

Note for Record

June 27 – July 2, 2011

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My wife Musarrat's continued illness and confinement to bed had seriously affected my stay in Pakistan. Of my three daughters, the eldest is in Brussels and the youngest in Monaco and the middle one commutes between London and Islamabad. My youngest daughter's children school holidays enabled me to return to Islamabad to face a daunting schedule of Board meetings of NRSP, NRSP Bank, SRSP, GBTI, BRSP, SRSO, AHKRC, AJKRSP, RSPN and field visits in Sukkur, Khairpur, Jacobabad., Shikarpur, Muzaffarabad and Sargodha. Some of the Board meetings took me to Peshawar, Quetta, Karachi, Muzaffarabad besides Islamabad. In addition, I had meetings with Adviser to Chief Minister Sindh Kaiser Bengali, Federal Secretary, Sohail Safdar, Federal Secretary, Economic Affairs Wajid Rana, Additional Personal Staff Officer to PM Dr. Erfa Iqbal, CEO PPAF Azmat Isa, Ambassador Robin Raphel, Secretary General to the President Salman Faruqi.

The Board meetings reinforced my confidence and trust in the amazing and outstanding qualities of leadership in the Chief Executive Officers leading the Rural Support Programmes (RSPs) and the spirit of volunteerism in the members of the Boards of RSPs, who devote their time and unparalleled expertise gratis to respective RSPs. I would remain indebted to them for ever especially those who head or are members of various committees of the Boards. Their diligence, hard work and dedication helping RSP Managements to implement quality programmes is worthy of highest applause. The Finance and Audit Committees are a source of great comfort to me. The Chairpersons of SRSP, BRSP, NRSP Bank, NIRM and Vice Chairman GBTI have brought credit and distinction to their respective organizations.

The interest being taken and support given by Additional Chief Secretaries (Development) Sindh, KP and AJK to SRSO, SRSP and AJKRSP has given tremendous boost to the work of the respective RSPs. Their presence on the Board, in KP the Director General SDU is regular participant, has greatly raised the profile of the Board. In Sindh we have the privilege of having two ex-Additional Chief Secretaries attending Board meetings along with the current incumbent, who has never missed a meeting. I am deeply indebted to all of them.

However, it were the field visits which were most uplifting, encouraging and inspiring. At Sukkur, I met nearly 100 women activists, who had been elected by their respective community and village organizations (Cos/VOs) and were now chairperson or secretary general of their respective Local Support Organisation (LSO), each LSO representing all the COs/VOs in a Union Council. Each one of these LSO Activist women proudly narrated the achievements of their LSO which ranged from consolidating and strengthening their institutions namely COs and VOs in the Union Council, managing the community investment fund (CIF), supervising and helping VOs in community infrastructure projects (CIPs), overseeing implementation of micro health insurance scheme, ensuring recovery of micro credit and increased savings, reconciliation and resolution of disputes; organizing trainings in management, bookkeeping, livestock care, health and hygiene, traditional birth attendants (TBAs) and vocational training for gainful employment for women and men selected by COs/VOs.

The most encouraging development was many of the LSOs were getting their closed government schools reopened, ensuring quality construction by contractors of public facilities and ensuring attendance of children at school.

Two years ago, these women were so meek and lacked confidence, today they were an embodiment of empowerment and emancipation. Their dealings with banks have not only heightened their status in the eyes of their own men, even Waderas are giving them respect although some still resist opening of schools, which Waderas were using as their Autak (sitting room). As these institutions of the people (COs/VOs/LSOs) gain strength, no one will be able to stop them from demanding and getting their rights and services from government departments.

The most heartwarming story came from Nasim of Union Council Mongran. I had visited her VO in March 2010 and recorded the following in my NFR:

What I heard next from the hundred fifty or so assembled members of the VO was heart wrenching and most depressing. One after the other we heard harrowing tales from the women with uncontrolled sobbing. It seems for the last four years, there is a dispute going on between Madkhoso and an adjoining village which falls in the district of Sukkur. The dispute is on the ownership of government land which has resulted in killing of almost a male member from many households. When I asked SRSO staff why they did not take up the matter with the police or DCO? Their response was that the police advised them not to go to Madkhoso and the DCO expressed his helplessness to do anything in the matter.

SRSO must realize that without getting this dispute resolved, most of the interventions would not amount to much. In such situation SRSO should at least get the genesis and details of the dispute and bring it to the notice at all levels possible to get it resolved. I have asked Ghulam Rasool to seek the help of the head office to have an indepth study of the dispute including a visit to the village in Sukkur for determining a course of action in such cases.

Col. Usmani of SRSO Head Office did a study and SRSO management did all within their power to get the dispute resolved through the help of district administration. Nothing much came of it. In the LSO activists meeting at Sukkur, almost a year after my last visit to the VO, Nasim told me that after our visit, one day, despite opposition of menfolk from her village, she alongwith few other members of the VO went over and called on women of the other village. The dispute had already taken lives of 32 men from both sides. Nasim explained the activities of her VO and invited them to her village to see things for themselves, how organized COs and their VO had been able to improve their livelihood and generally uplift the development of the village, especially the condition of the poorer households.

Nasim was able to convince the women to visit her village and after their visit, the menfolk of the other village were so touched by the hospitality and respect extended to their women, that they came to Nasim's village with gifts extending hand of friendship. In this way, the initiative of Nasim and her VO members helped to bury the hatchet between the two villages and both sides agreed to give the income from the produce of the disputed land, to the orphans of the murdered men of both villages. This was indeed a shining example of what institutions of the people are capable of achieving.

This was indeed one example but wherever COs/VOs/LSOs have been formed in the districts of Shikarpur, Kashmore-Kandhkot, Khairpur, Jacobabad and Ghotki, similar things are happening. The institutions of the people have ushered in a new wave of awakening in the women of the area.

On village visits to Hameedabad in Khairpur district, Activist Shagufta Salangani besides CIF, vocational training, health insurance and CPIs, spoke of linkages with NCHD and setting up of girls school, which is now being run by a volunteer teacher from the community for the last two years, when NCHD stopped its support. It touched the Senior General Manager of Adamjee Insurance Company (accompanying us) greatly who announced a donation of Rs. 3,000 per

month for the teacher till school is taken over by the Education Department. The community greatly appreciated this gift of Adamjee Insurance.

DCO Khairpur Mr. Abbas joined us at lunch and I was most impressed by the interest and support he is giving to SRSO. He offered Rs. 40 million from district funds for SRSO to initiate a Union Council Based Poverty Reduction Programme (UCBPRP) in a Taluka of the district, in addition to the already existing three Talukas, where SRSO has initiated the programme from its own resources.

We also visited villages of Khuda Bakhsh Khanbhro, Landhi Ali Murad Shah and Samano. They all had made full use of the different components of the UCB PRP and in flood affected areas, the implementation of full range of total village rehabilitation programme, as approved by Provincial Planning Department was in full swing. Out of 43 villages, work has already started in all the villages and out of projected 7000 houses, construction has been taken in hand for over 5000 houses by the communities. The village infrastructure development is also going at a good pace.

The positive achievement of the UCB PRP has been on the poverty status of the households, in the districts of Shikarpur and Kashmore-Kandhkot. Using a robust statistical methodology, an external assessment has shown that in the sample households, out of the 54% of the households falling in the poorest category, according to World Bank approved Poverty Score Card (PSC), 71% have come out of that category in two years' time and 39% of the total sample households have graduated to non-poor category, where there were none of the households in non-poor category from the sample, two years ago.

Dr. Shireen of the Provincial Planning Department accompanied us on all the field visits which gave lot of encouragement to the SRSO field staff and her visit was greatly appreciated by the women of COs/VOs/LSO, especially her praise of their efforts, courage and dedication and her exhorting them to take the management of the village, including government facilities in their own hands.

One disturbing factor was explosion of population. On an average 8-10 children seems to be the norm. We met a woman with thirteen children (she had triplets once) and was cheerfully carrying the fourteenth to be born a few months later. Adamjee Insurance announced that they would seriously consider putting a ceiling on children they would be prepared to insure. Now that SRSO has fostered a districtwide framework of grassroots institutions, the Provincial Department

of Population Welfare is earnestly requested to make use of these institutions of the people for an effective population control programme with adequate services and supplies.

The LSO Kai Manga UC in district Muzaffarabad welcomed us in the picturesque surroundings of beautiful Kashmir. In natural beauty it is second to none to any place in the world. The UC comprises 10 villages, 14 UC wards and 3795 households and according to PSC done under aegis of the Benazir Income Support Programme by NRSP, 4.5% are extremely poor, 12% are poor, 19% are vulnerable poor and 64.5% are non-poor.

The General Body of the LSO consists of 28 members (2 from each village) and Executive Committee of 14 members. The 75 COs send their representatives to their respective VOs who in turn form the GB and Executive Committee. Thus the roots of LSO are firmly rooted in COs.

The LSO has, in addition to the volunteers, a paid professional structure comprising a Programme Manager, 2 Social Organisers, 1 School Supervisor, 1 Field Engineer, 1 Credit Recovery Supervisor supported by Village Bookkeepers. The LSO has a savings of Rs. 4 million and has accessed Rs. 5 million credit and revolved it to 14 million. The recovery rate is 92.5%. The women's recovery is 100% and the men is 85%. I urged the LSO to stop giving credit to men till they also follow the example of their women.

The LSO has forged linkages with umpteen organizations like AJK CDP, BLRP, WFP, National Education Foundation, Pearson Foundation, CIDA, Diakoni International, AJKRSP and undertaken programmes and projects exceeding 144 million rupees.

In addition on self help basis, LSO has given credit to 70 poorest of poor households from savings, amounting to Rs. 600,000. Completed a micro hydel costing Rs. 120,000, started four community schools, vocational training centre and computer training. LSO has also set up a School Management Committee and a Forest Protection Committee, which has been notified by Government. Even some VOs have succeeded in forging linkages on their own.

The live wire behind the success of the LSO were the village activists led by Syed Dastagir Bokhari. Their future planning comprises 100% coverage of households especially of the poor, consolidation of COs/VOs, women development, microfinance, water supply, community infrastructure and linkages with government, donors, RSPs, NGOs and private sector. They also desired an Activists exchange and exposure visit programme to other parts of Pakistan especially AKRSP, where it all began.

Biogas development in Pakistan has a chequered history. In eighties, AKRSP tried to popularize the technology but with little success. Thus when RSPN came up with the proposal to initiate a pilot project for setting up biogas plants, I was quite sceptical and so were many of the members of the Board. However, the experts from Nepal with financial backing from Dutch NGO, UNV carried the day by giving successful example of Nepal and other countries where biogas is an important energy provider. On the basis of the success of the pilot, RSPN signed an agreement with UNV with the blessings of the Dutch Minister for Development, to take the pilot to scale and in the first phase, install over 14000 biogas plants.

I was invited to inaugurate the 1000th plant in Sargodha. In fact it was 1043rd plant where the ribbon was cut on July 14, 2011. The Nepalese experts are very confident of meeting the target. Nepal has now 300,000 biogas plants installed and working. With a 50 million livestock population, Pakistan has a potential of setting up at least 5 million plants. These vary from a minimum of 2 animals to an average of 10.

Currently the plant is within the reach of only the well-to-do villagers because it costs Rs. 46,000 including a subsidy of Rs. 8,000. The two-animal plant costs around Rs. 30,000. May be a 50% subsidy to the two animal plants may make biogas within reach of a large number of small holders who currently stay away from it because of the initial cost.

Of the usual benefits of biogas pertaining to environment, forest protection, cleanliness of the kitchen and utensils, lesser drudgery for women, one important social impact described by one of village couples, who have installed a plant, was happier husband-wife relations and lesser number of quarrels between the two. Food was served on time and much of the hardships in cooking had been lessened by biogas.

After the Biogas inauguration ceremony, we repaired to a hall in Sargodha where over 200 women clients of UPAP had come from Faisalabad and Sargodha Divisions. The entrance to the hall was full of display of all kinds of articles and edibles prepared by women, in which they were trading in their areas. There was lively interaction with them.

The Urban Poverty Alleviation Programme (UPAP) was initiated by NRSP in 1995 at the behest of the Federal Cabinet that NRSP should do something on the lines of Grameen Bank. NRSP approached UNDP who provided seed capital to start an urban programme only for women. Fortunately, for NRSP, Dr. Akhter Hameed Khan designed the programme and personally

tutored the Programme Manager Masood Gill. Masood proved a good student and strictly followed AHK's advice and today UPAP coverage is as follows:

-	Total clients	623,109
-	Amount disbursed (Rs. Million)	80.83
-	Recovery	99.98%
-	Operational Districts	Rawalpindi, Faisalabad, Gujranwala, Karachi, Lahore, Multan, Sargodha and Sialkot.

UPAP is now financially self-financing and in the current microfinance climate where most of the MFIs are going under or incurring huge losses, UPAP is a beacon of hope. It all happened because Masood Gil did not deviate from AHK's advice.

