



## 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 10 of 15: Ms. Arbeli Khatoon

*By Savaila Hunzai*

Ms. Arbeli Khatoon was born in 1983 in Khuda Bux Khambro village of district Jacobabad. Her father was a tenant farmer who worked as a sharecropper on a landlord's land. He could barely earn enough to provide for his family. They often faced food scarcity. Arbeli's mother was a housewife and



and earned some extra income by making Rillis (traditional wall/floor covering) for fellow villagers.

They lived in a single-room mud house and cooked simple meals. Arbeli said that she learned embroidery art and making Rillis from her mother during her childhood. Arbeli did manage to attend school and passed her grade five from the primary school in the village. She said that due to unavailability of middle school and financial constraints, she was unable to continue her education. She recalls, "My father was old and with the passage of time, he became feeble

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and could not work on fields. We worked in fields to get grains and owned a buffalo which produced milk. We sold milk to meet household needs.”

Arbeli was married to a man in the village at an early age of 12. Her marriage was based on give-take agreement (Watta Satta). She explained, “My father’s first wife was my husband’s sister. Later, when she died, my father married my mother. As it was promised at my father’s first wedding that one of his daughters will get married to a man in bride’s family, I was chosen to marry my step mother’s brother.” Her husband was the fourth out of his five siblings. She started her married life in a joint family with her parents-in-law, four brothers-in-law, all of them were already married and had children. The family worked as tenants/sharecroppers. Arbeli said, “Fifteen family members including five females, five men, four babies and mother-in-law lived in a two-room mud house. We did not have any concept of toilets then. We defecated in open fields behind bushes.”

After three years of marriage, Arbeli gave birth to a son. With the increasing responsibilities of the newly born, she became stressed. Arbeli explained, “My husband was cigarette addict. He used to get upset whenever he could not earn enough to afford his cigarettes. Most often he would beat me. He worked only to earn to buy his cigarettes.” Arbeli’s life became miserable as her family started to taunt her because she was not able to participate in farming activities. Other family members considered her a burden on the family.

Arbeli cried, “My husband could not even afford my son’s treatment. My son suffered for two years. None in the family helped me to get my son to a doctor. We did not have any hospital in the village. I asked my brothers-in-law several times, but they said they do not have money to take him to a hospital in city. My son passed away after suffering from sickness for two years.”

Arbeli moved to her mother’s home when she gave birth to a daughter after one year after her son’s death. She said, “My husband did not participate in household or farming activities, nor did he contribute to household income. I was continuously stressed hearing bad comments from my sisters-in-law. We used to have arguments over resources; therefore, I came back to my mother.” Later, she had three daughters with the gap of one and half year between each daughter.

Arbeli started working as a labourer during the harvesting season for daily wages. She cut rice and wheat crops the whole day while her mother looked after her young daughters. She said that her landlord gave her grains from the produce that they consumed to survive on. She washed and worn same dress throughout the years. Arbeli’s mother made herbal medicines and homemade tonics whenever her daughters got sick.

These were very difficult years for Arbeli and her children. She recalls that she could barely afford a single meal during that time. To make ends meet, Arbeli had to work very hard. She said that she knew making Rillis and art of embroidery, but she did not have money to buy inputs. She could only work as a labourer during the harvest season and in the lean season, she used to ask villagers to provide her Lassi (butter milk) and chilies to eat and survive.

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One evening when Arbeli returned from a hard day's work in the fields, her mother told her that a female and male visited the house to conduct a survey. Arbeli, out of curiosity, asked her neighbour to get more information. Her neighbour explained to her that the staff from an organisation named SRSO will soon start working with community women to support them to organise themselves and then to improve their livelihoods.

Arbeli continued with her narration, "A month after the (poverty scorecard) survey, staff from SRSO revisited the village. As the team consisted of female members too, our men allowed us to meet them. They asked all women to get together at a common platform. We all sat under a tree in an open space in the village. They told us that if we want to come out from poor conditions, we will have to help yourselves. All women in the village will have to get united in Community Organisations. If we agree to this, then SRSO will support us in improving our living conditions.

Initially, women in our locality refused because they did not fully understand the message. All women in locality were illiterate and they had never experienced a meeting like this before. Honestly, we had never stepped out from our houses and farms. Many women even commented that getting together means wasting our time like we did today. How will we improve our lives when they will keep asking us to leave farming and get together and listen to them? SRSO field team left us and said that they would revisit the village very soon."

Arbeli said, "I and another woman had understood what SRSO was offering us, an opportunity to get organised and to improve our lives. So, we started to talk to other local women and tried to convince them. We were able to convince them that SRSO is not here to do us any harm rather SRSO is here to support us." Later, with repeated visits of SRSO field team and holding of several meetings, many misconceptions of women were eliminated. Subsequently, all local women agreed to foster a CO in 2009. Our CO has 15 members."

While recollecting her memories about formation stages of the CO, Arbeli laughed and said, "We were never asked our names before. When SRSO's Social Organiser (SO) asked us to introduce ourselves, we all put scarfs on our faces and shied away. SO started by introducing herself and made us accustomed to announcing our name in public. We selected our manager and president. As Saran was trustworthy and intelligent among us, all CO members agreed to select her as our president. The newly established CO was named after her."

Talking about initial CO meetings, Arbeli said, "In meetings we learned how to talk, turn by turn and how to manage time. We also discussed our problems and potential solutions. Most of the problems were related to lack of money, women had some ideas but no money to implement them. We were informed about the Community Investment Fund (CIF) and how it is to be utilised for initiating small income generating activities that the household members themselves can undertake, and not to be consumed."

Arbeli continued, "Initially, the SO asked us to save money in CO, we complained about this requirement. Members said they do not have money to save. Most of us did not have access

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to households' income. Only in female-headed households, women dealt with money." However, the SO insisted and said, "Even if you have one rupee, just save. We do not ask you to save big amounts. Save little by little. We want that you develop a habit of saving." "Now I fully understand that the SO wanted us to get accustomed to saving regularly and encourage the spirit of self-help," she explained.

After months of getting accustomed to conducting routine CO meetings and savings by members, all the local COs got together to foster a village level Village Organisation (VO). Arbeli said, "Eight COs were represented by their respective presidents and treasurers in the VO. In meetings of VO, our president learned that poor women will be given loans to initiate income generating activities. We were just happy to hear and discussed the good news, when our men informed us that flood waters were entering the village and we had to quickly prepare ourselves to leave the village." Arbeli along with her family and other villagers left their village and took refuge in an Internally Displaced Persons (IDP) camp in Sukkur city. She lived in the camp for three months. She said that in the initial 15 days, they were given fresh food by NGOs, but later they delivered pre-cooked meals that made villagers sick. They suffered from diarrhoea and vomiting. She said, "Observing increased sickness among flood victims, NGOs started to deliver raw materials like, wheat flour, sugar, ghee, tea and soap."

After three long disturbing months in Sukkur camp, Arbeli and her fellow villagers returned to village. There they were shocked to see that their huts had been washed away. Arbeli said, "We cried. We had lost everything. The land where we grew rice and wheat was still under water. Our huts were replaced by heaps of sand. Some of the mud-houses had collapsed, others were severely damaged. We started to live under the open sky. Flood water had brought fish to our field. We caught and ate fish. NGOs gave us various food items."

At that time the village women got together and decided to reach out to SRSO. VO passed a resolution and sought SRSO's support. Arbeli said, "In the resolution, we mentioned that none of the VO members have houses. After a week, SRSO conducted a survey and came to village to offer its Low Cost Housing Scheme of the Government of Sindh. Through this scheme, SRSO built 101 houses throughout the village. Villagers including all men and women provided labour to construct houses. While housing scheme was in progress, we passed another resolution mentioning the need for paved streets and a drainage system. Previously children suffered from viral diseases due to mosquitoes and stagnant water in streets. SRSO accepted the resolution, paved streets and made a good drainage system along with construction of houses for each of us. SRSO built two-roomed concrete house to protect my children from sweltering heat. However, I had nothing to feed them. The crop lands were still under water and it was not possible to sow crops. Likewise, other villagers also faced starvation. In CO meetings, we discussed the issue and passed another resolution to SRSO to assist us in initiating livelihood enhancement activities. SRSO, in return, agreed to provide CIF to VO to allow CO members to initiated income generating activities."

Talking about the CIF loans, Arbeli said, "In 2011, SRSO field staff and VO leaders asked us to make Micro Investment Plans (MIP). In MIP, I mentioned that I wanted to buy inputs to make Rillis. I received a CIF loan of Rs. 10,000. With this money I bought needles, threads and fabric.

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I took orders from the villagers. Also, my CO and VO members placed orders of my Rillis for weddings in their families. Each Rilli took me seven to eight days to finish. This way I made three Rillis per month. The cost of inputs for a single Rilli was Rs. 300 while I sold the final product for Rs. 1,000. I gained profit of Rs. 700 per unit. I utilised the profit to fulfil the household needs and save some amount. I was able to return CIF loan within one year.”

In 2013, Arbeli again applied and received CIF loan of Rs. 10,000. She utilised the amount in the same Rilli enterprise. She said that this time she sold out her products in Jacobabad city at higher prices. She also taught her two sisters who supported her in making more Rillis. She was able to save more to buy more fabric. This time Arbeli was able to return CIF loan within six months. She said that she buys fabric with her savings and now takes orders from the local villages as well as from Jacobabad city. Arbeli stated, “From the profit, we saved some amount and purchased a solar panel and a fan to increase our productivity. Now we have made good environment where we feel comfortable working on Rillis and making embroidery.”

Later, Arbeli was selected as Community Resource Person by Plan Pakistan for its project on WASH. She was given training sessions about health and hygiene that she used to make awareness among the villagers. She said that at the platforms of COs and VO, she continued to spread awareness about health and hygiene. She was given Rs. 17,000 as remuneration for her services. With some amount from that money, she purchased a sewing machine that also increased her productivity.

Observing Arbeli's hard work and enthusiasm, village men convinced her husband to play his part in income generation. “Now my husband tries his best to contribute in household income. He brings raw materials from Jacobabad city and delivers final products to respective customers. I do not bother even if he does not work. Now I am able to earn from tailoring and Rilli making. I am able to feed and educate my children,” Arbeli said.

Recollecting her past, she stated, “I still feel the painful demise of my son because of not having proper diagnosis and immunisation. I was unaware of importance of Polio drops and vaccination. Through CO and VO and SRSO's projects about health, I am now much more aware about maternal health, vaccination and immunisation. My two daughters have got full course of vaccination and are now healthy, Masha Allah. I ask all my fellow villagers to vaccinate their children in order to protect them from diseases. I am thankful to SRSO for supporting us, for mobilising us and enabling us to play a leading role in our own development. Now all households are better equipped to cope with any future disasters.”

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