



GOVERNMENT OF SINDH



Monthly Progress Report as of November– 2013

**Union Council Based Poverty Reduction Program
(UCBPRP) District Jacobabad**

**Sindh Rural Support Organization (SRSO)
Project Implementation Unit (PIU) Sukkur**

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1. Introduction:

The Union Council Based Poverty Reduction Program (UCBPRP) is a revolutionary program of the Government of Sindh meant to reducing the poverty by tapping into the potential of the people. After observing the significant achievements as well as performance in pilot districts, the Government of Sindh had expanded the program in Jacobabad district in June, 2010. The UCBPRP endeavors at improving the quality of life of the rural communities, especially the poorest of the poor, through the conceptual package of social mobilization.

As far as the social mobilization is concerned it has been remained constant because the targets of social mobilization had already been achieved therefore As of November, 2013 a total of 84,893 households had been organized into 5,074 community organizations, clustered into 1,811 village organizations and federated into 08 Local Support Organizations in District Jacobabad.

As part of human resource development of these three tiers has imparted the trainings for the capacity building of the office bearers of the COs, VO and LSOs. Therefore as of November, 2013 a total of 10,583 CO, 8,293 VO & 46 LSO members trained in management and CIF record keeping trainings.

The basic objective of IGG is to provide grants for purchasing of Livestock, and utilization in the field of agriculture. It ensures proper and productive use of grants and lots of IGG beneficiaries became able to take CIF, which shows that they are out of the box of the poorest of the poor in 0-11 band and started to graduate to the next level. As of November, 2013 Income Generating Grant has been given to 1,361 households in the District.

The most appropriate intervention that setting up in an area is a village based revolving fund at the community level called "Community Investment Fund" (CIF). The CIF is managed by an organized community and provides interest free loans for 0-18 households. As of November, 2013 a total of 11,427 beneficiaries have been benefited from CIF in the District.

The UCBPRP also included a component whereby youth from extremely poor and chronically poor households has been identified and provided scholarships for receiving vocational skills training. As of November, 2013 a total of 5,811 participants have trained in different trades and the PC-I targets have been achieved in district Jacobabad.

Traditional Birth Attendant (TBA) has a very significant role in the rural areas or villages at the time when there is any emergency situation appears and no any facility seems around. As of November, 2013 a total of 450 TBAs have been trained in District Jacobabad and now these TBAs are performing properly by rendering their services in the areas which has almost served objectives.

2. Activity wise Achievements of District Jacobabad

Activity wise Achievements of District Jacobabad as of November-2013					
S. No	Activity	Revised Project Targets	Achievements as of November-2013		
			Achieved as of October 2013	Achieved in November 2013	Cumulative Achieved as of November 2013
1	Poverty Score Card	29	29	-	29
2	Households Organized	84,893	84,893	-	84,893
3	CO Formation	5,074	5,074	-	5,074
4	CO members trained in management skills	7,610	5,279	-	5,279
5	CO members trained in CIF Need identification	7,610	5,304	-	5,304
6	Village Organizations Formed	1,811	1,811	-	1,811
7	No. of Participants Trained in VO Management	3,622	3,015	-	3,015
8	No. of Participants Trained in VO CIF Training	3,622	2,908	-	2,908
9	VO Book Keeping Training (No of Pax)	3,622	2,370	-	2,370
10	Local Support Organizations Formed	15	8	15	23
11	Households to be Given IGG	1,361	1,361	-	1,361
12	Households to be Given CIF	22,270	11,427	-	11,427
13	Households Given Scholarship for VTP	5,811	5,811	-	5,811
14	Community Physical Infrastructure	50	-	-	-
15	Low Cost Housing Scheme	130	130	-	130
16	Traditional Birth Attendant	450	450	-	450
17	Provision of CIF to LSOs	15	-	-	-
18	LSO Capacity Building	90	-	46	46
19	LSO Conference	2	-	-	-
20	LSOs members to be sent on Exposure Visits	20	8	-	8

3. Social Mobilization:

To expand the impact of social mobilization this program focuses on the expanding role of Community Activists, increasing participation of poor women in the socio-economic development process, which ensures Transparency, Accountability and Equitable Distribution, Independent Fund Management by the Communities, Self Help and Civic responsibilities, Forging linkages, that Poor women have started to develop concrete, action oriented solutions to identify problems and challenges in district Jacobabad.

Not only poor women have identified their problems, but off course they have its solutions also, because it has been noticed that these poor and destitute women have started to play their role to fight against the anti-socio elements on their own behalf, irrelevantly by no care the results or consequences of it.

Organizing community members into Community Organizations through social mobilization is a problem-solving approach whereby the community is now empowered with the knowledge and skills to identify and prioritize its needs, and problems, harness its resources to deal with these problems and take action collectively.

Whereas the village organization is an association of women to strengthen the capacity of the poor for sustainable development, and to create a link between rural people and other institutions, all COs are federated into VOs for the representation of CO members at village level and 310 VOs are federated into 23 LSOs to ensure the representation at Union Council level. As of November, 2013 a total of 84,893 households have been organized clustering into 5,074 Community Organizations and federated into 1,811 village Organizations in district Jacobabad.

4. Capacity Building of CO/VO & LSO:

It is envisaged and very much essential that the capacity building of office bearers of the these institutions to be carried out to make them fully functional because unless this is not done an effective mechanism for delivery and monitoring of services through these two tiers of social mobilization cannot be developed at gross-root level.

Trainings on VO level has always been remain very indispensable in order to carry out an effective and sustainable Organization management at village level. But as a whole the entire focus and concentration have been made to the proper and efficient capacity building of these representatives of different village organizations as they would have any kind of skill or potential that could be very versatile for them to fight against the alarming poverty which persists in their areas.

As of November, 2013 a total of 10,583 CO, 8,293 VO & 46 LSO members trained in management and CIF record keeping trainings, while during reporting month no any trainings could be arranged either CO/VO/ or LSO in the District.

5. Income Generating Grant (IGG):

The income generating grant has an apparent importance for the rural areas and poorest women in the villages. It is a vibrant and visible intervention that targets the needy and appropriate recipients in the rural and far-flung areas of district Jacobabad, where the lower band i.e. extremely poor or the poorest of the poor laying in (PSC Category 0-11) including widows or people with chronic disabilities or do not have the sufficient financial ability to meet the family/domestic needs. In fact they lack in productive assets and are found totally dependent on others for even food strapped.

Meanwhile the basic objective of IGG is to create assets or to be start income generating activity which can be very beneficial for the rural poor communities and help them to enhance their per capita incomes by utilizing the income generating grants properly and frequently at HHs levels.

Hence any financial assistance provided in cash is by and large consumed. Interested households (who fall in the PSC category of 0-11) express their wish of receiving a grant to their VO, in addition to it being stated in their MIP. The VO members approved those members who qualified for the grant and presented a resolution to provide the IGG to those qualified members.

IGG also ensures proper and productive use of grants and lots of IGG beneficiaries are able to take CIF, which shows that they are now out of the box of the poorest of the poor in 0-11 band. Many poor women has enhanced their incomes and created pool of savings by utilizing the income generating grants at their best and appropriate way that may guided them towards prosperity.

As of November, 2013 a total of 1,361 poor women members have been benefiting from the intervention of Income Generating Grant in district Jacobabad.

6. Community Investment Fund (CIF):

In order to effectively and efficiently reach out poor rural women and the poorest segments of the rural community, the GoS and SRSO began a programme called the Community Investment Fund (CIF). The CIF is a programme which increases the confidence and empowerment of the poorest of rural women by providing them access to flexible micro loans in district Jacobabad.

CIF is a cost-effective revolving fund managed by the community to provide the microfinance services to the poor and poorest women, particularly in the areas which are relatively underserved by the MFIs. It is a fund which is owned, run and managed by the poor women and their own organizations, i.e. the beneficiaries themselves.

It focuses specifically on the poorest households through community organizations and gave them access to microfinance, while at the same time increasing their levels of empowerment, confidence and skills. Essentially, in district Jacobabad CIF is based on and three-tier social organization framework in which the members of COs are encouraged to mobilize their own savings and, as these build up, to use them for internal lending purposes, hence complementing CIF resources.

As of November, 2013 a total of 11, 427 poor women members PKR: 108,975,000 of COs & VOs have been benefited from this dynamic product of the program in district Jacobabad.

6.1 New Strategy for Community Investment Fund (CIF)

Based on the described roles the below strategy for community investment fund (CIF) will be very effective during the course of implementation in the District.

1. There will be a joint Bank Account of SRSO & LSO on LSO level.
2. The Co-Signatories will be from SRSO & LSO with mutual consensus.
3. The LSO will be entirely responsible for the recovery of CIF in their UC.
4. The LSO CO signatory from SRSO will be chosen from Finance section FO District.
5. Saving bank accounts will be opened
6. Interest revenue earned and expenses incurred on transactions will be beard by LSO.
7. The custody of bank account cheque books is responsibility of LSO.

CIF Disbursement:

1. Need Identification by CO/VO through resolution to LSO.
2. Social Appraisal by VO and LSO.
3. Economic Appraisal by SRSO and LSO.
4. CIF case preparing by SO and LSO, recommended by the Unit Incharge after verification.
5. CIF case verification by team Headed by DM.
6. On the basis results of verification the final approval by District Manager at District Office.
7. Disbursement by District team, Headed by District Manager through Order cheque to beneficiary with CO-Signatories of LSO and SRSO.
8. Proper Documentation and Record keeping as per current practices in the District.

Disbursement & Re – Disbursement

Individual Loaning:

- PSC Band from 0 to 23
- MIP for Each Beneficiary
- Appraisal Form
- Duration not more than 12 Months

Group Lending:

- Group to consist of 5 to 25 members.
- Each member has PSC Band 0 to 23.
- Feasibility Report of Project.
- 5 Year Business Plan of Project and three year recovery period on installment basis
- Affidavit in case of failure to submit installment.
- Payment through cross cheque to vendor in case of any purchasing from market
- LSO will deduct installment from their monthly income
- Rest of amount will pay to LSO Members through order cheque
- Any members who wants to pull out from CIG / Business he / she will not pay any amount from capital cost
- After five year total Asset will equally distribute to all members

The purpose of Group or individual loaning:

- Live Stock (Fattening, Breeding, Raring & Milk Animal)
- Agri Inputs (Seed, Fertilizer, Agro Chemical & Fodder)
- Enterprises (Small Shop, Donkey Cart, Cabin, Small Hotels & etc)

CIF Recovery Mechanism:

- The LSO will ensure the issuing of recovery receipt to the CIF beneficiary.
- The recovery will be deposited in concern LSO Bank Account within one day by LSO.
- The recovery receipt of CIF beneficiary to be submitted to the District Office of SRSO on daily basis by SMU.
- The entry of recovery receipts to be made on daily basis at District level in MIS.
- Report to Head Office on daily basis through MIS.
- Reconcile with recovery receipt & Bank statement on daily basis by DFO & MIS at District level.
- Submission of Recovery plan at District Office and same on weekly basis at Head Office by MIS.
- The thumb impression on legal documents may ensure of magnetic ink especially on receipts issued to the VO members.

7. Vocational Training Program (VTP):

Since the Vocational Training Program has come to an end in June 2012 thereof. It has put vital impact over the living standards of the poor communities. Through this great intervention many families could be able to enhance their income on daily as well as on monthly basis.

This program also covered/enlighten the hidden potential of the community members that they always gone in lacking due to the unavailability of opportunities. The following criteria were considered by screening staff:

Marginalized rural poor from the target PSC Band (0-18)

- Unemployed youth as siblings of members.
- Persons with disabilities (PWD) who can become active members of the society.
- Other marginalized segments that can perform if a chance would be offered.

As of November, 2013 a total of 5,811 poor women and men have been trained in different trades in district Jacobabad and now the BDGs have started to be form in various potential area with the formation of Business development groups (BGDs) the placement as well as the income generation purposes would get sustained and ultimately it will have a positive impact over the living standard of poor people with its widespread scope and effectiveness in district Jacobabad.

8. Traditional Birth Attendant (TBA):

The Traditional Birth Attendant (TBA) has got massive importance in rural areas especially where no any health facility exists at the time of emergencies. In district Jacobabad the TBA training has been made bit

different to the pilot districts of UCBPRP, initially one TBA became trained and all the surrounded villages were assigned to her to cover-up those villages besides her native village.

With this enormous strategy these women have started to own the work and feeling their responsibility to serve the women in other surrounded villages as well, under this activity as of November, 2013 a total of 450 women have been trained and now these 450 TBAs are covering utmost more than 1600 villages across the district and field teams have observed pleasant results wherever they have asked, and these TBAs have played their indispensable role to serve the people at their best and access.

Picture Gallery



Miss: Naheed Shah Durani (CEO SRSO) is conducting LSO formation dialogue with community members at Village Ramzan Pur, UC: Ramzan Pur, Taluka and District Jacobabad.



Mr. Abdul Samad Pulputo Program Manager UCBPRP is conducting LSO re-Election dialogue with community members at UC: Allahabad, Taluka Garhi Khairo and District Jacobabad.



Mr. Manzoor Ahmed Jalbani District Manager UCBPRP Jacobabad is conducting LSO formation dialogue with community members at UC: Saeed Kot, Taluka Thull and District Jacobabad.



Miss. Hafeeza Bozdar Program Manager HRD is conducting LSO Management skill and book keeper training session at Taluka Thull and District Jacobabad.

Action Plan of UCBPRP Jacobabad

S#	Activity	Project targets As per Revised PC-1	Progress As of November 203	Total leftover As of November 2013	Nov 13	Dec 13	Jan 13	Feb 13	Mar 13	Apr 13	May 13	Jun 13
1	Poverty Score Card Survey	29	29	-	-	-	-	-	-	-	-	-
2	No. of HHs to be Organized	84,893	84,893	-	-	-	-	-	-	-	-	-
3	No. of Community Organizations to be Formed	5,074	5,074	-	-	-	-	-	-	-	-	-
4	No. of Village Organizations to be Formed	1,811	1,811	-	-	-	-	-	-	-	-	-
5	No. of Local Support Organizations to be Formed	15	23	-	-	-	-	-	-	-	-	-
6	Income Generating Grants (0-11)	1,361	1,361	-	-	-	-	-	-	-	-	-
7	Community Investment Fund (0-18)	22,270	11,427	10,843	500	2,000	2,000	2,000	1,500	1,000	1,843	-
8	Vocational Training Program (0-18)	5,811	5,811	-	-	-	-	-	-	-	-	-
9	Low Cost Housing	130	130	-	-	-	-	-	-	-	-	-
10	Productivity enhancement Interventions/ Enterprise Development	20	1	19	-	10	9	-	-	-	-	-

SINDH RURAL SUPPORT ORGANIZATION (SRSO)

Union Council Based Poverty Reduction Programme

District Jacobabad

PROJECT IMPLEMENTATION UNIT

SRSO Head Office Complex near Main Bus Stand Shikarpur Road

SUKKUR

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