



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). The Chief Minister of Sindh considerably agreed to support the Thardeep Rural Development Programme (TRDP) to implement UCBPRP in Tharparkar district. Under UCBPRP, TRDP 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 1 of 15: Ms. Nasiat

By Savaila Hunzai

Ms. Nasiat, 51, grew up and lived all her life in Bhoja Kar village of Tharparkar district of Sindh. She was the youngest of her eight siblings. The family did not own any land or livestock. Her parents worked as farm labourers for local land owners. The labour payments were received in-kind form at the time of harvest. As the local agriculture is barani (arid),



low rain falls invariably severely affected crop productivity which meant that the in-kind payments to Nasiat's family were also reduced. Nasiat said that during the four month-rainy season, the family worked to plant and take care of millet crop for the land owner. For every 40 kilograms of millet harvested, her parents received 5 kilograms. This was barely enough to meet the family's basic food needs. At times of low rainfall or longer droughts, the family suffered more and as a mitigation measure was forced to migrate to irrigated areas of neighbouring districts to seek labour opportunities and try to earn a basic livelihood. Even at

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times of normal rainfall the family had to migrate as there were no agricultural activities for six to eight months of the year.

Recollecting the hardships of seasonal mobility, Nasiat said, "Every year we undertook the perilous journey to seek work and search for food in Badin district. Pushed by hunger and thirst, we left everything behind and walked on the tiresome routes to Badin. We walked more than a hundred kilometres to reach a suitable place and build a temporary shelter. We lived in wall-less straw shelters and stayed hungry until our father managed to find some work at a local farm for all of us. We felt insecure at times. Every year, for eight months, we toiled in the fields to meet our subsistence needs. As soon as I reached a certain height and age, I too started to help my family with cotton and chili harvesting. When I grew up a bit more, I supported my parents in rice, wheat and sugar cane crop harvesting. We were compensated with a small portion of the production for our work." One result of this poverty and seasonal mobility was that Nasiat could not attend school. Nasiat said that only the children of land owners could attend school. Nasiat was only 16 years old when her parents arranged her marriage to a man in the village. She remembers that at that time, there was no trend of providing dowry. At the time of Nasiat's marriage, her parents had gifted her two dresses. Nasiat said that the way of life at her in-laws was no different from her parental home. The joint family of 10 family members, including Nasiat and her husband, parents-in-law, four sisters-in-law, two brothers-in-law, lived in three mud-huts. She explained that every year her family did the maintenance of their huts because its mud walls eroded away in the rainy season and rain water would enter and damage their living space. They defecated in open spaces or in bushes.

Just like her own parents, the in-laws did not own any land or livestock. For four months of the year, they did labour on land owners' fields in the village and then migrated to the irrigated areas for the rest of the year. They lived in temporary straw shelters near the fields where they worked. Nasiat started to work as a labourer in fields along with her husband and other family members. She remembers that when the river water rose, it would drown their shelter leaving them homeless. After one year of marriage, Nasiat gave birth to a baby girl. Later Nasiat had four more children, with a gap of one year between them. Now she has five children: three daughters and two sons. All five were born at home without any support of a midwife. Nasiat said that just like other women of her village, she was not aware about family planning, maternal health or child healthcare.

Talking about her daily activities, Nasiat said, "I used to wake up early in the morning. It took two to three hours to grind millet to make flour for Roti (flat bread)." Then she would light a fire using twigs and branches, to make roti for breakfast. First she would feed the men, then the children and finally eat herself. Then she would go to fetch water. Nasiat reminisces, "My neighbours and I used to fetch water from a dug-well which was located far away. It took almost three hours to make a single trip to bring water for the family. Also, as the dug-well was the only source of drinking water for the whole village, it took us even longer when there were more people. We used to have arguments over our turns in the queue."

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Nabiat said that she faced many challenges raising her family. She explains, “Even during my pregnancies, I had to follow the daily routine. With a child in my womb, I had to carry loads of water on my head. I walked to Badin, miles away, to find work on the farms. I cut the harvest even in the ninth month of my pregnancies. If I would take rest, there was a danger of my children starving. I undertook all these painful tasks in order to feed my children. One of my children was stillborn because of the heat and heavy workload during the harvest season.” Nabiat’s in-laws were poor and quite vulnerable. They lacked access to cash. Meals consisted of millet Roti with minced chillies. At times, when it rained on the stored millet, the family only had a mixture of lassi (butter milk) and minced chillies. Her family use to beg their better-off, livestock owning neighbours, for lassi. The diet was minimal and basic. At times of food shortages, her children grew weak. They usually had fever but she could not afford to take off from farm work, to treat them. In case of serious illness, a visit to a health facility at a distance would lead to being in debt to the land owner.

Nabiat said, “The sad and set pattern of life was going on from year to year. Then, one day a process of change began. This was the day when we heard about Thardeep Rural Development Programme.” She said that in 2010, when the family returned from the seasonal migration to Badin, Ashraf, a neighbour, asked the villagers to get together at his place to meet with TRDP staff members. Nabiat, along with her husband, joined the villagers at the gathering, where she learned about TRDP’s programme. The programme was for women only. Ashraf mediated the meeting between village women and TRDP staff. The visiting team from TRDP conducted the ‘programme introduction’ meeting. They explained that the Government of Sindh has launched the Union Council Based Poverty Reduction Programme (UCBPRP) in Tharparkar district in partnership with TRDP. The objective of this programme is to mobilise and organise poor rural women, and then to support them to improve their lives and livelihoods. The team highlighted the importance of women getting together and fostering their own organisation. Once women are organised then this gives them strength to move forward. Once a women’s Community Organisation (CO) is formed then TRDP will support them to undertake various development activities. Nabiat said that after the meeting, she talked to her husband and he allowed her to join the newly fostered CO.

Nabiat became a member of a CO that consisted of 16 members. The CO members named their organisation CO Marvi. The newly formed CO selected its president and a manager. These two leaders attended a training organised by TRDP, on record keeping, savings and setting meeting agendas. Nabiat attended monthly CO meetings where she learned about savings and hygiene. She said, “Initially, we were very shy. When the Social Organiser asked us to introduce ourselves, we kept quiet. Many of us did not even know the name of our mohallah (settlement), village and Union Council. However, after attending several meetings, our confidence grew and we learnt and remembered the names, including the names of fellow members. Although we were from the same village and community, due to the annual migration cycle to different places in search of farm work, it seemed we did not know each other. We did not even get time to socialise with them.”

After becoming a member of the CO, Nabiat began to develop friendships with fellow CO members. She remembers that they enjoyed and often laughed out loud, rehearsing what

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they learned in the meetings. She said, "Although life gets really busy in rainy season, and all villagers work in the fields, we used to remember the date of our meetings and found time to attend the meetings."

In one of the CO meetings, Nasiat and her fellow members received the results from the Poverty Scorecards census survey that TRDP had conducted. Nasiat's household poverty score was 13 out of 100. Nasiat remembers that the Social Organiser asked her about ideas to improve her poverty situation. Nasiat said that this was the first time ever that anyone had asked her about what she wanted to do. After thinking for a while, she had responded that she wanted to raise goats. Goats were not only assets but also provided milk. They also had a cultural aspect, as Nasiat said, "In our culture, it is considered a bad omen if, in early mornings, people see a person who doesn't own any goat. They say the person who doesn't own any goat is like a childless person." Nasiat and her husband, in a way, were used to be looked down on since they did not have any livestock.

Once her household micro investment plan (MIP) had been prepared, Nasiat applied for and received a Community Investment Fund (CIF) loan of Rs.12, 000 (USD 120). Nasiat and her husband had discussed and agreed that buying and selling goats was a potentially profitable enterprise. Nasiat's husband talked to goat owning families, and finally he struck a deal. He bought eight goats and paid half the price; the remaining was to be paid upon selling the goats. The goats were taken to Mithi town and sold. After paying the outstanding amount for the goats, there was a profit of Rs. 4,000 (USD 40). Now Nasiat's capital was Rs. 16,000 (USD 160) i.e. Rs. 12,000 was the CIF amount and Rs. 4,000 was her profit. Given the rapid success of the enterprise, Nasiat encouraged her husband to purchase more goats and to sell them in Mithi. Essentially, Nasiat's husband became a goat trader. Given the brisk trade, Nasiat was able to return the Rs. 12,000 CIF loan within six months.

The positive experience of managing the first CIF loan had given Nasiat and her husband great confidence. Now she was confident that her family could better manage money and loans. In 2011, Nasiat again applied for a CIF loan of Rs. 15,000 (USD150). This amount and some savings were invested in the goat trading enterprise, i.e. purchase of goats from rural areas and selling in Mithi town. The CIF loan was returned within the due date. The goat trading enterprise became a significant source of income for the family.

Nasiat said, "A weekly livestock mandi (market) is organised at Mithi town, where buyers and sellers come for business. Buying animals in villages and then selling them in Mithi town market proved a good enterprise for us. Given the success of this enterprise, we decided to stop the practice of seasonal migration to irrigated areas. That migration used to be so painful and so long. We were just managing to stay alive. Now we saw an opportunity to settle permanently in our village and to forgo the annual, painful cycle of migration. After becoming a member of the CO, our sources of livelihoods became diversified. In the rainy (cropping) season, we worked as sharecroppers and in the lean season, we relied on our livestock business." Every week, Nasiat's husband travelled to Mithi and traded sheep and goats. With some of the profits, he would buy a ration to last one week. Nasiat said with a smile, "Since we started this goat trading enterprise, we stopped begging from our neighbours for money

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and food. Now we have plentiful food. All family members are eating properly and we also keep a stock of food.”

Nabiat developed a habit of attending the CO meetings. At CO meetings she was regular in depositing savings. At each meeting she saved Rs. 10 (USD 0.1). Given the previous unsettled pattern of life, Nabiat's older children missed out on schooling. Now that Nabiat is permanently settled, and with an increased income, she is able to send her younger son to school.

In 2013, Nabiat applied for and received another CIF loan of Rs. 20,000 (USD 200). She said, “As sheep and goats are economical and small ruminants that can be easily managed at low costs, so we purchased 10 rams from a farmer. We looked after the sheep for four months and my husband then sold them in the Mithi livestock mandi. We earned Rs. 58,000 from the sale. We returned the CIF loan, and with the remaining amount we built a concrete hut. Now during the rains, the hut remains dry.”

Despite having a diversified and enhanced income, Nabiat's family was still poor. In 2013, TRDP, through the support of the Pakistan Poverty Alleviation Fund (PPAF) provided Nabiat with an in-kind grant of eight goats worth about Rs. 50,000 (USD 500). After rearing the goats for several months, they were sold in Mithi on the occasion of Eid-ul-Adha (Festival of Sacrifice). Nabiat said proudly, “From this sale, we earned Rs. 100,000 (USD 1,000). This allowed us to build another concrete hut with a cement floor. We also put fencing around our yard. And, we arranged the marriage of my eldest children, a daughter and a son.”

Nabiat spoke about the hardest tasks that her community women and girls faced on a daily basis. She said, “Fetching water was the biggest challenge for our women and girls. For decades, we shared a deep well. A bucket was lowered and then four family members would pull out the bucket full of water. Every day, we had to go through this exhausting process. This was a tough work, and often left us and our children weak.” Nabiat pointed out the water-fetching role was given to women under the existing social norms. She said, “Men never helped us in fetching water from the far flung well because carrying a Matka (earthen water container) is perceived as a woman's role. An honourable man doesn't carry a matka on his head. He would become the laughing stock in the community and his izzat (honour) would be ruined.” Given the seriousness of the issue, community women raised the matter at CO meetings many times. Finally, a resolution was prepared and submitted to TRDP seeking support to dig wells. Upon receipt of the CO resolution, TRDP conducted a survey and installed three dug-wells along with solar power pumps, close to the village.

Nabiat said, “Although the water from the new dug wells is bitter and not suitable for human consumption, it is being used for laundry and livestock. As part of rain water harvesting, TRDP has also provided the community with underground water tanks, where we harvest rain water and use it for drinking purpose. When it does not rain, with the help of a mobile water tanker, we collect drinking water from another village and fill the underground tanks. These water schemes provided by TRDP have changed our lives. Now fetching water is much easier and

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our family members' time, that was earlier wasted in drawing water from wells, is used in productive activities. TRDP has reduced our daily drudgery."

Nabiat availed another opportunity from TRDP. She attended a two-week long vocational training programme. She learned how to do embroidery. On return, she trained her daughters as well. She now does embroidery on pillow cases, traditional dresses, head scarfs, bed sheets and table cloths. She has made embroidered items for her two elder daughters as part of their dowries. Her skill saved the family money that would have been spent on buying these items. Having gained confidence, money management skills and knowing the local livestock market, in October 2016 Nabiat applied to the Prime Minister's Interest Free Loan Scheme for a loan of Rs. 50,000 (USD 500). This scheme is managed by TRDP through Local Support Organisations. The loan was approved and with the loan amount Nabiat's husband purchased goats. Her husband managed the goats well and then sold them in the Mithi livestock market on Eid-ul Adha, for Rs. 100,000 (USD 1,000). The family decided to use this amount to get some furniture for their home, including chairs, beds and tables, and some small gold jewellery items for Nabiat. The loan repayment was Rs. 4,167 per month, and the monthly repayment instalment was paid on time. In 2016, Nabiat took another CIF loan of Rs. 25,000 (USD 250) for goat trading. This loan has also been repaid.

Nabiat said that the income from livestock trading has brought much change to her household. The family is much happier now. The quality of the family shelter is much improved and now includes a latrine/toilet. The family's diet has significantly improved. Nabiat said, "The family that once survived only on ground chillies or dried millet bread, can now afford milk, vegetables, wheat, rice and meat. Getting access to the CIF facility has allowed us to accumulate productive and physical assets." Nabiat's husband commented with pride, "Now, the family owns nine rams.

We look forward to selling the goats at a higher price on Eid (expected around September 1, 2017). My eldest son has also learned goat trading and now he supports me in the business. My son and I have mobile phones and we can now communicate easily with goat sellers and buyers, as well as with my wife. For a long time, we were on the margins of survival. Many days, we slept hungry. Now, our lives have seen a revolutionary change; we are happy. Previously my wife knew nothing apart from doing domestic chores and farm labour. Now she has become an epitome of success and a role model for younger women. With the improvements in our wellbeing, we are respected in the village."

Adding to her husband's comments, Nabiat said, "Getting organised into our own CO, and TRDP's contribution has changed our attitude towards life. Our old generations lived nomadic lives and we followed them. We used to migrate to irrigated areas every year and suffered great hardships just to survive. That existence not only made us feel helpless and vulnerable, but we also had no future. Now, as we are permanently settled in this village, we have each other [neighbours] to look after and support each other through the ups and downs of life. We are now able to send our young children to formal schools. My son now studies in grade nine. We plan to send him to Karachi for higher studies."

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Apart from material and social gains, Nasiat has also become aware of the importance of health and hygiene, from a training session conducted by TRDP. She encourages her daughters and daughter-in-law to take care of their health. She said that she advises her daughters to vaccinate all their children and to practice family planning, which is beneficial for both mother and child. She continued, "Unlike the other old women of our community, I will arrange my youngest daughter's marriage after she is 18. I now know that early marriage is not good for daughters and also their babies."

Nasiat concludes her transformative story, "When I was young, my mental horizons were limited. The focus was on just staying alive. When I had children, the focus was on keeping them alive. Survival was the only objective. In the struggle for survival the annual migration cycle was spirit breaking. There was a great sense of helplessness amongst all the migrating families. We were always at the mercy of someone else. With the women getting together and the fostering of our own CO, the process of tabdeeli (change) began. We were asked about our own ideas about what we can do to improve our lives. Suddenly we were at the centre of affairs. Our thoughts and ideas began to matter. This was the true benefit of becoming a member of a CO. Now life is more secure, now we can plan for an even better future for our children. I am most grateful to the Government of Sindh for launching the Union Plan in our district with TRDP".

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