



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 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 15 of 15: Ms. Masmat Naziran

By Savaila Hunzai

Ms. Masmat Naziran is a 40 years old woman living in Darya Khan Sarki village of district Jacobabad. She was very young when her father passed away, leaving her mother and two young children behind. Her mother moved to her maternal home and since then Masmat and her family have lived with the maternal family. Masmat's mother was a farm labourer but somehow managed to get her children educated in the local government primary school.



When Masmat was in grade five she was married off to a relative. The marriage was arranged by her maternal uncles. Her husband was a tailor for the local landlords and did not earn enough money to cover family's expenses. Therefore, the family lived hand-to-mouth.

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Within seven years of marriage, Masmat had five children. They lived in a single-room mud house in a joint family that included parents-in-law, four brothers-in-law, three sisters-in-law and their children. They worked as farm tenants to earn livelihood. When her youngest daughter was only two-year old her husband passed away due to a heart disease.

Masmat said, "At the initial stages of my husband's sickness, the family did not take it seriously. When his health situation started to worsen, they took him to a hospital in Jacobabad city, where doctors diagnosed a heart disease. They recommended us to take him to a hospital in Karachi, but the family could not afford. We thought he will get well with the medicine that the doctor had given, but it was not effective. After some months of suffering, my brothers-in-law managed some loans from the landlord and took him to Karachi. The three months of treatment and a by-pass operation in Karachi dented our family's economic condition yet we could not save his life. We had taken loans from banks as well and the burden of loan along with interest kept on increasing. The increasing tension due to heavy burden of loans resulted in disputes in the family and finally they decided to split the family. I was even warned by in-laws to never revisit even if my children would die of starvation."

After fragmentation of family, Masmat started to live in a single-room-mud house with her young children. She said that at the time of separation, her parents-in-law gave her a Rilli for keep her children and some utensils. She remembers the painful day when she was separated by in-laws and she did not have any food for her children.

Masmat started to work as farm labourer on agricultural fields and received some grains to feed her children. She said that she faced days when she had nothing than water to survive. Later, she got a job as polio worker with Polio team of the government and started earning Rs. 250 per day. She said that every month for four days, she worked with the team and earned Rs. 1,000 per months. Her income was very low so she worked from dawn to dusk on farms and at homes to manage basic meals for her five children.

Masmat said, "In 2010 some females of SRSO visited my house and invited me to create a group called Community Organisation (CO). I had heard about SRSO that supports women in improving their livelihoods. I joined the group and learned that we were supposed to help ourselves in orders to improve our conditions." Her CO had 15 members and Masmat was selected as their president by the group members and received all the training regarding meetings, recode keeping and savings.

Masmat said that in initial meetings, she assured CO members that their savings are secure. Initially, many CO members faced problems regarding their involvement in meetings as their men did not allow them to interact with outsiders. She said, "Even I was treated with scepticism as I was a widow. The village men and women looked down upon me for being actively getting involved in community activities. However, their comments did not affect me because I knew I was on the right track. I did not do any harm, but struggled to improve my situation. Also, during SRSO's training sessions I met other Sindhi women. This inspired me and encouraged my thoughts of becoming brave to face challenges." After many misconceptions about SRSO were cleared, other females also joined the CO. "As the time

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elapsed, SRSO team kept visiting our village and attended our monthly meetings. In the meetings we usually discussed how to resolve our common problems. We learned about sanitation, time management and importance of savings.” she said.

Apart from learning in meetings, many community members received vocational training arranged by SRSO to diversify their economic activities. Masmat’s eldest son, who had left his schooling after his father’s death, acquired auto mechanic skills in SRSO’s vocational training in Sukkur. After the training he began to work as labourer in an auto workshop. He repaired and inspected all types of vehicles on a meagre wage.

Masmat stated that in one of the Village Organisation’s (VO) meetings, she learned about Community Investment Fund (CIF). When she discussed it with her CO members, they decided to pass a resolution to the VO to get CIF loans. Each household filled a Micro Investment Plan. In her MIP, Masmat showed her desire of purchasing mechanic tools for her son to start his own workshop in the village. In 2011, she received a CIF loan of Rs. 10,000. With this money, her son bought his tools and opened a small cabin-workshop by the roadside.

Masmat stated, “My son had seen my struggle and he knew the importance of hard work for the family’s livelihood, therefore he worked hard and started to earn. On daily basis, we saved a certain amount and returned CIF loan within six months. Afterwards, he started to earn a regular income from the workshop and we saved money to extend the workshop.” In 2012, Masmat applied for another CIF loan and received Rs. 10,000. Adding Rs. 10,000 from their savings, they bought more tools and supplies for the workshop and also extended their workshop. Income increased and the CIF loan was returned within a few months.

Observing the increased household income from the shop, her in-laws started to argue to force Masmat to leave the mud-room that they had given her at the time of separation. She then started to think about building a house for her family, but her son requested her to wait for a while so that he could further develop his auto workshop.

While Masmat’s son worked hard at his auto workshop, she continued working as polio worker as well as a tenant farmer. Masmat sent her younger four children to school and managed the household expenses by her own. Masmat said, “I could not sleep at nights because I was always worried about my children’s future. In 2014, once again I applied and received Rs. 10,000 from the CIF loan. We bought some more items to extend the shop. With the time, my son got more work and more customers visited his workshop. My younger son, who studies in grade eight, joined him to support his work. After his school time, the young one would help his elder brother on the shop. He has also learned mechanical work from his elder brother. I saved as much as I could from various sources to fulfil the dream of constructing a house for my children. In 2015, I purchased an 800 square yard plot of land for Rs. 180,000 in the village. With the remaining amount from savings, we constructed a foundation for a two-room house. With the passage of time, we constructed our concrete house step by step.”

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After shifting her family to her newly constructed house, Masmal recently arranged the marriage of her eldest son. She said that her son is able to earn enough for the family now. The family has now enough disposable income to educate the younger children. Her two daughters are studying in grade nine and two sons are in grade eight.

Masmal concludes her story, "After joining CO, I began to understand the values of self-help, money and time management. Through careful investment of CIF in utilising my son's skills, we are now able to save money for future use. I have also learned how to prepare a vegetable garden in my front yard. I have grown onion, lady finger, tomatoes and green chilies in my kitchen garden. This has saved my money that I used to spend on purchasing vegetables from the market. Becoming a CO member open up windows of opportunities for me and my family. Where I stand today was unimaginable before CO formation. May Allah look after Sa'een (Chief Minister of Sindh Syed Qaim Ali Shah) and SRSO."

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