

## 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 considerably 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.

### **Zeenat's investment in her husband's education pays off**

Zeenat Bano, 26, was born in an educated family in Muhammad Ibrahim Soomro village of Shikarpur District. Her father was a teacher in the village. She was the first-born out of her eight siblings: six sisters and two brothers. Her family was dwelling in a single-room mud house. The family owned 2.5 acres of land where they grew rice and wheat. Zeenat remembers that her father was a visionary and unique person of the village. He wanted to educate his children. The villagers did not allow their daughters to go to school at that time. However, her father took her to the school with him and taught her along with his students. She passed her grade eighth exams. Also, she learned stitching dresses, embroidery work, and learned to make *Rillis* (traditional Sindhi floor/wall covering).



Zeenat got married at the age of 18. The marriage was arranged by her parents. At the time of marriage, her husband was studying for his Bachelor's degree from Shah Abdul Latif University, Khairpur. She started her married life in a very large joint family of fifty family members: parents-in-law, husband's three elder brothers along with their wives and children, three sisters-in-law, and father-in-law's brother's family. All lived in a two-room mud house,

having an open *Veranda*. She said that she had to make 60-70 Chapatis (bread), or cook 10-12 Kgs of rice, a day for the whole family. She spent her day doing all the household chores.

Zeenat added, laughing, *“every year new members arrived, increasing the joint-family’s size, because we gave birth to babies. Whenever a guest visited our house, we used to sleep outside on the floor to make space for her/him in the room. I gave birth to my first son after three years of my marriage.”*

Zeenat said that the family owned 2.5 acres of land where they cultivated all seasonal crops. Harvest from this land was not sufficient to meet all household’s food needs. Many a times, the household had to borrow money at heavy interest to meet household needs. As the family size expanded, they needed more resources; more space to live and more food to eat. Zeenat said that they started to have arguments over the children’s needs. Everyone in the family wanted to acquire more resources for their kids, and this led to have arguments and fights among the mothers. Zeenat said, *“my husband’s elder brothers wanted to split the land and live in nuclear families, but the elders of the family believed that there was power in the unity of the family. The elders wanted all their sons to stay together, but we [wives] could not tolerate each other. Therefore, the family elders decided to split up, and divided the property among the sons.”*

Zeenat’s husband managed to build a new straw-hut within a week and Zeenat, along with her son, parents-in-law and her husband, moved to the hut. She said that at the time of separation from the joint family, her husband was a student and unemployed. She said that her husband wanted to quit his studies and find work but she stopped him from doing so. She took responsibility for meeting the household’s expenses. She farmed the land that her husband had inherited. Also, she started to make handicrafts, made embroidery products, and stitched clothes for the villagers. She said that she rented a sewing machine from her neighbour. She asked her father for the inputs and made *Rillis* (local carpets) and embroidered bed sheets. Zeenat sold the products locally and made a profit of about Rs. 1,200 – 1,500 per month. This way she supported her husband in continuing his education. Zeenat said that despite all her efforts, the family frequently faced financial crises.

One day her father visited her and informed Zeenat that an organisation named SRSO had started working in the village. The organisation worked only with females and that Zeenat must meet them to look for opportunities. She said, *“as my father was a teacher in the local school, he understood the importance of SRSO and encouraged me to meet the social organiser. My mother-in-law got furious at me. However, I secretly attended their meeting and also provided information for the completion of the poverty scorecard.”*

The next meeting was conducted at Zeenat’s home. She said that as her neighbours were comfortable visiting her house; she allowed the social organiser to conduct the meeting in her yard. Initially, 20 women gathered for the meeting where the social organiser informed them about SRSO, and how it works with the rural women to improve their social and economic condition. The social organiser then said that SRSO does not work with individuals; it only works with organisations of women. Therefore, if the community women want to partner with SRSO, they have to get together and set up a Community Organisation (CO). Afterwards, SRSO will work with the CO to support the women in activities that they themselves identify and can undertake on their own. Zeenat said that all the women agreed to work with SRSO. A CO, comprising 20 members, was formed. They called it Sitaara (Star), symbolically pinning their hopes for a glittering future in the organisation. Since Zeenat was

educated, fellow members trusted her talents and honesty. She was selected Sitara's first president.

Zeenat said that later many other COs were also formed throughout the village. The SRSO social organisers then asked all the representatives of the COs to get together and foster a village level organisation. This way the Village Organisation (VO) was set up, and named after the village – VO Muhammad Ibrahim Soomro. SRSO social organisers conducted trainings and taught the CO and VO leaders about conducting community meetings and keeping records. The VO also served as a platform where CO leaders discussed their achievements and issues.

Zeenat said that soon all local women were organised into a network of COs and VO. Each member started to save some money with the CO. She said that in the beginning some of the CO members were hesitant to save their money with the CO. However, when they observed that the members could withdraw the money at any time they needed, their reluctance vanished. Zeenat said, *"we found it easier to withdraw the money from the CO in our times of need. Also, we helped the needy ones during their financial crises, using the saved money."*

Along with other CO members, Zeenat has also materially benefitted from the CO membership. In 2011, she applied for and received a loan of Rs. 13,000 from the Community Investment Fund, managed by the VO. With Rs. 10,000 from this money, she purchased a sewing machine. With the remaining amount she bought raw material such as threads, fabric, needles, scissors, ribbons and a new wooden frame to make embroidery. She *previously used to borrow her neighbour's sewing machine, but now she owned the machine and saved the rent money.* She carried out beautiful embroidery work on clothes, bed-sheets, pillow cases, table cloths and *Dupattas* (head scarfs). Zeenat worked hard, and earned increasingly more profits. Zeenat estimates that she earned about Rs. 4,000- 5,000 per month from her efforts. Zeenat proudly stated that she returned the CIF loan within the year.

In 2012, Zeenat was selected by the CO members to benefit from SRSO's Low Cost Housing Scheme. She says, *"under the housing scheme, I received Rs. 85,000 which was sufficient for a two-room house to be constructed. It was a great day when we left our old straw dwelling and moved into the new house."*

In 2012, Zeenat also received support from SRSO under a livestock project. She received one heifer. After two years the cow produced a calf. The cow produced five litres of milk every day. Zeenat sold four litres every day to a local milk collector for Rs. 30 per litre. She earned about Rs. 3,500 per month during the lactation period. She spent this money to fulfil the household needs, as well as to support her husband's studies. In 2012, Zeenat availed another CIF of Rs. 13,000 to purchase agricultural inputs. With increased farm income, Zeenat supported her sister-in-law's marriage. The loan was repaid with earnings from the sale of embroidered products.

Zeenat's husband has completed his education and internship, and is now working as a male nurse at the Aga Khan University, Karachi. The investment that Zeenat made in her husband's education has brought a revolution in the family's life. Zeenat says proudly, *"earlier I used to send money to my husband, and now he sends money to me. Last month he sent Rs. 40,000. With this money I have purchased new furniture for my house. Since my husband now meets the household's expenditures, I save the profits made from embroidery."*

Zeenat is thankful to SRSO for supporting her, and her fellow women, to undertake activities to improve their own lives. She says that small income generating activities allowed her to

support her husband to continue his university education. Great sacrifices were made. No gains can be made without sacrifices.

Zeenat concludes, *“since 2009 my life has changed, and the prospects for the future have become even brighter. All of this has happened because one day the village women decided to take one step forward, and that step was to agree to get together and form our own Tanzeem.”*

*“Earlier I used to send money to my husband, and now he sends money to me. Last month he sent Rs. 40,000. With this money I have purchased new furniture for my house. Since my husband now meets the household’s expenditures, I save the profits made from embroidery.”*