



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 Kashmore 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 1 of 15: Ms. Nageena

By Savaila Hunzai

Ms. Nageena, aged 25, is a resident of Jhando Khan Village of Kashmore district in Sindh. Her father is a policeman and mother is a housewife. She was born and brought up in Khandhkot city, as her father's duty station was there. She was the second out of her thirteen siblings: ten sisters and three brothers.



Remembering her childhood, Nageena said that, while living with her parents, her life was easy. She did not have to face any problems as her parents managed all the household expenses and met her needs. She learned stitching clothes from her mother.

Nageena was only 15 when the elders of her family searched for and found a man from Jhando Khan Village for her to marry. Her husband was already married but he did not have any children from his first wife. He owned a donkey cart which was his major livelihood source.

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His other family members worked as sharecroppers. Nageena said that she started her married life in a joint family, which lived in a two-room mud house without a toilet.

Remembering the time right after her marriage, Nageena said, "My in-laws gave me the responsibility of household chores in the initial months of my marriage. However, later I was expected to work in the fields, along with other family members. My daily activities included cleaning the house and the yard, collecting water from a shared hand pump in the village, working in the fields, collecting hay for the donkey, collecting cow dung and making dung cakes, which were used to make fire to cook with, when dry." Unlike Nageena's previous life of relative comfort with her parents, she was living a hard life with her in-laws. Often, along with other family members, she did not have enough to eat. Diet was very basic and not nutritious at all, just boiled rice and some lassi (butter milk). Whenever the family's supply of rice finished, they ate boiled potatoes with tomatoes and chili pickle. In times of emergencies, the family took loans from the landlord. As per local social and cultural norms, women's lives were restricted to the house and the farm. In times of sickness, family women stayed home while the men went to bring medicine from Khandkot town.

Talking about her poor condition, Nageena said, "I suffered from abdominal pain in the sixth month of my first pregnancy. I had no knowledge of maternal health nor did I have nutritious food to eat. It was the harvest season. I worked from dawn to dusk in the fields. I could not tell my husband about the pain because I knew he did not have a single penny in his pocket to buy me medicine. When I shared my problem with my sisters-in-law, they accused me of making excuses to avoid work in the harvest season. After a week of suffering from severe pain, I delivered my stillborn baby at home, without any support from a mid-wife."

Continuing with her story, Nageena narrated, "One evening, I was sitting idle at home and my husband came and said, 'Some people from an organisation have come to our settlement and gathered the women. You should also go along and meet them.' I went out and joined the crowd. I saw two outsiders, one woman and one man, talking to the women. The woman said that they are from SRSO and are visiting the settlement to explain the objectives and way of working of their organisation. SRSO is working for the improvement of the lives of poor rural women and their families. Since SRSO cannot reach each and every woman, they require that women get together and make a group called Tanzeem (Community Organisation). If you agree, you have to come together and make a Tanzeem and then you must select your own leaders who are honest and competent. You must meet regularly and start to save small amounts of money. This woman said that if you all agree to do this, then SRSO will provide support to improve our livelihoods. Given my own poor situation, this woman seemed to be offering me some hope. The same was the case with other women. Therefore, we all decided to set up the Tanzeem."

The women from Nageena's settlement got organised into several COs. Nageena's own CO comprised 13 members and selected her mother-in-law as their President because she was the eldest among them. Nageena claims that with the help of SRSO's Social Organiser, the newly formed CO started to hold and conduct meetings where the women learned to talk about their individual and common problems. She said that although we had a busy life working in the fields, we still managed to find time to hold meetings. Some women

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complained that CO meetings were wasting their time, but for other women, the meetings were not useless. At these meetings, we learned many things about health and hygiene, saving money and keeping our homes clean. And most importantly, we started to gain confidence.”

After one year of CO formation, the settlement faced a major shock. The 2010 flood waters entered the area and destroyed agricultural land and damaged their homes. The community took refuge on a slightly higher ground until emergency aid organisations found them and provided them with emergency shelters. Nageena narrates that they lived in tents for five months where they were given food items by various NGOs. She stated, “During the flood, our donkey, my husband’s sole source of income, suffered from a disease and died. Given the harsh realities of trying to make ends meet, and the increasing arguments and fights within the family, the elders decided to split the family. Perhaps with this split our qismat (fate) changed. Within few months of the family split, SRSO conducted a survey of destroyed houses and came up with its Low Cost Housing Scheme. I registered myself in the survey and received Rs. 83,000 (USD 830) to build a single room shelter for my nuclear family and my husband and I made a single room house with this money.”

Nageena said that after months of providing food items to the flood victims, NGOs left the area and the people had to meet their own needs and earn their own livelihood. Nageena continued with her story saying, “We now had a house of our own, but had nothing to eat as the fields could not be cultivated due to standing water. For one year, we could not farm the land so we searched for other sources to earn a living. My husband started to work as a labourer on road rehabilitation and construction sites and earned a meagre wage. That whole year was very difficult for us; the most difficult time of my life.”

In 2012, Nageena and other CO members learned about the Community Investment Fund programme of SRSO. CIF is provided to a Village Organisation. CO members prepare their Micro Investment Plans (MIPs) and then through the CO, apply to the VO for a CIF loan. CIF loans are provided for income generating activities or to create economic assets. Nageena filled in her MIP wherein she identified the potential for goat raising. Through her CO, Nageena applied for and received a CIF loan of Rs. 15,000 (USD 150). With the money, Nageena purchased a pregnant goat. After some time, the goat produced two kids: one female and one male. After a while, Nageena sold the milk-producing goat for Rs. 16,000 to return the CIF loan, and kept the kids as her assets. Nageena said, “Recently I sold the male goat for Rs. 12,000 (USD 120) and bought gold jewellery for myself. Everyone has their own way of savings; I believe that buying gold is also a form of saving money. I thought that if an income shock occurred and my family needed money, I could always sell the jewellery for cash.”

In 2013, Nageena again applied for and received another CIF loan of Rs. 15,000 (USD 150). She sold her remaining goat and pooled the amount with the CIF loan and bought a buffalo calf. To repay the loan, she sold her jewellery. Nageena says, “Now, the buffalo is expected to produce an offspring and we look forward to using its milk at home and also to sell the surplus milk to save money for our new born son. The value of the animal now is over Rs. 80,000 (USD 800).”

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Apart from getting tangible benefits from becoming a CO member and accessing CIF loans, Nageena's awareness has increased from attending CO meetings. She said, "Previously local mothers did not know about the importance of vaccinations and polio drops. They had misconceptions regarding polio drops and did not allow polio workers to enter their houses. Now through CO meetings, we have learnt about the importance of immunisation. Now all pregnant women and young children are vaccinated. I have completed the course of vaccines for my baby. It will protect my son from many diseases, giving him life-time protection. If I had not joined the CO, I would not have known the importance of vaccination like our elders in the past. I lost my first child as I was not aware about maternal health. I do not want to face the same pain again in my life, ever." Through a training session organised by SRSO, Nageena also learnt kitchen gardening. She said that at the end of the training, she was given seeds to practice kitchen gardening. Now she grows tomatoes, chillies, and pumpkins; these have improved her family's nutrition.

Nageena concludes her story by claiming that, "Today my life is much better compared to when I was married to a poor man, and it got even worse after the floods when our joint family had to split. Today, we have our own house and a buffalo. We plan to slowly carry on building our assets and raising our incomes so that we can eat properly, lead a decent life and finally, educate our son. Becoming a member of the CO was a life changing event. Attending CO meetings is so important. At those meetings, we members developed a sense of togetherness and realised that we are not alone in our hardships. Talking to each other gave us energy, gave us confidence and gave us ideas for self-improvement. Through the CO, we not only get access to financial resources but also other services, e.g. health, to improve our lives. Without the CO, we would have been nowhere. Without the CO, I would not have a house or a buffalo worth nearly Rs 100,000 (USD 1,000). But most of all, I would not have been aware of the importance of savings. Now I am saving for my son's education and I can save because of the CO."

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