



Government of Sindh

and

Sindh Rural Support Organisation



***Union Council Based Poverty
Reduction Programme***

Districts Kashmore-Kandhkot and Shikarpur



Progress Report – July 31, 2009

***Monitoring and Evaluation
Project Implementation Unit***

Sindh Rural Support Organisation

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List of Abbreviations

- AKRSP – Aga Khan Rural Support Programme
- ACS – Additional Chief Secretary
- ADB - Asian Development Bank
- BISP – Benazir Income Support Programme
- BoD – Board of Directors
- BYDP – Benazir Youth Development Programme
- CPI – Community Physical Infrastructure
- CO – Community Organisation
- CEO – Chief Executive Officer
- CIF – Community Investment Fund
- CRP – Community Resource Person
- GoS – Government of Sindh
- HHs – Households
- HRD - Human Resource Development
- IRM – Institute of Rural Management
- IGG - Income Generating Grant
- K.Kot – Kandhkot
- MPR – Monthly Progress Report
- MIS – Management Information System
- MIP- Micro Investment Plan
- NRSP – National Rural Support Programme
- PC – Project Coordinator
- PSC – Poverty Score Card
- PIU – Project Implementation Unit
- RSP – Rural Support Programme
- SMT – Social Mobilisation Team
- SRSO – Sindh Rural Support Organisation
- SERP – Society for Elimination of Rural Poverty
- TNI – Training Need Identification
- TNA – Training Need Assessment
- UCBPRP – Union Council Based Poverty Reduction Programme
- UDPS – Union Council Development Plans
- VO – Village Organisation
- VST – Vocational Skill Training
- VDPs – Village Development Plans
- VOB – Village Organisation Bank
- WB – World Bank

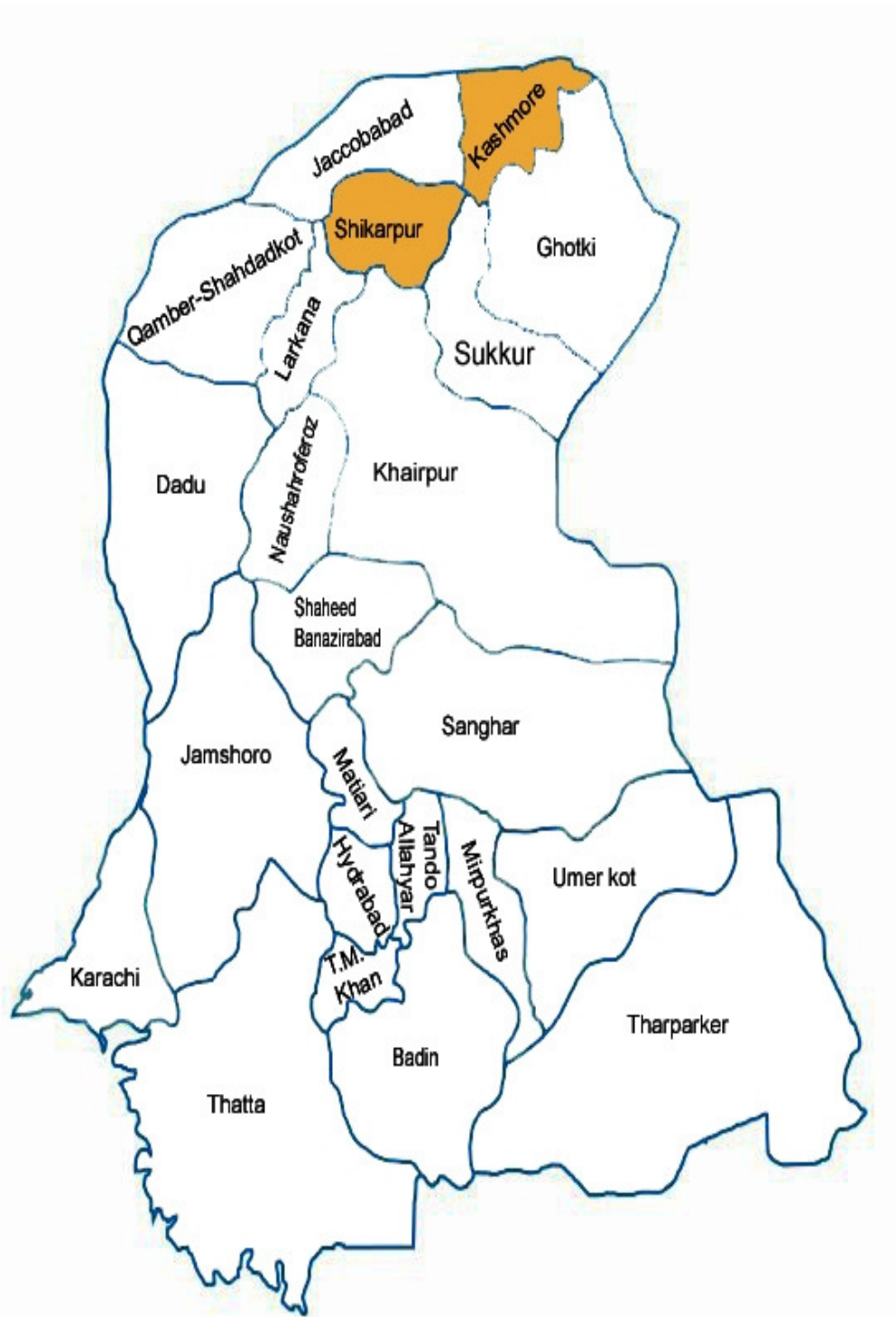


Figure 1: Project Area

Executive Summary

The Union Council Based Poverty Reduction Programme (UCBPRP) is a pioneering initiative of the Government of Sindh (GoS), for reducing poverty by tapping into the potential of the people. The UCBPRP, being implemented by the Sindh Rural Support Organisation (SRSO), was initiated on February 1, 2009 in two districts of Sindh, namely Kashmore-Kandhkot and Shikarpur, with a total outlay of Rs. 2.9 billion, during a period of 30 months (FYs 2008-09, 2009-10 & 2010-11).

1. The UCBPRP aims at improving the quality of life of the rural communities specifically that of the poorest of the poor, through the conceptual package of social mobilisation of the Rural Support Programmes (RSPs). This entails organising rural communities into “organisations of the poor” at the community, village and union council level. At the heart of the social mobilisation approach is the belief that there is an innate ability in each individual to improve his / her quality of life. However, what sets the poorest apart is the fact that they are not able to tap into their inherent potential. Social mobilisation is the first step in eradicating some of the barriers that the poorest face. In the case of UCBPRP, it caters towards removing common hurdles such as lack of assets, credit and technical skills which ultimately prevent the poorest from climbing up the poverty ladder.

2. The characteristics of the UCBPRP are:

- **Targeting of the Poorest:** The fundamental basis of the UCBPRP is to alleviate poverty. Therefore, success of the project lies in its ability to target and include the poorest into the main fray. To this end, SRSO has used the Poverty Scorecard (PSC), developed by the World Bank and adopted by Planning Commission of Pakistan. The PSC uses 13 easily verifiable questions to evaluate the poverty levels of a household. PSC has the ability to categorise entire union councils and districts into different poverty bands [Bands are: 0-11 Extremely Poor / Destitute, 12-18 Chronically Poor, 19-23 Transitory Poor, 24-100 Non Poor] making it easier to distinguish products for each band. In the UCBPRP, the PSC has been used to identify those poor households which are ordinarily excluded from social welfare initiatives. The purpose is to provide them the products included in the project.
- **Identification of the Poor:** One of the first activities in the UCBPRP, the PSC Survey identified and categorised a total of 257,988 households in both districts in February 2009. In District Kashmore-Kandhkot, 54,871 of those households fell into the three lowest bands of the poor (0-11 Extremely Poor / Destitute, 12-18 Chronically Poor, 19-23 Transitory Poor). Likewise in District Shikarpur, 49,468 of the total households fell into the three bands of the poor. Therefore, on the whole both districts have 104,339 poor households in the three lowest bands (0-23); around 40%

of the total population. Further bifurcating these households into the three lowest poverty bands separately; 17,220 households are extremely poor (0-11), 39,321 are chronically poor (12-18) and 47,798 households are Transitory poor (19-23).

During the PSC survey, some villages were not able to be covered due to two fundamental reasons; prevalence of a poor law and order situation and the lack of interest/doubts of some households. For this reason, in June, SRSO decided to conduct the PSC survey of the missing households. As of July 31st, a total of 14,009 missing households in both districts, have had their PSC survey carried out. Out of these households, 9,461 households have been identified as belonging to the lowest three poverty bands.

- **Social Mobilisation:** In the UCBPRP, communities in both target districts are being organised at Paro / Mohallo level into Community Organisations (CO) and at the village level into Village Organisations (VOs). By having their own organisations, the communities (especially the poorest) will be able to present themselves in a unified manner and will have the ability to voice their developmental concerns to the relevant authorities / bodies, such as Provincial and District Governments, Taluko and Union Administrations and SRSO, etc. Eventually, it is envisaged that these VOs will be able to develop their own linkages with external organisations in order to cater for their needs. At the same time, by managing their own organisations, the confidence and skills of these communities will be greatly enhanced. SRSO envisages that in these two 2 districts, 84,000 households will be organised into 4,200 VOs.

As of the end of July, a total of 55,496 households have been organised into 1,166 VOs. As always, most of the households organised come from the lowest 3 bands of the poverty bands while *all* members of VOs are women.

As of June 2009, 2,460 office-bearers have been trained along with 515 participants in book keeping in the 2 districts of Kashmore-Kandhkot and Shikarpur.

- **Products:** UCBPRP includes the following products for the poorest households:
 - ***Income Generating Grants (In Kind / Non-Cash):*** These are grants for the women of extremely poor households, for the purpose of increasing their incomes. Each eligible household receives a grant (in-kind) of up to Rs. 20,000 for purchasing income-generating assets / livestock such as goats, cows, buffaloes, etc.

The distribution of grants started in June 2009, whereas identification of the poorest women had taken place in the previous month. In May, 2,023 women had been found to be eligible for the grant, according to the PSC.

As of July, a total of Rs. 89, 739, 00 grant amount has been distributed to 141 VOs in both districts. 1,004 women (with PSC ranging from 0-11) have received grants in the 2 districts. Most of the grants have been used to purchase livestock.

- **Small Loans from the Community Investment Fund (CIF):** Each VO will be given a revolving fund for providing small / flexible loans to poor women only. The amount of the fund that each VO receives depends on the number of chronically poor households with a maximum of Rs. 25,000 allocated per household. The distinguishing aspect of the CIF is that the fund will be managed by the village women themselves, as they will be the ones who decide which poor woman should receive a loan and at what flexible terms.

CIF operations started in May 2009, with 90 VOs receiving a CIF fund of a total of Rs. 17.389 million. In addition to this, 4,578 women from PSC 0-18 were identified from the 2 districts.

As of July 31, 2009, 262 VOs received a total of Rs. 77,021,400 of CIF funds. 5,016 poorest women have been given CIF loans for various purposes, such as for livestock, enterprise and for agriculture.

- **Scholarships for Vocational Training:** The UCBPRP includes a component whereby youth from extremely poor and chronically poor households will be identified and provided scholarships for receiving vocational training. The type of training provided will depend on assessments conducted during consultations between the individuals, their household and the VO.

As of July 2009, 1,984 participants have been trained (1,342 men and 518 women) in 14 trades. They have acquired their trainings at additional locations as new training centres in Ghari Yaseen, District Shikarpur and Ghaus-pur, District Kashmore-Kandhkot were opened and in operation in the month of June.

- **Unskilled Labour Opportunities through Community Physical Infrastructures (CPIs):** In the project, 50% of the villages will be given one scheme of CPI, which may include sanitation or drinking water. The labour used for the construction of the CPI will be sourced from extremely poor and chronically poor households of the village, with market-based wages being provided.

As of July 2009, 198 CPIs were surveyed (73 CPIs in District Kashmore-Kandhkot and 125 in District Shikarpur). Out of those 82 have been completed and 130 are currently in process.

As a result of the completed CPIs which produced 7,091 man-days of employment. Rs. 14,282,00 have been distributed in wages to those employed; all of which come from the poorest households as defined by the PSC.

4. Since the 1st of February 2009, SRSO has been taking leaps and bounds in implementing the UCBPRP efficiently and effectively. As of July 31, 2009, the performance of the programme has been tabulated, as shown in Annex 1.

Annexure-1 Progress Table As of July 2009

S. No	Activity	District	Project Target	As of June 2009		Jul-09		% Achieved	Cumulative		% Achieved
				Target	Achieved	Target	Achieved		Target	Achieved	
1.1	Poverty Score Card	Shikarpur	51	51	50	0	0	0	51	50	98%
1.2		Kashmore	37	37	37	0	0	0	37	37	100%
Sub – Total			88	88	87	0	0	0	88	87	99%
2.1	Households Organised	Shikarpur	48,000	10,768	32,493	3,423	5,129	150%	14191	37622	265%
2.2		Kashmore	36,000	7,992	13,999	3,080	3,875	126%	11072	17874	161%
Sub – Total			84,000	18,760	46,492	6,503	9,004	138%	25263	55496	220%
3.1	Village Organisations Formed	Shikarpur	2,400	548	615	145	112	77%	693	727	105%
3.2		Kashmore	1,800	390	330	126	109	87%	516	439	85%
Sub – Total			4,200	938	945	271	221	82%	1209	1166	96%
4.1	Households to be Given Income Generating Grants	Shikarpur	14,940	2,222	765	144	22	15%	2366	787	33%
4.2		Kashmore	11,060	1,620	195	106	22	21%	1726	217	13%
Sub – Total			26,000	3,842	960	250	44	18%	4092	1004	25%
5.1	Households to be Given Community Investment Fund	Shikarpur	17,241	2,249	3,729	907	237	26%	3156	3966	126%
5.2		Kashmore	12,759	1,503	992	971	78	8%	2474	1070	43%
Sub – Total			30,000	3,752	4,721	1,878	315	17%	5630	5036	89%
6.1	Households to be Given Scholarship for Vocational Training	Shikarpur	12,050	2,696	1,130	835	130	16%	3531	1260	36%
6.2		Kashmore	8,950	1,994	624	653	100	15%	2647	724	27%
Sub – Total			21,000	4,690	1,754	1,488	230	15%	6178	1984	32%
7.1	Villages to be Give Drinking Water Supply Schemes as CPI	Shikarpur	1,207	220	55	94	25	27%	314	80	25%
7.2		Kashmore	893	162	15	74	10	14%	236	25	11%
Sub – Total			2,100	382	70	168	35	21%	550	105	19%
8.1	Locations to improved under Low Cost Village Improvement Scheme	Shikarpur	160	30	37	6	3	50%	36	40	111%
8.2		Kashmore	120	10	3	7	2	29%	17	5	29%
Sub – Total			280	40	40	13	5	38%	53	45	85%

S. No	Activity	District	Project Target	As of June 2009		Jul-09		% Achieved	Cumulative		% Achieved
				Target	Achieved	Target	Achieved		Target	Achieved	
9.1	No. of Participants Trained in VO management	Shikarpur	4,828	1,078	346	434	166	38%	1512	512	34%
9.2		Kashmore	3572	798	176	334	235	70%	1132	411	36%
	Sub – Total		8,400	1,876	522	768	401	52%	2644	923	35%
10.1	No. of Participants Trained in VO Planning Training	Shikarpur	4,828	1,078	371	430	149	35%	1508	520	34%
10.2		Kashmore	3,572	798	70	352	136	39%	1150	206	18%
	Sub – Total		8,400	1,876	441	782	285	36%	2658	726	27%
11.1	No. of Participants Trained in VO CIF Training	Shikarpur	8,577	1,078	230	453	234	52%	1531	464	30%
11.2		Kashmore	6347	798	178	334	169	51%	1132	347	31%
	Sub – Total		14,924	1,876	408	787	403	51%	2663	811	30%
12.1	VO Book Keeping Training (No of Pax)	Shikarpur	4,828	1,078	117	472	200	42%	1550	317	20%
12.2		Kashmore	3,572	798	41	357	157	44%	1155	198	17%
	Sub – Total		8,400	1,876	158	829	357	43%	2705	515	19%

1. The Union Council Based Poverty Reduction Programme through RSPs

The Union Council Based Poverty Reduction Programme (UCBPRP) has been designed as an answer to alleviating the poverty of targeted communities of the poorest in rural Sindh, through bespoke developmental packages. It aims to reduce the common hurdles faced by the poorest of households by tapping into their inherent potential. In an unprecedented move, the Government of Sindh (GoS) has approved Rs. 2.9 billion for initiating the UCBPRP in the 2 districts of Kashmore-Kandhkot and Shikarpur, for a period of 30 months. The start of the partnership between Sindh Rural Support Organisation (SRSO), the programme-implementing organisation, and the Government of Sindh regarding the UCBPRP came about after a presentation of the programme by Mr. Shoaib Sultan Khan, Chairman SRSO to President Asif Ali Zardari and to Syed Qaim Ali Shah, Chief Minister Sindh. The programme was greatly appreciated and upon its merits, 2 districts of Sindh were approved for the UCBPRP.

The programme is being implemented by SRSO using the Rural Support Programmes' (RSPs) conceptual package of social mobilisation. The success of the social mobilisation approach lies in its intrinsic belief that *permanent* development can only take place when it is carried out through organised communities themselves. In addition to this, the social mobilisation approach has the ability to empower the poorest of households by building their capacity to collectively plan and initiate the development of their households, their villages and union council.

2. Features of the UCBPRP

The foundation of the UCBPRP lies in its ability to identify and target the poorest for provision of vital products for improving their quality of life. These are products such as income-generating grants, flexible community-based microcredit, vocational trainings and micro-insurance. The task of identifying, targeting the poorest and providing them with this whole range of products has been taken up by SRSO through its cadre of specialised staff.

2.2 Poverty Scorecard

Being the unique programme that it is, the UCBPRP rests its entire rationale on being able to identify the poorest; thereby directing its products exclusively for this overwhelmingly neglected group. In order to carry this out, SRSO has taken the initiative of using the Poverty Scorecard (PSC) to identify its target group.

The PSC is a tool for measuring levels of household poverty, which originally was developed by the Grameen Foundation USA and by Dr. Mark Schreiner, a Senior Scholar at the Centre for Social Development at the Washington University in St. Louis, America. The need for the PSC arose when it was increasingly felt, especially from the field, that the poorest of households were being left out. Questions such as: who are the poor, how many poor households are there, where do they live started to emerge; thus leading to the development of the PSC. The PSC has now been adopted by the World Bank, after some minor modifications (to include urban households as well). This modified version of the PSC is now being used by the World Bank, Asian Development Bank (ADB) and the Planning Commission, Government of Pakistan for its various development programmes in Pakistan. SRSO also used the modified PSC for its survey in the UDBPRP.

As shown in Table 1, in the UCBPRP, the PSC scores have been split into 4 poverty bands¹:

PSC Poverty Bands	PSC Score Range
Extremely poor/destitute	0-11
Chronically poor	12-18
Transitory poor	19-23
Non-poor	24-100

Table 1: PSC Poverty Band

Both of these reasons are now changing. The UCBPRP team has been constantly receiving requests from those missing households, to ask them to come and to conduct their PSC survey. The reason for this change has been because the households have seen the benefits which their neighbours and community members have been receiving from the UCBPRP project. In addition to this, in places where there was a poor law and order situation, communities themselves have guaranteed protection to the UCBPRP teams, for them to come to their villages to organise their households into VOs.

District	No. of Union Councils	Total Missing HHs	PSC Poverty Bands			
			Extremely Poor (0-11)	Chronically Poor (12-18)	Transitory Poor (19-23)	Non-poor (24-100)
Kashmore – Kandhkot	9	5,616	1,181	942	1,630	1,863
Shikarpur	11	4,696	1,179	1,189	980	1,348
Total	20	10,312	2,360	2,131	2,610	3,211

2.3 Social Mobilisation

Social mobilisation has been used extensively as a way to achieve sustainable development for the masses. It does this by bringing communities together in order to better achieve their common-goals and to meet their needs. At the heart of social mobilisation lies the belief that every individual, be they poor or rich, man or woman, has the capability and potential to carry out activities for their benefit and that of their families.

SRSO has implemented the UCBPRP using the social mobilisation approach to organise rural communities in order to provide the poorest with essential products, while at the same time building their capacities to plan and work as a whole.

As an unparalleled step, SRSO has decided to focus only on women in the households and to organise them into women's VOs. Therefore as an added precaution, SRSO has ensured that the chief beneficiaries of the UCBPRP are truly the most deserving in each of the target poor households, i.e. the women.

¹ These poverty bands have been divided according to the World Bank as well as SRSO's experience of conducting the PSC survey in more than 10 districts.

Table 2 Progress of VO Formation as of July 31, 2009

S.No	Name of District	Target as of July 2009	Achievement as of July	% Achieved
1	Shikarpur	693	727	105%
2	Kashmore @Kandhkot	516	439	85%
	Total	1209	1166	96%

Table 3 Progress of HHs Organized as of July 31, 2009

S.No	Name of District	Target as of July 2009	Achievement as of July 2009	% Achieved
1	Shikarpur	14,191	37,622	265%
2	Kashmore @Kandhkot	11,072	17,874	161%
	Total	25,263	55,496	220%

2.4 Products of the UCBPRP

The UCBPRP has an entire range of specialised products in order to ensure that *effective* development takes place for the poorest of the poor. The following are the products being provided in the programme:

2.4.1 Non-Cash Income Generating Grants

A product for the poorest of the poor households in the 2 districts, the non-cash income generating grant is the first step in helping households to stand on their own feet. Exclusively for women, the grants provided are for the purpose of income generating assets such as livestock and productive tools and inputs (such as a sewing machine, seeds, etc). The grant amount for the UCBPRP has been calculated at a maximum of Rs. 20,000 per household, for the duration of the programme.

Progress

In the UCBPRP project, the distribution of the grants has only just taken place this month. In the previous months of March and April, the identification of those households falling within the PSC score range for grants was carried out by SRSO staff, with the help of CRPs. In May, the MIPs of those women requiring grants were developed.

By following and completing the above steps, as of July 31, 2009 SRSO provided 1,004 grants to women in the poorest households. These women were from 141 VOs 25 Union Councils in both Districts of Kashmore-Kandhkot and Shikarpur. The total grant amount distributed has been Rs. 89, 739, 00. Most of the grants have been used to purchase livestock as this is an activity which the poorest of women feel the most comfortable with.

2.4.2 Community Investment Fund

In order to effectively and efficiently reach out to women and the poorest segments of the rural community, the Rural Support Programmes Network (RSPN) 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.

Progress

The identification process started in March and April, when the PSC results had been calculated and reported. In May, 90 of the VOs had their CIF fund amounts transferred to their bank accounts; amounting to Rs. 17.389 million. In addition to this, each VO had to take a CIF management training, in order to access their CIF funds and to distribute them to the women. Having done so and by the VDOs going through the appraisal and voting process, appraisals for CIF loans were received by SRSO at the end of May.



As of July 31, 2009 262 VOs received a total of Rs. 77,021,400 of CIF funds into their bank accounts². From these funds, 5,016 CIF loans have been distributed to the poorest of women.

2.4.3 Human Resource Development

An important aspect of the UCBPRP is the investment being made into increasing the income-generating skills of the poorest, especially of the youth. Numerous studies have pointed out to the benefits and impact that a skilled labour force has, not just at the micro and meso levels, but also at the macro level. For a very poor household, the impact is extremely significant as it is the difference between one ageing hand feeding several mouths and several hands feeding considerably less mouths.

In order to instil these highly sought-after skills within poor households (with a PSC score ranging from 0-18), SRSO has outsourced this section of the UCBPRP to the National Rural Support Programme's Institute of Rural Management (NRSP-IRM). IRM because of its considerable experience in the field of training has managed to successfully build up a cadre of highly specialised trainers in rural development; perhaps the only one of its kind in Pakistan.

Progress

In the UCBPRP, IRM has developed both vocational and VO capacity building training packages which at the moment are being delivered to the organised communities in both districts. IRM's achievements in both setting their office and training centres, in addition to training cadres of trainers, women and youth has been exceptional.

²

In the month of May, IRM also initiated its trainings for VO capacity building, split into 4 different types of modules which consist of the following modules:

- VO Capacity Building Training
- VO Planning Training
- VO CIF Training
- VO Book-Keeping Training

Progress of the VO Capacity Buil trainings can be seen from the following table:

District	Type of Training	Targets	Achievement	%
Kashmore-Kandhkot	VO Management	1132	411	36%
	VO Planning	1150	206	18%
	VO CIF	1132	347	31%
	VO BK	1155	198	17%
Shikarpur	VO management	1512	512	34%
	VO Planning	1508	520	34%
	VO CIF	1531	464	30%
	VO BK	1550	317	20%

Table 4: Targets and Achievements of VO Capacity Building Trainings as of July 31, 2009

2.4.4 Community Physical Infrastructures

Community Physical Infrastructures (CPIs) are development infrastructure projects which are carried out with the help of organised communities. These are projects such as installation of hand-pumps, maintenance of small local roads, etc. In the RSPs, CPIs are carried out on an 80%-20% ratio. The organised community identifies a CPI to carry out in their neighbourhood or village and are meant to contribute to 20% of the cost of the project. However this 20% is usually provided in the form of the community's labour in the CPI.

Progress

The initiation of CPIs in the UCBPRP project was delayed due to the overall delays in the project. Since it takes time for the formation of VOs and for the members to get familiar with their meetings and record-keeping, SRSO could not progress with CPIs.

As of July 2009, 198 CPIs were surveyed (73 CPIs in District Kashmore-Kandhkot and 125 in District Shikarpur). Out of those 82 have been completed and 130 are currently in process.

As a result of the completed CPIs which produced 7,091 man-days of employment. Rs. 14,282,00 have been distributed in wages to those employed; all of which come from the poorest households as defined by the PSC.

Events and Visits

1) **Six Month Progress Review by ACS and PC-UCBPRP with Team**

A review meeting was held with ACS and PC-UCBPRP with Program Implementation Unit (PIU) –SRSO on June 4, 2009 at ACS conference room. PIU core team along with CEO SRSO, CEO NRSP and Director SRSO Board participated in the meeting. A detailed review of the UCBPRP conducted keeping in view the targets V/S achievement with all indicators as per PC-1.

At the end of meeting ACS congratulates to the SRSO Management and Dr. Bajwa on their successful implementation of the UCBPRP in remotest districts of the Sindh. Besides, following decisions were made during progress review meeting.

It was mutually decided that PC-1 will be revised as programme area needs more interventions simulators with the products of UCBPRP.

Revised PC-1 may include:

- Low cost Housing for the shelter less women's
- Micro Health Insurance for the poorest 3 bands
- School Improvement schemes
- Minimum Grants for the Poor's
- Role of Community Organizations (CO) and their capacity building
- Nominations of two District Managers

2) Progress Review by SRSO BoD Sub-Committee

Meeting of the sub committee was held at Sukkur on July 10th. Following attended:

Mr. Rashid Bajwa (Chair)
 Mr. Fazlullah Qureshi (member)
 Dr. Sono Khangarani (CEO SRSO)
 Mr. Ghulam Rasool (Project manager)

Remaining members of the committee were unable to attend and leave of absence which given to them.

The committee appreciated the efforts of the Government of Sindh in poverty reduction. The role of the PMU and the respective DCOs and their team for monitoring of the programme was also acknowledged.

Achievements against targets up to June 30 2009 as per PC-1 were reviewed. With the exception of Village Organization and Book Keepers training, most targets have been achieved. Sono and his team deserve congratulations for this feat. See Annex 1 for details.

However, the committee noted that while focus was on quantity, qualitative aspects needs immediate attention. The management noted the observation and

shared an e-mail from the Government of Sindh urging to achieve quantitative targets by end June.

In terms of improving the qualitative aspects, the following observations and suggestions were given to the management for compliance by end of third quarter:

1. Rs. 68.4 M was disbursed as CIF and 6.8 M as Income Generating Grants (10%). However, CIF and IGG grants are going to the same cohort of 0-18 score. This needs segregation. The committee recommends the following:
 - a. IGG to be confined to score 0-11
 - b. CIF 0-18
2. VO & CO savings is still very low and the message for savings needs to be pushed across. It is recommended that the second tranche of CIF must be linked with savings so that an incentive to save is inculcated
3. Documentation was found to be lagging. All forms including Micro Investment Plans (MIPs), CIF documents etc. need to be completed.
 - a. For example, places where there are thumb impressions must have names with it.
 - b. Likewise, SOs must write their name and designation along with their signatures so that they can be identified.
 - c. System of pre audit of forms so that all discrepancies are removed needs to be institutionalized.
4. Forms especially for CIF were found to be very cumbersome. Although till now, most of the documents were being filled by the SOs, this responsibility has to be shifted to the community Book Keepers once they are trained and therefore needs simplification. Project staff must also give a strategy for:
 - a. Post training support to Book keepers
 - b. CIF recovery strategy and how it will be reconciled with Bank statements by the book Keepers
5. Dialogue with the CO members while completing the MIPs especially for CIF needs attention. For example, an average of Rs. 12,800 is being approved for the CIF. This may be far more than the needs of the women and may lead to over indebtedness.
6. CPIs have started taking pace. 70 CPIs have been initiated, of which 27 are already completed. The engineering section will now have to gear up.
7. In the Vocational Training Programme, additional trades need to be added.

- a. For example, TBA training is a dire need and can be a marketable skill. IRM to kindly note.
 - b. There is also a trend of drop outs especially when students find out that some their peers are being sent to Islamabad while the rest are being trained in Sukkur, This needs to be addressed.
 - c. IRM also need to quickly set up post training support system especially placements in the market of VTP graduates
 - d. For female tailoring, sewing machines should be part of the training kits and like done for LSO Dheer Kotli AJK, reconditioned Japanese machines may be included as part of the training kits
8. Staff capacity building: It is urged that all staff goes through the OTW. I have asked Sono and the local IRM team to conduct OTW sessions on weekends if they cant be spared for a full 14 days training course at IRM Islamabad

The committee is thankful to the entire UC plan team for discussing the issues openly and accepted the recommendations with open mind.

3) Progress Review By Chairmen SRSO Board Mr.Shoab Sultan Khan

Chairmen SRSO reviewed the UCBPRP Progress with PIU Team and CEO SRSO. Chairmen shared his satisfaction keeping in view the project targets v/s achievement. Besides, he emphasised the importance of the process of social mobilization. He offered assistance of RSPN Team in making SOPs of the activities which are being carried out under UCBPRP. Chairmen advised HRD-PIU that is out sourced to NRSP-IRM that they may get support from Community Resource Person in clearing the back log of capacity building of VOs activity.

4) Review of the progress by SRSO Board with the representatives by Govt: of Sindh

Initially chairmen Board thanked to the all participants and appreciated the interest of Government of Sindh for taking their keen interest while working with SRSO. Chairmen and Board members appreciated the efforts of SRSO in successful implementation of UCBPRP.

Board agreed on conducting third party evaluation by Sustainable Development Policy Institute (SDPI) which will be helpful to be on right track as following the PC-1 indicators.

Board agreed on that UCBPRP report may not exceed 10-20 pages and it may be shared with respective DCOs as well on 5th of every month.

Board Visit to field activities

Chairmen SRSO Board along with board directors , CEO SDPI and CEO SRSO visited UCBPRP activities on 17th and 19th July 2009. Following is the NFR by Mr. Shoab Sutan Khan

Note for Record
July 16 – 19, 2009

By: Shoab Sultan Khan
July 27, 2009

Field Visits:

i) Social Mobilisation:

- Village Morio Sabozi, District Kashmore
- Goth Saleh Malik, UC Gulwali
- Village Longani, District Shikarpur
- Village Sheeranpur, District Larkana

ii) Vocational Training:

- Government Poly Tech, Sukkur
- Hotel Mehran, VTEC Sukkur
- Village Training Programme, Village Dari, District Kashmore

Headquarters Events

iii) Staff Meetings:

- UC Based Poverty Reduction Programme (BPRP) Progress Review with Shikarpur/Kashmore Staff
- SRSO/UC BPRP Staff Meeting

iv) SRSO BoD Meeting

Under UC BPRP (UC Plan), the quantitative achievements organizing 2560 COs federating them in 945 VOs with a membership of 46,492 households in four months is an achievement unparalleled anywhere in the annals of the history of Rural Support Programmes in Pakistan. More so because 100% of the households falling in bottom three bands of the poverty score card (PSC) 0-23 have been organized.

Social Mobilisation depends entirely on the willingness of the community to get organized and select their leaders as office bearers.

As to the quality of Social Mobilisation in terms of understanding of the COs/VOs of the decision making process, I was simply amazed at some of the decisions made by the VOs I visited. For example, instead of giving income generation grant (IGG) to all eligible under the rules, the VO gave it only to those who had no capacity currently to repay. If they were considered capable of repaying, they were given Community Investment Fund (CIF). Thus in Morio Sabzoi out of 11 households eligible for IGG according to PSC, only one household was considered eligible for IGG by the VO and all the 150 women sitting in front of us had reached this decision by consensus. To my mind, this was the best example of a socially mobilized community.

When we interviewed Marvi, the poorest of the poor who had been given IGG, she used the Rs. 18,000 grant in purchasing a donkey cart and other necessities. She was confident that this would help her family to graduate to CIF in a year's time.

Rabri was sanctioned Rs. 9,000 CIF by the VO on the recommendation of her CO, as she was considered capable of only paying back that much in a year's time whereas Shabiran Punjabi was given Rs. 18,000 CIF which she used for purchasing goats and for other activities. Shabiran was sold by her Punjabi father to another of her relatives settled in Sindh. When I asked what she had to pay to get her freedom, she laughed it away, she had to pay nothing.

At Longani UC Dakhan, 11 COs had federated in a VO comprising 199 households of which 3 had received IGG and Rs. 558,000 had been disbursed as CIF. The profile of the IGG was a wage labourer whose son was trained as a barber and she needed Rs. 20,000 to help him set up a barber shop. Shahida Begum got Rs. 25,000 although her daughter was a B.Sc. student. The VO explained Shahida's a well-to-do relative had taken pity on her and educated her daughter. She herself was assetless and very poor. All the IGG and CIF recipients stood up and confirmed the amounts each one had received. This was all transparent and publicly done.

However, when we looked at the record keeping, it left much to be desired. The reason being that 11 COs were being looked after by two book-keepers. This ratio should not exceed 1:3. The training of the bookkeepers had to be thoroughly done with refresher courses every month in the first year, thereafter the frequency of refresher may be changed to one in a quarter. Although the bookkeepers are to be from amongst good VO managers or teachers and are to be paid out of surcharge on IGG/CIF but they are directly answerable to SO of

SRSO. The Bookkeepers are the key to the success of IGG/CIF and micro credit programme. Any delinquency in this area would be disastrous for the programme. Both SRSO and N-IRM, who have been outsourced training of all types of the UC Plan, have to ensure quality training and refresher courses. The Book Keepers should be remunerated on the basis of work they do and not as regular employees on a monthly salary.

I would earnestly ask Sono not to give any further IGG/CIF unless and until the record keeping of the current disbursements are updated and Record Keepers adequately trained and put in place.

The Social Organisers main focus, after the initial motivation and formation of the CO, should be monitoring the quality of the CO which primarily depends on the quality of the CO/VO activists i.e. presidents and managers. If they are not honest and willing and N-IRM training does not make them competent, the CO/VO will never able to deliver. It will never be possible by SO to achieve viability of hundreds of COs/VOs formed without the support of honest and competent managers and other office bearers. This is a time consuming exercise. The community resource persons (CRPs) will emerge from this group of activists but it will happen only when the activists have demonstrated their capabilities over a period of time in managing their own COs/VOs. This process cannot be hurried. If you do so, it would be more counter productive than beneficial. Let SRSO select good quality staff and N-IRM give them excellent training including refreshers.

It is for this reason that I have persuaded SDPI to undertake a Process Review of the activities of SRSO in UC Plan area. The intention is not to find fault with SRSO but to help Sono and his team to carry out course corrections in time. A stitch in time would save you from many difficulties.

In the community physical infrastructure (CPI) sector, at Morio Sabzoi, a link road was being constructed alongwith a sanitation intervention comprising a toilet linked with a hand pump and also providing drinking water. At one of the sites we saw a functioning old hand pump only a few yards away from the new hand pump. There may be a good reason for doing so but such siting of projects should be avoided. The disposal of the flush water from the toilet should also be done in such a way that it does not pollute the hand pump well as well as it should not become a health hazard.

At Langani the village street was very well cemented and gave a clean look to the village but the drains along the street need to be kept well maintained. The VO promised that

they are seized of the matter but the maintenance system should be clearly spelled out and made part of the terms of partnership (ToP) of the CPI. The CPI engineers should also undertake suitable measures to protect the Longani Girls School from flooding flowing from the street.

SRSO has a good experience of village sanitation and sewerage projects and, as far as, feasible CPIs should be to rid the village of sewage and sewage ponds which not only give the village a unhygienic look, it also adversely affects the health of the inhabitants. Above all it also saves villagers from surface filth spread all over.

Visit to Village Sheranpur (District Larkana)

Sheranpur is situated in the shadow of ZAB and BB's tomb. It has 35 households and according to PSC, all of them fall in the bottom three rung 0-23. SRSO had organized 20 hh in January 2007 and the rest in June 2009.

Though poor, the spirit of the villagers was undaunted. Their activist Aashia gave a spirited presentation of the activities of the two COs they have formed with 38 members and Rs. 17,400 savings. 34 members have taken out health insurance. They have a livestock trained activist and 11 members have taken Rs. 164,000 soft loan.

Activist Fareeda described the impact of enterprise development training she got, Gulshan spoke of the TBA training, Zakia of the livestock and Jamal Khatoon of the soft loan.

The main livelihood of the people of Sheranpur is livestock tending on shared basis. The young heifer or sheep is bought by the investor and passed on to the villager to look after it, till it is ready for sale in the market. A Rs. 8,000 heifer when matured fetches Rs. 30-40,000. The investor deducts the cost of the heifer and shares the profit with the villager on 50:50 basis. The soft loan by SRSO aims at enabling the villager to earn 100% profit.

The Peoples Housing Cell of the Government of Sindh has provided houses costing Rs. 252,000 each to two of the extremely poor households. Of course the two owners are over the moon with their new possessions but these two houses stand out like eyesore surrounding the poor housing of others. When I put the question to the CO members what would they have done if the half a million rupees would have been put at their disposal. Their response was they would have assessed the requirement of each of the members to improve their housing and disbursed the funds accordingly, of course, giving first priority to the extremely

poor. In their view the whole village could improve their housing by investing Rs. 15,000 to 30,000 per house, depending on the state of their present houses. I wish the Peoples Housing Cell would listen to the people.

We also met Sughra Khatoon, Sonal Khatoon, Samul Khatoon of Ratokot UC, Nazeer Begum, Shireen Khatoon and Ghulam Zuhra of Karani UC who had been allotted land under landless Haree Project. They were all very happy and grateful to BB for making such a transformation in their lives.

On our return we also noticed the Rs. 7 million one km road being constructed to connect the village with the main road. A village which has just about 3 donkey carts currently, would probably have used this money in totally banishing poverty from the village, instead of this fancy road.

The achievements in the field of vocational training by N-IRM have been spectacular. In physical terms setting up two vibrant and functioning centres at Sukkur and three village vocational training programme centres (VTP) in such a short time, is highly commendable. How they have done it belies me. 1754 young men and women have already trained.

The VTP I visited at village Dari was buzzing with activity giving training to hundreds of women in two shifts in four crafts with highly motivated instructors, all belonging to the area.

The Government Poly Tech at Sukkur was a shining example of government and SRSO collaboration. The Principal of the Poly Tech and her staff were most happy at this collaboration and so were the girls from the rural areas who had probably ventured out for this kind of exposure for the first time. They all seemed very proud and pleased with their achievements and so were their instructors.

I visited Hotel Mehran in February, when the top two floors were in a dilapidated condition. To see these floors converted into a state of the art workshops and residential accommodation for 150 trainees was a joy to my eyes. I had never expected this would all be done in such a short time.

The main challenge now is to keep a track of the trainees to find out what have they gained by this substantial investment Government of Sindh has made in them. The Process Review being undertaken by SDPI would give some idea on sample basis but SRSO should

do a 100% tracking through N-IRM to assess the effectiveness of training and also to find the market demand for the different trades in which training is being imparted.

SRSO BoD Meeting:

This was the first time four representatives of the Government of Sindh came to Sukkur to participate in the 23rd meeting of the Board of Directors (BoD) of SRSO.

Their contribution to the deliberations of the Board was most constructive and positive, especially in regard to the Union Council Based Poverty Reduction Programme (UCBPRP). I was most encouraged at Secretary Planning and Coordinator UCBPRP's emphasis on consolidation and qualitative achievement, as the initial work of achieving a critical mass to establish the credibility of UCBPRP has been accomplished in the shortest possible timeframe. In fact in case of Social Mobilisation, as against P&D's target of 18,760 households end June, the organized households number 46, 492. This is the foundation on which every intervention will be built. It is, therefore, most important that the foundation is solid and viable. In terms of end June targets laid by P&D, the achievements are as follows:

- Vocational Training	58%
- IGG (non-cash)	25%
- CIF (cash)	133%
- CPI	110 projects initiated 27 completed
- Employment through CPI generated	442 skilled 2562 unskilled
- Poverty Score Card	
87 Union Councils	100% completed
- Extremely Poor	17,220 households
- Chronically Poor	39,321 households
- Vulnerable Poor	47,798 households
- Above Poverty Line	153,649 households
Total:	257,988 households

These achievements are spectacular considering the timeframe i.e. one month for PSC survey and four months for the above cited programme interventions. Sono and his team

should be congratulated on this stupendous achievement. Of course, the tremendous support given by Rashid to Sono made all this possible. Roomi and his N-IRM team worked day and night to put the vocational training package on a sound footing. Ghias in Karachi provided the much needed backup, working hard and meeting deadlines.

The Board also accepted a suggestion made by ACS (Development) to Chairman SRSO to concentrate SRSO's core resources on UCBPRP type interventions. Accordingly the Board decided to allocate Rs. 120 million to Khairpur district programme of SRSO for implementing UCBPRP type interventions in as many Union Councils as possible in the district.

The support given by representatives of the Department of Finance and Local Government was greatly appreciated by the Board. The personal presence of Secretary Planning in the Board meeting and the most constructive role being played by the Planning & Development Coordinator in implementation of UCBPRP were applauded by the BoD.

On my return stopover at Karachi, ACS (Development) Mr. Nazar Mahr very kindly accommodated my meeting in his busy schedule. I was most pleasantly surprised to find him in his office at 0830 hours and as my flight was at 1100 hours, I was taking a chance to catch him no sooner than he arrives although my meeting was at 0900 hours. To my surprise, he was already in his office. I wish all government servants would emulate Nazar's example.

Meeting with DCO Kashmore Kandhkot

Monthly review meeting held at DCO Kashmore@ Kandhkot meeting hall on July8, 2009.CEO SRSO along with PIU Core team and DCO Kashmore @ Kandhkot along with his team including EDO Revenue (Focal Person UCBPRP), EDO Finance and Planning and others participated in the progress review meeting.

Progress was reviewed with all indicators as per PC-1.DCO appreciated the progress and efforts taken by SRSO while implementing UCBPRP. Besides, DCO shared that there should be focal person from UCBPRP at District level .CEO SRSO nominated Mr.Zulfiqar Narejo as a focal person for the project at Kashmore @Kandhkot District. Mr.Narejo now onward will be the coordinating point at district level.

Meeting with DCO Shikarpur:

Monthly Review meeting, headed by the DCO, was held by PIU-UCBPRP team at DCO Office Shikarpur, on July 10, 2009. It was participated by DO Revenue, EDO -CDD and some others District Govt Officials.

Mr. Abdul Samad-District Focal Person (UCBPRP Shikarpur) presented a comprehensive briefing about the project including the progress up to the June 30, 2009. The DCO appreciated the achievements and expressed his interest to monitor activities by following the instructions by Chief Minister/ACS.

DCO formed following five teams for assessment/progress of project comprising of Govt Officials to be facilitated by project team for two days in District Shikarpur:

- 1 Team for SMU Shikarpur.
- 3 Teams for SMU Garhi Yaseen and Madeji.
- 1 Team to observe overall activities.

Field Visit by EDO:



The teams visited the 15 UCs, 72 villages, met about 1350 beneficiaries of Community Investment Fund and Income Generating Grant of the District Shikarpur. S

The teams also visited the Vocational Skill Training (VST) Centers at Jindo Dero and Garhi Yaseen, and found 180 females in learning the skills of sewing, embroidery etc. The expense of visit including training material, pick and drop facility were borne from the project budget.

The teams also asked females individually about the training and its quality. CPI Schemes (ongoing and completed) were visited by teams too. The DO Revenue appreciated the efforts of the SRSO team for doing all this in well organized manner and service by SRSO at the doorstep of the poor households very honesty.

Sindh Rural Support Organisation

*Union Council Based Poverty Reduction Programme
Districts Kashmore-Kandhkot and Shikarpur*

Project Implementation Unit

B-34, Hamdard Housing Society,
Airport Road, Sukkur

Ph: 071-5633516 / 5633657 / 5631625 Fax: 071-5631791 Web: www.srso.com.pk