



## 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 4 of 15: Ms. Rukhsana Shams

*By Savaila Hunzai*

Ms. Rakshana Shams Uddin is 35 years old and hails from Darya Khan Jakhrani village of district Jacobabad. She was born and brought up in Karachi in an economically well-off family as her father worked in Pakistan Police. Thinking about her childhood Rukhsana reflects that life was easy then as the house was provided by the government and that there were all facilities, e.g. there was natural gas, electricity and water supply. She grew up in a nuclear family among her 10 siblings: five sisters and five brothers.



Rukhsana's life was turned upside down when she was married off at the age of 18, just after completing her high school. She said that her marriage was arranged in a give-take (Watta Satta) agreement. Rukhsana explained that when her father had married to her mother, the mother's family had placed one condition: that one of father's daughters would later be given in marriage to her mother's family. Later, in order to fulfil this condition, Rukhsana was given to a man from her mother's family.

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Rukhsana said, "I had wanted to pursue higher education and become a professional, but my dreams ceased to exist when I was married in this dark village, Darya Khan Jakhrani." She had hard time adjusting to village life. In Darya Khan Jakhrani, like other females she had to wake up early in the morning to collect water from the nearby village. Rukhsana said, "Here, we had bitter water which was not suitable for household consumption. We had to collect water from a nearby village and it took half an hour to collect a single pitcher of water." And, then she would collect wood pieces and cow dung to burn fire for cooking purposes. Her daily activities remained confined to household chores and she never went out in village without a male escort. Rukhsana lived with her husband and her mother-in-law in a single room-mud house that her mother-in-law's brothers gave her when her husband left her with her only son. The family did not own any land, they used to go to bushes to defecate.

After one year of her marriage, Rukhsana gave birth to a baby girl. She said, "Having desire for a son, I gave birth to seven daughters with one-and-a-half-year gap between each daughter and at the end I had a son. I was aware of family planning and contraceptives, but my mother-in-law was reluctant, she would say that medicines and contraceptives are dangerous for women's health. Women who use these methods end up with no children. Following her words, I did not use any method of family planning." Rukhsana added, "My husband, who was the sole earner in family, drove a donkey cart and could hardly make enough to feed the family. I was worried about my children's future. I was taken over by hopelessness, fear and grief. I realised that it is not easy to feed and take care of so many children – they needed more resources to feed and more disposable income for their education and clothing."

Rukhsana said that initially she had no say in household decisions like what to buy or cook. Her mother-in-law made all the decisions and her husband purchased the items from the market. She stated, "No one knew about schooling in this village. There was a small dispensary in the village and even in emergencies I had to wait for my mother-in-law and husband's permission for my treatment." Rukhsana continued with her story, "One day I was busy doing household chores when a boy from my neighbourhood came to inform me that some organisation's staff have come to Autak, a community place where menfolk gather to make decisions about village, and that they wanted to meet a literate woman in the village. Initially, I hesitated to visit Autak, but as I thought they might want to work for our welfare, I stepped out with courage and met the team. Thankfully the team had their female staff too, which gave me confidence." The visiting team asked Rukhsana to gather local women for dialogue. She said that she disseminated the message among the local women. "We gathered in our front yard when SRSO's Social Organisers visited us again.

In the first meeting, I learned that this organisation will give opportunities to females to get together, to form our own organisation and to improve our livelihoods. Some females hesitated to meet SRSO's Social Organisers, but later joined them when SRSO convinced them with their repeated visits," Rukhsana stated. "With SRSO's Social Organiser's guidance, we formed a Community Organisation comprising 15 women members. We selected our president and a manager for our CO. Initially, we learned how to introduce ourselves, begin savings and cleanliness of our surrounding. Later, we were given some forms to fill in order

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to know what we wanted to do. My husband drove a donkey cart, which was the sole source of income for our family. We had hard time collecting hay for the donkey as we did not own any land. I applied for Community Investment Fund to buy a Rickshaw for my husband.”

In 2014, Rukhsana received a loan of Rs. 15,000 from CIF set up by the Village Organisation. Rukhsana sold her jewellery, which her father gifted her as dowry at the time of her marriage. Her husband then bought a second-hand rickshaw for Rs. 27,000. Rukhsana was thrilled to share her feelings saying, “For the first time after my marriage, I felt happy to help my husband drive a rickshaw. It was easy for him to drive rickshaw and earn more. Also, being a rickshaw owner was an honour for me.” As there was no other rickshaw in the neighbourhood. All villagers flocked to her rickshaw to go to markets and to other villages. Within one year, she was able to return the loan. Over the months, as her husband drove the rickshaw to the city, they saved enough to repair and decorate the rickshaw to attract more customers. Rukhsana happily stated, “From a loan of Rs. 15,000, I have consumed approximately Rs. 150,000 throughout these years.”

Again in 2015, Rukhsana applied for and received a loan of Rs. 15,000 from CIF. She used half of this amount for maintenance of her rickshaw. With the other half, she bought fabric and other raw materials to make hand-made items such as laces, Paranda, and pillow cases that she had learned to make from her neighbours. Rukhsana stated, “With Rs. 7,000 share of CIF amount, I purchased inputs to make Parandas, hand-made hair accessories for women that are used to braid hair and laces. My mother-in-law sold the finished products to women in another village. I earned Rs. 13,000 from my hand-made items.” With the profit from her hand-made items, Rukhsana bought more inputs to extend her enterprise. She said, “We possessed skills to make Parandas, but we hesitated to ask our men for money. Usually our men refused to give us money to spend. They thought we were careless regarding money matters and also they did not have enough to spare after household expenses.

By getting access to money through CIF, we demonstrated our participation in income generation. I am now independent to use my money and make decisions about household purchases.” She returned the second CIF loan from her husband’s earning within six months. Rukhsana said that the earnings from rickshaw brought prosperity to her household. The family that once survived only on Lassi (butter milk) and boiled rice, now affords milk, fish, vegetables and eggs. Enjoying the benefits of CIF, in 2016 once again she applied for and received a loan of Rs. 20,000 from CIF. She spent Rs. 10,000 from the amount in maintenance and decoration of Rickshaw. She said, “Villagers and school children in city usually prefer to ride on the rickshaws which are beautiful in looks and comfortable in ride. Therefore, I and my husband try our best to keep our rickshaw maintained and decorated.” Rukhsana continued, “Adding Rs. 7,000 from my savings to the remaining Rs. 10,000 from CIF loan, I purchased three baby sheep. We do not possess any land to graze the livestock, so I have handed them over to a shepherd to look after them. Previously, I did not even own a cat, now I have three sheep as my assets. I can sell them off in any emergency.”

Apart from this, Rukhsana has taught her three daughters to make parandas and laces. Now, her daughters also contribute to income generation. They make parandas, hand-fans and

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laces at their home and their grandmother sell them out in other villages. The family charges Rs. 500 per fancy paranda and Rs. 250 for the simple one. This way Rukhsana and her daughters contribute to meet the household needs. Rukhsana stated that she saved from her own and her husband's earnings and built a concrete room in place of her old mud house. She said, "There were days when I did not have a Chattai (a mat) for my children. Now, our floor is made up of cement, we have mats in our house." She said, "When staff from BRAC Pakistan visited the village with a project for education for our children, the community men suggested my name to be appointed as a teacher. Through community meetings, people had learned that I was educated and could teach the village children. I was very happy to hear about this project as I always wanted our children to get education. I offered my room for teaching place and agreed to teach village children. Today, 33 students comprising six boys and 24 girls are getting education in this school. Here education including tuition, books, stationery are free of cost for our children. I receive Rs. 5,800 as my monthly salary and Rs. 2,500 as room rent for the room that I have allocated for school."

Rukhsana concludes her story, "Coming to this remote village from Karachi was a nightmare for me. Raising eight children was very difficult. But change began when the poor local women got organised. Today, our condition is much different. We are organised, we have access to capital and we have skills and confidence. We are all working to further improve the lives of our children, our households and our community."

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