



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 3 of 15: Ms. Raju Bai

By Savaila Hunzai

Ms. Raju Bai, 45, resides in Onehrio Wachhra village of Tharparkar district in Sindh. She said that her father's family and forefathers belonged to village Padmori, and were seasonal migrants. Due to scarcity of resources in Padmori, the landless communities in Padmori used to undertake seasonal migration to irrigated areas in search of labouring opportunities. The family used to live in Padmori for



about four months, and spent the other time in Mirpur Khas district working as farm labourers.

Raju Bai's father settled in Mirpur Khas, working as a farm labourer. She remembers her father saying that being hardworking, he was liked by the landowners. He got married there and had children. Raju Bai, like her six brothers and two sisters, grew up there. The family reared 40-50 goats that they owned. Besides rearing goats, her parents also worked for the

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landowner in his fields. They had sufficient food for routine meals and Raju's two brothers attended the nearby government primary school. Raju Bai said that at that time there was no concept of girl's education in the village. Girls in the village usually helped their parents in fields, household chores, and soon after when they gained a certain weight and height, they were married off. She said that she joined her parents in fields in harvesting chillies, cotton, sugarcanes and rice.

Raju's father returned to Padmori to arrange marriage of his daughters. On request from one of their relatives, a groom was found and Raju was married in village Onehrio Wachhra. She was 18 years old when she got married. Raju Bai stated that as part of her dowry her father had given her four goats, unfortunately these goats died before the wedding. Therefore, she was given a dress and a gold nose-ring (jewellery) as gift. Raju said that at the time of her marriage, her in-laws lived in a joint family that included parents-in-law, three brothers-in-law, and her husband's two sisters.

Raju Bai stated that the family lived in four traditional one-room mud huts made up of mud walls and straw roofing. They became vulnerable during rainy season as the rain water leaked from the straw roofs, and the room floors became muddy. Also, mud-walls were damaged in the rains and needed frequent repairs. Earthen cooking stove was in a corner of their hut. Use of twigs and branches for cooking created smoke. Meals were very basic and often consisted only of millet roti (flat bread) or boiled rice. Raju Bai's husband worked as a farm labourer and would send rice and millet that he earned in-kind from his labouring work on farms. The family owned two milk giving goats that, later, died of hunger during a drought.

Raju Bai's family did not own any productive resource. They lived a disadvantaged and subsistent life. Raju's husband, the eldest of his siblings, was the only bread winner of the family. At the time of crop harvests, he worked as labourer in fields of landowners in irrigated areas and earned some income for the family. In the lean season, he worked as a labourer at road construction sites or on a brick kiln to meet the family's basic needs. Raju Bai remembers that on the unlucky days when her husband could not find labouring work, the family faced starvation. She said sadly, "When facing starvation, sometimes we collected and ate leaves/herbs from the desert."

Raju Bai gave birth to a baby boy after two years of her marriage. With a gap of one year between each child, she had nine more children: one son and eight daughters. Raju Bai was aware of the family's poor situation and she wanted to have a smaller family. She said, "Growing up in Mirpur Khas, I had learned about family planning from some females. After my sixth child, I tried to convince my husband to allow me to practice family planning but he did not give permission. Now, I have 10 children with one miscarriage." The growing family number needed more resources, which were not forthcoming. Even after the younger brother-in-law started to work with her husband, the family still lived in dire conditions of food insecurity.

Remembering the hardships of her life, Raju Bai said that at that time there was no means of communication. The family had to wait for weeks to hear from their labouring men. She

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remembers that when they ran out of their food ration, the family took loans from local landowners. The household became even more destitute with consecutive death and illness shocks of the family members. Raju Bai said, "My family incurred a huge debt, when my father-in-law passed away. My husband took a loan of Rs. 65,000 from a landowner to fulfil his father's funeral practices and post death rituals. As a part of the rituals, we gave meals to all community members for a week at least. Later, to compensate for the loan, my husband worked on the landowner's farms. While the previous loan was not yet completely returned, my mother-in-law fell sick. We did not have any cash or livestock to exchange for cash to afford her treatment. Thinking that we would never be able to return, none of the villagers lent us any loan. My husband had gone to work in the irrigated area and we did not have any means of communication with him, so my brother-in-law went to meet him. On returning, he managed to take a loan of Rs. 55,000 from a brick maker with the promise that either he will return the cash or he would become a labourer at his brick kiln. When the husband and brother-in-law reached home to take their mother for treatment, she was taking her last breaths. She saw her sons and passed away. Similar to the father-in-law, we managed the funeral rituals with the loan. We were now completely vulnerable and facing hunger."

Raju Bai continued, "For marriage, you plan ahead, but death is uncertain. We were not ready for all this. Repaying loans, we could not even afford a single meal a day. All three men of family worked hard to repay loans. Every passing day was stressful. My husband started to work as a labourer on a daily wage. One day, I was busy doing household chores, a village kid called me out saying, 'women are asked to get together at a common place.' When I curiously looked out from my hut, I saw my neighbours walking down the sand dune to get together. I followed them and saw a vehicle. Our village men were also there. I felt hesitant while moving down the slope, but followed the other females. I sat at the back and observed.

One of the village men stood and said, 'The staff from Thardeep Rural Development Programme (TRDP) are here in the village to inform us that they have a programme for us from the Government of Sindh. Only females will be involved. The organisation will support the females if they get organised and agree to live in harmony and discuss their problems.' As our men knew about TRDP, they happily allowed us to participate in their activities. I also agreed to participate in the group. We formed our Community Organisation (CO) in 2010."

A week later, TRDP's staff revisited the village to conduct formal meetings with the CO members. Raju Bai narrated, "We gathered at a common place. We were 24 members in our CO. We sat in a circle, and according to the instruction of the Social Organiser, we announced our names. It was strange. We were so shy. Before this we had never said our names out loud (a laughter). Then, we selected Radha as our president because she was sharp and active among all of us. We had also observed her being vocal. Also, she was trust worthy."

Raju Bai said that initially one of TRDP's staff mediated the CO meetings. Afterwards, the CO continued its meetings with their president and manager. She said, "These meetings were very useful. We learned a lot of things from the meetings. They asked us to keep our houses clean; we must keep the utensils that we used in kitchen clean; children should be kept tidy and their education is important. They also asked us to save some amount in CO. Most of us

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usually did not have access to cash initially. I could not save, but they made me realise that I should save the extra roti, that I used to make unknowingly and I used to feed the neighbour's goat. Since then, I started to manage flour usage according to requirement of my household."

Raju Bai remembers that prior to the CO formation, TRDP had conducted the Poverty Scorecard survey. Later, in a CO meeting she received her poverty score, it was 05 out of 100. She remembers that the Social Organiser informed them that each of the CO member can have access to Community Investment Fund that must be used in a productive activity to generate income and must be returned without any interest. She said, "The SO asked us to fill a Micro Investment Plan (MIP) for our households and mention what each of us wanted to do to improve our lives." Raju discussed the matter with her husband and mentioned that she wanted to buy cloth from Mithi town and sell it in the nearby villages.

In 2011, Raju Bai applied for a Community Investment Fund (CIF) loan and received Rs. 10,000 (USD 100). With the money, her husband purchased cloth from a wholesaler in Mithi. She said that her husband walked kilometres each day carrying the fabric and sold it in different villages. Before, he worked as labourer on daily wages. On the lucky days, when he found labour, they were able to have meals on the table. Now, he was selling cloth and making a small profit, with which he bought food ration for the family. Raju Bai and her husband returned the CIF loan and applied for another loan.

In 2012, Raju Bai received another CIF loan of Rs. 15,000 (USD 150) and invested in the same enterprise. She added rilli (tradition wall/floor coverings) making fabric as well because she noticed the high demand of the fabric in her village. They punctually returned the loan and spent the profits to meet the household needs. She said proudly, "This enterprise at least smoothened our household consumption. Before, we had to skip some meals, but not anymore."

In 2013, with the enhanced confidence in the enterprise, Raju applied for another CIF loan and received Rs. 20,000 (USD 200). This time, she added cosmetic products, bangles and artificial jewellery as well. Each day, her husband walked door to door selling goods in the villages. She said that selling cosmetics turned out to be more profitable. She saved the profits and purchased more cosmetics and bangles. The family was now able to save a certain amount every day. With the increased income, they allowed their children to continue their education. Raju Bai said, "Although children's education was free of cost in the nearby government school, but we could not afford other necessities. Now, as CIF had allowed us to earn profits, we were finally able to spend money on our children's education."

After returning the previous loan in 2014, Raju Bai again applied for another CIF loan. She received Rs. 25,000 (USD 250). Again, Raju pooled her savings and CIF to invest in the enterprise. From the profits of the enterprise, the family saved enough to build a concrete hut. She said that before 10 family members lived in a single mud hut, which posed risk during rains. Also, in the same year, after completion of his high school, the family sent their eldest son to Karachi, where he started to work in a garment making factory. Raju very proudly said that her son started to send a certain amount every month. She saved the amount, built

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another concrete hut and arranged her daughter's and eldest son's marriages. In 2015, having gained confidence, money management skills and knowing the enterprise management using CIF, Raju applied to the Prime Minister's Interest Free Loan Scheme (IFL) for a loan of Rs. 15,000 (USD 150). This scheme is managed by TRDP. The loan was approved and her husband invested the loan amount in the same enterprise of selling cosmetics and bangles.

The IFL was returned within the due date. Raju Bai said that she saved the profits and bought a sheep and a goat. She started rearing the livestock and now the family owns four sheep and two goats. Raju Bai encouraged her husband to continue with the enterprise as it was profitable and contributing to meet family's needs. She applied for and received another IFL of Rs. 20,000 (USD 200) in 2016 and utilised it for the same enterprise. She said that she has returned all loans. Now, the family has a running enterprise and livestock in asset, which is worth Rs. 15,000 – 20,000 (USD 150-200). Raju Bai said that the enterprise has reached a level where further loans are not needed.

Furthermore, Raju Bai mentioned that she availed a week long vocational training provided by TRDP. She learned the skills of embroidery and stitching clothes. She transferred those skills to her daughters as well by further training them. She now carries out embroidery work on pillow cases and traditional dresses. She has made embroidered items for her daughter and gifted her as part of her dowry. She also bought a sewing machine for her daughter, who stitches clothes for the villagers for Rs. 50 per dress.

Raju Bai spoke about her achievements with pride, "Before, we used to walk for 3 km to fetch water for household consumption. Besides physical strain of heavy loads, collecting water wasted our 3-4 hours of productive time on daily basis. When we, CO members discussed this problem with TRDP, they linked us with a Trust that provided us hand pumps at our door steps. We now have access to drinking water at the doorstep. TRDP has made our lives easier. Now, with the water from hand pump, I cultivate water melons, lady finger, and chillies in my kitchen garden. I had learned about kitchen gardening in one of the training sessions provided by TRDP."

Raju Bai remembered her past with tears in her eyes, "I have seen the dark days of my life when I suffered from sickness and could not afford treatment. I suffered from tuberculosis and delayed the treatment because my husband did not have any money. When the sickness got worse I was taken to a hospital. On return from the hospital, I had nothing at home to eat with the prescribed medicines. Later, when our economic situation stabilised and my son also started to work, I afforded treatment for my illness. Now, my health situation is good. I take my daily medication with a good diet."

A smile struggled through her tears, "Now, in our meals we have a variety of products. We have milk, lassi (butter milk), kheer (sweet milk rice), wheat bread, rice and fresh vegetables from our kitchen garden. We live in a five-room concrete house with an attached toilet. We have access to drinking water and electricity is available through the solar panels. My eldest son works in a garment factory in Karachi and receives a decent salary. The other one studies in grade 11. Two daughters have studied till grade five and could not continue further studies

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due to unavailability of a middle school in the village. The younger four study at the government primary school. I have a voice in all household decision-making. All improvements in our well-being are the result of local women getting organised and accessing financial and technical support from TRDP. Now, we feel more secure about our lives and we know that we can hope for a better future for our children.”

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