



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 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 13 of 15: Ms. Rose Khatoon

By Savaila Hunzai

Ms. Rose Khatoon is 47 years old living in Kacha Ghuddu village of District Kashmore. Her father was a government servant, who worked as a guard in the Water and Power Development Authority (WAPDA). She was the eldest and had two brothers. Her mother made Rillis (traditional wall/floor coverings), Sindhi hats, and embroidery on head scarves for sale. Recollecting her childhood memories, Rose said that she had a very happy life and attended a school till grade five.



Rose was only 15 years old when she was married to a man in her maternal relatives. Her marriage was based on Watta Satta (give-take agreement) which Rose explained in these words, "My mother was married with the condition that one of my father's daughters will have to marry a man in her maternal family. It was the tradition that in return to the bride, the bride's family will either receive money or another woman." Therefore, when Rose passed grade five from the government's primary school, her marriage was arranged. She started to live with her husband's joint family that consisted of 11 members. Her husband was the eldest

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son of his parents and one of his brothers was already married and had three kids. They did not own any land. They were tenants for a local landlord and grew vegetables and wheat.

Rose said, "A few months after my marriage, my parents' marriage failed for some reasons and my mother had to leave our home and return to her parents. In return, my husband's family kicked me out of their house. They forced my husband to give me divorce, but he refused to do so. Going against his family's wishes, he kept meeting me. Meanwhile, I got proposals from many other families in the village but I refused to get married because I knew my husband was sincere with me. My husband's family forced him and arranged his marriage to another woman. My father did not allow him to take me to his house until my husband agreed to arrange his niece's marriage with my father. After living for 10 years at my paternal home, I was permitted to return to my husband's home. "

Rose gave birth to a baby boy after one year of her return to her husband's home. Later, with the gap of one year between every child, she had 10 children. Talking about her children, Rose said that she did not know about family planning. There was no health facility in the hamlet. She gave birth to her children without any support from a doctor or midwife.

Rose recalls that when she was pregnant with her third child, her husband was imprisoned for a fight in the village. She said, "They were jealous of my husband's hard work. He worked in the fields and also as a labourer in loading and unloading trucks. Some men started to fight with him and he was severally beaten up. The police kept him in prison for a month. When he returned home, he was vomiting blood. We took him to the hospital and the doctor suggested us to take him to Quetta for proper treatment. However, we did not have sufficient money. His brothers refused to help so I started working as a maid in the WAPDA colony. I toiled the whole day leaving my two young children with my husband at home. I begged the house owners and requested them to help me take my husband to Quetta for treatment."

Rose sold her silver jewellery that her parents had given her as dowry at the time of her marriage. She pooled the amount and took her husband to Quetta. Rose said, "While my husband was admitted in a hospital in Quetta for six months, I worked as a cleaner in the residences and met his medical expenses. It was very difficult for me to work from dawn to dusk in pregnancy. I took leave for only five days after my delivery and then increased the number of households to work in." It took one whole year for her husband's recovery. He was prohibited from lifting heavy things as his liver was injured. Therefore, he stayed back at home while Rose worked in houses.

One day she had just come back from her work when Rose saw a car coming towards her hut. When the car stopped, she put her scarf on her face and entered her hut. She told her husband that someone was at the door. He told her to allow them to come inside. She said that they sat and discussed about a programme for the community women. They asked Rose to gather other women so that a meeting could be held with them. Rose said, "I shouted out to my neighbours and gathered some of them. The visitors said that they were from an organisation called SRSO. They said that they would guide and support the local women if they agree to get together and form a Community Organisation (CO). They would help us to increase our incomes by supporting activities that we identify and can do ourselves. I *August 2017*

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understood their message and then explained this to fellow women. SRSO staff then left us saying that they would come again."

In the next visit, a female Social Organiser (SO) also joined her male colleagues and visited the settlement. A meeting with local women was held. Rose said, "The female SO asked us to get together and sit in a circle. Then she recited few verses from the Holy Quran and then asked each one of us to introduce ourselves, one by one." Rose said with a laugh, "Initially, we thought that the one who will speak first and loudest may get more benefits so everyone began to talk at once and there was a chaos! However, with SO's guidance, we learnt how to conduct meetings properly. We became more patient and spoke on turns. As per SO's guidance we formed a Community Organisation (CO) with 21 women members. As I knew how to read and write, I was selected by the CO members as their president. I learned mediating meetings, keeping records, and savings in a three-day training session in Sukkur town. SRSO also provided us with a register to keep records of the meetings. In one of the meetings SO informed us about the Micro Investment Plan (MIP) that each household was supposed to prepare. The household was asked to identify one income generating activity that they can undertake on their own, to mention the reason for not being able to undertake this activity, and what support was needed to make it happen. In my plan, I identified the potential for livestock rearing and said that since we did not have enough money, we could not raise livestock. If I could access some capital, then I could start livestock rearing. Based on my plan, I applied for a CIF loan for Rs. 9,000 (USD 90). With this amount I bought one female goat. This goat produced twin kids. We consumed goat milk and after raising the kids for six months, we sold one goat for Rs. 8,000 (USD 80). Adding some savings, we returned the CIF loan."

Rose continued her work as a cleaner in houses and managed to save Rs. 10,000 (USD 100). Rose managed to buy a second-hand motor cycle for her husband for street vending. He would buy ice cream and kulfis (traditional ice cream) from local producers and then went from street to street to sell these items. The family's economic situation was showing signs of improvement until the 2010 floods hit their area. The residents had to evacuate. Rose and her family left the village and took refuge in a camp. Rose said, "Our village was drowned in the flood water. We saved our lives and livestock and moved to an emergency camp. In the initial months, SRSO and other aid organisations provided food items, but after several months they left us."

Rose and her husband collected some branches and straws and made a shelter, where they lived for one year. She said that as they lived with the goats in the same shelter, her children suffered from viral diseases. They could not afford treatment and her daughter passed away after suffering for months.

While Rose was pregnant with her fourth child, she kept working in others' households and begged people to feed her family. She said, "I left my children with the goat. They played the whole day with the livestock and even ate mud when they got hungry. I could not take care of them properly because I had to work to feed them. The eldest son also died after five days of suffering. The work stress, hunger, and helplessness made me vulnerable and my child was stillborn. I went to the hospital and begged to the doctor for my treatment, but they refused *August 2017*

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because I could not even afford my medicine. My poor husband continued to sell ice cream but earning was not sufficient to feed the children properly, many a times they would sleep hungry."

Rose sold goats to repay the outstanding CIF loan. Then she learnt that SRSO has a Low Cost Housing Scheme for the flood affected people. She registered herself. In 2011, SRSO provided her financial support to build a single room mud house. She said, "Previously, we had to share our shelter with the livestock. In rainy seasons, we wrapped ourselves with plastic bags to protect ourselves from the rain water. My children suffered from diarrhoea, malaria, and skin infections due to stagnant water, open defecation, and mosquitoes. Now, I have a good shelter and I feel secure."

In the same year, she applied for a CIF loan and received Rs. 10,000 (USD 100). With Rs. 6,000 (USD 60), she bought a goat and with the remaining amount, she bought a second hand sewing machine. She had learned stitching dresses from her mother. Apart from working as a cleaner in other people's houses, she started to utilise her skills and stitched dresses for fellow villagers. She charged Rs. 100-150 (USD 1-1.5) per dress depending on the design. Rose saved money and returned the CIF loan within nine months.

Rose stated that she actively participated in activities and sessions of the CO. She learned about family planning, health, and hygiene in these sessions. She, along with other leaders from different COs in her union council travelled to Kashmir to meet leaders of COs and learn from their experiences. She said that in Kashmir, the LSO leaders were more active and they were punctual in saving money and attending meetings. On return, she shared her experience with her CO members.

One-day, Rose was approached by an NGO to work for them as a Community Resource Person (CRP). The organisation worked on family planning. Rose became a CRP and conducted sessions with CO members. Rose worked with the NGO for seven months and received Rs. 6,000 (USD 60) as her monthly honorarium. She said that her experience as a CRP enhanced her confidence and she applied for the post of Field Coordinator at Mary Stopes Society (MSS). MSS worked on maternal health and family planning for five months in the area. Rose was selected as a Field Coordinator, given her background of community work. She received a monthly salary of Rs. 16,000 for five months. She used her earnings to meet household expenses as well as saved some amount.

Rose said, "In 2016, I applied for and received a CIF loan of Rs. 12,000 (USD 120). I added Rs. 25,000 (USD 250) from my savings and bought a cow. It has now produced a calf and gives 2 litres of milk daily. As my goat also gives milk, I sold the surplus milk, bought and raised hens that have multiplied now. I bartered some hens for two ducks. Now, I have two goats, a cow, a calf, two ducks and seven hens that give eggs. This has increased my household income and improved the nutrition and health condition of my family. Besides this, we farm a landlord's plot of land on share basis. We get wheat and seasonal vegetables from the farm. Using farm produce and milk for family consumption, we are able to save our cash that was earlier spent on purchasing from outside."

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Rose concludes her story saying, "My life has seen many ups and downs, including heartbreaks and natural and health shocks. A point was reached where there seemed to be no hope. Yet my life began to change when SRSO entered our community and guided us to set up our own CO. Since then, Masha Allah, things have continued to improve, not only for my family but for many other families too. Today we are on a path that SRSO showed us, the path to a better future."

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