





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 8 of 15: Ms. Ameeran Khatoon

By Savaila Hunzai

Ms. Ameeran Khatoon, 40, resides in Village Mark Bhayo of Kashmore district in Sindh. She was born and brought up in a landless peasants' family in Sheran Khan Bhayo village in the same district. Ameeran was the third among her 13 siblings: nine brothers and four sisters. She said that traditionally women were restricted to household chores and performing farm related activities. Family womenfolk never visited health facilities, markets or any educational institutions. Like other girls in the village, she was not allowed to attend school as well. Ameeran, however, learnt some traditional skills from her



mother, e.g. making Rillis (traditional floor/wall covering), embroidery, etc.

Ameeran was only 12 years old when her father arranged her marriage. She remembers, "I was young and unaware that my marriage was to take place. One day my father took me and left me at my husband's home. I had never seen my husband and in-laws before that day. He told me that his izzat (honour) now rested with me and that I belonged to the new family and should never expect to return to my maternal home."







Explaining her daily activities after her marriage, Ameeran said, "My days usually started very early at the break of dawn. My first activity was to collect water from a nearby water hand pump. Carrying buckets of water was hard. Then I had to prepare dough to make roti (flat bread) for the whole family comprising 12 members. Making roti for the large family was a slow process, with each roti taking 2-3 minutes to make and each man consuming up to 15 rotis a day. Also, during the harvest season, all of us toiled in the landlord's fields. Another responsibility given to me was to look after the livestock and to collect cow-dung, make dung cakes for drying, which were later used as fuel for cooking. Other tasks included sweeping and re-plastering the floor regularly with a mixture of cow dung and straw. Our diet was quite basic and repetitive. In meals, we used to have lassi (butter milk), boiled rice, buttered-roti, potatoes, daal (lentils), chilly pickles, and mustard leaves, when in season. It was on rare occasions that we ever ate meat or fish. And, our clothes were all worn out."

After four years to her marriage, Ameeran said, she gave birth to a baby boy. Later, with the gap of one and half year between each child, she had three more children: a son and two daughters. Ameeran said that the first two children were born at her home without any support from a midwife. She said that like other women in the village, she did not visit any health facility or received vaccinations during her pregnancies. Ameeran however said that she faced problems during the last two pregnancies and the babies were born at a health facility.

With expanding number of family members at Ameeran's household, disputes, arguments and fights used to breakout amongst the women. Often the arguments were over food, especially for children. Due to these ongoing tensions, the family elders decided to split the family. A buffalo was given to Ameeran's nuclear family as part of her husband's inheritance. Ameeran said that after separation from the joint family, her husband made a simple hut built with mud walls and palm leaves as roof to live. The small space within the hut was enough for her family. Like her in-laws, they continued to work in the fields for the landlord and this work was their main source of livelihood. Apart from working in the fields, Ameeran said she also looked after the buffalo.

During the lean farming season, Ameeran's husband worked as a daily wager in local markets. Often he would not find work. When he did find work, it was as a loader/unloader of goods from trucks. This work was very hard, but he carried on for earning a livelihood.

Ameeran said that one day, a SRSO field team contacted the local men regarding their programme to work with rural women and to support them to get organised. She explained, "They held a meeting with our men in the Autak (traditional community meeting room for males). As our men already knew that SRSO was working in the neighbouring villages, they allowed them to work in our village." Once the men had agreed, the SRSO team set up a meeting with community women.

Ameeran and her neighbours attended the meeting with SRSO's Social Organisers (SOs). She remembers that in the first meeting, SOs emphasised the importance of community women getting together and forming their own Tanzeem (Community Organisation). Members would then elect their own leaders, they would meet and start to save money with CO. The amount

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of savings did not matter, what was important was to develop a discipline of savings. In the CO meetings, members could discuss their own as well as collective issues, particularly issues about raising their incomes and improving the community. Ameeran said, "Initially, we did not fully comprehend SRSO's message, e.g. we did not understand what a Tanzeem was. We just followed what the SOs said. We formed a Tanzeem and called it Khudabakhsh, after the name of the oldest living person in the village. SRSO also conducted a survey of each household6."

Members of CO began to hold monthly meetings. Ameeran said that SOs from SRSO visited them quite frequently and guided them in conducting meetings. Members also learnt about the importance of saving money, household sanitation, health, and hygiene. In one meeting, Ameeran was informed that her household's poverty score was 18. All households in the settlement had poverty score of less than 23, i.e. they were all in the poor category.

Ameeran said, "In this meeting, the SO asked us what we wanted to do to improve our livelihoods. We gave various answers. We asked that our men should be given government jobs. Then the SO explained that SRSO can only help with those productive activities that we can undertake on our own. She explained that each household has some potential to increase their incomes but are somehow constrained from harnessing that potential. I told her that I have the potential to increase my income from raising livestock but I have no money to buy livestock. Then the SO explained that each household must fill in the micro investment plan (MIP), wherein they highlight their potential income generating activity and the constraint that they are facing. In my MIP, I mentioned the potential for raising livestock and that my constraint was lack of money. Based on my MIP, CO submitted my application for a Community Investment Fund (CIF) loan to the local Village Organisation (VO). My application was approved by VO and I received a CIF loan of Rs. 20,000 (USD 200). With this amount, I bought a cow. Our life was about to change for the better when, unfortunately, in the summer of 2010, heavy floods hit our area and we had to evacuate the settlement. We moved to Sheran Bhayo village and found refuge on a roadside with our livestock."

After a month of difficult stay in the emergency camps set up by NGOs, Ameeran and her fellow community members returned to the village. She said, "When we returned home, we found that our homes were destroyed and the agricultural fields were under water. Stagnant water meant that we were unable to cultivate land. This resulted in hunger and sickness. In these conditions, SRSO among many other NGOs provided us food for six months and later provided shelter."

Community menfolk worked as labourers for the local landlords in repairing paths and irrigation canals. Ameeran said that while the family somehow was managing to survive, their livestock was endangered. She said, "Right after floods, we did not have fodder for our livestock. They grew thin. Observing that many buffaloes in the neighbourhood were suffering from starvation and disease, I decided to sell my milk giving buffalo. At that time, and given the tough circumstances, the prices of livestock had fallen drastically. I sold the buffalo and repaid my CIF loan."







Ameeran said that after six months, all NGOs left the area. She narrated, "NGOs stopped providing us food. Now it was time to rebuild our livelihoods, but the sole source of livelihood, the agricultural land, was not yet ready for sowing. We faced severe food shortage. Our men searched out for any labouring opportunity in towns and cities, and thus we managed to survive. At times, I felt so helpless when there was nothing to feed the young children. I wanted to undertake some non-agricultural activity to generate income. I, along with other CO members, requested SRSO's SO to reactivate the CIF programme of our VO. Thankfully, this was done. I applied and received a CIF loan of Rs. 13,000 (USD 130) in 2011. I also sold my buffalo calf. With the total sum, I opened a small shop in my house. My eldest son, who had completed his grade eight, helped me to manage the shop."

Ameeran said that with the passage of time she increased the number of goods at the shop. Also, the family continued working as tenants. She said, "Utilising the saving habit that I had developed because of CO, I saved the shop profits and kept adding new goods. We needed more space to expand our shop. In 2014, we sold a part of our share of the harvest and expanded the shop by building an additional room. Now we run a general grocery store. My husband and son keep the shop and it has become a sustainable source of income for my family."

With the increased income, Ameeran repaired her house and accumulated more assets. She said, "We have repaired our house and constructed a fence/border. Also, with my savings, I bought a sewing machine to utilise my stitching skills that I acquired in training by SRSO. Also, I had further improved my Rilli making skills. Now I make better and more colourful Rillis. It costs me about Rs. 3,000-4,000 (USD 30-40) to make a quality product. I sell these for about Rs. 5,000-6,000 (USD 50-60) per unit."

Ameeran concluded her story saying, "Now our lives are much better. I am financially independent. With SRSO organising us, training us, and giving us access to CIF, I have been able to improve a lot. I want to thank the Government of Sindh for supporting SRSO to help us."

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