO's support, the women worked and approached all settlements, met other women and raised awareness about the importance of having their own Tanzeems. Koonjan says, "Since we were leading the process, the other women's menfolk allowed us to hold meetings. All together, we managed to foster 14 COs in our area. In my own Tanzeem, we have 16 women members."

Koonjan actively participated in the CO meetings. Initially these were facilitated by SRSO female Social Organisers. In these meetings, the members learned about how to conduct CO meetings, keeping records of meeting, and about the saving programme. Koonjan said, "CO decided to save Rs. 5-20 (USD 0.05-0.2) depending on whatever amount we had in hand. After several meetings, we had Rs. 6,000 (USD 60) and then opened a bank account."

Koonjan continued with her story, "After CO formation, SRSO's Social Organiser announced the Community Investment Fund in one of our CO meetings. She said that the poor members of the CO will receive CIF loans which could be utilised for income generation activities that the household themselves will identify in the Micro Investment Plan (MIP). The results from the Poverty Scorecard Survey were shared with each household. My household's poverty score was 10. My family was big but had no resources. I did not possess any technical skills.

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My husband had become feeble due to heavy and intensive labour work; he could not work anymore. I applied for and received a CIF loan of Rs. 8,000 (USD 80) in 2010. With Rs. 2,000 (USD 20), I bought a second hand bicycle for my husband. With the remaining money, he bought fish to sell in Kandhkot town. From this effort, he was earning a profit of about Rs. 200-500 (USD 2-5) per day. When the 2010 super floods hit our area, the whole area was flooded and our settlement was under water. We had to evacuate the settlement, and for two months we lived a difficult life in emergency camps where SRSO and other organisations provided us food. My children suffered from viral diseases and we sold the bicycle to meet their medical expenses.”

Koonjan along with her villagers returned to the village. She stated that SRSO provided financial support in rebuilding their houses<sup>8</sup>. Koonjan says, “I registered my family in the survey and received Rs. 83,000 (USD 830) in three instalments to build a two-room house. I and my husband worked day and night as labourers in building our house. The fields were still under water. The flood waters had brought fish to our area. We caught and ate fish. SRSO also provided us with some food items.”

After flood, viral diseases spread throughout the village. Drinking water was contaminated. They only had access to standing water for consumption. It worsened the health conditions of the villagers. Even the villagers’ livestock suffered from sicknesses and they lost their productive assets. Observing the increasing diseases, SRSO field staff conducted a survey and provided shared hand-pumps and latrines to the villagers. Previously, the villagers used to go for open defecation, which was one of the reasons for viral diseases in children. Now, six households shared a latrine and a hand-pump.

Koonjan said, “My husband worked as a labourer in construction of latrines and hand-pumps and earned enough money to return the first CIF loan, the one with which we had bought the bicycle. My husband by that time had grown older and weaker. My elder son started to support him in his work while the younger two attended school.”

In 2012, Koonjan applied for another CIF loan and received Rs. 12,000 (USD 120). With Rs. 2,000 (USD 20) from this amount, she bought a bench and a chair for her husband to set up a fish stall in the market. With the remaining Rs. 10,000 (USD 100), her elder son purchased fish from the producers and supplied to his father for sale. She said, “My son purchased fish at lower prices and sold it out on higher price in the market. This way, we earned about Rs. 600-800 (USD 6-8) profit per day. We saved the profits and returned the loan within six months. We continued our fish business and also increased it little by little. I saved money in the CO account and also saved in the committee.”

In 2015, Koonjan desired to further enhance her family’s fish selling business. Koonjan’s son collaborated with a landlord for fish farming in his pond and established a shared fish business. Under the agreement, her son looked after the pond. Koonjan applied and received another CIF loan of Rs. 15,000 (USD 150). Adding Rs. 30,000 from her savings to the CIF loan, she purchased feed and fingerlings (young) fish. She explained, “We bought young fish for Rs. 5 (USD 0.05) each. We raised them and sold grown fish at Rs. 60-70 (USD 0.6-0.7), depending on the weight.”

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Koonjan said that she maintained her habit of saving money. Recently, with the savings, she has bought a sewing machine for her daughters. Her daughters have learned stitching dresses from a neighbour, who had learned tailoring in a vocational training provided by SRSO. Koonjan said, "With the increase in household income, my confidence has increased and I started to invest in my children's education. I could not send the elder ones, but the younger two attend formal school." Also, Koonjan said that she has opened a small tuck shop at her home. This started with Rs. 500 (USD 5) and it has now stock worth Rs. 20,000 (USD 200). Initially she kept sweets, toffees, and snacks but now has added grocery items as well.

Koonjan concludes her story by saying, "We have spent a hard life. Then everything was lost in the floods. But now my husband, my children, and I are working and contributing to our household's income and welfare. Our economic situation has seen much improvement, and simultaneously, our confidence, our capacities and our social relations have also improved. Within the community, we, the women, now have greater mobility, voice and role that previously was denied to us. The social norms have begun to change, for example, now there is more emphasis on education, both for boys and girls. Our Tanzeem is also active and we help fellow members, especially poor members, at the time of need. Sometimes, I think about the first meeting with SRSO team members where they had said that each household has a potential and that this can only be harnessed if women get together in a Tanzeem. How true this has turned out to be. Our unity is our strength, and this strength gives us energy to move forward to improve our lives and to work for improved lives for our children. Long live Tanzeem!"

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