



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 4 of 15: Ms. Haleema

By Savaila Hunzai

Ms. Haleema is 40 years old and hails from Arslan Khan Bhegarani Village of Kashmore District. She grew up among eight siblings: four sisters and four brothers. She remembers that her parents worked as labourers for a landlord. Haleema said that people of her community did not have any idea about education. She said that she attended the compulsory Quran classes with her siblings at a local Molvi's (religious prayer leader) house. Talking about her daily activities, Haleema said that she supported her mother in fetching water from the sole hand pump in the village. A hundred or more households in the village shared the hand pump at the landlord's house. She had to wait for an hour in the long queue for her turn to fetch water for the household consumption.



When Haleema was 18, she was married to a man in her village. Her in-laws' home was no different from her parental home. The joint family of 18 members lived in a single room hut. They were sharecroppers. They grew wheat and rice that was sufficient for the household's annual consumption. In addition, the family owned six buffaloes that produced milk, which was sold to meet other needs of the family.

August 2017

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After one year of her marriage, Haleema gave birth to a baby boy. She said that later with the gap of two years between each child, she gave birth to two daughters. Haleema said that she wanted to have more children who could become a source of support later in her old age, but pregnancy ceased naturally after the third child. Now, she is happy as it proved better for her health.

Haleema said, "One day my son came home with the news that some staff members from an organisation were visiting the village. He said that they have come to support the local households to improve their poor conditions. My son was educated as I sent him to Tanghuwani for education, so on his request, my husband allowed me to meet the staff from the organisation. My son had already met the staff members and understood their message. He explained their message to us as well. The SRSO team said that if the local women will get together and unite to set up a Tanzeem (Community Organisation), SRSO will provide support to improve their incomes and assets. My household was poor but not vulnerable until the floods hit us. Household income was enough to meet our basic needs. As per SRSO's instructions, we formed a CO comprising 20 females and named it 'Lal Shahbaz' because it was easier to remember. SRSO had guided us that we should select honest and committed members as leaders. Our members selected my sister-in-law as the President of the CO. SRSO provided training sessions on conducting CO meetings, discussing issues, saving money and time management. All 20 members of our CO lived in adjacent huts and it was easier for us to inform each other about meetings and other activities of the CO."

Haleema remembers that in 2009 SRSO conducted a survey and assigned each CO member a score 2. She said, "My score was 15. Later, the ones who had a score of less than 23 received loans from the CIF. SRSO had informed us that this CIF loan is to be used for productive income generation purposes and has to be returned to the Village Organisation. Ten CO members received loans from the CIF. I filled in my Micro Investment Plan and highlighted that I have the potential to raise goats but I need money for it. My loan was approved and I received Rs. 8,000 (USD 80) in 2009. I bought a goat with this amount and was fortunate enough that a few months later, the goat gave birth to three kids. I took good care of the goats, and later looked after my livestock and the kids grew up healthy. Later on, I sold one goatling and repaid the CIF loan."

Haleema continued with her story, "In 2010, flood hit our area and villages. We managed to save our lives and were forced to migrate to Kashmore City along with our livestock. We took refuge in roadside tents, where we were given emergency food. After a month, we returned to our village and found out that the flood had destroyed our standing crops and it had turned our huts into piles of sand. We collected the scattered leftovers of our huts and made shelters to protect our children from the sweltering heat. One day, a team from SRSO visited our village and conducted a survey of destroyed households. During the survey process we learned that in order to meet SRSO's requirements, we will have to build the foundation for the houses and SRSO will support the construction of walls and roof. My livestock was growing weaker and thinner as we did not have fodder for them. I decided to sell my livestock and build the foundation with the money. I did not get good price for my animals. Once the

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foundation was ready, SRSO provided us Rs. 83,000 (USD 830) in three instalments for the construction of walls and roof of my two room house.”

After the completion of shelters, CO members restarted their monthly meetings. Haleema said that the flood had brought with it several viral diseases. Children and elders were more vulnerable to the diseases like malaria and diarrhoea. We did not have drinkable water and we relied on the water standing in our fields for household consumption. This was one of the reasons that many poor people suffered from diarrhoea and could not survive. SRSO provided us training on health and sanitation during CO meetings. CO also passed a resolution seeking SRSO's support for the construction of latrines and installation of water hand pumps.

In 2011, the CO members requested SRSO to provide CIF loans to revive their income earning sources and livelihoods. Haleema applied for a CIF loan and received Rs. 11,000 (USD 110). She said, “I desired to raise a buffalo as I had sold one after the floods. I sold my three goats for Rs. 9,000 (USD 90) and pooled this amount to the CIF loan to buy a buffalo calf. At the time of repayment of CIF loan, I did not have any savings and my son also needed money to pay for his semester fee at his university in Hyderabad. I sold the buffalo for Rs. 70,000 (USD 700) and returned the CIF loan. From the remaining amount, I sent Rs. 30,000 (USD 300) to my son and bought another buffalo calf with Rs. 29,000 (USD 290).”

In 2012, Haleema applied for another CIF loan and received Rs. 11,000 (USD 110). She pooled the CIF amount with the amount received from selling the grown up buffalo calf to buy a grown up buffalo. Haleema said, “My plan at that time was that if I have a full grown up buffalo, it will give birth to a calf and produce milk as well. My plan worked out very well. From selling the surplus milk and the calf I was able to repay the CIF loan as well as cover the cost of my son's education.” In 2014, Haleema applied and received another CIF loan of Rs. 11,000 (USD 110). With this money she bought a vandi (cycle cart) for her husband. She said, “My husband is good with measurements and numbers; therefore, I bought him a vandi to drive and sell vegetables. With Rs. 8,000 (USD 80) from the CIF, he bought the vandi and utilised remaining Rs. 3,000 (USD 30) to purchase fresh vegetables from Khandkot. He drove vandi and sold out vegetables in Tanghwani. Now he has increased variety of vegetables and sells on Tanghwani station. It has turned out to be very profitable. Every evening he hands me over Rs. 300 – 500 (USD 3-5). I spend some for household needs and save a certain amount in the CO. Apart from the monetary gains, we utilise fresh vegetables every day at our home.”

Haleema concludes her story by stating, “My son has now completed his sixteen years of education and teaches in a Tanghwani school. Also, he is now preparing to appear in competitive exams for government service. I have married off one of my daughters. The other one is getting education. We live in a good house. We have several sources of income. Our family now eats better, dresses better, and generally feels much better. And above all, we expect a better future. All this happened only due to the support provided by SRSO under the union plan3. With our own Tanzeem, we, the village women, are now more confident, have a voice and a role in household decision making. Tanzeem Zindabad! (Long live CO!)”.

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

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