



## 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 9 of 15: Ms. Hasina

*By Savaila Hunzai*

Ms. Hasina, 30, is from Muhammad Younis Buriro, a village of district Jacobabad. She lost her father when she was very young. After the death of her father, Hasina's grandparents sent her mother back to her parents' house and Hasina was not allowed to meet her mother.

Recollecting her childhood memories, Hasina began crying. After regaining her composure, Hasina said, "I lived with my paternal uncle's family. I used to wake up early in the mornings to help my aunt



in household work. Unlike my four cousins, I had to work in fields with my aunts and father's other brothers, who worked as sharecroppers on a landlord's land. Late in the evenings, when returning from the fields, I used to collect wood pieces and cow dung cakes to dry it and make fire for cooking purpose. Two meals in a day was a great luxury to be long cherished. I ate

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**Social and Economic Empowerment of Women**  
**Household Case Studies from Jacobabad District**



once a day and during most days not even a meal at all. I spent my childhood wearing my cousin's used dress, which was so worn out that it exposed my body parts. I grew up with affliction, discrimination and enduring physical torture by my auntie, who acted like a step mother. Whenever my aunt ran towards me to beat me, I used to hide myself in a store or in a neighbour's house. I learned the art of embroidery from a woman in the neighbourhood and also managed to attend classes in the government primary school in the village, unbeknown to my aunt."

Hasina was only 12 years old when her uncle sold her for cash to a fellow villager, who had showed interest in her. Hasina stated, "I cried and tried to run away, but the man took me to his home and forcefully married me. Fortunately, my husband's family was kind and showed care unlike my aunties. Here, I was given new dress to wear and good food to eat. Eating two times of meal was initially strange to me. Fulfilling my desire of getting education, my husband brought books for me to study at home. I continued getting education and took help from the master in the primary school for guidance in studies. In this way, I completed my matriculation."

Her husband was a labourer at a traditional brick kiln on meagre wages. Hasina lived with the joint family: three brothers-in-law, three sisters-in-law and her parents-in-law. The family lived in a single-room mud house with an attached veranda. They worked on others' land and cooked their simple meals. She said that everyone in the family worked, so it was not difficult for her to adjust in the beginning.

Hasina said that her sisters-in-law slowly began to complain that she did not contribute in farming activities and that she only stayed at home to study, but since her husband had a say in the family and his decisions were respected, he took her side. After three years of her marriage, Hasina had a baby boy. Later, with the gap of one year between each child, she had eight children. She said that with the increased number of children, family disputes over resources also increased.

Due to lack of health facilities in the village, Hasina faced severe complications during the deliveries. Two of her babies were stillborn in the late months of her pregnancy. She said that her womb was filled with poisonous water. After spending three days in unconsciousness at her home, she was finally taken to a hospital in Jacobabad city. She stayed there in a bad condition for two weeks. This stay of course turned out to be very expensive for her husband. Initially, her family supported them but then they left the hospital when her medical expenses kept rising. Later, her husband took loans from his relatives to pay the hospital bills.

Hasina said that when she returned from the hospital, that day was her last day with the joint family. Her husband had to return the loans and his family asked him to return them by his own. They decided to live separately from the family. The family had a straw hut where Hasina and her husband along with his children shifted. She said, "After leaving the joint family, suddenly the children became a burden and life started to hit us hard."

*June 2017*

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**Social and Economic Empowerment of Women**  
**Household Case Studies from Jacobabad District**



Hasina's vulnerability increased during the monsoon rains. She said that the rain water trickled down in straw hut making the living space muddy and unusable. She said that she had to carry her children in lap and herself sat in mud until it dried. Her husband continued doing his labour work. The family cut their consumption levels down to bare minimum in order to return medical loans and to rebuild their livelihood. Hearing about her poor situation, her mother visited and consoled her. Later, her maternal uncles provided her with mud-bricks and supported her in building a single room.

Hasina said, "Adding to my poor condition, the flood water in 2010 took away all our belongings and damaged the newly built room. We rescued our lives and took refuge in a camp in another village. After a day in the camp we were alerted to leave the camp as flood water was coming there too. We migrated to Karachi along with some other villagers. In Karachi, we were given refuge in Shams College building, where different NGOs provided us food to survive." They stayed in Karachi for eight months. Meanwhile her husband searched for work as a labourer in Karachi.

Hasina stated that when she returned to her village after eight months, her villagers were in post-flood reconstruction phase. Her husband did the necessary renovations to the house that was damaged during flood. She said that she had the shelter but she had nothing to feed her children as husband was unemployed. Until her husband was able to find work in the village, she asked her neighbours for a meal to feed her family.

Hasina narrated, "One day a vehicle came to our village and the local women got together to receive the officers in it. I curiously asked my neighbour that who were those officers? She explained to me that they were from SRSO and they have started to work with rural women in the village. Our female women have made several groups throughout the village. These groups (Community Organisations) were given names and the members have selected their leaders to conduct meetings. I learned that in their meetings, they discuss their problems and SRSO support them in solving the issues. Later, I discussed SRSO's work with COs with my husband. With his permission, I joined one CO with my neighbours."

Hasina said that her fellow CO members were happy to have her in their CO, as she had some education, hence able to undertake some documentation and record keeping for them. She soon learned the procedure for conducting CO meetings and got more involved in CO's activities like passing resolutions to VO to further discuss it with SRSO.

Hasina said that the CO members had lost their standing crops, livestock and huts during the flood. They needed support to rebuild their livelihood. The CO members possessed skills but they lacked capital to utilise their skills to improve their livelihood. Therefore, they passed a resolution to the local Village Organisation (VO) to provide support to them.

Accepting the resolution passed by the CO, the VO forwarded it to SRSO. From the funds provided by the Government of Sindh, SRSO provided Community Investment Fund (CIF) to the CO members through the VO. Hasina explained that SRSO had informed them that CIF fund was to be utilised for an income generating activity and has to be returned to VO within

*June 2017*

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**Government of Sindh's Union Council Based Poverty Reduction Programme**  
**Social and Economic Empowerment of Women**  
**Household Case Studies from Jacobabad District**



one year. Hasina said, "I filled my Micro Investment Plan (MIP) where I mentioned that I desired to keep livestock. I received a CIF loan of Rs. 20,000 in 2014. With this money, I bought two goats worth Rs. 10,000 each. I worked on a landlord's land with my neighbours and collected hay for my goats. Within a year, the goats produced twin kids. Later, I sold four grown up kids for Rs. 40,000 to return CIF loan while the mother-goats were now mine. The first loan from CIF did not only help me accumulate goats as my productive asset but it also added nutrition to my family's diet. Previously, I used to feed my children with simple Lassi (butter milk) given by my neighbours."

Having known and experienced the benefits of the CIF loans, Hasina applied for another loan from CIF in 2015. Through her MIP, she again showed her desire to raise livestock and received Rs. 20,000. She said that she along with another CO member pooled their amount to buy a young buffalo for Rs. 40,000. Together they look after and raise their buffalo. Hasina said, "This year our buffalo has produced an offspring and we divide the milk. We consume milk in our households and sell the surplus to our fellow villagers."

Hasina continued to diversify her income sources. Recently she has purchased a sewing machine from her savings. She said that she learned tailoring in the vocational training sessions arranged by SRSO in her village. She stitches clothes for her fellow villagers on demand and charges Rs. 150 per dress. She proudly said that on an average, she earns about Rs. 4,000 per month from stitching clothes. Hasina stated that in January 2017, she again applied for and received CIF loan of Rs. 18,000. She has bought another milk-producing goat with its two kids with the loan amount. She plans to raise and sell the kids at a higher price on Eid. Then she will return CIF loan and keep the profit.

Hasina said, "I have been actively involved in community activities since I joined the CO. Being an educated and an active member of the CO, I am noticed and respected by my villagers. When Plan International needed a Community Resource Person (CRP) to communicate their project with the locals, my villagers suggested my name. The short term project was aimed to raise awareness about health and hygiene in village. I worked as a CRP and earned Rs. 7,000 as my monthly salary. Apart from saving money in CO, I used this money for my maternal health check-ups and for delivery fee."

Hasina's involvement in CO has also improved her knowledge and experience to further improve her career. Hasina narrated, "My communication skills and confidence have been improving through community activities since I joined the CO. This enabled me to successfully get through the test and interview in a Community Health Worker's (CHW) post of the Health Communication Component (a health project of USAID and implemented by RSPN and SRSO in Jacobabad). I along with many other CHWs received an 11-day training in two phases in Thul Unit Office. In this training, we learned about CHW toolkit and registration of pregnant females in our catchment areas. Since then, I visit seven households on daily basis to conduct surveys and refer pregnant females to Basic Health Units and nearest hospitals. I also spread awareness about health, hygiene, vaccination, immunisation and the concept of contraceptives use in our meetings. I earn Rs. 3,000 as monthly honoraria."

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**Government of Sindh's Union Council Based Poverty Reduction Programme  
Social and Economic Empowerment of Women  
Household Case Studies from Jacobabad District**



Hasina concludes her story, "My life was very hard and I suffered many shocks. It began to transform when I became a member of CO. Accessing loans from CIF has enhanced my asset base and increased my household income. Today I have multiple sources of income. My husband respects me. I have built a two-room concrete house. My children are getting good food and education. We have ideas, resources and plans for a better future. All this was made possible by the Government of Sindh's support. My wish is that the government and SRSO should extend CO and CIF network to all poor people of Sindh."

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