



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 2 of 15: Ms. Noor Bano

By Savaila Hunzai

Ms. Noor Bano is a native of Jhando Khan Lashari Village of Kashmore district. She grew up in a large family of 14 siblings: ten brothers and four sisters. Noor's parents did not own any land; they earned a meagre living as sharecroppers. In the lean season, Noor's father worked as a labourer at local rice mills. The family barely made ends meet. Often,



there was not enough to eat, and whatever was available was of low nutritious value. The family could not afford to educate any of its children. Noor gained some skills to make Rillis (traditional floor/wall covering) from her mother. Occasionally, some fellow villagers would place an order for a Rilli. Noor's time was spent helping her family at home and in the fields. The harvest seasons were the busiest and most demanding.

As was the local practice, girls were married off at a relatively young age. The same happened with Noor. She was only 13 when her parents decided to marry her off into a large family. Noor's husband was at least 10 years older than her. Noor said, "At the time of my marriage,

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my husband worked as a guard for the local landlord. He earned about Rs. 1,200 (USD 12) per month and 20 family members relied on his earning. The joint family lived in a one room mud house. We used to have disputes and arguments over food and space. Given this situation, the family split and my husband set up a separate straw hut for us. However, some of the family's assets were still shared, e.g. a milk producing buffalo and a donkey." After one year, Noor gave birth to a baby girl, followed by four more children.

Talking about her daily activities, Noor said, "While my husband used to go for work, I collected water from the shared hand pump in the village, collected wood, and dried buffalo dung to cook with. I did weeding in the wheat fields. I never socialised with my relatives and neighbours. No one in the village had time for each other. We were never informed about each other's sickness or sadness. Everyone was busy struggling to make ends meet."

One day Noor was busy working in the fields when she saw some outsiders walking towards the cluster of huts in her locality. Out of curiosity, she left her work and went to the huts to see them. Noor said that the outsiders first met the men and, after getting their permission, they met the local elderly women. Noor said that she observed their meeting from a corner and learned that the outsiders were from an organisation called SRSO, and that SRSO wanted to support local women to get together into what was called a Tanzeem (Community Organisation). Once the women were together in a CO, SRSO would support them to improve their incomes. Noor said, "As the local women had never heard about Tanzeem before, they were blank, they did not understand. I could make out that the local women had no idea about what the SRSO staff were talking about. When the SRSO staff left the village, the elderly women talked to the younger ones. The young women said that they were busy with farm and household work and could not form a Tanzeem and attend its meetings. Therefore, SRSO's offer of support was rejected."

Continuing with the story, Noor said, "Despite the initial rejection from our side, SRSO staff continued to visit the settlement and tried to encourage the local women to organise. In their third visit, a breakthrough took place. Local women finally understood SRSO's objective to help them to earn more income and to diversify income sources. They understood that since SRSO cannot deal with individuals, they want all households to get organised into a Tanzeem. From this platform, SRSO can reach out to every household. When some of the women agreed to make a CO, I also joined it. I believed that I would get some support to improve my family's income."

The members of the newly established CO selected their leaders, i.e. CO President and CO Manager. The initial CO meetings were facilitated by SRSO's women Social Organisers. Noor said, "In the meetings, the Social Organisers repeatedly highlighted the importance of living in harmony and working for a common cause. Previously we used to have arguments and mistrust issues, but with the passage of time we learned to live in harmony. Also, at CO meetings we were taught the importance of health, hygiene, and sanitation."

She also said, "We had just begun to understand what the benefits of a CO were when the 2010 flood hit us and flood waters entered the village and destroyed everything. We managed to save our children and took refuge in an emergency tent that a dozen or so people shared.

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In the beginning, we received aid from NGOs and the government, who supplied food items for three months. Later, when we returned to search for our belongings, we found nothing other than piles of sand. Our agricultural fields were under water. The stagnant water and animal remains had turned the village into a breeding ground for disease. My daughter suffered from skin infections. We did not have money for her check-up, so we waited in hope for her recovery, but the infection got worse with time. My husband took a loan from the landlord for her treatment in Sukkur. The doctors in Sukkur charged us Rs. 30,000 and told us that our child had a severe infection and we had delayed the treatment for too long. While my husband worked for the landlord to repay the loan, I, along with my four children, started to live with my mother, whose house was safe as it was built on higher ground and made of mud-brick. We lived there for two years until SRSO came up with the Low Cost Housing Scheme for the poor.”

In 2012, the SRSO team conducted a survey of villagers who had lost their homes in the 2010 floods. Noor said. “I registered myself in the survey. Then they asked us to build the foundation of a single room house. SRSO would later provide us funds to construct the walls and roof. We built the foundation for a room and a veranda with Rs. 10,000 (USD 100) that my husband borrowed from the landlord. Within a year, we built the house with SRSO’s support.” After shifting his family to the new house, Noor’s husband migrated to Saudi Arabia to work as a labourer. She explained, “One of my husband’s friends worked in Saudi Arabia and had managed to save a lot of money. My husband took his advice and decided to leave the five of us behind. He took a loan from the landlord and managed to pool Rs. 300,000 (USD 3,000) required for his travel. My in-laws took the responsibility to support us until my husband started to earn and send money home. After sometime, he started sending us Rs. 5,000 (USD 50) per month for household expenses and a certain amount to my father-in-law to return the loans.”

Meanwhile, SRSO Social Organisers visited the village and asked the members to revitalise the CO. Members agreed and began to hold monthly meetings. Noor also attended the meetings and learnt about saving money for future use. Noor said, “As my children were young and I had less household consumption, I saved the surplus money from his monthly remittance.” In one of the CO meetings, Noor learnt about CIF loans and that they are interest free and to be used for a productive activity. Noor said, “Being a farmer, I knew that I had the potential to raise livestock and thus developed a Micro Investment Plan. In 2012, I applied for and received a CIF loan of Rs. 15,000.” Noor added Rs. 15,000 (USD 150) from her own saving and bought a buffalo calf. She repaid the CIF loan from the saving she did from her husband’s remittances. Noor said, “It was the hardest time for me, with young children at home and husband who was away. He stayed abroad for two and a half years and then I asked him to return as his loan to the landlord was almost repaid. When he returned he was unemployed, so I sold the buffalo for Rs. 60,000 and bought a rickshaw with the money. Since then, my husband drives the rickshaw which has become a regular source of income for my family.”

In 2014, once again, Noor applied for a CIF loan and received Rs 15,000 (USD 150). In order to fulfil her long standing desire of raising livestock, she added some more money from her saving and, once again, bought a buffalo calf. Noor was able to return the loan from her husband’s earnings.

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In 2016, Noor sold the buffalo calf and received another CIF loan of Rs. 15,000. By pooling the money, Noor bought a young buffalo. She said that she looks forward to getting milk when the buffalo will give birth. She also has plans to sell the surplus milk to increase her income. Noor concludes her story with a hopeful smile, "If the local women had not set up the CO, I would never have received CIF loans. These loans have enabled us to build our assets and have a more diversified source of income. Today, our lives are much better and my children eat properly. Besides vegetables, my husband now brings home fish, milk and chicken for meals, as he also earns from the rickshaw."

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