

## 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.

### Abida's entrepreneurial prowess

Abida, 29 years old, has been brought up in Younis Machi, a village in Shikarpur district of Sindh. Her family farmed their 1.5 acres of land and lived in a single room mud house. Like other girls in the village she never attended any school. She learnt embroidery to make *Rillis* (traditional wall hangings) by observing her neighbours, who also made embroidery on fabric and *Rillis*.

Abida was married at the early age of 13. Her marriage was arranged by her parents. Her husband was a labourer and worked at a traditional bricks kiln on meagre wages. Abida's father-in-law had three wives. She started her married life with the joint family: four brothers in law, five sisters in law and three mothers in law.

Abida remembers that right after the third day of her marriage, she was ordered by her mothers in law to do all household chores along with her sisters in law. The men of the family and three mothers on law worked in their own land to earn a living for the family. She said that the family owned 1.5 acres of land where they grew rice and wheat. She said that the produce from their own land was never sufficient for the big family. Therefore, they had to work on other farmers' land too, to make the ends meet. The family also had a cow and two buffaloes.



After three years of her marriage, Abida gave birth to a baby boy. Later, with the gap of one year between each child, she had three more children: a son and two daughters. When her first child was only three years old, the elders in the family decided to distribute the family's assets. Abida's husband received half acre land and a buffalo in his inheritance. Abida, with her husband, mother-in-law and her children, started living in a straw hut. The family grew rice and wheat on their land. She remembers that quite often they ran out of food, as the farm produce was not enough to feed the family. During the lean periods, the family took a loan from Hindu Dewan community and landlords on high interest.

One day Abida's neighbour shouted out from the street and asked Abida to come out. Abida said that, *"when I went out I found her with some outsiders. My neighbour said that these people have come to our village to help us and they want us all to gather at a common place. I, holding my daughter in my arm, went with them. Other females from the village also gathered after we informed them. The visitors said that they are from an organisation called SRSO and that they want to support us to get organised and that later they can provide material support as well to improve our lives. The first step was for the women to foster a Community Organisation (CO)."* Recounting some of the challenges they faced, Abida said, *"Some menfolk were hesitant about the community women talking to outsiders. Community women listened to the SRSO team and accepted the message, and fostered one CO with 12 members. The SRSO team kept visiting us and taught us how to conduct meetings. Eventually, we also gained a lot of confidence and the members began to talk freely. Gradually, the resistance from our men evaporated."*

*"When the Social Organiser from SRSO asked the CO members to select a leader for our CO, all members unanimously suggested my name and named the CO as Abida. It was the year 2009 when we formed our CO and started bi-monthly meetings,"* she narrated.

*"The Social Organiser asked us to fill in the Micro Investment Plan form and mention what we wanted to do to change our life standards. I discussed this with my husband and he suggested me to opt for a village shop. Hence, I mentioned that I wanted to open a shop in the village as the villagers had to go to other villages to buy even a match box."*

After formation of the CO, the Social Organisers conducted training sessions about management of meetings and record keeping. All CO Presidents were asked to discuss the CO members' problems and come up with solutions. Later, a VO was formed at the village level to discuss problems of all the COs in the village. The VO was named as Younis Machi, after the village. Later, all VOs in the union council got together to set up the Local Support Organisation (LSO). The LSO is named as Sindh Sujag; *Sujag* means awakening in Sindhi.

In 2010, Abida received a loan of Rs. 10,000 from CIF set up by the VO. With this money Abida opened a small shop in the village. She said that her husband helped by making purchases from a wholesaler in Shikarpur city. Initially they kept sweets, biscuits and some basic items in the shop. As there was no other shop in the neighbourhood, all villagers flocked to her shop to make routine purchases. The shop was successful. Within six months, Abida was able to return the loan. Over the months, as more customers visited her shop, Abida kept adding to her inventory.

Given the success of the shop, her husband who worked on a brick kiln in a neighbouring village, joined Abida to run the shop. The villagers' demand for items increased and Abida needed funds to fully stock up her shop. Abida applied for and received another loan of Rs. 10,000 from the VO in 2011. Adding this amount to family's savings of Rs. 15,000, Abida's

husband extended the shop and bought more items. Now the small shop had developed into a village level general grocery store. Abida also began selling fresh vegetables and fruits. She repaid the loan well within the due period.

Abida is now able to fulfil her household needs from the profits earned from the shop. However, Abida's family still lived in the same old hut, which, obviously, was not conducive for the family. To resolve the housing issue, Abida availed the opportunity offered by SRSO through the Low Cost Housing Scheme. She now has a two-room house.

In 2012, Abida again applied for and received another loan of Rs. 10,000 from the VO. Along with the family's savings, further investment was made in the shop. Abida began to sell flour, sugar, cooking oil, rice, vegetables, tea, and other grocery items in her shop.

Abida's family is very happy with the flourishing grocery store. Her husband said, *"with SRSO's guidance and Abida's efforts, our family has witnessed a great success. I am now supporting Abida to run the grocery store; this has somehow reduced her burden. Our monthly sales have grown and now range between Rs. 40,000 to Rs. 50,000."*

Despite running the grocery store, Abida is still actively involved in CO matters and continuously strives to support her fellow community women, particularly to improve their skills and livelihoods.

Abida proudly says,

*"Now we have a proper house that we are proud to call home, we have a solar panel for electricity, we own a television which gives us and our children broader exposure and entertainment, and we also have an electric motor to pump water for the washroom and household use. I have saved some money and I am planning to buy a washing machine and a fridge. My husband has sent my eldest son to Sukkur to get modern and Islamic education. I want to educate my younger children. In my earlier life, I faced many hardships and suffered deprivations. I now desire that my children should have a better future."*