



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 4 of 15: Ms. Ladu Bai

By Savaila Hunzai

Ladu Bai, a 53-year-old woman, resides in Joglar village of district Tharparkar in Sindh. She was born in Dharam village of the same district. She said that being the youngest of her five siblings, two sisters and three brothers, she enjoyed the luxury of love and care from her siblings and parents. She remembers that her parents owned a herd of livestock that her father looked after. At that



time there was no awareness in people about education, and soon after children reached a certain height, families used to send them off to earn their food. Likewise, her brothers worked on a brick kiln and earned livelihood. Also, the family were sharecroppers; they earned a portion of yield that was sufficient for the family's annual food consumption. Being the youngest of all she did not have the huge responsibilities like fetching water from the dug-well. She remembers that she was very young when she was married off to someone in the village of Joglar. She learned making *rillis*, a local quilt and floor/wall covering, from her mother.

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She remembers that one of her relatives, who was already married to a man from Joglar, arranged her marriage to a man in her neighbourhood. She said, "The family including parents-in-law, two sisters-in law, and two brothers-in-law living in a mud hut. In a corner, we had a stove to cook meals and the remaining space in hut was the only living space for the joint family. We practiced open defecation; we often felt insecure." She said that she had a son two years after her marriage. Later, with the natural gap of two years between every child, she had seven more children; three daughters and four sons. She said that like other fellow villagers, she was not aware of family planning and vaccination against polio.

From generations, local women gave birth without any support of a mid-wife or nurse. None of their children were vaccinated. She said that she had observed many children dying of seizures, diarrhoea, fever and other diseases in her community. As the village was 30 kilometres away from the town, where there were basic health facilities, it was often hard to reach on time. Also, due to poor economic conditions, they could not afford medical treatment. She explained, "I had a healthy delivery, but after few days of my daughter's birth, she suffered seizures. We could not afford to take her to a hospital and she passed away after 18 days of her birth." She continued, "My in-laws did not own any livestock or land. My husband was the eldest son of his parents; he worked as labourer for a brick kiln owner on a meagre daily wage. The younger two brothers-in-law and father-in-law worked for local landowners from Narija community. In return the landowners would compensate us with a small portion of the millet yield. The family lived hand to mouth and often faced starvation in droughts."

Ladu Bai spoke about her daily activities, "Soon after my marriage, I started to see the realities of life. I took the responsibilities of household chores. I would get up early in the morning before the sunrise. Like other women in the village, I would make a walk to a dug-well to fetch water for the family. Then, I would grind 2-3 kg millet to make floor for making flatbread for the breakfast. I would then put on fire with twigs to cook bread. After having breakfast, the men would make a hasty departure to walk to either work on fields or brick kilns." With the men gone, Ladu Bai would then turn her attention towards household chores. Then, she would join her family in farming and work there till evening. Later, she would return home before men to make a trip to fetch water and cook night meals for the family in time.

Talking about women's mobility in her village, she said, "I had never stepped out from the village. Being women, we kept ourselves limited to household chores and field work. I had never seen a market because I did not have the courage to go there. All decisions and purchasing regarding household needs were done by my husband and father-in-law. I did not even know how men counted money. Money matters were dealt only by our men. Even in serious sickness, we did not see a doctor in town; my husband used to bring medicine without any medical check-up from a doctor."

While doing outdoor activities, she would feel fear of strangers, thinking they would kidnap her. Meeting men from the relatives was even more awkward because females were not allowed to show their face to elder men in the family. She said how one day, returning from the fields, she met her father-in-law's brother on the path. She kept her head scarf on her face, keeping her head down and quickly passed by him without a single word. Later, in a huff,

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he complained to his wife that Ladu failed to greet him when they crossed each other in the street. "But how could I greet him when we were not supposed to talk to men," she said. With her brothers-in-law's marriages, the family kept expanding, she said. After living in the joint family for 15 years, the elders in the family did the needful family split. She, along with her 8 children and parents-in-law, started to live in a single mud hut. Unlike before, Ladu's family could not do farming for the local land owners as brothers-in-law were separated and father-in-law was sick; he suffered from tuberculosis. Her children were young. There was no one to support her in the fields; therefore, they stopped farming. This resulted in decrease in the family's income. Her husband, who worked on a brick kiln, became the sole bread winner of the family. On the unlucky days, when her husband got sick and could not go to work, the family had to sacrifice their meals. She remembered the difficult days having tears in her eyes, "In food shortages, when I had nothing more than water at my house, I used to collect herbs from the desert and feed my children."

Given the family's poor situation, Ladu was afraid that her children would have the similar vulnerable life, if they remain uneducated. Therefore, to secure their future, she wanted to educate her children. She said, "Although education in the government school was free of cost, it was not easy for me to meet their books and notebooks' expenses. I made *rillis*, for the villagers, who gave me inputs and compensated me with labour wage. Income from this activity was not regular, as I barely received an order. I pooled the coins and managed my eldest son's educational expenses. I could not afford the younger ones' education; it was very saddening for me to see Veero and Girdari, the younger two sons, killing their desire of attending a school due to poverty."

Out of helplessness, Ladu sent the two to learn weaving carpet from their uncle. Soon after they acquired the skill, they started to work with him, who brought the materials from cities, weaved carpets and sold out in Umer Kot and Islam Kot. For some months, they worked and saved their earnings, bought their own frames and weaved carpets for sale. They sold their finished products in Chilaar, Umer Kot and Islam Kot and contributed to the household income. Income from this source was dependent on the number of carpets they weaved and hence it was an irregular source. However, the new source of income enhanced Ladu's confidence to send two daughters and a son to the nearby school.

In 2000, her eldest son completed his intermediate level education and Ladu arranged his marriage. She said, "Usually when children are near or above 20 years old, they must get married. For girls, it was at a very young age, but now with the time our society's expectations have changed. Now, we prefer to arrange our daughters' marriage after they are 18. For my eldest son, I performed my necessary obligation of his education and also we arranged his marriage. After five years of his marriage, when he had kids, he made a hut for his family and started living by himself with his family."

By this time Ladu Bai's husband had already left working on the brick kiln. He had started working as daily wage labourer in neighbouring villages. Some days he used to get work, other days he was not so lucky. The family's source of income was through weaving carpets, that too, when they weaved a complete carpet and sold it at a good price. She narrated that one

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day her husband came with the news that some officers from TRDP have come to *Autak*. He said that the local school master has asked all females to get together in *Autak*. She said that TRDP had already made *Tanzeem* (Community Organisation) of men previously, but the local men had arguments with each other that led a huge conflict resulting in *Tanzeem's* dismissal. This time they announced that they will only work with local females. She said, "Both Hindu and Muslim females from the settlement gathered in *Autak*, while our men sat at the back and observed TRDP's discussion." TRDP's field staff introduced UCBPRP to the local females. It was solely focused on poor women.

She remembered her first meeting with a laughter, "None of us really understood what the officers talked about. They said, 'through self-help methods, local females will help themselves in reducing poverty.' *Laughing...* in my head, 'we have been living here for years and we are unable to improve our situation, how can we improve it now. Until a miracle happens and gods provide us with food, nothing is going to change.' They said the organisation will support females if they get organised in Community Organisations (CO). Returning from the gathering, we laughed and felt strange because it was the first time when we were given importance by allowing us to sit in *Autak*."

With encouragement from her family members, she continued attending the meetings by TRDP. She said, "My son, being educated, luckily understood the programme mandate and my husband allowed me to participate in TRDP's programme. When the field staff visited us again, we gathered in a common place and we formed a CO, consisting of 17 members. We named our CO as CO-Hajj Faqeer Paro, after name of the eldest man in the settlement. It was easier for us to remember the name of the honourable person, so following his name, we christened our CO. Seeta was elected by us as our president and we selected Gaji as secretary of the CO. Both our leaders could speak up and they were not shy; therefore, we selected them to lead us."

The newly established CO started to have meetings with the help of a Social Organiser from TRDP. Remembering the initial meetings of the CO, she said, "Initially, I was very shy. I kept the head scarf on my face and attended the meetings without a single word. Discussions in the meetings were useful; they talked about living in harmony, taking care of children and their education, sanitation and savings. We learned to speak in turns. In the beginning, some of the CO members talked while the rest remained silent. However, later the Social Organiser (SO) asked each one of us to participate in discussion. We had to introduce ourselves in every meeting. This way, gradually we started to participate in discussions and got accustomed to speaking in gatherings."

"Our journey with the CO was not as smooth as it is today," she said. "A conflict aroused, when TRDP held different training sessions in different cities and asked the CO members to attend the sessions. The local men got agitated by the idea of taking women to the cities. It was, indeed, strange. We had never stepped outside the village without being escorted by a male family member. Also, menfolk in the village observed a change in our attitude; that their women had started to challenge the restriction. Before, without a single word, females followed what men ordered to do. We could not go out with our will. Our selected leaders,

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Seeta and Raji, were strictly prohibited by their husbands from moving outside the settlement. However, after many misconceptions were clarified, they got permission and received a training about conducting meeting in Islam Kot. As none of the CO members were literate, we kept a male, who was educated, to keep records of CO's saving and record of the monthly meetings." The SO distributed Poverty Score Cards (PSC) to the CO members for their respective household. Her PSC was seven (7). After distribution of PSC, SO asked the members whose PSC was below 18, to mention what they wanted to do to improve their poverty. The SO asked them to fill Micro Investment Plan (MIP) for their household.

Ladu said that she possessed the skills of art of embroidery and making Sindhi caps, but as she did not have enough money to buy inputs, she was unable to utilise her skills. Therefore, in her MIP, she mentioned her desire to utilise her skills. In the meetings she learned about Community Investment Fund (CIF), an interest free loan to be utilised to buy productive assets to generate income. She said that the president and SO explained about how the fund should be managed and utilised as revolving fund. "Only the females belonging to very poor families could avail the fund," she said.

Ladu Bai availed the first CIF loan to undertake the activity that she outlined in her MIP in 2010. She said, "My family's fortunes began to shift after joining the CO and receiving the CIF loan. I have taken CIF loans four times." The first loan that Ladu took was Rs. 12,000 (USD 120) and with the money she bought raw material (fabric, thread, cuff fabric, pieces of mirrors, and other requisites) to make Sindhi hats to sell in the market. She spoke very fondly about her work, "I went to the market with my husband and purchased the raw material to make caps. At home, I made embroidery while my husband would sell the finished items in Umer Kot, Tando Adam and Saeed Abad. Each cap cost me Rs. 200 (USD 2), and I sold it for Rs. 250 (USD 2.5) gaining the profit of Rs. 50 (USD 0.5) per cap. As soon as I started to earn money through my skills, I developed the habit of saving money in CO and VO accounts. Since then, every month, I have been saving RS. 20 (USD 0.2) in my CO account and Rs. 100 (USD 1) in my VO account. I returned the loan within one year."

For the second CIF, Ladu Bai received Rs. 15,000 (USD 150) in 2011. She added income from her previous sale and invested the pooled amount in the same enterprise. Empowered with confidence and knowledge of managing CIF, she distributed the raw material among other skilful females in her settlement. She compensated them with their labour wage. She said, "We made attractive caps with beautiful designs. When we found that the demand of caps was higher in Mithi, I sent my husband to sell caps in the markets of Mithi city. We started to deliver our product to Islam Kot, Umer Kot, Mithi, Tando Adam and Saeed Abad." She proudly said, "Villagers also come to my house to buy my attractive Sindhi caps. It's easy to sell them."

In 2012, after repaying the loan, Ladu applied for and received another loan of Rs. 20,000 (USD 200) from the CIF. She invested the amount in the same enterprise. The village females visited her house to seek work from her. They learned making embroidery, received raw material and designs from her and earned a labour wage. She said that with the lapse of time more females took interest in working for her. Gaining confidence in her enterprise and money management, she requested the Village Organisation for a bigger amount to invest in

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and employee more females in her enterprise. She received Rs. 30,000 (USD 300) from the CIF in 2014. Adding more money from her savings, she bought raw material in bulk and hired more females to make embroidery on the fabric. Empowered with knowledge and confidence, Ladu brought positive changes to her home and generated employment opportunities for women in her community.

She said that earlier she felt insecure and feared walking from the fields to home, however the CO strengthened her confidence to move without fear in the village. She narrated, "In 2011, the heavy rains hit the village; most of our fragile huts were destroyed. When the field staff by TRDP visited the village to conduct a survey of the victim households, without any escort of a male, I walked throughout the village and showed 40 households. TRDP provided two-room shelters through its Low Cost Housing Scheme. My hut had also fallen down during rain, and I was also provided with two concrete huts, which are now more safe and secure."

With the time, she says, she got exposure about the demand of Sindhi caps in the markets of different cities, and was able now to sell the products on higher prices. She said with some pride on her face, "Currently, 30 females from four villages work for me. We can make 35-40 caps per month. Including labour and inputs, it costs me Rs.1000 (USD 10) per cap while I sell each for Rs. 1,200 – 1,500 (USD 12-15) depending on the design. On an average, I earn Rs. 10,000 (USD 100) per month from this business. This way many females are now able to support their families in income generation. Also, we are able to save an amount from our earnings on monthly basis.

We are happy that we are not dependent on our husbands' unpredictable incomes." She said with a laughter, "Now, I give my husband money when he asks me for it in need. He calls me Benazir of the family." Further she said, "These females would not be able to work effectively, if TRDP had not provided us with the water supply at our doorsteps. When our VO passed a resolution regarding the problem of access to drinking water, TRDP installed three borings in the village. Accessing water at our door step saved our productive day time that earlier we spent on fetching water from the far-off dug-well. Now, we use our time productively in this income generating activity." She continued, "These borings are functional on electricity, as we have access to electricity through government's electricity grid. The government's service coupled with TRDP's support made this positive change in our lives. Now, 250-300 household have access to drinking water supply at their doorsteps through pipelines."

"CO has not only improved the economic conditions of my family but also my personal and social life. Before, I stayed in my house, now I go out to give work in four villages. Once, I hesitated to greet my elders, now I share my experience on public forums. Last month, I shared my story at Sehwan Shareef, in public," She said.

With the income from her business, she has accumulated more assets and educated her children. She owns five sheep, seven goats and a donkey as her productive assets. "My family is now able to have three times of satisfying meals," she said. Although her sons earned from weaving carpets, her business contributed a bigger portion in household income. She arranged marriages for her two sons and a daughter, built two separate rooms for the married

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sons. Now, she lives with her youngest son, who studies in grade six. Her two daughters have completed their primary education. She said, "Due to lack of girls' middle/ high school in the village, my daughters could not proceed with their education after passing grade five. Boys can walk to other villages and towns to get education, but for girls, it is hard."

She said that observing success of her business and transformation in her family's life, other CO members, whose PSC was higher than 18, made arguments and demanded for CIF. They argued that they attend the monthly meetings and save money in the CO, but they do not get the benefits of CIF. This hindered them from initiating an income generating activity like the ones having PSCs lower than 18. To tackle this problem, leaders of all COs got together to seek a solution. They passed a resolution to TRDP. In the resolution they mentioned that the VO has enough savings that could be revolved in the CO members having PSC 18-23. She said, "So far we have revolved CIF from our saving for three times. With the loans, members have benefitted immensely. Some have raised livestock; others have invested in income generating activities like me."

She said, "I would not have cherished this prosperous life without becoming a member of CO. All I have today is the fruit of our hard work and support of TRDP through our CO. Before, no one asked about women. There was a time, when we couldn't afford a health check-up. We used to suffer with pain for weeks and months. We could not even think about visiting a doctor, else the medical expenses would exhaust the family income. She narrated, "When my daughter suffered from an infection in her throat, we took her to a doctor because I had registered my family for Micro Health Insurance (MHI) in the CO. Through this insurance, TRDP provided with all medical expenses of her treatment. If we did not have the opportunity of health insurance, it would have resulted in denting in our family income and would throw us back to poverty once again. Through this health insurance, I also have done my treatment for my stomach ache. Health Insurance has saved our lives and saved our family income from denting."

She stated that CO has strengthened her with knowledge and confidence that allowed her to seek more opportunities. She explained with a laughter, "If I knew about family planning earlier, I would not have had this large crowd of children in my family. Now, as I know I remind my daughters-in-law to have less children. My eldest daughter-in-law, after her third child, has ceased child-birth through surgery. I tell her to give a good quality life to her children and invest in their education." She further said, "With the passage of time, life prepared us to grab opportunities. Through CO, we received CIF and it made us self-reliant. Unlike my husband's unpredictable income, it is now sustainable through my enterprise. I am planning to invest more in this business and empower other females as well."

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