



## 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 11 of 15: Ms. Amina

*By Savaila Hunzai*

Ms. Amina, 34 years old, lives in Abdul Raheem village of Jacobabad district in Sindh. She was the youngest of five siblings. Her father was a labourer at a jewellery shop in the gold market on a meagre wage. Her mother was a housewife, who also stitched clothes and made handicrafts to support her family. Amina said that the family did not own any livestock or land. In



her childhood, she saw her parents working in the fields of a landlord. Later, due to a dispute with the landlord, they left farming on his land. She recalls her childhood as the happiest days of life when she did not have to think about any household needs. She said that at that time women did not step out of home. Getting education for females was beyond imagination. Movement of girls outside the boundaries of their house was against cultural norms. Growing up in such rustic tradition, she could not get education, but learned embroidery work from her mother at home.

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Amina was only 15 years old when she was married off to her cousin. Her husband was the elder of two brothers. Her husband was a labourer at a rice mill during the rice processing season. In the lean period, he worked as a labourer in shops in Jacobabad city. Amina started her married life in a mud- house with her husband's joint family. After three years of marriage, Amina had a baby boy. Later, with the gap of two years between every child she gave birth to five sons and seven daughters. Her daily activities involved household chores and looking after her children.

Amina said that collecting a single pitcher of water used to take an hour, at least. Drinking water was not available in the village and 25 households shared a single hand pump to collect water for consumption. She recollects that usually the village women used to have arguments on their turns of filling water.

Amina further said, "The household's condition worsened when a curse named cancer hit my mother-in-law's mouth. In the beginning, the family did not take it seriously, mistaking it for toothache. Later, when the situation worsened she was taken to a hospital in Sukkur where doctors found that it was a mouth cancer. The family sold out their livestock and other saved assets to treat the disease. The treatment affected household's economic condition and the family's debt increased manifold. Despite all these efforts, the mother-in-law's life could not be saved."

To further depress the household, 2010 floods devastated Amina's family's remaining livelihood. She said, "Heavy rains damaged the mud-house and we could not afford plastic sheets to cover our children and to save them from water and mud. Flood water filled the agricultural land and we could not grow anything for the whole year. Our men sought out labouring opportunities. Whatever they managed to earn was used to feed the young ones and family elders faced starvation. Tension within the family was increasing. The burden of interest on loans taken led to family disputes and finally the joint family decided to split. My husband received a straw hut to keep our family. During rains, we covered ourselves with plastic bags to protect ourselves from mud."

One year after heavy rains and flood, SRSO team visited the village to conduct a survey. Amina remembers that while conducting the surveys, the team informed the menfolk about SRSO's Union Council Based Poverty Reduction Programme that aimed to reduce rural poverty. She said, "Our men got angry when they heard SRSO will only work with the women to implement the programme. It was very strange to us too because we never stepped out from our houses. We had to have a male escort to even consult a doctor. Most often we used to hide our sickness because our men discouraged our movement outside the village. The SRSO team, including two males and a female member, kept visiting the village to convince the menfolk. They failed because the men thought that they were fraud. However, when SRSO team met Haji Saheb, a respected man in the village, he took the responsibility of discussing SRSO's motives with the men. When Haji Saheb talked to the men, they agreed to allow only female staff to interact with us."

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Remembering the first meeting with the Social Organiser (SO) from SRSO, Amina said, “The SO assured us that our men will allow us to interact with her. She said that we will have to make groups called Community Organisations (COs) and each CO will select their leader. I joined one of the CO along with my neighbours and we selected our president, who was honest and helpful. We named our CO as CO Albani after the name of our sub-cast. In the beginning, in CO Albani, we were 15 members. Later when we started to have our weekly meetings and savings, other women, who were previously reluctant, also joined and we became 23 members.”

Amina continued, “In the meetings we learned that if we want to overcome our problems, we will have to help ourselves and the first step is to be united in our COs. I also learned about regular savings and the importance of time management. We were also told that we will have to nurture our CO like a child and strengthen it to get full benefits. As time elapsed, our leaders learned to hold and conduct meetings, where we discussed our mutual problems. We discussed about health and hygiene issues of our children. Due to open defecation and stagnant water in streets, children suffered from diseases like malaria and diarrhoea. We began to save small amounts with CO.”

One of the major problems of the village was that there were disputes among women over the shared water hand-pump. In one CO meeting, this issue was raised and a resolution was passed and given to SRSO. Thereupon, SRSO facilitated a linkage of CO with another organisation named ACTED, which provided hand pumps and latrines to the villagers. Amina said, “Now, we do not argue as only four houses share a hand pump and it is easier to collect water for household consumption.”

Amina continues with her story, “Within one year of getting organised, we had developed confidence that even our men were amazed. However, at the household level, we still faced many problems, mostly related to food security as there was hardly any income generation activity taking place. I had skills and knew about stitching clothes and embroidery work, but I did not have a penny to afford the inputs to kick start this activity. The growing family needed more resources, but as the family was already in debt, we had many problems and sometimes would only drink Lassi (Butter milk) and eat mustard leave (saag). Our men also faced great difficulties in finding labour. Then one day our CO President discussed Community Investment Fund (CIF) with us. This seemed a very good initiative. I showed interest to take a loan and to initiate some income generating activity.”

Later, at home, Amina discussed the CIF loan option with her husband and brothers-in-law, they got angry. The family was already terrified with the interest based loans that they had taken for their mother's treatment. Amina was able to convince her husband by informing him that CIF would be an interest free loan. Also, Amina took the responsibility for returning the loan. After some hesitation, her husband finally agreed. Later, as Amina needed to open a bank account, her husband changed his mind. Amina said, “Our community women were also not allowed to visit public places like bank, we had to face hurdles at home. To make an account we needed to have CNIC that we had only heard of. With the help of SRSO, I along

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with several other females made CNICs. It took us very long to finally convince our men. And against all odds, I finally managed to open an account in the bank.”

Amina said that she made Micro Investment Plan (MIP) for her household. In MIP, she mentioned that she wanted to purchase a sewing machine. She said that she had learned stitching dresses from her mother, but she did not have a sewing machine. She received a loan of Rs. 10,000 from the CIF in 2011. With this money she bought a sewing machine and began stitching dresses for her villagers. She charged Rs. 250 per dress. Amina said, “On Eid, I got a lot of orders. I saved earnings and returned CIF loan in one year. I continued stitching dresses and bought inputs for embroidery work. Whenever I do not get orders for tailoring, I make embroidered pillow cases and bed sheets. I sell the products in Jacobabad city and sometimes my villagers place orders for weddings. Since I have joined the CO and started to earn, I have developed a habit of saving money in my CO account. This helps me in accessing cash whenever my family needs money.”

Amina’s husband, on the other side, drove a landlord’s tractor on a meagre wage. Noticing that Amina has developed good financial management skills, he began to handover his wages to her. This way Amina was able to save some more money.

In 2012, once again Amina applied for and received CIF loan of Rs. 10,000. She bought an electric iron and fabric to make embroidered bed sheets and table clothes. She returned CIF loan from the profits she made. She said that she uses electric iron to press clothes and stitch dresses perfectly. She said, “My customers are happy with the clean finishing of their dresses and embroidered pieces. Happy customers spread the word amongst their families and friends. In this way I get more orders. Thanks to Allah, now I am able to earn some good amount and support my family.”

Amina said, “I had plan to build a good shelter for my children; therefore, I saved our earnings little by little. In the first year we built the foundation. Later, step by step, we were able to build walls and finally put a roof and whole construction was completed in three years. Now, we live in a two-room brick house. We do not have fear of rains and sweltering heat anymore.”

Having experienced and demonstrated benefits of the CIF loans, in 2014, Amina applied for and received another loan of Rs. 10,000. In her MIP, as she had mentioned that she wanted to raise livestock, she bought two lambs with the money. She said that her children loved the livestock and took great care of the lambs. After six months, she sold one of the two lambs for Rs. 8,000 on Eid and after adding Rs. 2,000 from her savings, she returned the CIF loan. The remaining one lamb has now grown into a sheep.

Amina said with pride, “With improving economic conditions, our family’s diet has also improved. We cook potatoes, fish, lady fingers, and meat in our meals. We own three buffalos and a sheep. Two of them produce milk and butter that we consume at home and also sell it to fellow villagers. My elder children look after our livestock and the younger ones get free of cost education in a local BRAC school.”

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Apart from economic gains, Amina's involvement with CO has built her confidence to move more freely and take household decisions. Her husband's attitude about her mobility has changed positively. She said, "I do not need to ask for permission to go to bank anymore. I just inform him. I take my children to hospital. Also, I do shopping for myself and my children from Jacobabad city. I have recently bought a gold nose pin for myself."

Amina concludes her story, "In my life, I have faced many problems, including the 2010 floods. My life began to change when we set up CO. This is our own organisation where women meet and openly discuss their work, problems and seek solutions. However, CO only became meaningful when CIF arrived. Now we had opportunity to access money to initiate our income generating activities. With increased income, much has improved in terms of housing, health and nutrition. All women in Sindh should have COs and CIF. This will allow them to play their role in supporting their families for better living."

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