



## Programme Introduction

In 2008, Mr Shoab 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 Jacobabad 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 1 of 15: Ms. Hakeem Khatoon

*By Savaila Hunzai*

Ms. Hakeem Khatoon, 43 years old, is a resident of Suleeman Buriro village of district Jacobabad. Hakeem was only three years old when her mother passed away. Hakeem was sent to live with her maternal grandmother, while her two elder brothers continued to live with her father. At that time there was no tradition of sending children to school, therefore Hakeem never attended the school. She remembers that at that time her situation was very bad. Like, she only received new dress at Eid and then wore that throughout the year. When she got a little older, Hakeem was told to join other maternal uncles and aunties to work on the landlord's fields. Hakeem learnt about household and farm work from her grandmother. Around the age of 12, Hakeem was sent back to her father. She lived with her father until her marriage was arranged.



Hakeem was married to one of her maternal cousins at the age of 14. Soon after her marriage, Hakeem was fully involved in undertaking household work as well as working in the agricultural fields along with other family members. Hakeem said that her new family

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included her grandmother, her husband, parents-in-law, a brother-in-law and his family. They all lived in a single room-mud house. Like other families in the village, they also went to field to defecate. Hakeem said that she collected water from a hand pump that was shared among 13 households in the locality.

Hakeem's husband's family owned 1.5-acre agricultural land where they grew rice and wheat. Her husband worked on the family's small farm. The produce from this small piece of land did not meet the family's food needs. Therefore, the household men worked as labourers at local rice mill for 3 to 4 months to make ends meet. The family's diet was very basic and generally included boiled rice, potatoes and roti (flat bread). Hakeem said that although the family was poor and did not own any livestock, they were always gratified just to be alive.

Hakeem said, "After one year of my marriage, I had my first daughter and two years later the second one was born. As I did not give a son to my husband from the first two births, my husband married another woman. From his second wife, he had 11 children; six sons and five daughters. When the family extended, tensions grew and often there were arguments and fights over resources. Then the elders decided to split the land. My brother-in-law made a separate hut for his family and parents-in-law started to live with him. I along with my two daughters continued to live with my husband and his second wife. As part of his inheritance, my husband received half acre of land, where we grew rice, but it was not sufficient to feed the large and growing family. Every new dawn brought stress and starvation. We would run out of basic food supplies within weeks of the harvest."

Hakeem continued her story, "One fine day, a team of three males and two females from SRSO visited our village in a vehicle. Initially they met our men and asked their permission to meet us, the womenfolk. Village menfolk allowed the visiting females to meet the womenfolk. I along with some other women interacted with them. The first meeting was held in the community's common meeting place (Autak). We had never visited the Autak before; with our men accompanying us, we attended the meeting. At the meeting, we were told about SRSO and how it works with women of Jacobabad to mobilise them into their own Community Organisations and then support them to improve their lives. They gave us examples from other villages where women have formed COs and were now quite active in working with SRSO for self-improvement. This motivated us and we agreed to form a CO, hold meetings and start savings. My husband's second wife refused to join the new CO."

After a couple of weeks of CO formation, flood hit the area and a warning was issued for us to vacate the village immediately. Hakeem said, "Our family, comprising 17 members, left our home and household items behind in the village to take refuge in Dadhar, near Quetta. In Dadhar we had some relatives, who gave us some space to live. We struggled hard adjusting in the new place. Our men searched for any kind of work to earn some money to support the family."

Hakeem continued talking about her vulnerable life, "After a month of staying in Dadhar, we returned to our village. What we saw shocked us. The village was flattened. Floodwater destroyed our huts and mud-houses. All household items were missing or stolen and fields

*June 2017*

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**Social and Economic Empowerment of Women**  
**Household Case Studies from Jacobabad District**



were still filled with the floodwater. All our food and crops were washed away. We survived on the food provided by aid agencies for six months. Some NGOs, including UN Habitat, conducted a survey and provided emergency shelter for us. All 17 of us lived in a tent for a month while they built a shelter. I remember that UN Habitat provided us Rs. 40,000 (USD 400) per room, Rs. 8,000 (USD 80) to install a hand pump for drinking water and Rs. 10,000 (USD 100) to build a washroom with the room.”

Now Hakeem Khatoon’s family had shelter to live and owned a hand pump for drinking water. She said that the family’s half acre piece of land, where previously they grew rice and wheat, was now used by the local government administration to construct a road to the village. Hakeem Khatoon’s husband started to search for some source of income to meet the household needs. He worked as a labourer in reconstruction activities in flood affected areas. Despite working hard, he earned small amount in wages and we hardly had one meal a day for such a large family.”

Hakeem said that after the flood, Social Organisers from SRSO revisited them to motivate the village women to conduct weekly meetings. Hakeem said, “SRSO team was aware that we had shelter but we did not have any source of income. My family was accustomed to doing farm work, but now we did not have any land. Therefore, in the meeting with SRSO’s team, we asked them to support us to improve our income generation capacities and our wellbeing. With the help of CO leaders, the Social Organisers then got forms filled by each household.”

Hakeem stated that she, like others in the village, also prepared a micro investment plan (MIP). In this plan, she had indicated that she and her husband have skills to grow vegetables but since she did not have any land she could not utilise her skills. Given that her poverty score was less than 18, Hakeem Khatoon requested for a loan of Rs. 18,000 from the Community Investment Fund (CIF) being managed by the Village Organisation. She received this loan in 2014. With Rs. 15,000 from the loan, she rented a plot of land for six months. With the remaining amount her husband purchased seeds and fertilizer for tomato cultivation. She said that her husband borrowed Rs. 30,000 from his friend in Quetta and prepared the land for planting. The family did all the labour work in the field and planted tomato seedlings in the month of January.

Hakeem further narrated with some pride, “After five months hard and back breaking work, the tomatoes were ready for harvest. Alhamdulillah, tomato yield was very good and luckily there had been no insect attack. My husband contacted his friends in Quetta and sold tomatoes to them. His friends exported our tomatoes to Afghanistan as well. From this enterprise we gained a profit of approximately Rs. 400,000. Also, apart from household consumption, we sold the low quality tomatoes in the local market in Jacobabad. We returned all loans including CIF within the year and applied for another loan to continue growing more vegetables. Seeing our success, the land lord increased the land rent to Rs 35,000 for six months.”

In 2015, Hakeem Khatoon applied for and received another CIF loan of Rs. 18,000 from VO. She added some amount from her savings and utilised it for the same purpose. She stated,

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**Social and Economic Empowerment of Women**  
**Household Case Studies from Jacobabad District**



“Yield was even better this time, but the market prices for tomatoes were not that good. Again my husband contacted his friends in Quetta to sell the tomatoes. This time after returning all loans including the CIF, we gained a profit of Rs. 150,000. We purchased a plot of land with this money; however, this land was not suitable for vegetable farming. So, we now grow wheat and rice for domestic consumption.” She said that in 2017 again she applied for and received a CIF loan of Rs. 18,000 and utilised it on the same tomatoes vegetation. She looks forward to a good yield.

Hakeem Khatoon’s husband proudly commented, “I am very thankful to my first wife, Hakeem Khatoon, who luckily for all us, became a CO member and brought all these opportunities and prosperity to our home. I would not have tasted the fruits of success if she had not received CIF. All credit of my household’s happiness goes to her. Now we have a good house that is also fenced well. We have a solar panel for electricity for lighting, we own an air conditioner so that in summers our children have a good sleep. Also we have been able to buy some land.” Hakeem quickly added to her husband’s comments, “He has forgotten about our future’s wealth, our children.

Today, all the children eat and dress properly. They all are in good health. All the children are going to nearby school. Later on, we will send them to high school and college. We have great expectations from our children. We desire to see our children becoming competent professionals like the SRSO staff members. One day they will also work on some good positions and will bring more prosperity, Insha Allah.” Hakeem said that her story highlights that people can be happy and developed, all they need is strong spirit and some support. In her case, this support came from CO, VO and SRSO. Even small farmers or landless people can become fully self-employed by pursuing innovative and profitable agricultural activities.

Hakeem Khatoon is now a busy woman, looking after her family, working on her fields as well as being an active member of CO. She has seen many hardships in her life. Hakeem concludes her story and says, “Blessed be the day that SRSO came to our village. They opened our eyes. By coming together, we have been able to overcome some of our hardships. Today we have our own COs and VO and CIF. Today, many women are benefiting and contributing to improve the lives of their families.”

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