



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 8 of 15: Ms. Bhumbal Khatoon

By Savaila Hunzai

Ms. Bhumbal Khatoon, 36, lives in village Ghulam Murtaza Gurjage of Jacobabad district in upper Sindh. Her parents were peasants who worked on other peoples' land to earn a basic livelihood. She grew up in a straw hut with her 10 siblings: five sisters and five brothers. She used to help mother in collecting cow dung to dry and use it as fuel for cooking. She said, "At that time there was no education. It was only farm labouring for us."



Being the first child and having four more sisters in queue to be married, her parents decided to marry off Bhumbal at the age of 11. She said that in her village, girls were expected to be married at the age of 8-13. Therefore, grown up daughters used to be a matter of concern for families. Bhumbal said that she was unaware of the decision of her marriage. One day her

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relatives visited her family and took her off to their house. She laughed, "Later, I came to know that I was married to my cousin, who was seven years older than me."

After her marriage, she started to live in an open straw hut with her husband and his family that included her parents-in-law, brother-in-law and his wife and three children. She said that after three years of her marriage, she gave birth to a baby boy. Later, with the gap of about one year between each child, she had six children. Bhumbal said, "I was not worried much about food as my family took care of them, but I had fear that like many other village children, my kids will also have diseases like polio and Tetanus Toxoid. No one in village knew about vaccinations and polio drops until very recently."

Bhumbal said that she started her days by performing the household chores. Until her mother-in-law ground wheat to flour to make roti (flat bread). She used to collect water for household consumption from a shared hand-pump in her neighbourhood. Then she would put on fire dried cow-dung cakes to make roti for breakfast. She said that after completing household chores, she spent long hours in fields, toiling away under the hot sun with no breaks in between. This was every day's routine for 10-12 hours."

Bhumbal said that like her parents, her husband's family were also sharecroppers working on a local landlord's land. She further explained, "We used to cultivate wheat or rice on five acres of land. At the time of harvest, the landlord used to receive 50 percent of the crop produced. From remaining 50 percent yield, we kept seed for the next planting season. We also sold some grains to buy fertilizers for the next cropping season. And finally, whatever produce remained, we kept for our household consumption."

Bhumbal said that stored grains were not sufficient to meet family's yearly needs. The family often faced food shortage and had to borrow grains from the landlord, with the promise to return it at the next harvest. She remembered, "Our diet was very basic. We used to have boiled rice or wheat roti and Lassi (butter milk) in our meals. At times of wheat and rice shortages, we used to boil mustard leaves, leaves of grams, and onions to feed the family."

With tears in her eyes, Bhumbal said, "Heavy rains of 2010 tremendously added to the family's woes. Flood destroyed our standing crops. Our men searched for work opportunities. Sometimes they did find some work. Most often we starved. Our livestock suffered from diseases as there was no fodder to feed them and they lost a lot of weight. Finally, we were forced to sell our livestock and hence were able to meet basic household needs for one year. In 2010, once again we became helpless when heavy floods took their toll on our agricultural land. The crop land remained inundated for at least six months. However, since our huts and mud houses were located at higher land, water did not reach there. We had no food, no land and no hope of supporting our children."

In 2011, SRSO field staff visited the village. Bhumbal narrated that the field staff discussed their Union Council Plan with Imtiaz, one local young activist from the village, who held further discussions with village men. Bhumbal said, "As there were female staff too, we agreed to interact with them. In the first meeting we did not understand anything. However,

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later Imtiaz simplified for us to understand. He said that SRSO will support us to overcome our problems if we make a group and select a president and a manager for the group.”

Following the direction given by the Social Organiser, one Community Organisation (CO) with 16 members was formed, and it started to have bimonthly meetings. Bhumbal said, “We selected Imaam Zaadi as our president because she was the eldest and was able to spare time in community activities. Other CO members also respected her. Initially, the CO meetings were mediated in the presence of the Social Organiser. Later the president and manager conducted the meetings. In these meetings, we learned about speaking in turns. We had never spoken in front of men before. We started to discuss our problems and what we wanted to do to overcome the issues. I also learned about savings. I did not have access to finance at household level to save money, but I started better manage the household food consumption. Previously, I used to make Rotis [flat bread] more than the required number for the family. We used to feed the surplus Rotis to our livestock. After learning about importance of savings in CO meetings, I began to save the flour by not making extra Rotis. In one of the CO meetings, I learned about loans from Community Investment Fund (CIF). I discussed this opportunity with my husband. Initially my husband was hesitant about taking CIF loan because they had never taken any loan before. However, I was motivated by fellow CO members and SRSO's Social Organiser and decided to apply for a loan.”

Bhumbal said, “There was no mechanical grinder for wheat and rice to make flour in our village. As wheat and rice are staple foods, we owned two grindstones made of a special stone that we moved closer together to produce fine flour. It took us at least 2 hours a day to get flour for a single meal for the family. Some of the villagers used to take wheat to the city by donkeys. Therefore, I and nine other members of CO mutually discussed the idea and decided to install a flour mill in our village.”

Bhumbal said that through VO, she received a CIF loan of Rs. 15,000 in 2014. She along with nine CO members pooled their CIF loans amounting to Rs. 150,000 and installed a flour mill. She said that our men also supported us well in making this happen. Bhumbal said, “The flour mill is now operational. Each household in the community brings their grains here to be milled and return home with their flour. We charge our costumers depending upon the quantity of rice and wheat. Also, some of the customers prefer to pay in kind as well. We have earned from this and already have repaid the CIF loan. Now we own the mill as our common asset and it is a great source of income.”

With the increased income, Bhumbal was able to accumulate more assets. She said that she owns three hens, a goat and a shared buffalo. “We keep chickens because it is easier to look after them and we can sell them out when we run out of money at home.” She further explained, “Last year, from the earnings, I along with other two females pooled our saving and we have purchased a buffalo. We divide the milk produced in three households. Now, my family has access to nutritious food. As we have basic knowledge of poultry farming, I and my neighbours are planning to apply for another CIF loan to establish a small poultry unit.”

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Bhumbal concludes her story, "Previously the village women did not trust each other, but now through frequent CO meetings, and having mutual assets, we have built trust and harmony. Our CO has bought solidarity among us. Now we work together. Our incomes have increased; our assets have increased. We are now more hopeful about the future. We have broken the cycle of poverty. All these changes have happened due to the resources provided by the Government of Sindh to SRSO to support us."

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