

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.

Social Mobilisation: A pathway for wealth creation

Rehmat, 48, hails from village Mujawar of Union Council Sehwan, District Shikarpur. Rehmat was born in a family of six siblings: 2 brothers and 4 sisters. She said that apart from farming on other people's land, her father weaved bunk beds for sale in the village. Belonging to a conservative village, and because of her parents' weak economic conditions, she was unable to attend any school. Rehmat remembers that in her childhood she never ever visited a hospital;



her parents used homemade remedies in case of sickness. The family lived in a single room made up of mud and straws.

Rehmat was only 13 years old when she was married off to her cousin. She said that not until her wedding day did she know that she will have to live in her cousin's house from now on. She started her married life in a straw hut with her husband's family. Her mother in law had passed away before her marriage. She was the only female among seven male family members: her husband's three brothers, father-in-law, and husband's two cousins. The two cousins were suffering from chronic Tuberculosis and they were on bed rest. Rehmat narrated that her life became very difficult after marriage because she had to do all household chores while her husband helped his father in farming. Her husband also undertook part time studies

to complete his matriculation. Describing the physical conditions of the house, Rehmat said that the hut was in a miserable condition; it was just a shelter to avoid the sweltering heat of the sun. During the rainy season, the floor became all wet and muddy.

The family did not own any land. They farmed as tenants. The family received one-third of the harvest. Rehmat said that their share of the harvest was never sufficient to meet the family's needs. The situation used to worsen during the years when the crop yields were not good due to inclement weather. The family faced severe food shortages. Rehmat recalls that at times her family had to take loans to buy food.

Rehmat said that after one year of her marriage, she gave birth to a baby girl. Her situation worsened. Rehmat narrated, *"I had to do all the household chores while carrying my baby in my arms. Later, with the gap of one year between each child, I had nine children: five sons and four daughters. I did not know about family planning. But, I was always worried thinking how we will ever be able to nurture these many children. Our men said that it is our religious obligation to have more children to increase Muslim community. Our men said, "Allah has created us all and he is responsible for our food and shelter, so we should not worry about the children," my husband would say. Family planning is a sin, and one should not follow that, ever."*

Rehmat said, *"I nurtured my children in very difficult times. One day a neighbour's girl came to my home and advised me that I must learn the art of embroidery and start to earn money like her. I learned embroidery from her but did not get a chance to continue working on that, as I had hundreds of other responsibilities at home. Once my children grew up I started embroidery and sold handmade items."*

Rehmat said that the household's economic conditions became better as her husband's brother also started to work. Since her husband had passed his grade 10 exams, he got a teaching job in the village school. After some time, the family left the straw hut and moved to a newly built mud house. Her brothers in law also got married. Rehmat said that, being educated, her husband realised that to provide a better life to his children he needed to leave the joint family, and live separately. Also, his brothers were economically stable enough to build their own simple houses. Therefore, her husband saved money from his salary and within a couple of years he built a two room house for his wife and children, and moved there.

Rehmat said that in 2009, SRSO staff visited the village and conducted a household survey. After the survey, SRSO Social Organisers met the local women and asked them to form a Community Organisation to resolve their common issues. She says, *"with the help of the Social Organiser from SRSO we formed a Community Organisation (CO) and we named it as Murk, Sindhi word for smile. The Social Organiser taught us how to conduct CO meetings. Later, many COs were formed and our president, whom we selected, went to Village Organisation (VO) meetings, where all CO presidents and treasures met and communicated the members' issues to SRSO."*

Rehmat explained that after the formation of VO, based on the household, each of the CO members was given a score. And they asked them to make Micro Investment Plans (MIP). The Social Organisers said that based on MIP, the VO will give small loans to CO members to implement their income generating projects mentioned in MIP. Also, the Social Organiser said that we have to return the loan to the VO within one year. The CO members who used the loan for agriculture, returned the loan amount after six months, but the ones who bought livestock returned it after one year. *She stated, "in our MIP we mentioned how we wanted to*

invest that loan. In my Micro Investment Plan, I mentioned that I wanted to buy a cow. In 2009, I received a loan of Rs. 22,000. With Rs. 17,000 from this loan I bought a cow and spent Rs. 5,000 on buying feed and hay for the cow. After one year, on Eid- ul – Adha, I sold the cow for Rs. 28,000. I returned the loan to VO and bought a sewing machine with the remaining profit.”

I started stitching clothes and also taught my two daughters. This increased our household income as we charged Rs. 150 for each suit.

Rehmat elaborated, “in 2012, I applied for and received another loan of Rs. 22,000 from the VO. Adding some amount to this money from household savings, I bought a cow again. I returned the CIF by saving money that I earned from stitching clothes for the villagers. The cow produced a calf and now I own two cows. This saved the money that we used for buying milk for consumption.”

“In 2013, the CIF scheme was ceased for reasons that I do not know. We demanded more CIF for the poor in our CO, but the VO members said that CIF had been stopped. Many of the CO members were disappointed for not being able to get CIF. In this situation, as I have two calves, I decided to give the calf, which was one year old, to a needy CO member free of cost. The calf was priced at 40,000 rupees at that time.”

She went on to explain her journey and said that: “in 2014 SRSO restarted distributing CIF through the VO. I applied and received a loan of Rs. 21,000. I and Gawaar, a fellow CO member who also received Rs. 21,000 as CIF loan, added Rs. 8,000 from our savings to this amount and bought a buffalo calf jointly. We returned the loan by saving money from stitching clothes for villagers. Also, we sold handmade products such as Rillis [local floor coverings] that we made at home.”

Rehmat said, “after one year the buffalo produced a calf, and its value doubled. We sold the buffalo for Rs. 100,000. We divided the amount equally. As my husband was working as a teacher, he was able to meet the household’s needs. Now I was independent to purchase whatever I wanted to buy with my money. I had always dreamt of wearing gold ear and nose rings. With my share of Rs. 50,000, I purchased gold rings.”

She plans to make a gold set, including necklace for herself, and purchase one buffalo and a cow for herself. She is also planning to increase her livestock so that she can distribute them equally among her offspring. She says that she might have to purchase more livestock to ensure that none of them gets less than the others. She has also planned that she will purchase technologically advanced automatic sewing machines for her daughters.

Rehmat said that many other members of her CO have also benefited from the CIF loans. Sharing the story of one of her CO members, Rehmat said, “Zamreen was very poor. She had no assets or skills. Her husband worked as a labourer and could barely earn enough to provide a meal per day for the family. As CO member, Zamreen applied for and received a CIF loan of Rs. 20,000 from VO. She purchased a cart with loan money. Her family already owned a donkey. Her husband made a very productive use of the donkey cart in the village and now her husband is earning a livelihood, and also able to save Rs.100-200 per day after meeting all expenses.”

Rehmat mentioned that during the heavy floods of 2010, many families in her village lost their huts and they only managed to save their lives. In this dire situation, it was the local CO and VO that supported these families. CO members who were not severely impacted by the floods

provided shelter to the affected households. CO and VO leaders collectively reached out to seek assistance for the rehabilitation of the affected households. With the support of CO and VO, these households received various items and support from UNICEF, government agencies and NGOs.

Rehmat continued, *“apart from this, the village school was also damaged by the heavy rains during the flood. As it was not safe for children to study and play, the school building was closed for six months. We, the CO members, asked my husband to write a resolution so that we could share it with SRSO. We passed the resolution to SRSO and they provided funds for its maintenance. With SRSO’s support, the school became functional.”*

Rehmat narrated that now male community members also appreciate the work of COs. Also, her husband recognises the awareness in community members that is brought about by CO. He said that CO has helped people utilise their potential, and it has contributed to build improved social and reciprocal relationships amongst CO members. Further, her husband recognised that the VO managed CIF has enabled many females to contribute to the household members’ lives.

Rehmat said proudly, *Before the CO formation, “we were the same women, but we were never heard; we did not have awareness. We did not know how to talk. Now, we are aware and active like the men; like them, we can also go out to cities, talk in public, get training, and fulfil our wishes. My daughter in law is treasurer of the CO and my husband helps her in keeping records of the savings we make. I want all women in my CO to work hard with dedication and, unlike us, we want our daughters to get an education.”*

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