

## 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.

### Gulshan Khatoon realises her potential

Gulshan Khatoon, 50, was born and brought up in village Muhammad Ibrahim Soomro of Union Council Rustum, Taluka Lakhi, District Shikarpur. She grew up under very tough conditions, because her parents were tenant farmers. She was the eldest among her siblings; two brothers and three sisters. She never attended school, because the local custom was to keep girls at home.



She was married off to her cousin at the age of 14, without her consent, in accordance with the local tradition. In her village, the women's roles were clearly defined, and their mobility was limited. Women's roles were limited to undertaking household work and working in the agricultural fields. Men were the decision makers. While recollecting her childhood memories, Gulshan said that people, and particularly women, in her village had very limited awareness about education and health; they did not know about schools and never visited a doctor. Life was simple, but also very hard, for the village people, especially for women. After her marriage, like other women in the village, she was engaged in daily household chores.

Gulshan gave birth to 11 children. Her husband used to say that God will provide food and shelter for their children; there was no need to worry about the future of the children. Both,

men and women, lacked awareness about family planning. One of Gulshan's key and constant concern was feeding and clothing her children. Her husband worked as a labourer on other farmers' fields. As an asset, the family had 120 yards of land, where they grew rice and wheat that hardly met their requirements. Gulshan remembers that the family ran out of basic food supplies within weeks of the harvest. Her large family lived in a straw hut.

Gulshan's first child was a boy. He showed signs of weakness and Gulshan became worried about his health. Her husband proposed local remedies that did not work. However, the baby survived against all odds. Later, Gulshan became more aware about the importance of children's health and started visiting local health facility for her children's medical check-ups. Gulshan recalls that her family's life was very hard. With a large and growing family, she always was worried about finding food for her children. The straw hut was also too small for the family. In the rainy season, her family faced additional problems of leaking roof and accumulation of mud in the yard.

Gulshan's life began to change for good in 2009 when some female social organisers from the Sindh Rural Support Organisation (SRSO) visited her village and interacted with the locals. Initially the village men showed hesitance in allowing the SRSO staff to conduct meetings with village women. However, the SRSO staff persisted and finally the men consented. The SRSO team conducted initial programme introduction meetings and introduced the organisation, its strategy, objectives and approach. The first meeting was held at a common meeting place (*Autak*). Since women never visited the *Autak*, Gulshan sent her children to seek out their father and only after his arrival, and with him accompanying her, she attended the meeting.

Gulshan recalls the first meeting with a laugh. *"It was a tiresome day for SRSO team to visit us because none of us really understood what they were saying or what they wanted us to do. There was a chaos, but the landlord, who was also a teacher in the neighbourhood, made us understand what the SRSO team was saying. Essentially, the SRSO team said that if the women wanted to improve their lives, then they would have to organise themselves into a Community Organisation (CO)."* Since all the women present wanted to improve their lives, they agreed to form the CO and name it Amir, which has 12 members now. Gulshan was elected as the CO President.

Gulshan recalls that after the CO was formed, the members started meeting regularly and saved small amounts of money, and also discussed common issues. SRSO's social organisers used this CO forum for awareness raising activities and building confidence of the CO members.

Gulshan further recalls the visit by Mr. Shoaib Sultan Khan, Chairman SRSO, to her village. *In the CO meeting he asked us, "What do you want to do in your Community Organisations?" Everyone remained silent. Finally, I stood up and said, "We the members of CO want to solve our problems that we have identified and shared with SRSO's social organisers." Since we had gained confidence at the CO meetings, it was relatively easy for me to speak at the CO meeting in front of important visitors.*

Gulshan gained confidence from leading weekly meetings with the CO members. In these meetings the members discussed their problems and collectively proposed solutions. SRSO's social organisers imparted community management skills training and also trained them on CO recordkeeping, especially savings recordkeeping. Initially members were hesitant to save but within a short time every member began to save according to her capacity. Sometimes, this money was used to meet emergencies in the village.

Gulshan also highlighted the improvements the CO made in the community. She said that the first thing that CO members decided to undertake was the brick paving of community lanes. She recalled the muddy pathways, where the young village children fell down every day and it was very hard to walk during the rainy season. SRSO provided funds for the bricks and the community members provided the labour. Gulshan says with pride, *“when the men were in-charge of the village, they did nothing other than talking. But when we [women] got organised into CO and started to work, we made everyone work for betterment of the community.”*

One day the social organisers visited the village and discussed the Community Investment Fund (CIF) during the CO meeting. The social organisers explained the objectives of CIF and how it should be managed and utilised as a revolving fund, and that only women members from poor households can avail it. CO members understood the importance of CIF and agreed to partner with SRSO for the management of CIF. Gulshan says that this fund is interest free and is for the poorest to buy productive assets which would produce more income for the household. Local Village Organisation (VO) manages the CIF and the COs facilitate their members in accessing and repayment of the loans to the VO.

Gulshan availed the first CIF loan to undertake an activity outlined in her Micro Investment Plan (MIP) in the year 2010. Gulshan said, *“CIF has brought real changes in our lives as this has allowed us to increase our assets and have more income for the benefit of our families. I have taken three CIF loans.”* The first CIF loan that Gulshan took was Rs 7,000 and with this small amount one goat was purchased. After six months, the goat produced two goatlings. She returned the CIF loan by selling the goatlings, and was left with the goat as a productive asset of her family. Over time, more goatlings were born.

For the second CIF loan, Gulshan received Rs. 13,000. She added the income from selling two goats to this amount, and purchased a buffalo for Rs. 25,000 in the year 2011. Milk from the buffalo is used for domestic consumption, as well as for selling to neighbours. Gulshan earns about Rs. 3,000 per month from selling milk. Gulshan speaks very fondly about her buffalo, *“this buffalo did not only increase my family income, but also improved the nutritional status of my family.”*

Gulshan adds, *“as time elapsed, I worked hard and kept accumulating other productive assets, such as hens. Also, the buffalo produced a calf and we looked after it, so it could help us fulfil the family’s needs.”* Gulshan repaid the second CIF loan. In 2013, she took the third CIF loan amounting to Rs. 50,000. She bought a heifer for Rs 25,000. The young buffalo was sold. Then, Gulshan’s family constructed a two room house, with a kitchen. *“After having built this house, I am happy, and I do not have any fear of monsoons,”* she happily says.

While discussing the grave issues that the villagers faced prior to the CO formation, she says, *“earlier, maternal mortality was high in the village. Young adolescents faced a higher risk of complications during child birth. We did not have any healthcare centre or a trained midwife in the village.”*

Later, SRSO trained the Traditionally Birth Attendants (TBA) from the community. Gulshan was selected by the CO to attend the TBA training, where she learned about basic health care, support and advice during and after pregnancy, and childbirth. She says, *“I am now respected in the community, because I have always been responsive in helping women in the community. I earn Rs. 3,000-4,000 per child birth and sometimes families pay me more on the birth of a baby boy.”* Talking about the changes in her personal life, she says, *“with the improvement in*

*the assets and income of the household, I have gained greater respect within the family and am now more involved in decision making at home."*

*Gulshan adds, "we did not have a single primary school in our village. In our CO meetings the community members felt the need of a school in the village. Therefore, we passed a resolution and submitted it to the Village Organisation. Taking this resolution in consideration, SRSO opened a primary school and appointed two teachers. I visit this school on weekly basis to look after and ensure attendance of the teachers and students."*

CO Amir also conducts weekly meetings and is looking forward to doing something else for the community. The members actively participate in the meetings and Gulshan keeps a record of every meeting. *"We use saved money whenever we have a need. Also, we help the poor who cannot afford treatment. She added, last week we had Rs. 25,000 savings in the CO account. We have given Rs. 10,000 to a needy woman from our CO to cover her delivery expenses."*

Today, Gulshan has become self-sufficient. She has enough money to save, nutritious food to eat, a house to live in, and her granddaughter studies at the community school. Apart from this, her journey with SRSO has made her grow in to a respected social worker, who works hard for the community's development.

Gulshan says,

*"We have gained a lot over the past six years. This is essentially due to the message that SRSO conveyed to us on the first day; that all poor women have the potential to improve their lives and this potential can only be harnessed by coming together and forming our own organisations."*