



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 6 of 15: Ms. Khursheed

By Savaila Hunzai

Ms. Khursheed, 55, was born and brought up in Village Ghulam Haider Khoso of Kashmore district. She was the second out of her six siblings: five sisters and a brother. Khursheed's parents were economically stable because her father was a government employee in the Irrigation Department. He received a regular monthly salary. The family lived in a hut, which until recently did not have electricity. Khursheed's mother undertook household chores, raised livestock, and also made Rillis (traditional floor/wall covering), appliquéd quilts and hair tassels for brides on order. As Khursheed got older, she began to help her mother in undertaking domestic work.



When Khursheed was about 13 years old, her parents began to look for a suitable man to marry her off. At the age of 14, Khursheed was married to a man from the same village. As is the local social norm, Khursheed was not asked but was only informed about her marriage. Her husband was about 15 years older than her. Khursheed found that settling into her new married life was very difficult. Her in-laws gave her responsibilities of undertaking various

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household chores, including cooking of meals for the joint family. Khursheed said, "Cooking was the most difficult part. I used to collect dried cow-dung to make fire for cooking purposes. Making the fire itself was very difficult, and I used to suffer from heavy smoke." Slowly, over time Khursheed got accustomed to the new responsibilities.

Khursheed said, "My new family did not own any land or livestock. They were not even sharecroppers. While the women stayed at home, undertook domestic chores, and looked after their children, the household men searched out for casual labouring work to earn meagre wages. My husband and three brothers-in-law worked as daily wage based-labourers. Whatever wages they earned were pooled for the household to try to meet its basic needs. It was difficult to meet the needs. I had eight children. Given the limited means and growing needs, tensions arose within the household. Arguments and fights used to breakout, mostly for food and space.

By this time, my parents-in-law had also passed away so we did not have any family elder to keep the household united. Given the situation, my husband and his brothers one day decided to split up the family. We had to leave the house and set up a new home. My husband and children collected branches and straw and constructed a hut, which became our new shelter. This period of transition from a joint family to a nuclear family was very hard for me and my eight children. Often, we only had lassi (butter milk) that some sympathetic neighbours gave us, and daal (lentils) to eat."

Khursheed said, "If I remember properly, in 2009 a team visited the households in our settlement and conducted a survey⁵. They informed us that soon an organisation named SRSO will work with the local women to mobilise and support them to improve their incomes. Later, when the SRSO team, comprising both male and female members, visited the village, our men got together and forced the team to leave the settlement. The men were afraid that the outsiders may put wrong ideas into our heads. This led to a huge dispute between the community women and men. The women wanted to meet the SRSO team but our men did not allow us to meet them. Elder men were quite vocal that no outsider should be allowed to interact with the women, even if the outsider is a woman. We, the women, argued that this would be the first ever opportunity for local women to interact with outsiders, to learn something new. We said that our lives were confined to the boundaries of our huts and that we had not even visited any health facility or seen any school. However, I am glad to say that the SRSO team did not give up; they made repeated visits and tried to engage with the menfolk and convinced them to allow SRSO to meet the womenfolk. Finally, the menfolk relented and allowed the SRSO team to meet us."

Khursheed said with a laughter, "Our men also sat with us in our first meeting; they wanted to hear what was being said. The SRSO team explained that the process of improvement begins when the local women get together and set up a Tanzeem (Community Organisation). Of course, it was beyond our understanding as we did not know what a Tanzeem was. When we asked to explain more clearly, they said that we have to form COs of 15/20 households. These COs would then hold meetings where members can discuss their issues and problems and identify potentials for increasing their incomes, and also start savings with CO. We replied that since we all live in the same settlement, why is there a need to set up COs? Talking about

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savings, we told that why are they asking for savings; are you planning to run away with our money? Finally, we told them that we had thought that they would support us to raise our incomes. So, there was a lot of confusion in the first meeting.”

The SRSO team members listened to our queries and calmly responded to remove all doubts. Once the women understood, they agreed to set up COs. Khursheed and her neighbours set up a CO which represented 15 households. Khursheed said that they named the CO as Ghus Bux after the name of her father-in-law, as it was easy for the CO members to remember the name. The newly set up CO started to have meetings that were facilitated by SRSO's female Social Organiser (SO). Khursheed said, “Initially, we were quite shy about sitting in the CO meetings; we were shy even about saying our names out loud. Some members even said that there was no need to mention our names. This was despite the fact that we all lived in the same neighbourhood and knew each other. However, with the passage of time we got accustomed to the meeting structure and format, right from reciting a verse from Quran, then introducing ourselves and then setting the agenda for the meeting. Participating in these meetings instilled in us confidence and ability to discuss our lives, our common problems, and identify our own potential to improve our incomes.”

Khursheed continued with her story, “In one of the CO meetings, our president shared the poverty scorecard results provided by SRSO with the members. My poverty score was 9. Then the president talked about the Community Investment Fund (CIF) initiative of SRSO. She said that CIF is a fund managed by our Village Organisation. Each CO member has to fill in the Micro Investment Plan (MIP). In MIP, each member household had to identify one activity that the household has the potential to undertake to generate income and to build its economic assets. Based on the MIP, CO will recommend to VO to provide CIF loan to the member. Since this was a loan that had to be returned, the members had to carefully identify income generating activities that were going to be beneficial. In my MIP, I identified that I have the potential to keep and raise a goat but due to lack of money I could not utilise this potential. My CIF loan application for Rs 9,000 (USD 90) was sent by CO to VO and it was approved. I received a CIF loan of Rs. 9,000 (USD 90). With this amount, I bought a goat. After sometime, the goat delivered two kids. I could not return the CIF loan as planned as the 2010 floods hit our settlement, and we were forced to migrate to Kashmore town to seek refuge. The floods destroyed our huts, however we were able to save our livestock. In Kashmore, SRSO teams arrived and provided us tokens to receive emergency aid including food and hygiene kits. After sometime, we returned to our settlement and found nothing there, our huts were completely damaged and our fields were filled with water.”

Khursheed said, “Back in the village, SRSO again came to our rescue. Under their Low Cost Housing Scheme, they supported us CO members to build single room mud houses. I remember receiving about Rs. 60,000 (USD 600) to build our house. Though now we had a good shelter, our families continued to suffer from disease outbreaks. Major reason for this was lack of safe drinking water and because our children played in the polluted stagnant water. Since there was no health facility in our area, many women and children died on their way to the hospital in Kashmore.”

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After the floods, and especially after the construction of houses, CO was reactivated and members began to hold meetings and discuss issues. Since drinking water was a key need for them, CO passed a resolution seeking SRSO's support for provision of safe drinking water. Within few weeks, SRSO conducted a survey and worked with the CO for the installation of four hand pumps and four latrines that the 20 households could share. Having a water source nearby saved considerable time of the community women.

Khursheed said, "One day, a social organiser from SRSO came to attend our CO meeting. She said that SRSO was organising ten-day training in Kashmore for Traditional Birth Attendants (TBAs). I was nominated by CO members to attend this training. My family also allowed me to participate. I received a small stipend to cover my conveyance costs. After completing the training, I started to work as a TBA in the locality. For my services, I charged Rs. 500 (USD 5) per delivery. However, I did not charge from the very poor families. My work as TBA had two impacts: first, now deliveries were taking place with the services of a trained TBA, and second, this activity became a source of income generation for my family. With enhanced income, I was able to repay my Rs. 9,000 CIF loan in 2011. I again applied for a CIF loan of Rs. 12,000 (USD 120). With this money I bought two young goats. I looked after them and sold them at the next Eid-e-Qurban (Festival of Sacrifice) for Rs. 22,000 (USD 220). The Rs. 10,000 (USD 100) profit that I made, I saved with the CO."

Khursheed said with a deep sigh, "My husband continuously searched for casual labouring opportunities. Sometimes he found work and some days he would come home without a penny. Under this difficult situation, we were facing problems in properly feeding our family, especially the children. I remember that sometimes, adults and elder children would eat less so that the younger children could eat more. Regarding the children's education, while the school was free we could not afford uniforms, books, and stationery. Therefore, and very unfortunately, we could not educate our children."

Khursheed said, "The family's situation began to change after my eldest son attended a vocational training offered by SRSO in Islamabad. He was trained to become a welder. He returned home after one-month training. I used my savings with CO to purchase tools and other equipment for him. He opened a welding shop. Now this shop is a source of income for our family and for meeting our daily needs. My eldest daughter also undertook training from SRSO. She learnt the art of embroidery and stitching clothes. A group of 15 girls attended this training and soon after they began to receive orders. Eight of them received an order to make embroidered scarves, shirts, and purses from SRSO's Sartyoon Sang Crafts Enterprise. For this effort, they received Rs. 15,000 (USD 150) each as their wages while inputs and designs were provided by SRSO. Apart from working on larger orders, my daughter stitched dresses, made embroidered bed sheets and pillow covers to sell to fellow villagers. By working in this manner, my daughter managed to save about Rs. 40,000 (USD 400). This money was used to meet her wedding expenses."

In 2015, Khursheed and one of her fellow CO members applied for a CIF loan of Rs. 15,000 (USD 150) each. They pooled their loan amounts and bought a buffalo calf for Rs. 30,000 (USD 300). She said, "We worked very hard to look after it. We fed it properly. And, now it is a

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grown up healthy buffalo. It is now probably worth Rs. 100,000 (USD 1,000). We have no plans to sell it. We are waiting for it to give birth so that we will have a buffalo calf and milk.”

Khursheed concludes her story with a soft smile, “Today, our family has diverse sources of income and several economic assets. While my husband still works as a casual labourer, my son and I also contribute to the household income. It delights me to state that our family eats properly now. There is always food in the house. I was not in a position to educate my elder children, but now I am in a position to educate the younger ones. One of my daughters is in grade 10, one son is in grade 7, and the three youngest are now attending a primary school. When I look back over my life and the shocks that I have suffered, my life seemed quite hopeless. It was the staff of SRSO who came to us, taught us skills, and motivated us enough to believe that all of us have the potential to contribute to improve our own lives. The path to improvement opened up when we poor women got organised into our Tanzeem. Now we do not consider ourselves poor, for now we have ideas about what to do to generate income and make our lives better.”

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