



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 2 of 15: Ms. Bhagi

By Savaila Hunzai

Ms. Bhagi, a 50-year-old women, resides in Bhoja Kar, a remote village in the district of Tharparkar, Sindh. She was born and raised in the village of Usman Thebo. Bhagi's family was poor and landless; they worked as farm labourers for local farmers and lived a very subsistent life. Bhagi was the fifth of her nine siblings: six sisters and three brothers. Life was very harsh for her parents



and they always struggled to just feed the children. In order to survive, everyone had to work, and at a very young age Bhagi began to work as a farm labourer along with other family members. She remembers, "My parents used to wake me up early in the mornings. While younger siblings were asleep, we the elder ones walked to the fields for weeding and harvesting." The family lived in a one room mud-hut with a cooking stove in one corner. Like other huts in the settlement, there was no electricity or running water. The family did their laundry by side of a stream. The same stream was also the source of water for household consumption. There was no awareness about sanitation and the whole community practiced open defecation.

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While talking about the diet of the family, Bhagi said that the food intake varied from season to season. She explained, “We did not have much variety in food that we ate. We ate grinded chillies and onions, and it was sometimes complimented with millet *roti* (flat bread). We have spent the days when we only had sugarcane for our meals.” As productive assets, the family owned some livestock. The animals however were sold later to meet the expenses for her elder sisters’ marriages. Bhagi said that her community does not encourage marriages amongst close relatives. The villagers usually marry-off their daughters to men from different villages through a mutual acquaintance. She explained with a laughter, “Having five elder sisters in queue to get married, my turn of getting married got delayed. Therefore, unlike other girls in the village, I got married at the age of 26. Also, it was hard to find a groom in other villages. My parents requested an acquaintance from the village Bhoja Kar, who found a groom and facilitated both the families for the marriage.”

Bhagi said that at the time of her marriage, her in-laws lived in a joint family that included parents-in-law, a brother-in-law, his wife and four children, and a sister-in-law (husband’s sister). All of them lived in three huts made up of mud walls and straw roofing. In the rainy season, the roofs leaked and floors became muddy. The fragile mud walls were damaged by the rains and the women of the family had to repair them three or four times every year. Also, in rainy season, community members faced problems with rodents, lizards and snakes. Like the rest of the community, the family also practiced open defecation.

Bhagi gave birth to a baby boy after two years of her marriage. She said that like other women in the community, she was not aware about vaccinations, maternal health and family planning. With a natural gap of two years between each child, she gave birth to four more children: two sons and two daughters. Her husband had attended some primary classes and therefor allowed the children to attend a nearby government school. Bhagi said that education at the government primary school was free of cost and the family could meet the cost of stationery, such as note books and pencils. Unlike many other households in the community, Bhagi’s in-laws lived a relatively comfortable life. Her husband, who knew how to read and write, ran a home-based small grocery shop. This shop was a regular source of income for the family. The family also owned six to seven goats that produced milk and had kids. The kids were like cash, who could be sold at any time to meet needs.

Bhagi’s family suffered a major shock that jeopardized their situation. Bhagi said, “The family’s living conditions worsened when my eldest son had his kidney failure. In the beginning, we took it light because he had a side pain and fever that usually our children went through. Later, when the situation worsened, his father took him to a hospital in Diplo. The doctor at the Diplo hospital suggested some medication. Later we found that he had misdiagnosed our son’s ailment. We thought that the medicines would take time in curing our son and we kept him at home despite his pain for a week. With the lapse of time, my son became weaker and his condition worsened. We sold some goats and took him to another hospital in Mithi. The doctors admitted him for about two weeks and said that our son had a kidney problem. They prescribed further medications and suggested to visit the hospital for regular check-ups. We kept selling our assets including livestock and even the grocery store to meet the medical expenses. We also reduced our household expenditures. Our economic conditions began to

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deteriorate day by day. After six months of treatment at a Mithi hospital, the doctors referred us to another hospital, Sindh Institute of Urology in Karachi where he stayed admitted for 19 months. We sold our remaining livestock. In order to meet the cost of his kidney transplant, and medicines, we were forced to take loans from local money lenders, and cumulatively we had a debt of Rs. 300,000 (USD 3,000). Unfortunately, on the expected day of his surgery for kidney transplant, my son took his last breath. Despite our best efforts, including selling all livestock and incurring a huge debt, we could not save my son. The effort to save him failed and the family's economy was also ruined. We had suffered a double blow.”

Bhagi continued with her story, “Both of my parents-in-law were very old and dependent on my poor husband. He used to have his own little business and now he was searching for work including labour. While finding work was not easy he did find work but for a very limited time. Whatever amount he earned, we spent on food. First priority was to feed the in-laws, then the children and finally my husband and I would eat. I remember that many nights I slept on a hungry stomach. Lack of income, lack of adequate food led to increasing tensions within the family. At the same time the burden of debt kept on increasing.” While Bhagi's son was admitted in a hospital at Karachi a team from the Thardeep Rural Development Programme (TRDP) visited the settlement to conduct the poverty scorecard (PSC) census survey. Bhagi remembers that while conducting the PSC survey, the TRDP team discussed the Government of Sindh's newly launched project called Union Council Based Poverty Reduction Programme (UCBPRP) that aimed to work to mobilise and organise rural women and then to support them. The community men had heard positive things about TRDP and were welcoming towards TRDP's team.

Bhagi continued with her story, “When my husband returned from Karachi. I informed him about the survey that TRDP conducted in the settlement and about the nature of the new project. My husband encouraged me to attend meetings that TRDP may organise. But I was hesitant. The idea of attending meetings was strange for me. I, who, had not even participated in decision making in my own family, how could I sit in meetings with some outsiders? He asked me, ‘Do you remember that we used to fetch water for our household consumption and livestock from another village? We spent our days carrying the heavy loads of water in sweltering heat. Then TRDP installed one dug-well nearby which has made our lives easier. TRDP will help those who want to help themselves. So you must attend the meetings’. This convinced me to attend meetings organised by TRDP.”

Bhagi said that at that time she was feeling the pain of loss of her son and the dire poverty stricken situation of the family. In 2010, two TRDP staff members visited the locality to share the results of the PSC survey with the households. Bhagi's family PSC score was 11 out of 100. Since the community knew about TRDP they allowed the community women to meet with TRDP staff. Along with other community women, Bhagi also attended a meeting organised by TRDP for fostering a Community Organisation (CO). The newly fostered CO consisted of 17 members. Bhagi remembers that the CO members unanimously selected a president and manager. Initially, one female Social Organiser from TRDP mediated the CO meetings. However, with the passage of time the CO leaders learned to conduct the meetings themselves. In the meetings, the members learned about the importance of health and

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hygiene, savings, and children's education. Her husband, being a literate person, managed record-keeping for the CO.

Bhagi said, "During my son's treatment period we had lost our all assets except the mud huts. We stayed hungry for days. We could not even ask for more loans as we were already indebted by the loans that we had taken for treatment purpose. My husband worked as a daily wage-labourer and then as a truck conductor, whose job was to collect fare from the passengers. At that time, truck was the only mean of conveyance from Bhoja Kar to the local towns and cities. He could barely earn Rs. 50-100 (USD 0.5-1.0) per day and this meagre amount was our only income. When the CO President asked us to save money during CO meetings, I had nothing in hand. Having no financial capacity, I could not save money. However, I was punctual in attending CO meetings." Once the CO was fostered, TRDP's field staff kept visiting the CO to check the progress and they enquired from CO members about their opinions and suggestions for improving their livelihoods. In one of the meetings, Bhagi was asked to fill a Micro Investment Plan (MIP) for her household. In the MIP she had to mention what economic activities her family can undertake by itself to increase the income. Given that Bhagi's husband used to run a small grocery shop, she included this in her MIP. Based on her MIP, Bhagi applied for and received a Community Investment Fund loan of Rs. 12,000 (USD 120) in December 2010. With the loan money, Bhagi set up a small shop at her hut. She kept basic items like sweets, snacks, chips and buns. Bhagi managed the shop while her husband carried on working as a truck conductor. From this small enterprise, Bhagi made some profit, and used a part of the profit for household expenses, and saved some to return the CIF loan. Despite this incremental improvement, the family still faced major problems, including the burden of debt from her son's treatment.

Bhagi's family was hit by another shock in 2011, this time by the heavy summer rains. She said, "Heavy rains damaged the mud-hut and we became homeless. We took refuge on a sand dune as rain water had eroded the huts. TRDP provided us tents for shelter and we relied on the emergency food aid for one month. Within that month TRDP conducted a survey of village and provided shelters to the villagers who had lost houses during rains. TRDP, through the Government of Sindh's Low Cost Housing Scheme provided us a two-room concrete shelter and a latrine. Also, unlike before, we did not have to carry the heavy soil and cow dung from far-off areas for frequent maintenance of huts. The new huts are safer, durable and stay dry during rains." In 2012, once again Bhagi applied for a CIF loan and received Rs. 15,000 (USD 150). She invested this amount in her home based shop. This time, Bhagi's husband bought new items, such as sugar, tea, match boxes and cigarettes to sell at the shop. While her husband and brother-in-law worked as labourers to repay the previous debt, she managed household needs and returned the loan in quarterly instalments. She reapplied and received another loan of Rs. 20,000 (USD 200) in 2013 and invested in the same enterprise. Her husband bought flour, ghee, sugar, tea, sweets, and many other things in small quantities to sell. She returned the CIF loan within the given time period in four instalments.

Despite earning small profits from the shop, Bhagi's family was still very poor and in high debt. Although her husband continued to undertake daily wage labouring work and she managed the shop, the family could still not meet its basic needs. Observing their poverty situation, the

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local Village Organisation (VO) selected Bhagi's household to benefit from a grant from TRDP. In 2013, TRDP through the support of Pakistan Poverty Alleviation Fund (PPAF) provided her with an in-kind grant of 10 goats worth about Rs. 50,000 (USD 500). The family did not have a single goat since all previous ones had been sold for the treatment of their son. The family started to look after the goats. The goats produced kids and gave milk. This also contributed to improve household nutrition. Bhagi said that the family looked after the goats and newly born kids. Since then they keep the female goats to increase the herd size and sell the male goats. This has enabled the family to access cash and to repay their outstanding loans. She remembers that in the most recent sale, the family sold 12 male goats for Rs. 70,000 (USD 700). With this money the family built a living room. Today, the family owns 17 milk yielding goats.

In 2016, Bhagi applied for another CIF loan. She received Rs. 25,000 (USD 250). She invested this money in her shop. She said that previously all the profits from the shop were spent on basic household needs, now the family were able to make extra income to meet other needs. With the profits from the shop, her husband is planning to build a concrete shop by the side of the main road entering the village. Thus far, the family has built the foundation and walls of the shop. By the end of this year, they hope to complete all the construction work and inaugurate a grocery store.

In addition to goat rearing and shop keeping, Bhagi's family members have started to weave beds for sale. Bhagi also makes *rillis* (traditional quilts and floor/wall coverings). She has been making *rillis* for her fellow community members on order basis. She said, "With the earnings from *rilli* making, I bought five hens. The hens now give eggs. I cook eggs for my children and also sell the surplus eggs for Rs. 15 each. Now that I have access to income, I am able to save Rs. 15-20 (USD 0.15-0.20) in the CO meetings."

She also spoke about CO achievements on community level. She said, "Our village is far away from the main road. We walked through farms and bushes for hours to reach at the road to access public transportation. Lack of infrastructure like basic health facility, road and electricity lagged us behind and we suffered even more during rains. In sicknesses, our men used to carry patients on their shoulders and walked for hours to reach the main road, where they waited for many hours for public transport. Therefore, CO members collectively passed a resolution to TRDP regarding road problem. TRDP provided financial support and we constructed a link road to our village. This has not only made our conveyance easy, but also saved our time that we wasted by trekking through the fields and bushes."

Bhagi happily said, "We are now able to enrol our children in school and provide them with education. My son studies in a high school. He walks to another village to attend school. One of my daughters has studied till grade five. She wanted to continue with her studies, but we do not have a middle school for girls in the village or nearby. Other two children are studying at the local government primary school." Talking about children's marriages, Bhagi said that she is aware about the law against child marriage and agrees with the fact that child marriage is not good for well-being of the couple and their children. Bhagi is receiving social protection payments under the Benazir Income Support Programme (BISP). She said, "I receive Rs. 4,500

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(USD 45) every quarter. This amount is used for consumption purposes as well as buying clothes and shoes for children.”

Bhagi concludes her story, “My life has witnessed great pleasures and pains. The greatest pleasure was giving birth to my children, and the greatest pain was the loss of my son. We did everything we could do to save him. We became destitute. At one time, we had no money, no goats and no home, but we managed. First we managed to survive, then slowly stabilised ourselves, and finally began to see improvements in our situation. Looking back, I would say that the key life changing event was the day that our women organised themselves and set up CO. This forum allowed us women to get together on a regular basis in CO meetings to share our sorrows and joys, and plan for improvement. We, the poor Thari women who had no voice, suddenly became decision makers. TRDP staff would ask us about our ideas and suggestions for how our household situation could be improved. We learnt a lot from each other and from TRDP teams. This not only gave us confidence, but we also started to seek solutions to our problems. We got access to capital through CO. With small loans from CIF, we initiated and further diversified the sources of our income. With the improved income from these sources, much has improved in terms of housing, health, nutrition and education. Being members of CO has also inculcated a spirit of self-help amongst us. Recently, we used our savings to support one of our CO members to receive medical treatment. With TRDP's support, we are no longer alone; we are linked up with Village Organisation and Local Support Organisation, and with various projects of government and non-government organisations.”

Disclaimer: This Publication is made possible with the support of Rural Support Programme Network (RSPN) and Thardeep Rural Development Programme (TRDP). The content is the sole responsibility of the RSPN and TRDP and does not necessarily reflect the views of the Government of Sindh.

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