

**Speech at Yohsin Public Lecture, Habib University, Karachi**  
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**By: Shoaib Sultan Khan**

Ladies & Gentlemen!

I am most grateful to Dr. Hafeez Jamali for giving me the privilege of speaking before this distinguished gathering. The topic Poverty Reduction in South Asia Putting the Community at the Centre, let me confess right away, is not my idea. It was long time ago Abraham Lincoln defined Democracy as OF the people, BY the people FOR the people. Generally most of the countries professing Democracy adhere to only BY the people and FOR the people. The OF the people is more often ignored than put into practice. Democracy BY the people stops at Elected Institutions which at best can only claim representative participation on behalf of the people. Democracy FOR the people is professed by NGOs which at best can claim working for the good of the people. But where are the people at large, the silent majority, who truly give practical shape to Democracy OF the people. Without Institutions OF the People, like Institutions of Elected Bodies or Institutions of the NGOs, the Democracy OF the People is only a meaningless phrase with no voice of the masses in decision making in their own development, at the grassroots. Even Lincoln had put OF the People as number one in his phrase.

I would have probably never understood the nuances of the phrase Lincoln coined to define Democracy, having got into the elite Civil Service of Pakistan sixty years ago. I thought I have achieved the goal of my life with a lifelong career fully chalked out. Man proposes God disposes and I happened to meet a visionary, when serving as Assistant Commissioner in the then East Pakistan in 1959. This was Akhter Hameed Khan (AHK), who resigned from the prestigious Indian Civil Service in the heydays of the British Empire. When I asked him why did he resign? Was he disillusioned by the Colonial administration? He confessed he learnt a great deal about good and efficient

administration and bringing peace in the lives of the people through an efficient law and order administration but the British had no solution to rural poverty. It is in search of this solution, he resigned and tried to experience poverty to find a solution by becoming an apprentice to a locksmith but to no avail and in disgust returned to Bengal where he had served as an ICS Officer and was now East Pakistan. His old colleagues were now in high positions such as Chief Secretary, who called him and said “Akhter you are a fool but a good fool”. Why don’t you become Director of the newly established Pakistan Academy for Rural Development based in Comilla and continue your search for solution of rural poverty. That is when I met AHK in 1959.

Before joining the Academy, he along with the newly inducted faculty members of the Academy, spent a year at the Michigan State University. AHK being a vociferous reader devoured all the literature on rural poverty reduction and came to the conclusion that world experience of the last over hundred years, be it 19<sup>th</sup> century Europe, Japan or Taiwan’s Joint Commission for Relief and Reconstruction, Chinese Communes or Israeli Kibbutz, there was a common thread of fundamental principles of subsistence holders development which were enunciated by Raiffeisen of Germany in 1849 i) organization with genuine and honest leadership; ii) generating capital through a discipline of savings and iii) upgrading human skills. This distillation of the experience of the world became Academy’s Conceptual Package for pulling out rural poor out of morass of poverty. AHK would say these principles of development are as precise as the law of gravity and going against them is like building crooked walls, which unfortunately, he lamented Third World countries excel in. The Professors at Michigan were puzzled at AHK’s preference for ancient sages over current experts, however they fully endorsed his fondness for research and experiment.

I was able to absorb these principles under AHK’s tutelage from 1959 to 1999, who used to say:

“What my sneering friends dismissed as my charisma was an acquired skill, a skill acquired after a long period of apprenticeship under British, Gandhian and

American masters, a skill further sharpened by the study of many successful models in other countries – Germany, Japan, Yugoslavia, China, India and Israel. I never felt ashamed of long and multiple discipleship. I never pretended to be an original thinker”.

Firstly, in Comilla, thereafter in 1972-75 in Daudzai, an action research project on the pattern of Comilla at Pakistan Academy for Rural Development (PARAD), Peshawar and finally from 1982-1994 at the Aga Khan Rural Support Programme (AKRSP) in Gilgit, Baltistan and Chitral, I did not try to reinvent the wheel and followed Raiffeisen’s Conceptual Package as learnt from AHK, in letter and spirit, without any deviation and evolved Programme Packages according to local conditions. However, in each case, community was the centerpiece. The Aga Khan Foundation (AKF) Geneva, who were the founders of AKRSP persuaded the Operations Evaluation Division (OED) of the World Bank to undertake periodic assessment of AKRSP.

In the meanwhile in 1991, SAARC Heads of State set up an Independent South Asia Poverty Alleviation Commission (ISAPAC) to make recommendations for alleviation of poverty in the Region by 2002. Prime Minister Nawaz Sharif nominated me on the Commission. After deliberating over a year and visiting most of the SAARC countries, the Commission submitted an overarching recommendation to the SAARC Summit in 1993 held at Dhaka saying Social Mobilisation, namely fostering institutions of the rural people, should be the centerpiece for all poverty reduction strategies of SAARC states. In 1992, under orders of the Prime Minister, fully supported by the Finance Minister Sartaj Aziz, on my receipt of the Magsaysay Award from President of Philippines, a National Rural Support Programme (NRSP) was set up with funding from Government of Pakistan to replicate AKRSP countrywide. The Poverty Commission specifically commended the NRSP model to SAARC States and recommended an agenda for action asking Governments of South Asia to take a lead role to support financially and administratively the establishment of independent non-governmental and national level support mechanisms to catalyse formation of organizations.

I got my first opportunity to put these principles in practice through courtesy of His Highness the Aga Khan who asked me to implement the Aga Khan Rural Support Programme (AKRSP) in Gilgit, Baltistan and Chitral.

I still vividly remember the bitterly cold December in 1982 when I drove 600 kilometers from Islamabad to Gilgit on a borrowed jeep. This was the beginning of the Aga Khan Rural Support Programme (AKRSP) and forging of partnerships over the next twelve years with a million people in one of the most inhospitable and harshest terrain anywhere in the world. I brought them a simple message but time tested from the days of Raiffeissen in Germany and Nineteenth Century Europe followed by Japan, Taiwan, Comilla in the then East Pakistan and South Korea's Samuel Undong. This was a message of partnership in Development. AKRSP was not there to listen to their demands, needs and problems and offer solutions. AKRSP offered them only a methodology, an approach and social guidance to overcome their handicaps themselves. The villagers used to look at me with disbelief. A programme bearing the name of one of the richest person in the world not willing to solve their problems and asking them to do things first. I explained this is a partnership which entails obligations on both sides and unless the community was prepared to fulfil its obligations how can the partnership be formed? Many were impatient and would pester me to tell them what was the limit to which the Programme would help them if they accepted the terms of partnership and my simple response used to be your limit is our limit. Whatever the community can do or was willing to do was the programme limit.

I was very happy when the approach was reinforced by the first World Bank Assessment of AKRSP in 1987 saying that the first four years of AKRSP are the missed four years of most rural development projects in the world where blueprint took precedence over a process approach. AKRSP did not go to the communities with a pre-conceived package and left it to each community to identify their potential not only as community but also at household level.

In 2011 in London when in my meeting with Lord Black, Executive Director of the Daily Telegraph, I explained the strategy of Social Mobilisation, he observed you succeeded because you did not plan. I clarified Yes, I did not plan, I allowed the communities to plan.

I have seen people coming out of poverty with my own eyes and smiles on their faces instead of abstruse statistics.

The one million people I worked with for 12 years in Northern Areas of Pakistan through the Aga Khan Rural Support Programme reinforced my conviction of the tremendous potential and willingness in people to do many things themselves to come out of poverty. All that they needed was a support organisation to help them unleash their potential. Once organised the men and women took their destiny in their own hands. They knew what would bring them out of poverty. It reminded me what Michelangelo used to say, on being praised "I have done nothing David was hidden in the marble. I only removed the superfluous material covering it".

They planted 50 million trees on land brought under irrigation range, generated about six megawatts of electricity through village built and managed mini-hydel acknowledged as the biggest concentration of community managed micro hydro projects anywhere in the world.

In agriculture, horticulture and livestock, the organized communities made quantum jump in introducing and later marketing apple varieties from California and cherries from France. Their apricot is picked up by a London buyer from the farm gate at Gilgit.

Their initiative in protecting wildlife in collaboration with IUCN and WWF has given rich dividends sharing 25% of the proceeds of trophy hunting with the Government Wildlife Department. The tourists can now watch ibex, markhor and sometimes even the snow leopard from the roadside. They earned me The World Conservation Medal from the Duke of Edinburgh as International President of WWF.

On one of my visits to Northern Areas I went to a village Ahmedabad where 30 years ago I had gone sitting in a basket pulled across the river as there was no bridge on the river. The village with 110 households was totally isolated although the Karakorum Highway from Islamabad to Kashghar in China, passed by it. The village had no access, no road, no school, no health facility, no potable drinking water and no electricity. Today it has everything. These people would never have been touched by any growth strategy or macro planning. They needed a development strategy which involved each and every household in the development process. Unfortunately this is what our macro planners fail to comprehend. When I asked them what was the secret of their success, their spontaneous response was “we got organised”. The village roads were marked with dust bins and environment was litter free.

According to second World Bank evaluation of AKRSP, in ten years the income of the people of Northern Areas had in real terms more than doubled.

In 1994, when UNDP asked me to take lessons learnt in Northern Areas of Pakistan to South Asia to operationalize the recommendation of the Poverty Commission to put Community in the Centre, India being the largest country in the region it was the greatest challenge to South Asia Poverty Alleviation Programme (SAPAP) and to me personally as a Pakistani to make a difference to the lives of women and their households there. My apprehensions were baseless. The people of Andhra Pradesh and the State Government welcomed me with open arms and treated me with unforgettable kindness, hospitality and affection and continues to do so.

In Andhra Pradesh, I was told that after 7 years almost 75% of the organised households had risen above the subsistence level. When I doubted this statement, the women insisted on taking me to their homes. I visited a number of houses which I had visited on my first visit in 1995 which had barely any amenities of life available. I was wonderstruck to find modern amenities like TV, telephone, toilets etc., in the houses. In one house, I did not see TV and I asked the lady if she had been left behind others. She

asked me to visit her backyard where more than 35 goats were standing. She explained her children are young and unlike other children, do not insist on going to neighbours to see the TV. Hence she made her choice of preferring goats to TV. This reminded me of Nobel Laureate Amartya Sen's book "Development As Freedom."

One of the important outcomes of mobilised communities in Andhra has been the adoption of Community Managed Sustainable Agriculture (CMSA) to date adopted by over 2 million farmers. It has enabled the poor to break out of the exploitative relations with the money lenders, fertilizer and pesticides traders. By 2014, Society for Elimination of Rural Poverty (SERP) of Andhra Pradesh had taken it to 12 million acres covering 60% of the cultivable area of the State. The environmental benefits of CMSA are enormous. It will convert the State into a "green State" with impact on climate change and global warming. However, the main motivation for the poor for adopting these practices is the quantum jump in their net incomes. The lesson is that however good the technology may be, without peoples involvement through their strong grassroots institutions, it will remain in the laboratories and universities. We need a people centred solution to food security and climate change.

For grassroots rural communities to mobilise in Institutions of the People, 'external resources' include the support from and ownership by the state government, as manifested in the establishment of an independent organization to manage the programme. This official patronage by the state government enabled it to draw upon the resources of the central government, including the National Bank for Agriculture and Rural development (NABARD), which recognized the potential of the self-help groups (SHGs) to channel credit to hitherto unreachable groups. This confidence in the effectiveness of the model led to support by the World Bank, as a result of a visit by the then World Bank Vice President Mieko Nishimizu, to Andhra Pradesh at the invitation of the state government in 1999. After a first-hand introduction to the work of SHGs in Kurnool district, Dr. Nishimizu stated publicly to state government representatives that she had seen 'UNDP's Miracle' and was confident that the World Bank would be willing to support the scaling up of the programme to a statewide level. She wrote to me:

“I have just returned to Washington and did not want my time to pass on by before sending you a note of deep appreciation for making my dream visit to AP possible.

Every time I visit South Asia, I learn and grow as a professional. But the visit to India with you was extraordinary in many ways. I gained invaluable insights into foundations of poverty alleviation as an economist and a development banker. I feel I also grew a little wiser perhaps as a human being. That fire in my belly is definitely back again and so are the stars in my eyes. It was one of those trips, I wished never to end and felt as if I lived a thousand lives now that it has ended. I do not know how to thank you enough. Thank you all the same from the bottom of my heart and with my soul”.

I must make particular mention of the enlightened leadership provided by the Indian Minister of Rural Development, Jairam Ramesh. Of the national politicians, he was the first to recognize the potential of what was being done in Andhra and gave it his full support. He also institutionalized the replication of the programme through the National Rural Livelihoods Mission (NRLM) with World Bank support of US\$ 1 billion out of US\$ 5.1 billion. The World Bank acclaims it as the largest poverty reduction programme in the world.

NRLM aims to cover 6,000 Blocks, 700,000 Villages in the next five to seven years. It is addressing the challenges of convergence with elected local (Panchayati Raj) institutions and the government departments besides NGOs. He publically acknowledged Pakistan’s contribution in the following words:

“ Shoaib Sultan Khan pioneered the concept through his landmark Aga Khan Rural Support Programme (AKRSP) in Pakistan .....

With the support of UNDP, he introduced the concept of poverty reduction through community organisations through South Asia Poverty Alleviation Programme (SAPAP) in India and other South Asian Countries. The Pilot initiative of SAPAP led to a full-fledged programme



based on the principles of development through community organisation under the Society for Elimination of Rural Poverty (SERP) in Andhra Pradesh with the support of World Bank. The project has seen the journey of over ten million organized households from despair to hope, from diffidence to confidence, from subjugation to empowerment in last decade. The spirit of community empowerment has continued to thrive in India since then ... and thus has much to benefit from Shoaib Khan's vision and efforts”..

Recall that the Pakistan rural support programmes are older than the Indian programmes by at least a decade. These programmes are widely acknowledged to be highly successful, and in fact provided the model and the inspiration for the Indian programme. Yet, it must be admitted that the Indian programme, especially the one in Andhra Pradesh has been able to go beyond its source of inspiration in terms of coverage as well as achievements. Why has this been the case?

First, it is clear that long-term political commitment and support for the strategy of social mobilization in India has helped achieve miraculous results. The fact that this support was able to transcend a major political transition is most exemplary. Poverty eradication is a common political agenda and should unite rather than divide political protagonists.

Second, because of the political support and ownership, India has been able to build a top class pool of professionals largely from government, whose commitment, dedication and sensitivity towards plight of the poor made a success of the programmes.

Third, the sustained governmental support has also translated into a cascading of institutional development. Unlike Pakistan, NRLM is a mainstream programme of Government of India, which can nurture and invest in state programmes. This provides it both legitimacy and viability.

In Pakistan, it was only Prime Minister Nawaz Sharif in 1992 who made a commitment to a countrywide long term commitment to fostering Institutions of the People. Fate did not give him a chance to fulfill his vision. Thereafter, short term ad hoc support to putting community in the Centre happened and a serious attempt was again made in

1999 by setting up Pakistan Poverty Alleviation Fund (PPAF) by the government seeking resources from the World Bank, actively supported by Vice President Nishimizu. This step, again of Prime Minister Nawaz Sharif's government, gave a life line to fostering Institutions of the People through Rural Support Programmes. But for PPAF, social mobilisation organizing communities would have been extinguished. However, PPAF was so resource constrained that RSPs could not achieve more than 20 to 25% footprint in the country unlike AKRSP which achieved a 90% mobilisation of communities. In 2004 Pakistan Development Forum, World Bank Country Director John Wall offered full support for fostering Institutions of the Rural People on the lines of AKRSP countrywide. The offer was not taken up by the government of the day.

It was Government of Sindh Chief Minister Syed Qaim Ali Shah who in 2009 provided resources to Sindh Rural Support Organisation (SRSO) to mobilize communities in two districts later extended to another three. The results of the social mobilisation approach in Sindh implemented by National Rural Support Programme (NRSP), Sindh Rural Support Organisation and Thardeep Rural Development Programme (TRDP), all members of Rural Support Programmes Network (RSPN), persuaded European Union to offer Government of Sindh development funds to replicate Social Mobilisation in 8 districts, if the provincial government will take up the remaining districts in its Annual Development Plan. The Chief Minister has accepted the offer. Hopefully Sindh will be the first province in Pakistan which in next five years would have a critical mass of Institutions of the People. EU also supported Social Mobilisation in many Union Councils of Malakand Division of Khyber Pukhtunkhwa and in few Union Councils of four districts of Baluchistan.

I am waiting for the day when Federal and other Provincial Governments will emulate example of the Province of Sindh, and a donor like European Union would be there to facilitate their efforts.

The key intervention in empowering rural women in South Asia was CIF. The nomenclature Community Investment Fund (CIF) was coined by the World Bank, when

in 1998 after a visit along with me to Andhra Pradesh, Vice President Meiko Nishimizu declared that she had seen “UNDP’s miracle” in the implementation of UNDP sponsored South Asia Poverty Alleviation Programme (SAPAP) and directed her division to replicate SAPAP statewide, if the State Government makes such a request. Thus on phasing out of UNDP funded SAPAP in 2000, after six years, the World Bank stepped in and supported Andhra Government to take the programme from 20 Mandals (sub-district) to 1,100 Mandals, covering the entire State reaching ten million households with forty five million population.

The genesis of CIF was in Seed Capital initiated by SAPAP. It was accidental because as Senior Adviser of SAPAP when I requested UNDP for funds to give credit to the women organisations called Self Help Groups (SHGs) comprising 15 members, UNDP turned down the request on the plea that UN charter does not allow UNDP to give credit. On my protest that women earning Rs. 5 a day, weeding fields of the Zamindars, cannot be helped in any other way except by creating access to capital coupled with skills to utilize it gainfully, the German Finance Officer Ms Ingunde, at UNDP’s headquarters New York, assured me that she had not refused to give funds but UNDP is not allowed to take it back. That solved SAPAP’s problem of access to capital. The challenge was how to make the most beneficial use of it to reduce abject poverty of the rural families.

Three years earlier Andhra Government had initiated a project called Development of Women and Children of Rural Areas (DWCRA) asking women to organise themselves in groups of 15 and start saving Re. 1 a day and if they do so for six months, the State Government will give Rs. 25,000 to each such group, with the assumption that such groups called SHGs, will in course of time be able to link up with rural banks like National Bank for Agriculture and Rural Development (NBARD) and other commercial banks.

At the time of initiation of SAPAP in 1994, I found that out of thousands of SHGs, which had been formed over the last three years, only 200 SHGs had linked up with banks. On

enquiry most of the SHGs informed that having saved Rs. 180 per member and getting Rs. 25,000 for the 15 members, they were at a loss what to do and resorted to equal distribution of the grant to each member and that was the end of the SHGs. SAPAP revived the dormant SHGs and taking a leaf from the Aga Khan Rural Support Programme (AKRSP) experience in Pakistan, asked SHGs to prepare a micro investment plan (MIP) for each SHG comprising individual household plans with the objective of income generation for each household. These MIPs varied from a requirement of Rs. 150,000 to 200,000 per SHG. SAPAP made this amount available to them after scrutiny and feasibility of each SHG Plan and gave money to the SHG on condition that the capital given to the Group will not be spent, it will be utilized and returned to the SHG to be revolved amongst the same members depending on performance of each household and their future requirement. Secondly, each SHG will try to increase the amount either through savings of members or by charging interest on the amount given to each household. As UNDP was not going to take back the money, the SHG was free to determine the terms and conditions on which the money was to be given to each household depending on their economic status.

In a little over three years, most of the SHGs had doubled the equity capital given to them and majority of them were able to access loans from banks through SHG or in many cases SHGs had federated into Village Organisations (VOs). In due course of time the federated SHGs in VOs formed the Mandal Organisation (MO) at the sub-district level. The banks were at liberty to deal either directly with SHGs or through VO or through the Mandal whichever appeared to them to be providing credible collateral.

In 2004, the Chief Minister of Andhra Pradesh decided to reimburse 75% of the interest charged by the banks to SHGs on prompt payment of the loan money. This gave great impetus to borrowing from commercial banks. In 2014 when I visited Andhra, over 10 million members of the SHGs had equity capital and savings of US\$ 700 million and were able to access more than US\$ 2 billion from banks at a subsidized rate of 3%.

The World Bank in 2000 rechristened SAPAP Seed Capital as CIF. In 2011 Government of India formulated a National Rural Livelihoods Mission (NRLM) on the pattern of Andhra Pradesh programme implemented by Society for Elimination of Rural Poverty (SERP) successor of SAPAP. NRLM as part of 12<sup>th</sup> Five Year Plan is aimed at mobilizing 70 million households covering 350 million people at a capital outlay of US\$ 5.1 billion. The World Bank has made US\$ 1 billion available.

In 2008 when I presented Union Council Based Poverty Reduction Programme (UNBPRP) incorporating the experience of AKRSP, SAPAP and SERP, Chief Minister Syed Qaim Ali Shah observed you seem to have prescription of poverty reduction and I submitted but you have the resources. He turned to Chief Secretary Fazlur Rehman who vehemently endorsed what I had said. Additional Chief Secretary (Development) Khoro and later Nazar Mahar gave full support including over Rs. 700 million for CIF for the districts of Shikarpur and Kashmore-Kandhkot when UCBPRP was launched in February 2009. With the support of Finance Secretary Malik and Secretary Planning Naheed Shah and Project Unit Director Shereen Narejo, SRSO had a smooth sailing with CEO Sono Kangharani giving his best.

In 2015 European Union (EU) offered the Government of Sindh replication of UCBPRP in eight districts of the Province. As a precursor to the initiation of the UCBPRP renamed Sindh Union Council and Community Economic Strengthening Support (SUCCESS) by EU, a conference on community driven development (CDD) was organised at Sukkur headquarters of SRSO on October 1-2, 2015.

Prior to the Conference, a field visit was organised for the participants in four groups. I happened to be in a group which included three media representatives, SRSP's (Sarhad Rural Support Programme) Chairperson and CEO, BRSP's (Baluchistan Rural Support Programme) COO and EU Adviser besides CEO SRSO.

Our field visit to Village Muhammad Ibrahim Soomro comprised 34 households of which 31 had organised themselves in 2 Community Organisations (COs) comprising 25

households below poverty line and 6 above it. The VO received Rs. 105,000 as CIF and since 2009, revolved it four times increasing it to Rs. 135,000 plus generating a savings of Rs. 70,000.

Through organised VO, they accessed from government 12 low cost houses for poorest of the poor plus Rs. 45,000 for income generating grants for 5 households.

A comparison of poverty score card (PSC) done in 2009 and again in 2015 showed following changes:

<u>Households</u>	<u>2009</u>	<u>2015</u>
8	0-10	22-42
5	12-16	20-57

According to PSC approved by the World Bank, households below 12 are poorest of the poor and above 24 are non-poor.

CIF amounting to Rs. 135,000 plus savings of Rs. 70,500 are being revolved and are the basis of financial viability of the VO comprising 2 COs.

The organised village as CO/VO has forged linkages with Green Star ( a commercial entity) and 20 women have adopted birth spacing as a family planning measure.

With support of Save the Children, the VO has arranged food for malnourished children.

For facility of the VO members, as well as surrounding villages, the VO has purchased items for use on ceremonial occasions like cooking utensils, crockery, cutlery etc., at a cost of Rs. 45,000 and saved villagers thousands of rupees they had to spend on hiring these items.

The VO has also formed an Environment Committee for planting trees, laying of drainage system (with the help of Save the Children Fund) and constructed a Safety Mud Embankment around the village on self-help basis by raising Rs. 60,000, with the help of Local Support Organisation (LSO) on self-help basis.

The most unique initiative taken up by the VO was Blood Donors List, comprising 21 donors from the village, whose blood group was got tested at the local hospital and in time of need by any patient, they have volunteered to donate blood. Even Giacomo from European Union was amazed as in EU also, he seldom found such example in villages.

The driving force for all these activities, initiatives and achievements were the activists, the Social Capital of the village who were chosen unanimously by the VO/COs members as President, Secretary, Treasurer etc., as office bearers. One of them who had studied upto Intermediate, when she saw the facilities for education of village girls beyond primary classes was 8 kms away, she volunteered giving free tuition to girls who desired to study further. The Social Capital is the prime mover of Social Mobilisation.

The media representatives from Tribune (which also collaborates with New York Times) and an independent journalist, who also feeds CNN, observed that their eyes have been opened, they could never imagine that illiterate women members (97% were illiterate) could achieve all this.

After the interaction with COs/VO, the first two tiers of three tier Social Mobilisation model, the group proceeded to Union Council Birkhan in District Shikarpur and interacted with the members of LSO, the third tier of the model.

In the presentation given by LSO Chairperson Bilqees, Vice Chairperson Meera and Treasurer Sanam, the visitors group was informed that out of 3725 households, 2895 have been organised in COs/VOs with 100% membership of 0-18 households with 67% membership of 19-23 and 57% membership of 24-100 on the Poverty Score Card.

The source of income of the people is 39% from agriculture, 31% from livestock, 15% daily wages, 9% government and NGO employment, 8% are unemployed. The LSO also had data about schools with number of children and teachers and also how many were functioning and how many were closed.

There were 29 VOs in the UC revolving a total of Rs. 11.47 million as CIF amongst 0-18 eligible households numbering 1174 out of total of 1486. Another 101 households have been given Rs. 1 million as a grant for income generation who were considered destitutes unable to take CIF, which had to be returned to be revolved.

In addition 20 VOs had implemented 236 community physical infrastructure (CPI) projects comprising drinking water hand pumps, hand pumps with latrines, water and sanitation projects and low cost housing at a total amount of Rs. 8.1 million.

247 women/girls were trained for earning income spread over nine vocations and 145 men/boys got training in 19 different vocations. On a survey commissioned by SRSO through Institute of Business Administration (IBA), it was found that out of 32,000 men and women trained under this programme, IBA reported that 88% were not earning anything. After training 91% of the 88% started earning from Rs. 2,000 to Rs. 8,000 per month and of the women 75% had started earning.

915 members of the organised communities participated in capacity building programme which included community management skills training (CMST), LSO bookkeeping, gender training, exposure visits to Islamabad, Karachi, Abbottabad, Tharparkar, Azad Kashmir and one of them even went to India. 135 members have also formed 7 business development groups (BDG) for marketing.

22 VOs have taken out micro health insurance against hospitalization and 127 claims amounting to Rs. 2.5 million were settled. The premium for individual health insurance is Rs. 150 (US\$ 1.50) per year and Rs. 1,000 (US\$ 10) for entire family. It is cashless and operated by Jubilee Insurance Company.



The LSO has forged linkages with 12 organisations comprising SRSO (integrated development), Save the Children (WASH, Nutrition, Health) Engro Foundation (livestock enterprises), Saba Pakistan Hadya Trust (educational scholarship and water and sanitation health (WASH), Al-shafa Trust (eye camps), Tahleek Foundation (voter, NIC importance), Green Star (family planning), Helpage International (old age help), Kainat Foundation (importance of education) and MCH Society (family planning).

On Self Help Initiatives, LSO has constructed LSO office at a cost of Rs. 320,000, facilitated members in getting BISP cards, birth certificates, nikah nama (marriages) and set up a vocational training centre with the help of BBSYDP (Youth Development Programme).

The LSO was most enthusiastic about their future plans and had a lively discussion with the group. The local head of the district is very supportive and his deputy was present during our visit.

The following day, the EU sponsored CDD Conference was to be inaugurated by the Provincial Minister Local Government Syed Nasir Hussain Shah but he was called away to Karachi by the Chief Minister. However, he came to SRSO office on our return from the field visit and assured the conference members, especially EU representative of his government's and personal full support to the SUCCESS programme. The Government of Sindh was ably represented by the Additional Secretary, Planning & Development Mr. Muhammad Ali Khoso, specially deputed by the Additional Chief Secretary Mr. Ejaz Ali Khan. Mr. Khoso took immense interest in the field visit and the following day in the proceedings of the conference. I was particularly happy to see in Muhammad Ali a genuine believer in the strategy of Social Mobilisation.

The highlight of the Conference was a presentation of LSO Khushhal Network of District Shikarpur. A network of 11 LSOs of the 11 Union Councils of Sub-district Lakhi Ghulam Shah comprising:

- COs	1648	
- VOs	369	
- Total households (hhs)	37625	
- Organised hhs	31640	
- 0-18 PSC	15425	100% organised
- 19-23 PSC	6140	65% organised
- 24-100 PSC	10075	78% organised
- Eligible CIF hhs	15425	
- CIF recipients	15168	
- CIF amount	Rs. 135 million	
- CPI	3431	
- Total cost	Rs. 103 million	
- Vocational Training	4708	
- Female	3045	
- Male	1613	
- BDG Income Earned	Rs. 3 million	
- Micro Health Insurance	1133 claims	
	Rs. 18.4 million	

The spectrum of activities of the LSOs of the Network was more or less on the same pattern as witnessed in the field visit.

A recent impact assessment of CIF of 2750 households in 42 villages of 4 Union Councils of Shikarpur and Kashmore districts with 1832 CIF eligible households of which 1273 had received Rs. 14.7 million CIF, on an average of Rs. 11,500 per household which was revolved four times. 710 hhs had received only CIF and not BISP grants.

The tentative conclusions of the assessment of CIF beneficiaries were 50% of the 0-18 households graduated out of the band i.e. 20% moved to 19-23 while 30% to non-poor

band 24-100. In addition a door to door verification of 478 households showed creation of assets worth Rs. 7 million who had received only Rs. 5 million as CIF and the CIF was still being revolved amongst the households.

The Conference was aptly described by Mr. Giacomo Miserocchi, Development Adviser, Rural Development & Local Governance, EU who deputed in place of the Minister in the inaugural session, in the following words:

“As a donor, the EU recognizes the key role played by communities in defining their own development while playing an active role in shaping their future”.