



INVESTIGATIVE STUDY ON LIVELIHOODS PROJECTS

Pakistan Poverty Alleviation Fund

Final Report

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ACRONYMS

AiD	Associates in Development
CBO	Community Based Organization
CCB	Citizen Community Board
CDC	Community Development Centre
CF	Community Facilitator
CIG	Common Interest Group
CLF	Community Livelihood Fund
CMALTC	Community Managed Area Level Training Centre
CMDO	Community Mobilization and Development Organization
CMSA	Community Managed Sustainable Agriculture
CMST	Community Management Skill Training
CRP	Community Resource Person
ECDI	Entrepreneurship and Community Development Institute (KFP)
EDT	Enterprise Development Training
ESM	Environment and Social Management
FATA	Federally Administered Tribal Area
FGD	Focused Group Discussion
GB	Gilgit Baltistan
GOP	Government of Pakistan
HDI	Human Development Index
HDOD	Human Development Organization Doaba
HEF	Hand Embellished Fabrics
HUJRA	Holistic Understanding for Justified Research and Action
IFAD	International Fund for Agricultural Development
IKP	Indira Karanthi Patham
IP	Implementing Partner
KII	Key Informant Interviews
KPK	Khyber Pakhtunkhwa
LEP	Livelihood Enhancement and Protection
LMST	Leadership Management Skill Training
LPRP	Lachi Poverty Reduction Program
LSO	Local Support Organization
MAP	Medicinal and Aromatic Plant
MEDA	Mennonite Economic Development Associates
MLSAC	Mandal Level Social Action Committee
MMT	Mobile Master Trainer
MSc	Mandal Samakhya
MTR	Mid-term Review
NGO	Non-Governmental Organization
NPM	Natural Pest Management
NRLM	National Rural Livelihoods Mission
NRSP	National Rural Support Program
NYK	Nokri ya karobar
PAD	Project Appraisal Document

PC	Production Centre
PMIFL	Prime Minister Interest Free Loan
PO	Partner Organization
PPAF	Pakistan Poverty Alleviation Fund
PSC	Poverty Score Card
PWD	Person with Disability
QPR	Quarterly Progress Report
RBF	Results Based Framework
SAPAP	South-Asia Poverty Alleviation Program
SERP	Society for Elimination of Rural Poverty
SHG	Self-help Group
SLUG	Salt Land User Group
TF	Taraqee Foundation
THAAP	Trust for History Art and Architecture Pakistan
TLCC	Town Level Coordination Committee
TRDP	Thardeep Rural Development Program
TUP	Targeting Ultra Poor
UCDP	Union Council Development Plan
UPAP	Urban Poverty Alleviation Partnership
USAID	United States Agency for International Development
VC	Village Committee
VO	Village Organization
WB	World Bank
WIG	Women Interest Group
YC	Youth Centre
ZSs	Zilla Samakhyas

CONTENTS

EXECUTIVE SUMMARY	vi
1.0. INTRODUCTION	1
1.1. PPAF LIVELIHOODS PROGRAMME	1
1.1.1. LIVELIHOODS ENHANCEMENT AND PROTECTION PROGRAM (LEP)	2
1.2. BACKGROUND AND RATIONALE OF STUDY	7
1.2.2. LIMITATIONS OF THE STUDY	7
2.0. METHODOLOGY	7
3.0. FINDINGS	10
3.1. LEED PROGRAM	10
3.1.1. SOCIAL MOBILIZATION AND UC DEVELOPMENT PLANS	11
3.1.2. ASSET BUILDING AND ENTERPRISE DEVELOPMENT	12
3.1.3. YOUTH CENTRE AND INCLUSION OF DISABLED	16
3.1.4. NOKRI YA KAROBAR (NYK)	16
3.1.4 OVERALL SOCIO-ECONOMIC DEVELOPMENT	17
3.1.5. GENDER MAINSTREAMING	18
3.1.6. ENVIRONMENTAL MANAGEMENT	21
3.1.7. DISASTER RISK MANAGEMENT	21
3.2. NATIONAL PROJECTS	22
3.2.1. USAID ENTREPRENEURS PROJECT	22
3.2.2. BIOSALINE PROJECT	24
3.2.3. LACHI POVERTY REDUCTION PROJECT	27
3.3. REGIONAL PROJECTS	29
3.3.1. INDIRA KRANTHI PATHAM (INDIA)	29
3.3.2. NATIONAL RURAL LIVELIHOODS MISSION (INDIA)	31
3.3.3. URBAN PARTENERSHIP FOR POVERTY REDUCTION (BANGLADESH)	34
4.0. CONCLUSIONS AND RECOMMENDATIONS	40
4.1. ECOSYSTEM BASED APPROACH	40
4.2. SOCIAL EMPOWERMENT AND ROLE OF POs AND LSOs	41
4.3. GENDER MAINSTREAMING	42
4.4. DISABILITY MAINSTREAMING	42
4.5. NYK	42
4.6. YOUTH CENTRE	43
4.7. VALUE CHAIN	43
4.8. LOAN CENTRE	43
4.9. ENTERPRISE DEVELOPMENT	44
4.10. RESILIENCE TO CLIMATE CHANGE AND DISASTER PREPAREDNESS	44

4.11. UP-SCALING / REPLICATION	45
4.12. RELEVANCE, EFFICIENCY, EFFECTIVENESS, IMPACT AND SUSTAINABILITY	46
4.12.1. RELEVANCE	46
4.12.2. EFFICIENCY	46
4.12.3. EFFECTIVENESS	46
4.12.4. IMPACTS.....	46
4.12.5. SUSTAINABILITY	46
ANNEX 1. LIST OF DOCUMENTS REVIEWED.....	48
ANNEX 2. USAID ENTREPRENEURS PROJECT	49
ANNEX 3 BIOSALINE PROJECT	55
ANNEX 4. LACHI POVETY REDUCTION PROJECT	58
ANNEX 5. INDIRA KARANATHI PATHAM	61
ANNEX 6. URBAN PARTNERSHIP FOR POVERTY REDUCTION	69
Annex 7. TERMS OF REFERENCE	71
ANNEX 8. QUESTIONNAIRE USED	74
ANNEX 9. LIST OF PERSONS INTERVIEWED.....	78
Table 1. Summary of LEED Program Being Implemented by POs Across Pakistan.....	10
Table 2. Basic Data of the Sampled POs Implementing LEED.....	10
Table 3. Basic Data of UCs Visited	11
Table 4. Number of Assets and their Value in UCs Sampled by the AiD Consultants Team	12
Table 5. Past and Current Value of Assets Provided to Communities at UC Sharif Chajra, Muzaffargarh.....	13
Table 6. Number of Individuals Identified and Employed under NYK Program by the Sampled POs.....	16
Table 7. Change in Poverty Ranking (PSC) of LEP Beneficiaries after Asset Transfer	17
Table 8 . Projects Selected for Review	Error! Bookmark not defined.
Figure 1. Conceptual Framework of LEP Model.....	3
Figure 2. Conceptual Framework of LEED Model.....	6
Figure 3. Livelihoods Model Based on Biosaline Agriculture in Degraded Lands	26
Figure 4. Livelihoods Model Adopted by the National Rural Livelihoods Mission, India	33
Figure 5. Flowchart Showing the Investigation Process.....	Error! Bookmark not defined.
Figure 6. Geographic Coverage of the Entrepreneurs Project	49
Figure 7. Map of Honey Value Chain Developed by HUIRA.....	50
Figure 8. Value Chain Map of Medicinal and Aromatic Plants.....	53
Figure 9. Milk Value Chain Map at Vehari, Punjab	54
Figure 10. Engendered Honey Value Chain Map	54

EXECUTIVE SUMMARY

In May 2009, Pakistan Poverty Alleviation Fund (PPAF) launched its Livelihood Enhancement and Protection (LEP) program to enhance economic productivity and opportunities for the poor and ultra-poor families with the financial support of World Bank. Later in July 2013, it introduced a new livelihoods model called, Livelihoods, Employment and Enterprise Development (LEED) which focuses across the poverty bands to include even the non-poor, in an effort to develop ecosystem for economic transformation, socio-economic development and poverty reduction following comprehensive Union Council approach.

During the mid-term review of the PPAF III project in September 2012, World Bank advised PPAF to investigate its current livelihoods model and strategy to identify whether the main focus on ultra-poor households is stimulating sufficient economic activity at the village level to affect transformational change and the development objectives set forth in the Project Appraisal Document (PAD) and whether there is an equal focus on other poor.

Consequently, a team of consultants fielded by M/S Associates in Development (AiD) visited selected projects implemented by the PPAF Partner Organizations (POs), implementing LEP / LEED. The selected POs were National Rural Support Program (NRSP) at Rajanpur, Mojaz Foundation at Muzaffargarh, Taraqee Foundation (TF) at Ziarat, Community Mobilization and Development Organization (CMDO) at Bannu and Thardeep Rural Development Program (TRDP) at Mithi-Tharparkar. Documents produced by the POs were reviewed and on site Focused Group Discussions (FGDs) were conducted to record the response of beneficiary communities. Key informant interviews were also conducted at Islamabad. Three national projects considered as successful in general were also reviewed. These were: (i) Pakistan Community Development Program for Rehabilitation of Waterlogged and Saline Lands (Biosaline Project), (ii) Lachi Poverty Reduction Project (LPRP), (iii) USAID's Entrepreneurs Project. Likewise 3 regional projects, viz., (i) Poverty Alleviation Program in Andhra Pradesh, (ii) National Rural Livelihoods Mission (NRLM) Project, India, and (iii) Urban Poverty Alleviation Partnership Project (UPAP) in Bangladesh were also reviewed to draw lessons learned for replication through LEED.

The consultants appreciates the LEED model of following comprehensive UC based ecosystem approach, targeting poor and non-poor to stimulate local economy. Providing opportunities to non-poor for enterprise development also means providing jobs to the poor. The data collected from household beneficiaries clearly indicate that the interventions to build assets of the poor and to help them to set up enterprises of various forms has resulted in an increase in their income and has a positive impact on their lives. However, out of the 50 sampled households, though the poverty band of the targeted poor has changed before the intervention leading towards a better off category but none of the households crossed the Poverty Score Card of 24 to shift in the category of non-poor. LEED was started in July 2013 and at some locations it is not fully functional yet, therefore the results are yet to be seen. LEED is a refined model of LEP as it includes UC based approach, strengthening of third-tier community institutions (LSOs) and launched innovative livelihood platforms such as Nokri Ya Karobar (NYK), Youth Centre (YC), Production Centers (PCs), and Loan Centers (LCs), etc. All these are novel ideas and the POs should pursue these whole-heartedly to make it a successful case.

At all the locations, the Local Support Organizations (LSOs) have been operational at the UC level, women social and economic empowerment is evident, however, LSOs do not have enough CLF (Community Livelihood Fund) to cover all the members and show an impact at large. The UC Development Plans (UCDPs) produced by the LSOs under the guidance of POs were reviewed and it is

observed that these plans merely reflect the basic data of number of households, poverty ranking/mapping of households, and a generic listing of the traditional issues and probable solutions. These plans miss altogether the ecosystem approach and are not technically sound. No work on value chain development has been initiated anywhere, which is a major gap in enterprise development program. All the initiatives are highly relevant to the needs of the communities; however, there are issues of efficiency, effectiveness, scalability and sustainability. The interventions are sustainable from institutional point of view as POs and LSOs are there to support the community but financial sustainability is a question mark as the CLF available to LSOs is bare minimum. The sustainability from environmental lens is also questionable as climate change and disaster risk reduction have not been mainstreamed in the development process.

The review of the national and regional projects yields the following lessons:

National Projects

1. Biosaline Project

The project was successful in rehabilitating 16,000 acres of land and yielding net benefits of US \$ 30 million while benefiting 120,000 people. Ecosystem approach, social mobilization and value chain development were the key interventions. The communities were taught to live with salinity and not fight with it. The understanding was that once the land is made productive, poverty will automatically reduce. Community contribution to scaling up was the key instrument and the community cost-sharing formula was strictly followed.

2. Lachi Poverty Reduction Project

The project was implemented in rugged mountainous terrain of Lachi Tehsil, District Kohat also followed the ecosystem approach, where the purpose was to provide sustainable water supply through rainwater harvesting. Social mobilization was the key but the focus of the project remained on construction of mini dams. It was instrumental in constructing 170 mini dams in a period of about 3 years. This single intervention freed women from daily drudgery of collecting water from distant places, triggered agriculture, horticulture, and fisheries in the project area and changed the life of targeted population.

3. USAID Entrepreneurs Project

The project focused on value chain development. Honey, aromatic and medicinal plants value chains were developed in Swat valley; dairy value chain was developed in Southern Punjab; and Hand Embellished Fabrics (HEF) value chain was developed in Punjab and Sindh. Again social mobilization was the base but the rural communities were linked with sale agents, shopkeepers, thus enabling them to sell their products at a higher rate and increase their income levels.

Regional Projects

1. Society for Elimination of Rural Poverty (SERP)

The Government of India supported the organization of “Society for Elimination of Rural Poverty” which worked on a unique structure of community based organization by organizing millions of rural women into 0.6 million Self-Help Groups (SHGs), 26,753 Village Organizations (VOs), 656 Mandal Samakhya and 13 Zilla Samakhya. The project extended legal aid to solve the issue of land tenure litigation. With the land rights, the poor are motivated to adopt sustainable agriculture. The project provided technical advice to promote climate resilient agriculture. The success of the program was due to the partnership between the Government of Andhra Pradesh and civil society, government policy to reduce interest rates, return of the equivalent amount of interest paid by the farmers to their Mandal Samakhya (LSOs) through the Local Government which increased the CLF and gave maneuverability to the LSOs. Adoption of IT based management and monitoring system allowed to process loans even within 48 hours.

Convinced with the approach, the Government of India has scaled up this program at the national level named as “Aajeevika (National Rural Livelihoods Mission)”.

2. Urban Poverty Alleviation Partnership

UPAP has also produced significant results by targeting urban poverty in 23 towns in Bangladesh. The project followed ecosystem approach, targeting slums and mainstreaming disaster risk reduction in the infrastructure development process. Social mobilization and provision of legal aid to solve the issues of lands, and moving slums in less flood disaster risk areas with improved housing structures, construction of houses at elevated plinth levels, and skill development to improve livelihoods are the key interventions. Consequently, the Multidimensional Poverty Index has been reduced from 41.7% to 28.9% from 2009 to 2013.

Recommendations

The AiD Consultants Team proposes the following recommendation for adoption by PPAF and POs. Some of these could also be applicable to POs for their non-PPAF projects as well:

- PPAF and POs should study the ecosystem in their areas of operation and design interventions around various elements / components of that ecosystem.
- POs should guide LSOs to focus on Hand Embellished Fabrics (HEFs) and assist the beneficiaries to develop marketing linkages or play a role of sale agent for the LSO in the beginning so that the embellishers could get the just profit.
- The mission recommends PPAF / POs to develop the UCDPs based on satellite imageries documenting the nature, kind and quantity of natural resources available in the area, identifying settlements, streams, disaster prone areas and the potential of people living in the area. All kind of data should be reflected in the UCDPs in quantitative terms. The plans should be based on the availability of natural resources, keeping in mind the disasters and potential market of the goods of that UC for the national / international market. . This approach will create many avenues for CIGs and PCs and trigger the local economic development.
- It is recommended to increase the CLF amount for UCs under LEED, and prioritize the UCs which are to be covered under LEED based on the extent of problem and chances of success. Exit strategy from a UC should be clearly adopted, and the LSOs formed in the UCs should be capable enough to continue, once the project exits from a given UC. Further, LEED should be rolled out in a phased manner.
- The project should clearly define the roles and responsibilities of POs and LSOs and strictly follow the phase-out policy for a PO after a certain period of time, as the LSO becomes fully operational. Once the PO is phased out from a targeted UC, it should only provide technical support- all the other tasks should be performed by the LSO. Phasing out of a PO from the UC is essential to break the dependency of LSOs on POs. Further, some funds should be provided to LSO to cover its expenditures. This will enable to develop many development partners in the field and enable the PO to cover more geographical areas.
- Instead of LSO, the PO should serve as NYK center (mini- employment exchange). Being located in the district, region and province, the POs which are mostly in the cities, could identify the job opportunities better. The LSO should maintain a database of job seekers and provide the PO right persons on request. Further, the members performing the NYK duties should also be paid some remuneration to effectively perform their duties and to keep up their interest.
- Establishment of Youth Centres in the UC and run by the LSO is a novel concept of engaging youth in productive activities to bring positive attitudinal change. POs / LSOs should advance the concept of Youth Centres more proactively and in addition to commemorating various events, youth should be organized in the form of Task Forces to help the needy during disasters, conducting mock drills during evacuation, rescue and execution of campaigns for sanitation, immunization, tree plantation, etc.

- Value chain development and engagement of all actors of value chain could open up and diversify the job market. PPAF should advise the POs to study the value chain first and prepare their proposals based on value chain analyses to diversify the enterprise development. The interventions should be focused leading to impacts for local economic development. Further, PPAF should take up the Andhra Pradesh example with the Government and develop similar mechanism to keep the CLF growing.
- PPAF and POs should identify climate resilient agricultural practices and promote these. This is immediately required in dry land and flood affected ecosystems. Likewise, in flood affected areas the POs should have a geological survey to identify the safe plinth height and guide the communities residing in low level areas to build their housing structures based on scientific information. Without integrating climate change and disaster risk reduction with development, the communities will stay forever in the vicious cycle of poverty- whatever the economic gain is; it will be lost due to disasters.
- PPAF should enforce community cost-sharing formula across all the POs and maximum allocation should be made for infrastructure development, value addition and market linkage development. At present maximum budget is allocated for soft component- training.
- At the PPAF level, there should be a team of experts on climate resilient agriculture, livestock / fisheries, rural infrastructure and value chain analysis and development. These experts should have a master plan to drive the process of sustainable development in conjunction with the teams in Institutional Development and Enterprise Development Sections. They should provide technical expertise to POs and LSOs and also produce sectoral reports in cooperation with the Monitoring and Evaluation Section. The Monitoring and Evaluation Section should undertake special studies frequently to document the lessons learnt and making adjustments in the model.
- The paper-work of PPAF to transfer assets and implementation of activities is too cumbersome and takes a great deal of time of POs. There is a need to simplify the documentation and adopt IT based system.

Conclusions

The AiD Consultants Team appreciates the novel idea of LEED model and it should be pursued in letter and spirit to make it successful with the adjustments mentioned in the recommendations section of this report, and lessons learnt from the national and regional projects.

- The POs should be clearly informed that it is LEED and not LEP.
- The primary focus should be on replication and scaling up. For this purpose PPAF should play a more proactive role and provide technical assistance to the POs which are usually good in social mobilization but lack technical expertise.
- PPAF should follow a systems-analysis approach and map all the ecosystems in its program districts and study the possible value chains / additions in agriculture and non-agriculture sectors. Then, the POs should be advised to adjust their intervention and make new projects in the light of ecosystem and value chain development, keeping in view the climate change and disasters.
- Integration of climate change and disaster risk reduction, or climate resilient development should be made mandatory for all the POs. In all the projects, the role of POs to market the products of the area should be clearly defined and one of the performance indicators to measure the success of a PO should be the sale of products of the area and the income generated by the participating communities through minimizing the role of middlemen. Later, this role could be taken up by the LSOs.
- Climate resilient and market led development would automatically lead to scaling up and sustainable development.
- Grant-in-aid to ultra-poor (in the form of assets/grants), is useful but it should be attached with some strings such as education of girl child, immunization and planned parenthood which is highly essential, otherwise increase in household members will auto-defeat the gains and income

poverty (or in other words socio-economic access to food security) will continue to prevail at the same level or even get worst over time.

1.0. INTRODUCTION

PPAF is the lead apex institution for community-driven development in the country. It has been set up by the Government of Pakistan as an autonomous not-for-profit organization. The core operating units of the PPAF deliver a range of development interventions at the grassroots/community level through a network of more than 100 Partner Organizations (POs) across the country. These include social mobilization, support for livelihood, enterprise and employment, access to credit, infrastructure and energy, health, education and disaster management. Externally commissioned independent studies have demonstrated positive outcomes and impact of PPAF interventions on the lives of benefiting communities related to their economic output, household incomes, assets, agricultural productivity skills and other quality of life indices¹.

1.1 PPAF LIVELIHOODS PROGRAMME

PPAF aims to be the catalyst for improving the quality of life, broadening the range of opportunities and socio-economic mainstreaming of the poor and disadvantaged, especially women. The development objective of the PPAF-III (funded by the World Bank) is to empower the targeted poor with increased incomes, improved productive capacity and access to services to achieve sustainable livelihoods. This will be achieved through increased organization and inclusion of the poor – including women, youth, disabled and poor households – in community institutions and their enhanced participation in economic activities, skill enhancement for taking-up higher value employment, and increased income through an increased asset base, improved infrastructure and market linkages. The key outcome indicators to assess achievement of the PPAF-III are the following:

- Community institutions that are inclusive and sustainable,
- An increase in household assets and/or incomes, and
- Improved access to municipal and local services.

In line with the Government's Mid-Term Development Framework (MTDF)², PPAF-III directly supports the Pillar III of the CAS "Improved Lives and Protection of the Vulnerable" and is well aligned with the Government's Poverty Reduction Strategy through:

- Strategic investment in building social and human capital,
- Innovative approaches to service delivery,
- Integrated community based approaches to development, and
- Better identification of and responsive program interventions for ultra-poor.

As of June 2014, PPAF has transferred 63,162 productive assets to ultra and chronic poor households; 254,916 persons have been trained in different fields related to livelihood skills and the facility of wage compensation has been provided to 52,020 ultra-poor household members who attended the livelihood skills trainings. A total of 8,228 Common Interest Groups (CIGs) have been formed around different economic activities identified by the poor and vulnerable segments of the societies. A number of linkages between CIGs and government/private sector institutions have also been established to enhance and add value to economic activities and opportunities that can uplift individuals out of poverty. While further

¹ *Assessment Survey of the PPAF's Social Safety Net Targeting Ultra Poor (TUP) Program by Innovative Development Strategies.* <http://www.ppaf.org.pk/Research/TUP.pdf>

² <http://pc.gov.pk/mtdf/Foreword,%20Preface%20and%20President%20Message/Overview.pdf>

enterprise development/business development models and approaches which focus on value chain addition are in process, the bulk of the work has focused on asset transfers and trainings.

1.1.1 LIVELIHOODS ENHANCEMENT AND PROTECTION PROGRAM (LEP)

Under the PPAF III Project, the LEP component (Figure 1) was formally launched in May 2009. The objective of the LEP component was to develop the capacity, opportunities, assets and productivity of poor families with a special focus on the ultra-poor and vulnerable poor, to reduce their vulnerability to shocks, improve their livelihoods initiatives and strengthen their business operations. The financial allocation for LEP consisting of US \$ 85.3 million from the World Bank under PPAF-III comprises the largest sum given to livelihoods support until now.

In the Project Appraisal Document (PAD) of the PPAF-III, the main mechanism for implementing LEP was envisioned to be the increased organization and inclusion of the poor – including women, youth, disabled and ultra-poor households – in community institutions. Enhanced participation of the ultra and vulnerable poor in economic activities, skill enhancement for taking-up higher value employment, and increased income through an enhanced asset base, improved infrastructure and market linkages, was anticipated. The expected outcomes from this component are enhanced assets and incomes, productive market linkages and sustainable livelihood opportunities for targeted households improved with reduced vulnerability to shocks. The intermediate outcome indicators of the LEP are that:

- At least 70% of the Community Organizations (Cos), Village Organizations (VOs) and Union Council (UC) level organizations formed receive the requested skills training and/or livelihood grants.
- At least 20% of federated organizations report effective linkages with markets and private sector.
- Communities revolve savings with at least 95% repayment rates.
- At least 50% of communities have developed livelihood plans and received the livelihood grants for their Community Livelihood Fund (CLF) (with at least 50% for women groups).

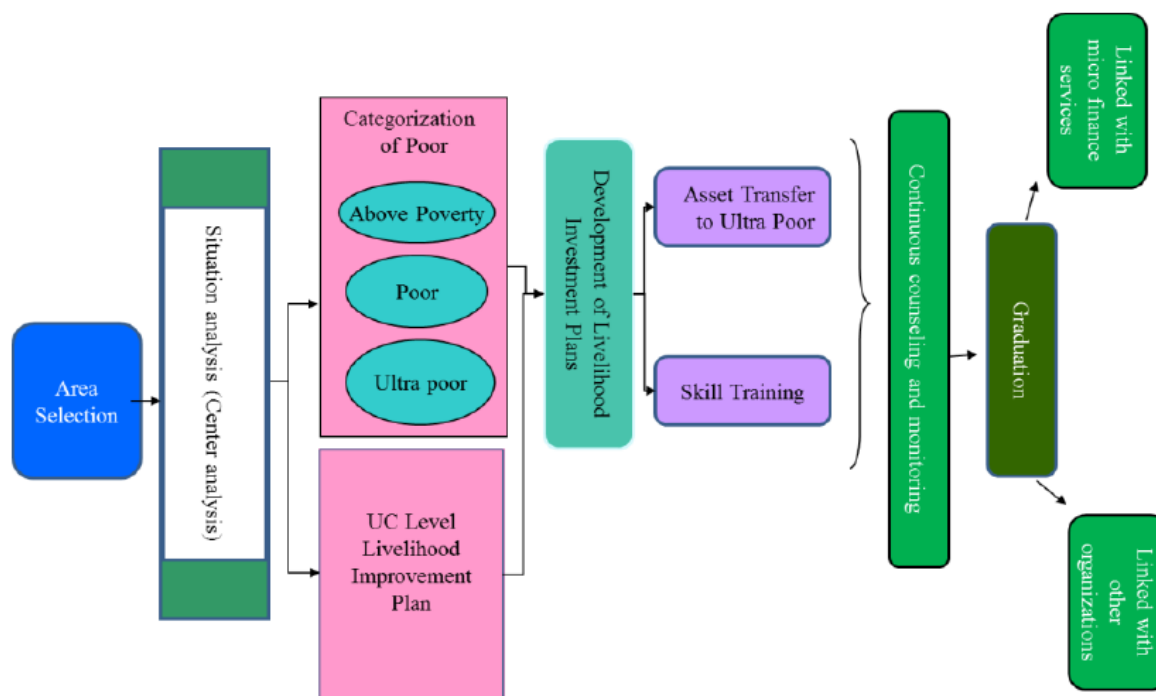


Figure 1. Conceptual Framework of LEP Model

According to the PPAF Annual Report of 2012-13, PPAF is currently implementing this program in 232 Union Councils (UCs) in 45 of the most marginalized districts of the country. The LEP component is due to end on September 2015, about 5 years after its inception.

At present, PPAF is of the view that it has facilitated income enhancement of vulnerable and marginalized households. As of June 2014, about a year short of the end of the project, PPAF has transferred 63,162 productive assets to ultra and chronic poor families, which is 110.5 % above the target. Meanwhile, 254,916 “active” individuals have been capacitated in livelihood asset skills as well as enterprise and life skills training, which together are still 45% below the target of 460,000. The facility of wage compensation has been provided to 52,020 ultra-poor household members who attended the livelihood skills trainings which is only 36% of the maximum target. A total of 8,228 CIGs have been formed around different economic activities identified by the poor and vulnerable segments of the societies. This is three and a half times more than the target. This indicates that there was a great deal of demand for CIGs. Data on gender wise distribution indicates that women have been given 40% of the assets.

There is considerable evidence that the LEP component has been and continues to be successful. Short term gains are significant. The majority of the work has focused on asset transfers and trainings. The major target groups of the ultra-poor, vulnerable poor and poor with most preference to the TUP (Targeting the Ultra Poor), are given assets in grant form to enable them to become economically more active. Due to the careful targeting through the Poverty Scorecard (PSC) by the POs and verification and validation by the COs, and following a process of making Livelihood Investment Plans (LIPs) from assessing the socio economic conditions of the households, individuals choose to obtain the assets they think they need for income and productivity enhancements. The program has an inbuilt flexibility. It has happened that after undergoing skills or enterprise training, beneficiaries have changed their mind regarding their needs and the type of asset (or choice of asset) that they desired.

About 75% of the asset grants are given for smaller ruminants and livestock and 25% are given for manufacturing, transportation and setting up shops. The individuals are also imparted asset management training of 2 to 3 days in how to take care of their animals, such as goats, and to a limited extent, buffalo and cattle. The ultra-poor are given wage compensation during the time that they obtain training. Giving asset insurance to the ultra and vulnerable poor as part of the grant package also leads to longer term benefits beyond the short term and makes this at least a potentially medium term intervention. Moreover, the asset value is protected, as a store of wealth. POs such as Sindh Rural Support Organization (SRSO) provide insurance for all of the assets that they provide. SRSO has also prepared an insurance package for buffaloes and cows which is ready to be implemented. National Rural Support Program (NRSP) is also working on crop insurance which is based on the evapotranspiration index.

The LEP component is predicated upon component one of the PPAF –III which consists of Social Mobilization and Institution Building to target and empower the poor by supporting their organization into Community Organizations (COs) and clustering into higher levels of institutions at village (VOs) and Union Council levels (Local Support Organizations- LSOs). The PPAF approach is to work through institutions for the poor –which consist of the POs, and make institutions of the poor – the COs. There are mobilization indicators built around inclusion of the poor, transparency, accountability, governance, inclusion of women, and other vulnerable groups. As pointed out above, there are three tiers of community institutions. COs forming the first tier, take six months to one year to be made, VOs the second tier, take an additional year, while LSOs the third tier representative organizations are made in a third year. The LEP has built up and scaled up significant institutional capital which can hold the community in good stead from the short to longer term.

In LEP, POs played a catalytic role in the field. There is a chain of capacitation from PPAF to POs and from POs to COs. POs do initial situational analyses, needs assessment of the communities, facilitate CO members, and train them in the management functions they require, such as book-keeping, formation of Procurement Committees for assets, etc., and implementation of procurement of assets through a committee, etc. Women too, comprising 40% of asset beneficiaries have formed their own COs and are active CO members.

LEP builds upon local livelihood traditions with 75% of the grant interventions consisting of smaller ruminants/ livestock such as goats. As rural women often take care of animals in their households, it is an appropriate intervention for them and the LEP criteria for at least 40% of the target group to be women is relevant and realistic.

At the micro level, a survey was conducted in the coastal areas by Innovative Development Strategies³ (2007 to 2010) to determine the impact of LEP. The study indicates that LEP increases the income of ruminant holders, thus enabling them to “graduate” to a higher non-poor bracket. While the results of a second “Targeting Ultra Poor” (TUP) study indicate that there is no increase in income, both the studies point out considerable increases in net worth, which provide security to household individuals and reinforce the longer term nature of this intervention. These findings tally with the larger macro-economic picture in the country which shows the contribution of the livestock sector to value added in the agricultural sector to be 55.9 percent as well as being 11.8 percent of the national GDP during 2013-14.

³ *Assessment Survey of the PPAF’s Social Safety Net Targeting Ultra Poor (TUP) Program by Innovative Development Strategies.* <http://www.ppaf.org.pk/Research/TUP.pdf>

The POs and COs have also made necessary linkages with the relevant Government Line Departments, in this case, the veterinary departments. For example, Thardeep Rural Development Program (TRDP) facilitated vaccination of animals by the Sindh Veterinary Department in Tharparkar during 2014.

Meanwhile 25% of the grant interventions are for micro-enterprises in transport (donkey cart or trolley), wood manufacturing or repairing of agricultural machines or tools, enterprises such as grocery or general store, food vendor, selling fruit, vegetables, clothes etc., as micro-enterprises such as making brooms, baskets, mats, tailoring, embroidery, etc. These economically diverse activities consist of the elements of a subsistence economy within a village.

The most successful of the interventions has been the high number of CIGs formed indicating a strong demand for CIGs among the communities. This is probably due to the large number of livestock assets, which forms a common production activity across many households. The CIGs are grouped according to the type of product they produce or enterprise they engage in e.g., livestock, small ruminant/goat etc. The logic behind the CIGs is that group formation gives group producers the necessary critical mass to negotiate for good prices for their outputs as well as obtain inputs at a discount. Their formation is a necessary step towards the formation of sustainable value chains. They are registered with the POs and have to do their own record management. They manage their own savings and can draw upon community investment and livelihood funds. They consist of community members who may or may not be part of the COs.

1.1.2 LIVELIHOODS, EMPLOYMENT AND ENTERPRISE DEVELOPMENT PROGRAM (LEED)

During the mid-term review (MTR) of the PPAF-III project in September 2012, the World Bank requested PPAF to carry out an investigation of its current livelihoods model and strategy and find out solutions to meet the needs not just of ultra-poor and vulnerable households, but also of the economically more active poor households, so as to stimulate the local ecosystem for economic development and transformation. This has incentivized PPAF to re-examine the LEP model and strengthen some of its sub-components or modules.

The result has been that in July 2013, PPAF introduced a new livelihoods model known as Livelihoods, Employment and Enterprise Development (LEED) (Figure 2). This model extended the target group to include the poor, transitory poor and non-poor for economic transformation at the UC level in a holistic manner. Of the POs, there are 22 active POs, currently working under the new LEED framework. As this is a fairly new program, with very ambitious goals, it is difficult to assess its gains at this point. However, the main features of the program are documented and will be supplemented with findings from the field in Section 3.0.

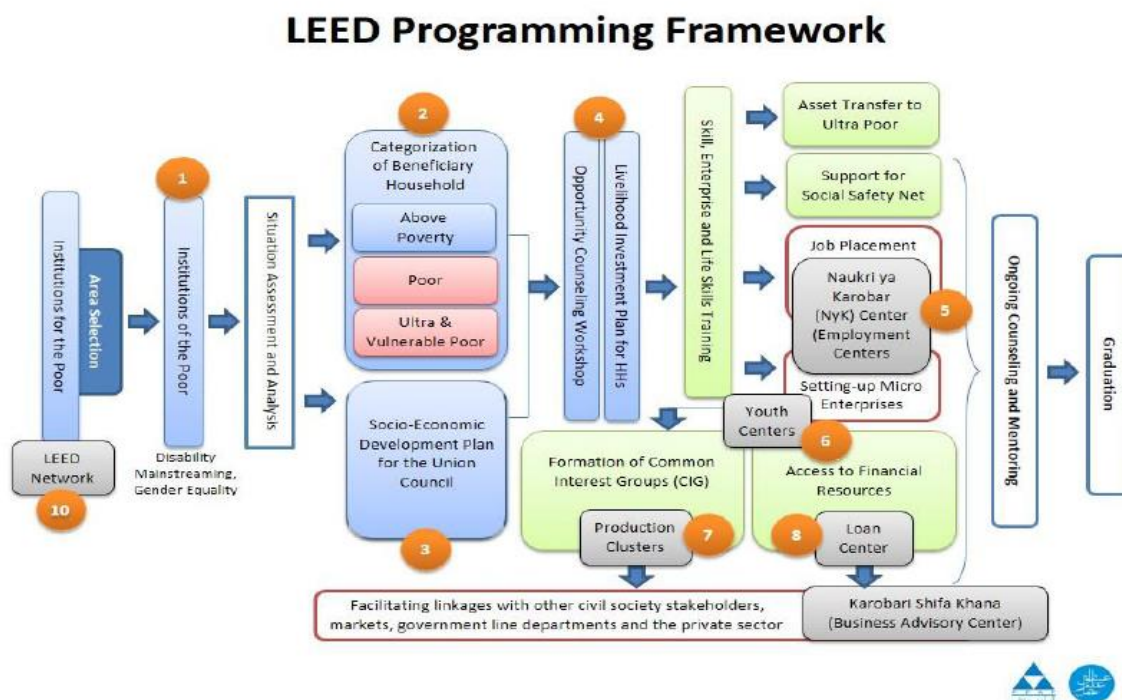


Figure 2. Conceptual Framework of LEED Model

Under LEP, PPAF facilitated the income enhancement of vulnerable and marginalized households. LEED identified strategies to further develop human capital and improve their incomes through better enterprise and employment opportunities. The PPAF approach is to work through institutions for the poor –which consist of the POs, and make institutions of the poor – the COs / VO / LSO. It is targeting population segments such as youth, women and disabled. Gender was also incorporated at every stage of the framework. Disability is also a cross-cutting theme included in the LEED. The criteria for inclusion consists of 60% poor out of which 40% are women, youth and disabled.

A key difference between the LEP and the LEED models (Figure 1 and 2) is that in the LEED model there has been a particular shift in focus from planning at the village level by VOs to planning at the UC level. Thus the LSOs make the development plan at the UC level and the emphasis has been shifted from making key plans at the household and community level, to key planning at village or UC levels. Another key difference with the LEP program is that the Community Resource Persons (CRPs) are the catalyst for many activities done by the POs under the LEED program. The POs identify and train these Community Facilitators (CFs) whom they identify at the village level. The PSC categorization of households is also done through CFs. The community investment plan which identifies the different assets required by beneficiaries is made through facilitation by the CFs. The POs used to hold opportunity counseling workshops at households level, for needs identification of potential beneficiaries with scores of 23 or lower on the poverty scorecard. Now the CFs conduct these workshops. Thus in LEED, the CFs have taken over many of the tasks previously performed by the POs, and it is anticipated that as LSOs mature they would take over the role of POs. PPAF has prepared very comprehensive training packages for the purpose of providing training to the POs and CFs for the implementation of LEED. While this is potentially a workable model, certain issues regarding it, are addressed in the next Section 3.

1.2 BACKGROUND AND RATIONALE OF STUDY

As discussed, PPAF introduced new livelihoods model called LEED which focuses across the poverty bands to include even non-poor in an effort to develop ecosystems for economic transformation at the UC level in a holistic manner. In line with the MTR recommendation of the World Bank to study PPAF's present livelihoods model and strategy, and find solutions to alleviate poverty by stimulating the local ecosystem for economic development and transformation. The present study is in response to this recommendation of MTR and further compares the livelihoods models adopted by other development agencies in Pakistan and the region. The purpose of this study is to identify whether the main focus on across the poverty bands to include even non-poor in an effort to develop ecosystem for economic transformation is stimulating sufficient economic activity at the household / village / UC level to affect transformational change and the development objectives set forth in the Project Appraisal Document (PAD).

The specific objectives of the study are thus:

- An analysis of the current livelihoods projects to identify keys challenges and gaps in its contribution to economic transformation at community (rather than household) level;
- an analysis of how community groups can integrate into economic value chains linked to agricultural products, off-farm products and sustainable natural resource based products;
- review of how micro-credit options can be used to help asset transfer beneficiaries expand their incomes and asset bases; and
- Providing options and recommendations for multi-pronged livelihood solutions that can enhance achievement of the economic transformation at community/village level.

1.2.2 LIMITATIONS OF THE STUDY

The study has 3 major limitations which are given below:

1. The LEED program has begun in July 2013, and as such it is not expected that substantive results on impacts will be produced in such a short time. At some locations, the POs have not yet transferred assets to the beneficiaries.
2. The national institutions implementing other livelihoods projects were reluctant to share project related documents with the concern that the study may leave a negative impression about the performance of their projects. Hence, they avoided providing data on yearly expenditures and targets achieved.

2.0. METHODOLOGY

A two-pronged methodological approach was followed to undertake this study. Prong 'A' consisted of review of selected projects including review of documents as well as field research covering key-informant reviews, FGDs at the UC level and short household samples, of PPAF's POs practicing LEED model (see Annex 2 for Documents Reviewed, Annex 8 for TORs, Annex 9 for AiD Consultants Team Itinerary, Annex 10 for Questionnaire Used and Annex 11 for Key Informants). The review further took

into account the major types of POs such as Rural Support Programs and relatively smaller POs which also new (Taraqee Foundation (TF) and Community Mobilization and Development Organization (CMDO)). It is logical to note that if the livelihoods model is successful it should be cost effective, scalable in minimum time, have significant impact and be sustainable.

Prong 'B' was the desk review of non-PPAF projects (in Pakistan as well as in the region) based on the project documents, evaluation / assessment / review and progress reports. These projects were selected, in consultation with PPAF, based on successful application of livelihoods models showing significant results (see Annex 1 for detailed methodology and project selection criteria). The following projects were reviewed:

1. National Rural Support Program (NRSP): NRSP is partner of PPAF working at the national level and it has a presence all over the country. Further, it works in all the sectors of PPAF. Under the LEED (Batch 56 data), it has invested Rs. 136 million (36% of total allocation). Most of the documentation is available and field visits could be readily made to the poverty stricken districts throughout the country. Furthermore, NRSP has also worked with INGOs, such as Plan International and donors such as USAID, UNDP, DFID, ILO, Oxfam, etc., and could provide valuable relevant experiences. It is implementing LEED in Bahawalpur (4 UCs), Bahawalnagar (4 UCs), Rajanpur (6 UCs) and DG Khan districts (6 UCs).
2. Mojaz Foundation is a small PO which is implementing LEED in 2 UCs of Muzaffargarh. Out of its total budget of Rs. 35.23 million, it has spent Rs. 9.66 million (27% of total).
3. For this study Rajanpur (having the NRSP presence) and Muzaffargarh (have the Mojaz Foundation presence) were selected as the socio-economic context and ecosystem indicators (regarding high incidence of income poverty, low health and education indicators, having an agriculture base and being a flood disaster prone area), in both the districts is the same. This gave an assessment of the comparative success of LEED in distinct UCs with a differing scale of intervention: by a large PO and a small PO respectively.
4. Taraqee Foundation (TF) is also a PPAF partner and is implementing LEED in Pishin and Ziarat districts (Balochistan). It is the second largest in terms of delivery (disbursed Rs. 6 million out of Rs. 10.63 million- 43% delivery). It is not in the RSP Network and is relatively smaller than BRSP. Pishin and Ziarat have a different socio-economic context. In these districts HDI is relatively high, water is available in abundance and the economy is dependent on the production of fruits and vegetables, and hence Ziarat district was selected for the purpose of this study.
5. Thardeep Rural Development Organization (TRDP), a comparatively large PO in the network of RSPs, has been implementing LEED in Tharparkar. It has spent 72% of its allocated funds (Rs. 42.77 million). Tharparkar is a poverty stricken area and has a drylands ecosystem, drought is a common phenomenon, and migration due to drought and food and nutrition security are the common issues in this area. Thus for the purpose of this study Tharparkar was selected.
6. Community Mobilization and Development Organization (CMDO) is implementing LEED in Bannu district. Bannu is an agriculture based district, has a completely different socio-economic context and is a high security risk area which sometimes leads to difficulties in project implementation. CMDO has spent 36% of its allocated funds so far (Rs. 29.73 million

out of Rs. 82 million). Thus it was worthwhile to compare the strategy of CMDO which operates in a security prone area.

Non-PPAF Projects

7. Likewise MEDA's (Mennonite Economic Development Associates) Entrepreneurship project was supported by USAID, was operational in Swat and has been closed in August 2014. It has also done commendable work on community mobilization in a conflict prone area having vast natural resources, value chains and opportunities for enterprise development. Therefore, it was worthwhile to compare the type and quantity of livelihoods interventions in yet another ecosystem.
8. Pakistan Community Development Project for the Rehabilitation of Waterlogged and Saline Lands (Biosaline Project) was funded by UNDP and AusAid and was implemented in 48 villages in 3 Thesils (Pindi Bhattian in District Hafizabad, Sahiwal in District Sargodha and Shorkot Tehsil in Jhang districts). The ecosystem comprises of lands degraded due to waterlogging and salinity, where migration was common due to desertification. The project produced tangible results to improve soil productivity, and value chain development, thus leading to improving livelihoods of the poor.
9. Lachi Poverty Reduction Project (LPRP) was funded by DFID, UNDP and UN Human Security Fund and implemented from 1998 to 2007 in Lachi Tehsil, District Kohat. The ecosystem of Kohat comprises a dry, rugged mountainous system with water scarcity. Agriculture is limited due to short water supplies and the livelihoods of people is mainly made derived from employment in the services sector. In this case, the project successfully demonstrated various livelihoods models and addressed the issues of water availability.

Regional Projects

10. Indira Karanthi Patham implemented by the Society for Elimination of Rural Poverty in Andhra Pradesh which is funded by the Government of India and has been scaled up with strong community participation, with the achievement of impressive results (see website <http://www.serp.ap.gov.in/SHGAP/>).
11. National Rural Livelihoods Mission which is being implemented by the Government of India with its own and World Bank financing in 26 districts (see website: http://en.wikipedia.org/wiki/National_Rural_Livelihood_Mission). Urban Partnership for Poverty Reduction which is being implemented by BRAC and many other partners in Bangladesh. It is funded by DFID and UNDP and has also achieved significant results (see website http://www.bd.undp.org/content/bangladesh/en/home/operations/projects/poverty_reduction/urban-partnerships-for-poverty-reduction--uppr-/).

3.0. FINDINGS

3.1. LEED PROGRAM

At present LEED is being implemented by 22 POs in 118 UCs across the country. The components of LEED model are:

- Institutions of the poor (VOs, LSOs)
- Situation assessment and analysis
- Categorization of beneficiary households (HHs) through PSC
- Socio-economic development plan at UC level
- Livelihoods Investment Plans for households
- Establishment and Strengthening of Livelihood Platforms
 - Nokri ya Karobar
 - Youth Centre
 - Loan Centre
 - Common Interest Group(s) /Production Cluster(s)
- Asset transfers to ultra and poor households for income and productivity enhancement
- Enterprise development
- Entrepreneurial and skills development

The progress achieved by various POs against components of LEED is given in Table 1. As discussed in Section 3.2, the AiD Consultants Team visited NRSP (Rajanpur), Mojaz Foundation (Muzaffargarh), TF (Ziarat), CMDO (Bannu) and Mithi (TRDP). All these POs are implementing LEP as well as LEED. The basic data of LEED with each selected PO is given in Table 2 and the UCs visited by the AiD Consultants Team is given in Table 3.

Table 1. Summary of LEED Program Being Implemented by POs across Pakistan

S. No.	Component	Planned	Achieved
1	Assets Transfer	78,930	64,317
2	Trainings	318,812	257,535
3	CIGs	10,517	8221
4	NYK	60	74
5	PC	61	49
6	LC	95	91

Table 2. Basic Data of the Sampled POs Implementing LEED

S. No.	PO	District	No. of UCs Covered for LEED	Target Population	Start Date		LEED End Date
					LEP	LEED	
1	NRSP	Rajanpur	6	149,227	Jan 2011	Oct 2013	Dec. 2014
		DG Khan	6	171,403	Jan 2011	Oct 2013	Dec. 2014
		Bahawalpur	6	181,251	Jan 2011	Oct 2013	Dec. 2014

S. No.	PO	District	No. of UCs Covered for LEED	Target Population	Start Date		LEED End Date
					LEP	LEED	
		Bahawalnagar	6	159,624	Jan 2011	Oct 2013	Dec. 2014
2	Mojaz Foundation	Muzaffargarh	2	39,416	Jul 2012	Oct. 2013	Dec. 2014
3	TF	Ziarat	8	208347	July 12	Jan 14	Mar 15
4	CMDO	Bannu	2	50,209	2011-13	Oct 2013	Dec. 2014
5	TRDP	Tharparkar	5	134,906	Jul-12	Jul-14	Sep-15

Table 3. Basic Data of UCs Visited By AiD Consultants Team

S. No.	PO	District	UC	No. of Households in UC	LEP Present (yes / no)	LEED Present (yes/no)
1	NRSP	Rajanpur	Hajipur	3,434	Yes (closed)	Yes
2	Mojaz Foundation	Muzaffargarh	Sharif Chajra	5,000	Yes	Yes
			Budh	4,800	No	No
3	TF	Ziarat	Ziarat	254	Yes	Yes
4	CMDO	Bannu	Khander Khan Khel	2,750	No	Yes
5	TRDP	Tharparkar	Bhitro	2,553	No	Yes
			Mithrio Bhatti	3,902	No	No

3.1.1. SOCIAL MOBILIZATION AND UC DEVELOPMENT PLANS

It is too early to record the impacts of LEED interventions. At all the locations social mobilization and community empowerment is noteworthy. LSOs have been established and the LSO office bearers and members are fully aware of the concepts of LEP and LEED. Therefore, AiD Consultants Team recognizes that the PPAF projects have played a key role in social empowerment. Gender mainstreaming / women empowerment is discussed in Section 3.1.5.

At all the LEED locations, the POs have assisted communities to develop Union Council Development Plans (UCDPs). The AiD Consultants Team reviewed all the plans and found that these give basic data about the UCs and households and broadly identify the issues which are being faced by the incumbents and presents traditional solutions. In AiD Consultants Team's view, these plans should have been developed based on satellite imageries of the area to identify the natural resources and understand the current land use and its probable future planning. The plans should clearly identify the ecosystem, its boundaries and opportunities for exploitation. Likewise, the plans should identify the possible value chains in the project area, analyze these and identify business opportunities for the people within that value chain. For example, Rajanpur and Muzaffargarh are the areas which are disaster prone and have vast tracts under cotton, sugarcane, rice, mango, citrus, etc. The poor people work on farms as landless laborers on daily wage basis. The remuneration is paid in the form of commodity. At such locations CIGs could be formed to collect the produce earned by the laborers and selling that collectively to fetch better

price. It is normal that cotton is sprayed with pesticides at least 10 times in season; therefore, there is a chain of actors involved in the sale and use of pesticides. Further, there is great scope for producing a workforce on certified pesticide applicators and IPM (Integrated Pest Management) practitioners. Likewise, all the cotton is picked up by women and children who are paid on barter basis. Thus there is a need of value chain analysis of cotton and other crops and development of enterprises around that.

Muzaffargarh is a waterlogged and saline area as it is located between the Chenab and Indus rivers. Perhaps agriculture is not a profitable business in waterlogged and saline areas; rather it calls for the plantation of multi-purpose tree and shrub species to cover the fodder need of livestock. Then in this ecosystem the base is waterlogged and saline land on which fodder, agro-forestry, livestock and fisheries could be mass-multiplied. In such a system the enterprises should be around the resources available in the area. Muzaffargarh is close to Multan city which is highly populous. Production of vegetables, perhaps in plastic tunnels could be a highly profitable business. Thus an entire value chain could be developed around vegetable production and selling.

In Tharparkar, the major livelihood activity is livestock but when the animals are observed these seem to be skinny and the communities reported that a cow hardly produces 2-3 liter of milk on daily basis which is even insufficient to cover the needs of communities. Weaker animals also succumb to diseases. Availability of water and fodder are the key to the development of livestock. Thus in a drylands ecosystem like Tharparkar, development of water resources, production of fodder and milk value chain could be the most promising livelihood activities. The AiD Consultants Team also visited the Noukot / Kaloi area of Tharparkar which is the tail of irrigated agriculture. TRDP is also implementing LEED over there in a traditional fashion. This ecosystem is a major producer of chilies and sugarcane. Women are involved in picking of chilies and are paid on barter basis. CIGs / PCs / businesses around chilies value chain could be developed. This ecosystem could also be used for the production of fodder and hay-making. Then the fodder could be sold in desert area to address the issue of fodder. Providing animals as assets without solving the issues of fodder is not a sustainable option and will never help the poor to come out of poverty trap.

The impact of LEED will only become visible, if ecosystem and value chain approach is followed which is missing in LEED projects currently.

3.1.2. ASSET BUILDING AND ENTERPRISE DEVELOPMENT

Provision of assets to ultra-poor and poor is a major intervention of LEP and LEED. The number of assets and their value at the time of provision for the UCs in which LEED is being implemented and visited by the AiD Consultants Team is given in Table 4 and 5.

Table 4. Number of Assets and their Value in UCs Sampled by the AiD Consultants Team

S. No.	PO	District	UC	Asset Provided under	
				LEP	LEED
				No. of Assets	No. of Assets
1	NRSP	Rajanpur	Hajipur	189	Nil
2	Mojaz Foundation	Muzaffargarh	Sharif Chajra	321	Nil
3	TF	Ziarat	Ziarat	0	Nil

4	TRDP	Tharparkar	Bhitaro	420	Nil
5	CMDO	Bannu	Khander Khan Khel	149	Nil

**only for UCs in which LEED is being implemented and was visited by AiD Consultants Team in November 2014.*

The nature and kind of assets provided by the PO is mainly livestock (buffalo, cow, sheep, and goat), skill development and equipment, grocery store, manyari shop, sewing machine, etc., coupled with Enterprise Development Training (EDT). There is a substantial increase in the value of assets, as assessed by Mojaz Foundation in its asset building program under LEP as given in Table 5. Over a period of one year from the provision of assets, there is an increase of 40 to 80% in value of assets. The total value of assets increased by 59.2% (from Rs. 1 million to Rs. 1.592 million). Thus the program is playing a key role in building assets of the poor. This study quoted in Table 5 is based on the assets provided under LEP. As LEED is still in embryonic stage, assets have not yet provided to the beneficiaries but it is anticipated that it will have a positive impact on building assets of the poor.

Table 5. Past and Current Value of Assets Provided to Communities at UC Sharif Chajra, Muzaffargarh

S. No.	Name of Household Head	Date at which Asset was Provided	Kind of asset	Value (Rs.) of Asset when Transferred	Current Value (Rs.) of Asset	Percent Increase in Value
LIVESTOCK						
1	Kusar Bibi	10/29/2013	Cow	50,000	70,000	40
2	Anwar Mai	12/18/2013	Cow	50,000	75,000	50
3	Batool Bibi	1/10/2013	Cow	50,000	80,000	60
4	Khadija Mai	10/29/2013	Cow	50,000	80,000	60
5	Zakia Bibi	11/27/2013	Buffalo	50,000	85,000	70
6	Baksho Mai	1/10/2013	Buffalo	50,000	85,000	70
7	Munir Hussain	4/29/2013	Bull	50,000	75,000	50
8	Muhammad Iqbal	4/29/2013	Bull	50,000	80,000	60
9	Saifullah	4/29/2013	Bull	50,000	82,000	64
10	Muhammad Hanif	1/10/2013	Bull	50,000	70,000	40
BUSINESS (any type)						
1	Ghulam Abbas	3/20/2013	Karyana Shop	50,000	75,000	50
2	Khizer Hayat	12/30/2013	Electrician Shop	50,000	85,000	70
3	Mudassir Abbas	12/31/2012	Motorcycle Rickshaw	50,000	90,000	80
4	Javeed Iqbal	3/26/2014	Sound system	50,000	85,000	70
5	Muzamil Hussain	9/28/2013	Motorcycle Rickshaw	50,000	90,000	80
6	Muhammad Shoaib	12/24/2013	Mobile Repairing Shop	50,000	70,000	40
7	Rashid Ahmad	12/30/2013	Barber Shop	50,000	75,000	50

S. No.	Name of Household Head	Date at which Asset was Provided	Kind of asset	Value (Rs.) of Asset when Transferred	Current Value (Rs.) of Asset	Percent Increase in Value
8	Muhammad Nawaz	1/1/2014	Khussa Shop	50,000	75,000	50
9	Shamim Bibi	1/1/2014	Khussa Shop	50,000	75,000	50
10	Sajid Hussain	9/10/2013	Karyana Shop	50,000	90,000	80
			Total	1,000,000	1,592,000	59.2

Some examples of asset building / enterprise development observed during the present field survey are as follows:

- At Rajanpur, the study team met with an individual who received asset under LEP program in Hajipur UC. He received a grocery shop as an asset. Before he had a cart (*rairhi*) on which he used to sell daily items. He was earning Rs. 5,000 per month but now he is earning Rs. 15,000 a month, which is a substantial increase in his income. Another individual was a wood cutter and used to do labor jobs earning Rs. 250 a day but after receiving wood stall as an asset he now manages to earn Rs. 700 a day. Some women got collectively embroidery equipment asset, however they were earning Rs. 1,000 a month due to saturated local market and seasonal variation in sale (wedding and Eid festivals only).
- In Sharif Chajra UC, Muzaffargarh the team met with LSO Alfalah along with asset holders. Here the team met with CIG members of Khussa (traditional shoe) group who were working individually before. Now they have 22 members and they have a combine Production Centre (PC) where they produce on average 500-600 pairs of shoes a month. Each pair saves them Rs. 80 now. One business owner could produce 150 pairs a month, thus having an income of Rs. 12,000 a month.
- In Kuwas UC, district Ziarat, the team met with one asset holder who received 3 sheep and is now expecting an income of Rs. 30,000 after one year.
- In Bannu, the team visited Bamdarkhel UC a rain-fed chickpeas growing area of district, where it met individuals having received assets under LEP. Here under LEED program 200 individuals have yet to receive assets. Here backlog of 164 assets under LEP is also pending. Investment plans of the beneficiaries are ready and procurement documents have been sent to PPAF. The beneficiaries were seemed to be anxious about asset delivery time. Some told they were waiting since a year. Here female ratio among asset holders according to LSO is 50%.
- The team visited Bhitro UC, district Tharparkar which is irrigated chilies and cotton growing area, also affected due to floods. TRDP has worked in 8 UCs (total 56 UCs) under LEP program and now plans to implement 3 UCs under LEED. In Ahsan Ali Amdani village of UC Bhitro 15 asset holders were present. These asset holders included grocery shop name after a woman but being run by his companion. A tire punctures shop, a cloth shop by woman, a mobile repair shop (in the name of woman but run by her companion) and cow owners who later switched to buffalo rearing after selling original asset (cow). Ms. Shazia got a cow as an asset valuing Rs. 50,000 but later sold due to low quantity of milk. She bought a young buffalo and the buffalo has now a calf of valued Rs. 20,000. The buffalo gives 5 liters of milk a day. She uses 50% of the milk at home and sells the remaining quantity at Rs. 50 per liter. A woman named Ms. Shehla received a cloth

shop asset but realized afterwards that customers were not regular so she too sold it and bought a cow. Another individual was before a Hari (daily wage worker at a private farm) but is now earning Rs. 600-700 per day from his mobile shop. His shop that he received as an asset having value of Rs. 50,000 is now valued at Rs. 100,000.

The AiD Consultants Team has the following observations regarding enterprise development

- Selection of type of business under LEP/LEED program is generally done before Enterprise Development Training (EDT). EDT would be carried out to selected asset holders only which is a reasonable strategy looking into the fact that not all asset holders would require formal EDTs. However LEED team need to distinguish between asset holders as per their capacity and requirement, some asset holders will need formal EDT and some will not need it immediately. This categorization should be based on type of asset/business; a mere two goat holder or a cow owner might not need an EDT.
- Currently Livelihood Investment Plan (LIP) and Business Plan (BP) are done separately these, however, two could be merged into one. LIP is basically business plan that is usually an output of EDT. The current curriculum used by LEED for EDT already encompasses it. This could save time of documentation which is already in great number i.e., 35 pages to be filled up before asset transfer.
- Environmental and legal considerations should be taken into account e.g., agriculture spray machine and medicine store as an asset require certified technicians to operate. Learning from ESM (Environment and Social Management) workshop and ESM unit need to be used in this regard.
- A review of current type of business is necessary to see which type of asset generates business. Database already developed by some POs could help LEED implementers to filter successful and less successful businesses. Replication is a function of Enterprise Development Unit, which could take a lead in this regard.
- Value chain studies for all regions could help LEED team to identify potential sectors for enterprise development.
- For business development focus should be on assets that have continuous cash flow rather than waiting for year or two for output, entrepreneur take more interest in business which has continuous flow of cash. Small ruminants like goat and sheep have long production cycle further more vaccination and feed in some area is difficult to access. Beneficiaries too take interest in ventures which bring flow of cash immediately.
- Review of list of assets/business under marketing lens concludes that these enterprises mostly need *backward market linkages*. Support in linkages with input sources needed for the enterprises to grow. CIGs and LSOs could help these business in reducing cost and linkages with input sources.
- Few non-poor also get asset under LEED program in order to promote inclusiveness and averting conflicts. However, non-poor inclusion could be made more beneficial if it is done with a tactic value chain perspective. The investment could be made with businesses which in turn could bring more employment for producers. For example, an investment in chillers with a milk trader could bring more producers to sell milk to the trader rather than wasting away.

3.1.3. YOUTH CENTRE AND INCLUSION OF DISABLED

Youth Centre (YC) is a new concept for the POs and LSOs to keep the youth engaged in positive activities. They can submit proposals for enterprises, sanitation, sport events, etc., to the POs. In every UC series of trainings are being conducted to hold theatre workshops, making videos, photos, writing essays etc. These activities have the potential to unleash the creative energy of youth. There is a Rs 5,000 to 10,000 budget to hold one day events such as the celebration of the National Day. Youth hold contests from which the two best youth champions are chosen who then run the center. Every UC has these provisions for programs for youth. Mojaz Foundation has organized 10 activities, TF 6 activities and CMDO 5 activities, whereas the other POs have not yet started. The typical YC activities were the organization of National Day, football match, etc. Inclusion of disabled at all the locations is being considered positively.

3.1.4. NOKRI YA KAROBAR (NYK)

In “Pakistan: New Growth Framework”, issued by the Planning Commission in 2011, youth development is a priority for the Government of Pakistan. Youth entry into the labor market is impeded by a number of factors including the absence of a mechanism through which youth can access employment or entrepreneurial opportunities. Rural youth even more than urban youth suffer from “*limited access to financial resources; limited social networking; lack of credibility; and no exposure to relevant role models*”⁴.

NYK is a new initiative of PPAF under LEED program. The Employment Enhancement Unit (EEU) is responsible for implementing it with the help of POs under the theme development of institutions of the poor. Potential activists from UCs are selected through a rigorous process. Ideally two members, one male and a female in a LSO lead the NYK activities. The individuals are identified and interviewed to assess their interest in type of work and then provided appropriate skill development training. LSO charges Rs. 200 per person as registration fee. Upon employment Rs. 500 is charged to the employer and 20% of the first salary to the job-seeker. The income earned is used to cover the expenses of NYK activities. The number of persons registered and employed through NYK in the sampled UCs are given in Table 6.

Table 6. Number of Individuals Identified and Employed under NYK Program by the Sampled POs

S.No.	District	Name of UC visited	Name of PO	NYK Establishment Date	No. of Individuals Registered	No. of Individuals Got Jobs
1	Rajanpur	Hajipur	NRSP	Jan 2014	900	0
2	Muzaffargarh	Sharif Chajra	MOJEZ	Jan 2014	300	8
3	Ziarat	Kuwais	TF	April 2014	300	0
4	Bannu	Bamdar Khel	CMDO	April 2014	200	2
5	Tharparkar	Bhitro	TRDP	None	N/A	0

The study team met with Mr. Hafizullah who is responsible for NYK at Kuwais UC in Ziarat. He is also selected through competitive process. He has registered 300 individuals and has so far collected some Rs. 2,000 as registration fee. However, he was of the view that due to poverty most of the individuals were

⁴ Pakistan: New Growth Framework, 2011, Page 42

unable to pay the registration fee. He also mentioned that getting registration fee could also raise expectations of the individuals and thus registered individuals call upon him time to time about the job opportunity, sometimes it causes frustration among them. The NYK responsible person was of the view that he needs some financial resources to help registered individuals and also to contact employers. The distant villages in Kuwais, Ziarat UC where he belongs also made difficult to move around easily. In Bhitaro UC, Tharparkar, (LSO Wango), NYK is not functional yet.

The AiD Consultants Team has the following observations about NYK, irrespective of PO or ecosystem:

- NYK is an innovative idea and first of its kind in the project area. It comprises of motivated individuals who are striving their best to help community individuals to link them to employment and employable skills.
- In a UC, NYK members are sometime at far distances from the villages and even the district headquarters / towns, which make them difficult to connect with the employers.
- NYK members are volunteers and often job seekers by themselves thus resulting turnover among NYK members is a question mark for its sustainability.
- NYK members are volunteers, the registration fee does not insure income on regular basis for them. Furthermore, the NYK members need resources to connect with the employers and placement of jobless people. Perhaps at PO level, the NYK could work more efficiently.

3.1.4 OVERALL SOCIO-ECONOMIC DEVELOPMENT

The overall socio-economic development need to be gauged at several levels, viz., at household level and UC / District / national level. Under LEP / LEED, livelihood plan for every poor household (PSC score 0-23) is developed with the help of PO / LSO. During the study a quick survey was conducted by Mojaz Foundation in Sharif Chajra UC to monitor the change in PSC of the households who received assets under LEP. The results are presented in Table 7.

Table 7. Change in Poverty Ranking (PSC) of LEP Beneficiaries after Asset Transfer

S. No.	Name of Household Head	Poverty Score card ranking at the time of provision of an asset	Date at which Asset was Provided	Kind of asset	Poverty Score card ranking at the time of provision of an asset	Poverty score card ranking Oct. 2014	Shift in Poverty Ranking
LIVESTOCK							
1	Ms. Kusar Bibi	10	29/10/2013	COW	10	16	Ultra-poor to chronically poor
2	Mr. Anwar Mai	13	18/12/2013	COW	13	17	Chronically- no change in category
3	Ms. Batool Bibi	18	10/1/2013	Cow	18	23	Chronically poor to transitory poor
4	Ms. Khadija Mai	16	29/10/2013	Cow	16	20	Chronically poor to transitory poor
5	Ms. Zakia Bibi	13	27/11/2013	Buffalo	13	18	Chronically poor to transitory poor
6	Ms. Baksho Mai	2	10/1/2013	Buffalo	2	10	Ultra Poor- no change in category

Investigative Study on Livelihoods Projects

S. No.	Name of Household Head	Poverty Score card ranking at the time of provision of an asset	Date at which Asset was Provided	Kind of asset	Poverty Score card ranking at the time of provision of an asset	Poverty score card ranking Oct. 2014	Shift in Poverty Ranking
7	Mr. Munir Hussain	11	29/4/2013	Bull	11	18	Ultra poor to chronically poor
8	Mr. Muhammad Iqbal	2	29/4/2013	Bull	2	15	Ultra poor to chronically poor
9	Mr. Saifullah	18	29/4/2013	Bull	18	24	Chronically poor to transitory poor
10	Mr. Muhammad Hanif	12	10/1/2013	Bull	12	18	Chronically poor to chronically poor
BUSINESS (ANY)							
1	Mr. Ghulam Abbas	16	20/3/2013	Karyana Shop	16	22	Chronically poor to transitory poor
2	Mr. Khizer Hayat	10	30/12/2013	Electrician Shop	10	20	Ultra poor to transitory poor
3	Mr. Mudassir Abbas	6	31/12/2012	Motorcycle Rickshaw	6	15	Ultra poor to chronically poor
4	Mr. Javeed Iqbal	8	26/3/2014	Sound system	8	16	Ultra poor to chronically poor
5	Mr. Muzamil Hussain	11	28/9/2013	Motorcycle Rickshaw	11	17	Ultra poor to chronically poor
6	Mr. Muhammad Shoaib	18	24/12/2013	Mobile Repairing Shop	18	25	Chronically poor to transitory poor
7	Mr. Rashid Ahmad	11	30/12/2013	Barber Shop	11	16	Ultra poor to chronically poor
8	Mr. Muhammad Nawaz	10	1/1/2014	Khussa Shop	10	21	Ultra poor to transitory poor
9	Ms. Shamim Bibi	14	1/1/2014	Khussa Shop	14	22	Chronically poor to transitory poor
10	Mr. Sajid Hussain	8	10/9/2013	Karyana Shop	8	15	Ultra poor to chronically poor

Poverty classification: extremely poor / ultra-poor (score 0-11), chronically poor (score 12-18), transitory poor (score 19-23), transitory vulnerable (score 24-34), transitory non-poor (score 35-50), and non-poor (score 51-100)

In the case of all households, over a period of intervention (asset transfer or enterprise development) under LEP, there is a positive change in poverty alleviation. Except one case (out of a sample of 20 households), all the households shifted to the next category of PSC, indicating a positive impact at the household level but only two moved to a non-poor poverty band (PSC score over 23). During the interviews of beneficiaries, an increase in income of Rs. 2,000 to Rs. 7,000 per month was reported.

However, to record impact on local economy at the UC or district level, it may be difficult to document because of an array of interventions being performed by the POs under LEP or LEED. Further, as the ecosystem approach is not followed, it is difficult to pool the data and document the impact. Perhaps PPAF may like to have a separate study on the impact of LEP / LEED activities at the district and national level, and to conclude the number of households lifted out of poverty.

3.1.5. GENDER MAINSTREAMING

Gender mainstreaming in development programs / sector in Pakistan is variable due to diversifying geographical, cultural and tribal system that exists in Pakistan. This causes ease and difficulties in a number of places and at every hierarchical rank. The study under this report has been conducted in order to

develop better understanding of gender mainstreaming in the areas of livelihood enterprising. During the field visits PPAF LEP/LEED projects were analyzed in terms of using community mobilizations and women empowerment approaches.

NRSP at Rajanpur

PPAF extension approach used by NRSP during planning of project is being used as prescribed. Project planning, proposal and budget for beneficiaries is driven from UCDP prepared by LSO with the help of NRSP staff. In the study, it was observed that due to well experienced staff of NRSP, the beneficiaries received a good understanding of LEP and LEED program. It resulted in application of the social mobilization approach in community in a very effective way. Women were empowered to preside the COs, VOs and LSO while males of the groups accepted this change whole heartedly and were supportive of assets building and establishing linkages, etc. More than fifty percent of LEP and LEED project women beneficiaries were direct asset holders and are running shops of clothes, Manyari (shop for ladies personal needs) and livestock. A Production Center (PC) is being run by a CIG of five women from LEED program. The women pool their assets and buy material for making readymade ladies dresses which are sold in local boutiques. A handsome amount of profit is earned. In the livestock sector, women prefer to buy goats locally that are easy to raise and produce profit in few months by selling offspring and the goat or cow still remains with the family.

At NRSP Rajanpur office there are 5 female staff and 4 women in the LSO are running the LEED program. 90% of the beneficiaries of the LSO are women. This women headed LSO was found to be very active in decision making and the change is well received by their male members. Community mobilization strategy and gender mainstreaming of PPAF policies were implemented as prescribed. While some issues did arise during implementation process e.g., heavy paper work, delay in receiving funds, communication gaps between PPAF and PO which caused hurdles for timely implementing the project.

Mojaz Foundation at Muzaffargarh

Similarly, Mojaz Foundation in Muzaffargarh has managed to encourage more than 80 % of female members of CO, VO and LSO. In Mojaz Foundation's Muzaffargarh office there are 4 female staff and 3 women from the community are leading the LSO. Approximately 40% of the beneficiaries of LSO are females. The women conduct joint meetings with their male members as it allows culturally appropriate. Mojaz Foundation is a small PO and is implementing LEED in 2 UCs of Muzaffargarh. It is working in an area where incidence of poverty is high and health and education indicators are very poor. People are mainly working in agriculture based and flood prone area. Women participation for LEP/LEED is relatively easy and socially acceptable. Both males and females are equally participating in joint meetings and training events. Majority of women are involved in livestock agro-based activities, others have shown interest in small businesses e.g., Manyari shop and private schools, etc. Women showed interest in establishing CIG for craft embroidered traditional shoes business.

Taraqee Foundation at Ziarat

Due to the cultural constraints in Balochistan, separate COs, VOs and LSOs for female and male members are formed. Training events and meetings are conducted separately with male LSO domination. There are 20 women staff in the Head Office and 4 women members of VO are running the LEED activities. Approximately 40% of the beneficiaries of LEP are females. The TF is working in 9 UCs. Both PPAF projects, LEP and LEED are implemented in the same UCs with different beneficiaries.

Ziarat is a typical Pashtun area where working with women is not easily acceptable. Efforts have been made by the TF to encourage women's engagement through sharing of information between separately conducted male and female CO, VO and LSO meetings. During FGD, it was revealed that women received a detail understanding of LEP/LEED programs and they received 40% of the committed assets. They mainly invested in livestock- rearing of sheep, which has been traditionally acceptable and profitable in harsh cold environment. At Ziarat, the gender mainstreaming will take longer time than other parts of the country due to existence of strict cultural environment.

CMDO at Bannu

At Bannu, CMDO followed the process of community mobilization of having gender segregated groups of COs, VOs and LSO of females and males. They are working separately as culturally appropriate. At CMDO Head Office there are 3 female staff and no women is engaged in implementing LSO activities. However, 36% of the beneficiaries who received assets are females.

CMDO is implementing the LEP/LEED project in Pashtun tribal areas. Due to security situation a huge number of IDPs from Waziristan have migrated in Bannu. Development / humanitarian projects are facing many challenges in implementation process. In the given circumstances running a woman empowerment process by itself becomes extra difficult. CMDO facilitates mobilization steps with male and female CO, VO and LSO separately. Even women are trying to avoid document their names, instead they are using indirect names such as mother of Mr. So-and-so, daughter of Mr. so-and-such and wife of Mr. such-and-such. Women are interested in readymade female dress making as it is easily marketable in nearby Bannu bazar, which could be more useful in this situation. It has been observed that assets claimed by women are used by their male family members. They are running small business like medicine shop for father-in-law, mechanic shop for husband, etc. Bannu has a lot of opportunities for women development / gender mainstreaming. Bannu university and other educational institutes are producing well educated women e.g., masters and graduates are interested in socially accepted professions such as teaching and health related professions. Lady relief workers are also actively working for IDPS in Bannu.

TRDP at Tharparkar

In Tharparkar, the situation was more welcoming to women empowerment and well supported culturally as well- 98% beneficiaries are women. There are 5 female staff in TRDP Head Office and 5 LSO members are running matters of LSO. Meetings / trainings are jointly presided and supported by male members. Tharparkar is a poverty stricken area and has the drylands ecosystem, drought is a common phenomenon, migration due to drought and food and nutrition security are the common issues in this area. Women participation and women mobility is relatively easy than in other parts of the country. Livestock is the main livelihood activity and dairy can be a potential income generation area which is needed to be explored further. Women are also involved in handmade craft, such as embroidery and Kaady (hand woven fabric) work. Middle-men are helping them in marketing of their products in big cities, like Karachi and Hyderabad. TRDP and other stakeholders could play a major role in reducing the profit-margin of middlemen.

Comparative Analysis of the success of LEED in UCs having Different Scales of interventions by a Large and a small PO

NRSP as is clear from its name is working on large scale for the last about 22 years without having any major competitor in the same field. It has well trained field staff to implement the program as prescribed. In the area of gender mainstreaming, NRSP is a leading organization right from the Board of Directors to

field level extension workers where women are an integral part of the team. TRDP is following the same footprints.

TF is working in a few districts of Balochistan and Khyber Pakhtunkhwa (KPK) (previously in earthquake zone). It is active in development and humanitarian work equally. Being in the conservative area, gender mainstreaming becomes a very slow process in the work area of TF. It hired 20 female staff in its Head Office and also has competent staff at the field level, such as trainers and field officers. During field visit it was observed that despite of cultural constraints it is performing its role nicely without damaging the local norms.

Mojaz Foundation is very small organization as compared to NRSP and is working in 2 districts. Gender mainstreaming is being seriously taken care of by it.

CMDO is working in strict Pashtun culture. It also faces serious issues of security threats and has to work with IDPs as well. Implementing gender based program is not an easy task here. However, Bannu University and other educational institutions are producing well educated young women who should be available for social mobilization work. CMDO is also facing problems to implement LEP /LEED projects at field level because of having internal team problems.

3.1.6. ENVIRONMENTAL MANAGEMENT

PPAF emphasizes environmental mainstreaming in its projects. It has a well-defined Environmental and Social Management Framework (ESMF) which is being implemented through the Environment and Social Management Unit. This unit also produces its reports on implementation of ESMF. However, at all the locations, the AiD Consultants Team did not find integration of environmental concerns in the development process.

3.1.7. DISASTER RISK MANAGEMENT

Many of the poverty stricken areas that PPAF and its POs work towards rehabilitating are also highly prone to disasters, both natural and man-made. Ideally, PPAF programs for these areas should incorporate Disaster Risk Reduction and Management strategies for more effective and enduring alleviation of poverty. For example, TRDP is working in the drylands of Tharparkar without giving any consideration to water or fodder development which is essential in a drought prone area. Likewise, NRSP and Mojaz Foundation are working in a highly flash flood prone area but the AiD Consultants Team did not observe any activity regarding these in the project area. The same holds true for TF and CMDO.

3.2. NATIONAL PROJECTS

3.2.1. USAID's ENTREPRENEURS PROJECT (Annex 2)

In developing economies like Pakistan's, micro- and small-enterprises suffer from limited production, inadequate financing, poor infrastructure, outdated technology, a lack of pro-business laws, and insufficient information about markets and the business environment. Furthermore, according to the 2009 USAID Pakistan Economic Performance Assessment, slightly less than 20 percent of women participate in the workforce even though they represent about half the country's population.

To address this situation, USAID/Pakistan awarded a 5-year, \$ 30 million cooperative agreement to Mennonite Economic Development Associates (MEDA), effective June 22, 2009, to implement the Entrepreneurs project. That amount was decreased to \$28 million in 2014, and the completion date was extended by about 3 months to September 20, 2014. MEDA allocated \$7.5 million in grants to nine sub-implementers to develop and carry out the project's activities.

The initial goal was to increase the incomes of at least 120,000 predominantly women micro entrepreneurs and small enterprise owners in Pakistan's four provinces. On March 3, 2011, USAID lowered that number to 75,000 and used some of the project's funds to help displaced people recover from conflict and unprecedented floods.

In addition, the project aimed to have at least 64,000 micro entrepreneurs benefit from financial literacy training and access to microfinance loans.

Entrepreneurs focused on four value-chains, viz., dairy, hand-embellished fabrics (HEF), honey, and medicinal and aromatic plants (MAP). In each one, the project's staff helped micro entrepreneurs develop "value chains" in which they process raw materials, distribute them, and sell the finished products to increase their incomes.

The project had the following 3 components:

Component 1- Strengthening Lead Institutions- the objective of this component was to strengthen the capacity of local partners to effectively and sustainably link 75,000 micro-entrepreneurs to better markets through value chain development (analysis, market research, product development, skill development training, development of market linkages, exit strategies). The followed approach was:

- Select value chains with best potential for market expansion and offer a platform for increasing incomes of large numbers of women micro-entrepreneurs.
- Implement a transparent and competitive process in identifying key facilitating partners.
- Carry out analysis of and develop strategies to build selected value chains together with identified partners through an action-learning methodology.
- Provide technical, advisory and funding support to key facilitating partners to strengthen their capacity and expand their reach as they work to sustainably increase incomes of large numbers of micro-entrepreneurs.
- Provide appropriate business support services and develop interventions that improve the ability of these players to provide services that improve product volume and margins of target beneficiaries as they increase their skills and become better integrated with the entire value-chain.

- Partner institutions serve as facilitators and trainers, and provide appropriate forward, backward and lateral linkages in the chain for the micro entrepreneurs. The economic development capacity of partners is enhanced during project implementation. The action-learning approach will ensure that the project leaves a cadre of prepared, market-savvy organizations who are able to take the work forward sustainably, implementing value chain enhancement programs, on behalf of micro entrepreneurs in selected project activities.

Component 2- Domestic and International Development- The objective of this component was to build the capacity of key facilitating partners in each value chain development to equip micro entrepreneurs with marketing tools and provide linkages to better domestic and/or international markets. The approach was to provide expertise in product development and marketing will be engaged through participation in analysis of market opportunities and identification of optimal market channels in each of the selected value chains. The project provided international linkages for micro-entrepreneurs. Through the partners the project fostered business relationships of beneficiaries with buyers via trade shows, retail council's linkages, wholesale and/or export associations and other innovative buyer connections. The goal of the project was to catalyze and enhance economic activity to the benefit of the micro entrepreneurs – in a sustainable manner. The project provided local partners with training in market-strategy development in a Training-of-Trainers mode, such that they are able to impart effective marketing training to target micro-entrepreneurs.

Component 3- Livelihoods Recovery Support to Areas Affected by Conflict (Swat) and other National Disasters such as Floods. The project responded to urgent need of livelihoods recovery in post-conflict areas of KPK through provision of agricultural inputs, livestock, poultry, sewing machines and other toolkits to affected families. The project worked closely with the Provincial Restoration, Rehabilitation and Settlement Authority (PaRRSA) and with other local organizations in the Swat district to provide micro-grants to families that lost their means to make a living and family members to the conflict. The project contributed to reviving interrupted economic activities in the district. It provided livelihoods assistance with an approach to dovetail it with long-term value chain development work.

The project was highly relevant to the needs to micro entrepreneurs as they are constrained by lack of skill training, tools, marketable product designs, market access and credit. The implementing partners facilitated the micro entrepreneurs at all the stages and in a period of five years several thousand poor micro entrepreneurs benefited. The cumulative net sale of beneficiaries of HEF, MAPs and Honey was US \$ 6,426,544, which is approximately about the budget allocated for the value chain partner organizations. The cost of covering per beneficiary was US \$ 96. USAID Office of Inspector General⁵ observed that the monthly income of MAP collectors increased by Rs. 3,186, whereas that of MAP sale agents increased by Rs. 13,310. The gross sale of MAP during the project period was US \$ 2.25 million. The average monthly increase in income for embellishers was Rs. 620, whereas for the sale agents it was Rs. 78,356. The increase in income from sale of honey and HEF was not quantified by the project.

Due to technical difficulties and implementation challenges such as improper handling of and caring for foreign honeybees (*Apis mellifera*) and substandard traditional box hives, the foreign bees either died or left their hives. Technically the foreign bees (*Apis mellifera*) do not survive at low temperatures which prevail in Swat. Consequently, the project stopped supplying bees and instead started supplying alternative hives to house local bees (*Apis cerana*). For these reasons, honey was the lowest performing of the four sectors. Because of that, MEDA reduced the number of beneficiaries targeted from 5,000 to

⁵ <http://oig.usaid.gov/sites/default/files/audit-reports/g-391-15-001-p.pdf> Office of Inspector General: Audit of USAID/Pakistan's Entrepreneurs Project.

3,000. However, increasing population of bees and other pollinators per acre would have doubled the yield of cross pollinated crops, among which fruits and vegetables are the major high value commodities of Swat. This could have boosted the local economy but unfortunately, the project missed this opportunity. This indicates the importance of having technical experts in the NGOs to ensure scientifically sound interventions.

The main objective of the Project was to increase the incomes of 75,000 micro-entrepreneurs and small enterprise owners, the majority of whom are women, by 50% by the end of the project in June 2014. Working in 26 districts, the Project focused in four value chains with high potential for market expansion. The project increased the net sales of its beneficiaries by 147% thus exceeding its target of increasing net sales by 50%⁶ (see Annex 3 for detailed achievements). This was based on household surveys conducted for 935 beneficiaries each for treatment and control group. The beneficiaries were able to access wider markets for their products and benefitted from higher profits of their products. Part of the success of the project could be attributed to the fact that the project focused its resources in developing and improving the skills of the beneficiaries which allowed them to manage their enterprises more effectively and on a sustainable basis. However, in our opinion, the project could have further enhanced value of the products by making value additions, particularly to the products of dairy, MAP, honey and other bee products. By having value addition, the producers could have earned more, the present interventions have increased the benefits of sale agents rather than farmers as correctly observed by USAID Office of Inspector General.

An assessment conducted by the USAID Office of Inspector General also concluded that the entrepreneurs still lack education, access to credit and cultural barriers for the women, therefore, the communities would need support of any parent institution, such as local NGO implementing partners to help the entrepreneurs keep the momentum and ensure sustainability. The linkages established with the sale agents and private companies and establishment of collection centers ensure the sustainability. Micro entrepreneurs have been organized in CIGs which could bring the poor artisans in a better bargaining position for sale of their products. Likewise, availability of milk chillers in villages ensure that the farmers would continue to bring their extra milk for sale.

The AiD Consultants Team recommends to PPAF to focus on a few value chains available in a particular ecosystem and promote value addition and market linkages through its POs as demonstrated by the Entrepreneurs project.

3.2.2. BIOSALINE PROJECT (Annex 3)

It is estimated that 2.8 million hectares (16%) of irrigated land in Pakistan is affected by salinity and 1.55 million hectares are waterlogged (water-table within 1.5 meters from the surface). WAPDA has estimated that 2.12 million hectares of land is waterlogged. The World Bank further estimates that annually, Pakistan loses US \$ 213 million on account of salinity and sodicity and US \$ 79 million due to waterlogging.

Salinity is partly the result of naturally occurring geological processes and depends upon the physical characteristics of soil and land use. In Pakistan, waterlogging and salinity has certainly increased as a

⁶ <http://www.meda.org/impact-assessment-report> Performance Evaluation / Impact Assessment of USAID Entrepreneurs Project, May 2014.

result of water seepage from the canal system. Water containing dissolved salts seeps from this system and evaporates from the surface of adjoining soils, thus leaving all the salts on the soil surface. In addition to excessive percolation of water from the canal system, evaporation of saline groundwater, inadequate availability of water from rains or irrigation to meet the leaching requirements of the soil and use of low-quality groundwater (pumped out by tube wells) with high salt concentrations, also increases salinity. Waterlogging and salinity leads to desertification and migration of population to other areas.

Efforts to control waterlogging and salinity began in the 1960's, and by June 1997, surface and sub-surface drainage facilities were completed in an area of 15 million hectares, at a cost of Rs. 30 billion. Salinity Control and Reclamation Projects (SCARPs) that were based on improving drainage by construction of drains and lowering of groundwater by constant operation of tube wells, provided only a partial solution since salts have been re-circulated within the Indus basin. Furthermore, the methodology is unsustainable due to the high cost of operations and management.

Consequently, UNDP and AusAID jointly sponsored a new project, the "Pakistan Community Development Project for Rehabilitation of Waterlogged and Saline Land" for a period of five years, beginning from January 1998. The program focused on social mobilization, organization of communities, strengthening of line departments, and development and dissemination of on-farm biosaline technologies so that rural communities learn how to live with salinity, rather than fighting with it, improve their livelihoods and stay in their native villages, rather than emigrate to cities for making their livelihoods which leads to urban poverty. The project was in operation in three districts covering 48 villages (approximately 36,000 hectares) in Pindi Bhattian (District Hafizabad), Sahiwal (District Sargodha) and Shorkot (District Jhang).

The basic purpose of the project was rehabilitation of degraded ecosystem, halt desertification, improve livelihoods opportunities for the framers, including landless, and local economic development. Thus the foundation of the project was based on local ecosystem, which is the degraded lands. The components of the model were: (i) applied research on farmers field to solve the technical problems of soil rehabilitation and simultaneous demonstration of results to the farmers, (ii), community mobilization and monitoring of ground water table on regular basis to monitor the extent of waterlogging, (iii) community monitoring of soil salinity with portable electronic equipment, (iii) promotion of agro-forestry (raising of saplings and provision of those to farmers on 50% subsidized rates), (iv) development and promotion of agro-forestry-livestock-fisheries model, and (v) marketing of products of saline areas. The detailed project strategy is explained in Figure 3 and Annex 4. The key intervention was the application of cost-sharing model. The project announced that at any farmer's field the project will cover all the cost of rehabilitation / plantation for one acre and the farmer (or group of farmers) would have to replicate the same practices on 3 acres of land (cost-sharing ratio 1:3). Later this ratio was increased to 1:5, which helped to scale up the project.

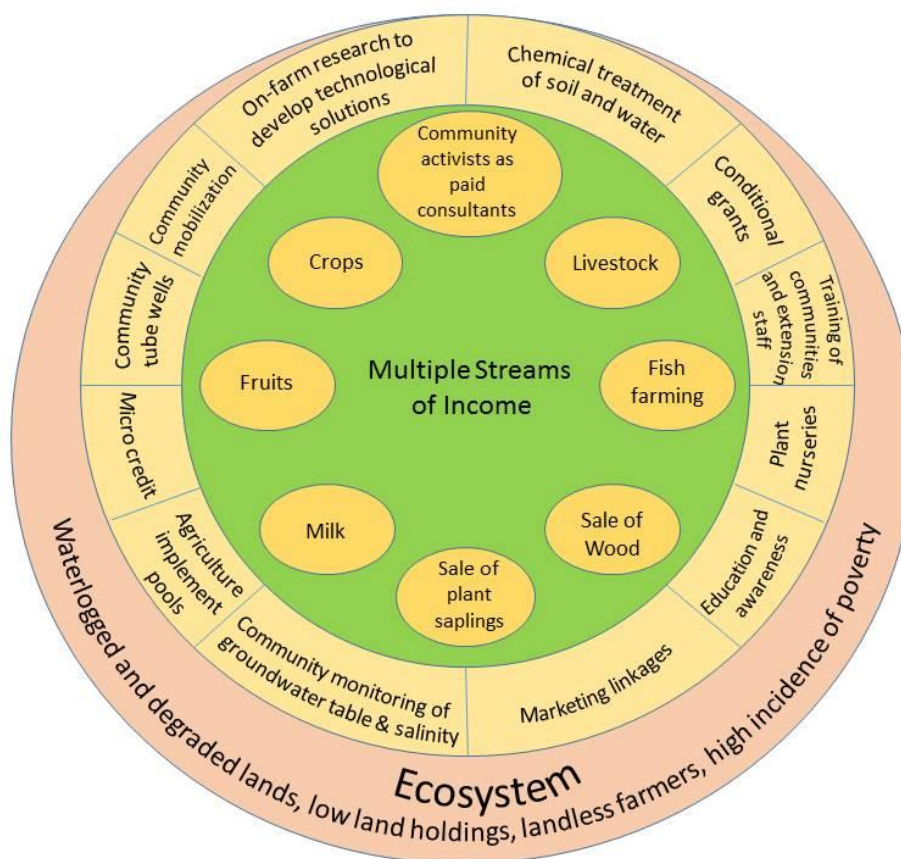


Figure 3. Livelihoods Model Based on Biosaline Agriculture in Degraded Lands

The project was highly relevant to the needs of local farmers, as before the project the farmers were abandoning their farms and migrating to other area, there was a loss of income, poverty was increasing and salt related health problems were on the rise (due to accumulation of higher quantities of salt in the malnourished bodies) and infrastructure was decaying (as salts reduce the life of buildings). The project was instrumental in rehabilitating 16,312 acres of land (Pindi Bhattian 3,477 acres; Shorkot 8,653 acres; Sahiwal (4,182 acre). The value of land before the project interventions was US \$ 8 million, whereas after rehabilitation the value became US \$ 35 million. Thus the project helped the farmers to have assets appreciated by US \$ 27 million. The income generated through multiple streams (agriculture, livestock, sale of nursery plants, wood, fish, milk, etc.) was estimated to be US \$ 3 million. Thus the total economic gain of the project was US \$ 30 million, with an investment of US \$ 4 million. The total number of beneficiaries were 120,000. It was highly cost effective and the cost of covering per beneficiary was US \$ 33, and cost of reclaiming one acre of land was US \$ 245. Contrary to this, the engineering solution to curb waterlogging by using tube wells and drainage of saline water through drains would cost huge sums and remained a continuous burden on the national exchequer. The results were achieved during a period of 4 years as one year was lost due to administrative bottlenecks which the project faced. Unfortunately, the project did not undertake any survey to document the increase in income at the household level or poverty level before and after the project.

Convinced with the model, the Government of Punjab up-scaled the project in 3 districts (Hafizabad, Sagodha and Jhang) with its own financing of US \$ 9 million. The project is now being implemented by

the Agriculture Department, Government of Punjab. The project arrested desertification and thus local environment and biodiversity has been improved. Institutionally, the interventions are sustainable as the community institutions (Salt Land User Groups (SLUGs) and Women Interest Groups (WIGs)) are operational and managing the micro-credit as well as agricultural implement pools. The local activists have become local consultants who are providing advice to other farmers on charge basis. Further, the Agricultural Extension staff is fully trained to further disseminate the information, and the Punjab Government has committed its own funds for the project.

The key to success was that the project followed the systems analysis approach and remained focus on the rehabilitation of waterlogged and saline lands by biological means and considered all the components of the ecosystem, i.e., soil, water, people, animals, plants, market forces, etc., and provided solutions to the farmers, including landless within the framework of waterlogged and saline land ecosystem. Women were equally included in all the activities who became entrepreneurs in many different trades, and young children were sensitized through education in primary schools (regular and extra-curricular activities) to carry out the message of living with salinity to their parents and not to abandon their lands. At the top of it the cost-sharing modality was strictly applied after 3 years of social mobilization, training and setting up the system in the area- no cash transfer to anyone but *“we reclaim your one acre of land (inputs provided free of cost but the famers did all the operations by themselves) and you as an individual or group have to copy us on five acres of land at the same time (pay for the inputs as well as do all the operations)”*. As the economic activity began in the area, it opened up employment opportunities for the poor / ultra-poor.

Under LEED, PPAF should consider following this approach, in addition to having other components of LEED model. There are many pockets of waterlogged and saline lands in Sindh and Punjab where this model could be applied. The AiD Consultants Team visited Muzaffargarh to observe the LEED model of Mojaz Foundation and observed a great potential of such a project in the area as it is located between the Sindh and Chenab Rivers and huge ponds of water are observed frequently. The local communities also reported that the underground is unfit for drinking due to higher levels of salinity. The AiD Consultants Team recommends PPAF to expand LEED model in this area and in addition to Mojaz Foundation also engage other NGOs to show an impact.

3.2.3. LACHI POVERTY REDUCTION PROJECT (Annex 4)

The climate in the southern KPK is semi-arid (rainfall 330 to 500 mm), rugged low altitude mountains. Soils are predominantly sandy with low fertility. In almost all the districts rain-fed/ barani agriculture predominates, although there are some negligible areas in some districts that do have irrigation networks. Water sources and farming systems are reliant on unpredictable and sparse rainfall, forcing households into mixed farming systems based on crop and livestock production. Livestock are of great significance in this area, with goats and sheep outnumbering cattle and buffaloes. Over-grazing of rangeland and small land holdings contribute to low production. Many households are unable to earn sufficient income from farming activities and have diversified their livelihoods by relying on remittances from family members who are engaged in services sector or have migrated elsewhere for work.

Water is central to the livelihoods of households particularly living in arid or semi-arid barani areas, and poverty is often widespread as households struggle to meet their basic needs for water and food. Households face considerable challenges to meet their daily water requirements as significant amount of time and effort are required to fetch water from distant sources, and agricultural production is low because of insufficient water availability at critical times during crop growing seasons. The hardships due to constant struggle for meeting basic water needs are the causative factors of widespread poverty.

The only sizeable stream of the project area (Lachi Tehsil, District Kohat) that is the main tributary draining most of the project area into river Indus is “Teri Toi”. Even this stream carries little or no perennial discharge and remains dry most of the time of the year. The eastern part of the project area consists of deeply incised nullahs draining fragmented patches into the Indus. No sizeable project in the water sector has yet been developed in Lachi, that’s why no hydrologic studies have ever been carried out for this area.

Keeping in view the hardships in the area, DFID and UNDP jointly sponsored a project entitled “Lachi Poverty Reduction Project” (LPRP) from 1999 to 2007 in Shakardara Union Council of Lachi Tehsil, District Kohat. The grant was further supplemented by the UN Human Security Fund to the tune of US \$ 500,000. Water resource development by local communities was a significant component and foundation of the project.

The project was based on the principles of community participation that achieved significant results through the formation of men’s and women’s community organizations, strengthening the local development capacity of the rural poor by: building capital through regular savings; training community members in important skills; creating income generating activities; facilitating access to social sector services; strengthening women’s role in development; supporting communities with technical interventions to improve access to drinking water; and, improving crop and livestock productivity of small farms by constructing mini dams whilst conserving natural resources.

The project followed an ecosystem-based approach, where water resource development was the foundation of the program as the project area is water scarce and particularly women are involved in this drudgery and spend a lot of their time to fetch water from distant places. The salient features of this ecosystem are: scanty and unpredictable rainfall, rugged-dry mountains, limited or no agriculture / horticulture, degraded rangelands / watersheds and high incidence of poverty. The project aimed to solve the issue of water availability, replace local varieties of wheat and pulses with high yielding varieties and local cow breed with improved breeds, and mobilize and build capacities of local communities to take charge of the development process (for detailed project strategy see Annex 5).

The project facilitated the construction of 170 mini dams. It was considered as highly relevant to the needs of the community as it solved the issue of water availability in the project area, which also triggered agriculture and animal production. At some places the community is growing fish in the area where there was no water/fish before. The community earn Rs. 37 per fish by spending Rs. 1 on a fingerling. Through the use of improved seed, the communities earned Rs. 2,725 / acre more from wheat, Rs. 2,437 / acre more from groundnut and Rs. 3,113/acre more from growing chickpeas. The total benefits accrued by the farmers from agriculture were estimated to be Rs. 12 million per annum. The PSC procedure was not discovered at the time of project execution, however, the entire project area was mapped through PRA techniques. Unfortunately, the project did not undertake any socio-economic survey at the end of project to document the overall impact.

The usage of water in from mini dams was estimated to be 34% for livestock, 39% for domestic use and 27% of agriculture. The benefit/cost ratio for the community investments in 9 sampled min-dam schemes was studied and it was found in the range of 4.1-5.8:1 and the Financial Internal Rate of Return (FIRR) to be from 50 to 65%. The benefit/cost ratios for the project investments in the same 9 schemes was in the range of 2.3-3.4: 1 and the FIRR was 30-35%. In both cases the investment in schemes resulted very good returns and financial benefits to CO members and non-members. In addition to quantifiable benefits, there were numerous non-quantifiable benefits, such as improved social status as women will not have the daily task of collecting water from distant sources, improved personal well-being and health as more water is

available for washing and cleaning, reduction in drudgery for women, more time available for looking after children and elderly, less need for children to work in the house, and more opportunity for children to attend school, and more time available for other income earning opportunities.

The local communities are still operating the mini dams and associated water supply schemes successfully on self-help basis as this is a question of bread and butter for them.

The project undertook feasibility studies of constructing mini dams in neighboring districts and FATA. The study concluded that there is a considerable potential for mini-dams (530 in number) in hilly areas of the seven water-scarce and poverty stricken districts of Southern KPK including Kohat, Karak, Bannu, Tank, Laki Marawat, Hangu and DI Khan). Likewise, there were about 3,000 locations in FATA region to construct mini dams. In 2004, the Government of KPK developed a PC-1 to scale up the Lachi model in neighboring districts, however, due to political reasons the project did not materialized.

The project played a key role for women empowerment as 38% beneficiaries and CO members were females. Culturally the project area is extremely rigid and participation of women is not appreciated, however, advocacy with the notables and religious leaders helped to break the cultural barrier. During the project period, the Local Government elections took place and the village activists fully participated in the Local Government elections. To a surprise, 55% of the elected members were the LPRP activists and several women competed even for the councillorship which was a rare example in the culturally rigid area. This was a major social change that the project brought in the society.

The AiD Consultants Team recommends PPAF to follow the ecosystem approach and advise its POs to make water harvesting and conservation as the foundation of all activities in water scarce areas.

3.3. REGIONAL PROJECTS

A review of three regional projects (two from India and one Bangladesh) is presented in this section.

3.3.1. INDIRA KRANTHI PATHAM (INDIA)⁷ (Annex 5)

The Society for Elimination of Rural Poverty (SERP) was established by the Government of Andhra Pradesh (GOAP) as a sensitive support structure to facilitate poverty reduction through social mobilization and improvement of Livelihoods of rural poor in Andhra Pradesh. As per the Andhra Pradesh Reorganization Act, 2014, SERP is divided into AP SERP and TG SERP for implementing Indira Karanthi Patham (IKP). SERP AP is implementing IKP in all the 656 rural Mandals⁸ of 13 rural districts in Andhra Pradesh. The vision of SERP is to enable every poor families in rural Andhra Pradesh to come out of poverty and stay out of it. SERP works on a comprehensive multi-dimensional poverty alleviation strategy by focusing equally on the Livelihoods Value Chain and Human Development Indicators. The fundamental unit of development at SERP is the rural poor households and all interventions of SERP strive to achieve essentially two outcomes - sustainable per capita household incomes of Rs. 1,00,000/- per annum from multiple sources and improved Human Development Indicators.

⁷ http://en.wikipedia.org/wiki/Society_for_Elimination_of_Rural_Poverty

⁸ Mandal is equivalent of Union Council in Pakistan

SERP is unique for its underlying feature of being a government institution working exclusively on the demand side by bringing in a new paradigm of development of poverty elimination through an empowerment process of the rural poor by building and nurturing Self-Help-Groups (SHGs) of women and their federations. It works on a comprehensive multi-dimensional poverty alleviation strategy by focusing on building strong / sustainable institutions of the poor and their federations i.e., Village Organizations (VOs), Mandal Samakhya (MSs) and Zilla Samakhya (ZSs) leveraging resources through commercial banks, (Financial Access) sustainable and diversified livelihoods with land access, Unnathi, CMSA, LPD, KRUSHE etc., social and human development through CMH&N, CMES, BT, gender (Advocacy), ID for People with Disabilities (PwD) and accessing social safety nets by providing insurance and pensions through Abhayaastham and AABY.

IKP has been considered to be one of the most successful poverty reduction programs in South-East Asia, which has led to its up scaling with financing from the Government of India and the World Bank (Section 4.3.2). The program works in the following areas:

- women empowerment,
- land access to the poor,
- self-help Group linkages with the banks,
- community managed sustainable agriculture, and
- institution building

The key factors responsible for state-wide coverage of the program (23 districts) are as follows:

- The Government of Andhra Pradesh fully owns the program. The SERP is an autonomous society of the Department of Rural Development, Government of Andhra Pradesh. It is implementing IKP, a statewide community driven rural poverty reduction project to enable the poor to improve their livelihoods and quality of life through their own organizations. It aims to cover all the rural poor households in the state with a special focus on the poorest of the poor households. SERP is registered under the Societies (Telangana) Act, chaired by the Chief Minister as the *ex officio* Chairman of the General Body. This body has broad representation from key stakeholders, government and NGOs. The General Body consists of 25 members, with five *ex officio* government officials and 20 representing leading agencies and individuals contributing to rural development, community mobilization and poverty alleviation. The management of SERP is entrusted to an Executive Committee (EC), of which an eminent non-governmental person is President and the State Project Director is the Chief Executive Officer (CEO). The President of EC is the Vice Chairperson of the General Body. The EC consists of seven members with three *ex officio* government officials and four drawn from the civil society.
- Lowering down the interest rates on micro-credit by the Government played a major role in up scaling. The micro-finance institutions resisted but the Government reduced the interest rates. However, SERP charges 10% interest rate, but the Government returns back the interest paid by the SHGs to SMs through the Local Government Department to build the CLF of the SMs. This has enabled all the poor to get the needed micro-finance at a right time, and they pay interest happily as it is in fact their contribution to build up CLF. This practice has freed the poor from the trap of micro-finance institutions.
- SERP introduced IT to manage the micro-credit, CLF and matters of SHGs, SMs and ZMs through the introduction of Tablet based android and web portal system. Through this system the loan could be processed and funds released to the recipient within 48 hours. Further, SMS based alert system has been introduced to keep informed all the members to ensure transparency and to

disseminate market information. Online audit system has been also introduced to ensure transparency and reporting.

- Training to all the members is provided through mobile trainers.
- The interventions to improve livelihoods are two pronged, viz., access to land and promotion of community based sustainable agriculture. The program has provided community support (peer pressure) as well as legal aid to resolve the land litigation disputes as it is a major hurdle in development. The program worked with the Government to provide public land to the landless. Thus the major program interventions were on the most fundamental thing which is access to land.
- Community based sustainable agriculture was promoted to produce more paddy, red-gram, cotton, maize, groundnut and sunflower. The farmers were trained to use organic inputs, such as compost and botanical pesticides rather than using fertilizers and inorganic pesticides. This practice was labor intensive which helped to create job opportunities for the landless but preserved agro-biodiversity. Even the value chain development work is around sustainable agriculture, such as biogas digesters, composting pits, implement pools, and PCs around various agricultural commodities.
- Institution building works at building CBOs that aim to bring together the poor women and assist them to work collectively towards sustainable development. These CBOs; Zilla Samakhyas at district level, Mandal Samakhyas at Mandal level, VOs at village level and SHGs at the group level, form the basic structure on which the foundations for the growth of rural poor has been laid.
- SERP also played an active part in the relief efforts taken up by the Andhra Pradesh Government during the devastating Indian Ocean tsunami in 2004, and is also taking a number of initiatives to improve the MDGs indicators. In fact, it has become Government's major arm to implement various rural programs and has been able to the highest levels of interest of the beneficiaries and the Government.

PPAF and its POs need to learn from the experience of SERP, particularly to introduce IT based protocols to make its system efficient, work with the Government of Pakistan to reduce interest rates on micro-finance and build up CLF, work with communities and legal authorities to reduce land related litigations and promote enterprise development chiefly around sustainable agriculture.

3.3.2 NATIONAL RURAL LIVELIHOODS MISSION, INDIA

Swarnajayanti Gram Swarojgar Yojana (SGSY) is an initiative launched by the Government of India to provide sustainable income to poor people living in rural areas of the country. The scheme was launched on April 1, 1999. In 2010, the Government of India approved the restructuring of its SGSY program into the National Rural Livelihoods Mission (NRLM). This move reflects recommendations from stakeholder consultations with state governments, civil society organizations, bankers, academicians, and more. It also reflects lessons from IKP program implemented by SERP in Andhra Pradesh and World Bank-financed rural livelihood projects in seven states, Kerala's Kudumbashree initiative, and many livelihood programs by civil society organizations. These programs showed that investing in self-managed institutions of the

poor and aggregating those institutions beyond the community level yields impressive returns for poverty reduction.

The NRLM is, perhaps, the largest poverty reduction initiative, the largest program for women, in the world with its goal of reaching nearly 70 million rural households. NRLM will be launched in the 12 states, in a phased manner that accounts for 85% of the rural poor households in India. The Government will invest US \$ 5.1 billion in NRLM over next seven years including expected allocation for the 12th Five-Year Plan. The World Bank has committed US \$ 1 billion through its National Rural Livelihoods project (NRLP)—its largest single investment in a poverty reduction program. Further, NRLM will leverage funds from formal finance, other public sector programs, the private sector, and CSOs in support of rural poverty reduction. World Bank livelihoods programs have, in the past, leverage about \$ 10 for every \$ 1 of World Bank investment.

In order to build, support and sustain livelihood of the poor, NRLM will harness their capability and complement them with capacities (information, knowledge, skill, tools, finance and collective vision), so that the poor can deal with the external world. NRLM works on three pillars – enhancing and expanding existing livelihoods options of the poor; building skills for the job market outside; and nurturing self-employed and entrepreneurs. The model is shown in Figure 4. The LEED model being implemented in Pakistan is more or less the same. The critical goal is to stimulate a diverse array of livelihoods at the local level and even within individual households. NRLM will support grants to SHGs and their federations to help the poor start new livelihoods or improve existing ones—particularly in the agriculture and allied sectors like crops, livestock/dairying, and inland fisheries. While agriculture is a critical source of food and income for the rural poor, it alone cannot raise most families out of poverty, so NRLM will also support enterprise development in the local service sector—e.g., shops, transport services, etc.—as well as training to access sustainable wage employment.

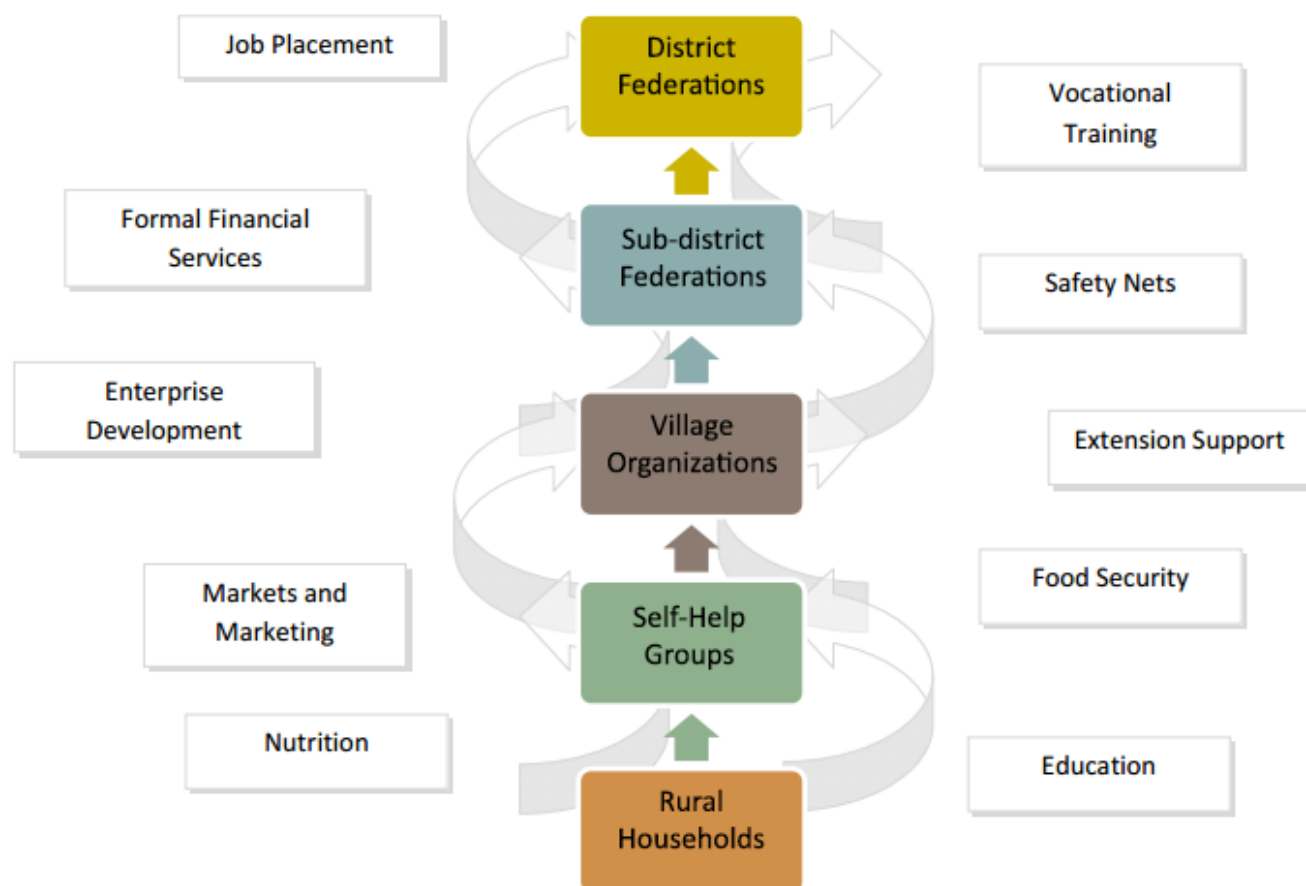


Figure 4. Livelihoods Model Adopted by the National Rural Livelihoods Mission, India

Dedicated support structures will be built which will strengthen the institutional platforms of the poor. These platforms, with the support of their built-up human and social capital, offer a variety of livelihoods services to their members across the value-chains of key products and services of the poor. These services include financial and capital services, production and productivity enhancement services that include technology, knowledge, skills and inputs, market linkages, etc. The interested rural youth would be offered skill development after counseling and matching the aptitude with the job requirements, and placed in jobs that are remunerative. Self-employed and entrepreneurial oriented poor would be provided skills and financial linkages and nurtured to establish and grow with micro-enterprises for products and services in demand. These platforms also offer space for convergence and partnerships with a variety of stakeholders, by building an enabling environment for poor to access their rights and entitlements, public services and innovations. The aggregation of the poor, through their institutions, reduces transaction costs to the individual members, makes their livelihoods more viable and accelerates their journey out of poverty. The NRLM will be implemented in a mission mode. This enables:

- i. Shift from the present allocation based strategy to a demand driven strategy, enabling the states to formulate their own livelihoods-based poverty reduction action plans.
- ii. Focus on targets, outcomes and time bound delivery.
- iii. Continuous capacity building, imparting requisite skills and creating linkages with livelihoods opportunities for the poor, including those emerging in the organized sector.
- iv. Monitoring against targets of poverty outcomes.

NRLM is one of the major programs run by the Ministry of Rural Development, India. But it has the following critics.

1. NRLM plans to generate livelihood and provision of other rural services through SHG groups. Unlike LEED Program, the NRLM may exclude some people from this system. Not everyone in rural area may be a member of SHG group and not everyone would like to be a member of such group. Some people may like to form other aggregation mechanism or would like to start up new livelihood individually. So if the government makes it mandatory to be part of SHG as a means to access various service, the process will get corrupted and exploitative. For example, in Tamil Nadu a new group of money lenders (Micro Finance agents) have been formed who act as the intermediary between SHG groups and banks. Through the nexus between banks and micro finance agents, banks try to achieve their targets for financial inclusion, loan payment, etc. These agents receive commission from the SHG groups. In order to achieve the targets the banks have given loans arbitrarily to the SHG groups via micro finance agents. These kinds of loans are not used in creation of income generating activity and so there will be default in loan repayment. After this the poor SHG members will be targeted by banks for loan repayment. So it is important to check the misuse of this scheme at the ground level.
2. There are a number of cases where SHG have been disintegrated or taken over by elites among the poor. The highhandedness of elites in the group should be checked otherwise the poor will be alienated. So it will be better that NRLM focus on household as primary target of the program.
3. Rural economy is very diverse, many segments are there within the rural low income group and also across broader rural economy. So it is important that a range of services are provided to different groups as per their need and necessity. For this the scheme should be very flexible even at the village level.
4. NRLM has not given serious attention to value added agriculture and rural MSMEs (Micro-, Small- and Medium-Enterprises) – which, according to the experience of most the countries play an important role in enabling and sustaining inclusive growth in rural areas. MSMEs are the growth engines of emerging and developing economies and they need targeted intervention. One thing that NRLM can focus on is developing vibrant ecosystem for agro-based MSMEs.
5. Strategy of NRLM is very broad and sweeping. So instead of attempting to do a whole lot of things NRLM should focus on areas that could bring impact livelihoods of large number of rural people.

Some of these lessons are equally applicable in the context of Pakistan, therefore, PPAF / POs need to make adjustments in its strategy.

3.3.3. URBAN PARTENERSHIP FOR POVERTY REDUCTION (Bangladesh) (Annex 6)

Bangladesh is one of the fastest urbanizing nations in Asia, growing at the rate of 3.7% per annum as against the national growth rate of 1.5% per annum. By 2015 the urban population is estimated to reach at least 50 million. A 2005 survey of the six City Corporations estimated that 35% of the population live in slums. Dhaka City grew from 6.55 million in 2001 to 9.14 million in 2005 and its slum population is

increasing by about 200,000 per year. Information on urban poverty is extremely limited, but available data indicate that 43% of urban households live in poverty and 23% in extreme poverty.

The urban poor and extremely poor lack access to potable water and hygienic sanitation, adequate shelter both in terms of protection from the elements and internal environmental conditions, and access to electricity and drainage. They often live in areas that seasonally flood and where tenure is insecure. Women and children, who spend most of their time in or near their homes, are most affected by these deprivations. Low education and skill levels result in a lack of access to formal employment opportunities, low wages, unstable and seasonal incomes and engagement in enterprises that have low profit margins. Poor peoples' attempts to come out of poverty are made more difficult by their vulnerability to ill health, which is linked to poor environmental conditions, indebtedness, social problems, personal insecurity and lack of access to financial services at reasonable rates of interest. The majority of Bangladesh's micro-finance institutions operate only in rural areas.

The urban poor and extremely poor are also vulnerable to shocks, such as sudden illness, loss of employment or accidents, flooding and in some cases evictions. Even normal life cycle events such as births, marriages and deaths can force urban poor families into levels of indebtedness from which they find it hard to recover. The children of urban poor families, especially girls, may have completed primary education but find it difficult to continue onto and complete secondary education due to the economic circumstances of their families and difficulties enrolling in nearby schools. In some cases social constraints, such as early marriage, prevent girls from continuing their education. They were therefore unable to enter the urban employment market except at the lowest levels. The extremely poor, both within and outside slums, are often excluded from access to even the most basic services. These include the elderly, single persons, those who are mentally or physically disabled, the chronically sick and children and adults living and working on the street.

Keeping in view the above issues, UNDP and DFID embarked on an eight years program to holistically address the issues of poor residing in urban slums. The project's goal was to reduce urban poverty in Bangladesh- improve the livelihoods and living conditions of 3 million urban poor and extremely poor people, especially women and children. It contributed to urban poverty reduction by directly improving the living environment and social and economic conditions of urban poor families in 30 towns and by influencing national and local urban poverty reduction and economic development policies.

The strategy of Urban Partnership for Poverty Reduction (UPPR) is based on community action planning from which prioritized community contracts were developed for settlement improvements and socio-economic activities. Communities themselves executed the contracts and managed project funds. The project supported local capacity for the development and implementation of poverty reduction strategies at town level. It also made links to financial institutions, such as local banks and micro-finance bodies, to provide access to a wide range of financial services by community groups, including housing improvements and business development support. It ensured that the implementation of pro-poor urban development and poverty reduction strategies at town level influence policy development at the national level.

The project covered slum and non-slum extremely poor men, women and children. Over the first three years the project started in an incremental manner in all the newly identified Pourashavas and City Corporations. In the four City Corporations (except Chittagong, which remained in the project for the full period) and seven Pourashavas covered by the existing urban poverty alleviation project, the new project reached the urban poor not so far included in previous project, with a phased withdrawal over the first three to four years.

The project assisted urban local governments to form partnerships with other donors, government and NGO programs to improve their effectiveness in urban poverty reduction and to make links with urban education and health programs that have a positive impact on poverty reduction. Through these partnerships urban poor families had access to packages of benefits, enabling them to increase their incomes, graduate out of poverty and reduce the risks of returning to poverty.

The project worked with Town Level Coordination Committees (TLCCs) and local Governments for the preparation of Town Poverty Reduction Action Plans and, where appropriate, Town Economic Development Strategies. In the towns and cities where TLCCs did not exist, the project formed them in a similar manner to that of other LGED projects and with similar terms of reference. The project fostered linkages to funding mechanisms that target urban poverty reduction so that partnerships among local government, urban poor communities and the private sector can continue to address urban poverty in the post-project period. At the national level the project supported the Government to develop and implement pro-poor urban policies and strategies.

The identification of poor urban communities was undertaken through a combination of physical inspection and where available the use of satellite map imagery. A small team of project staff and community leaders together with elected representatives and officials from the local government conducted the initial slum location survey. Once the slums were physically identified, a preliminary population estimate was made through discussions with key informants such as local leaders. A three year implementation program was developed by the local government officials, elected representatives, community leaders and project staff. Using per capita cost norms, an estimated budget for each of the three years was prepared.

The process of community mobilization was the same as that used in community mobilization programs, with traditional community leaders helping to identify groups of 20 to 25 poor households that are in physical proximity to each other. These were formed into Primary Groups. The Primary Group leaders and secretaries come together to form a Community Development Committee (CDC) representing the whole of the community. The CDC normally represented 200 to 300 families. Clusters of CDCs were formed, usually covering about three Wards and with 6-10 CDCs as members of the Cluster. At the town level Federations of CDCs was encouraged. The project supported the formation of cross community associations that bring together groups of people or communities, on a need basis, with a common interest.

Project supported activities at the community level based on a Community Action Plan (CAP). This was prepared using participatory research and analysis techniques and identified and prioritized the needs of the community. The CAP covered community demands for physical improvements, livelihood programs and solutions to social problems faced by the community. Each town developed its own poverty reduction action plan and, where necessary, complementary economic development strategies. This was done through the establishment of partnerships at the town level -Town Level Coordination Committees (TLCCs) - bringing together local government officials and elected representatives and representatives from urban poor communities and groups, civil society and the private sector.

The provision of water supply, sanitation, drainage, waste management systems, community facilities and improved services were built on the experience of urban poverty alleviation program. In organized communities, they themselves arranged for the construction of physical improvements through the well-established community contracting system. Each community contract was limited to about US \$ 10,000 which included a provision for management of the contract by the CDC members. Taking into account current costs of construction and building materials, the construction rates were reviewed on an annual basis to reflect in LGED's construction rate schedules.

The physical improvements were funded from the Settlements Improvement Fund. This is a grant fund of US \$ 45 million. The Settlement Improvement Fund is disbursed to organized communities using a community contracting system.

The communities are being prioritized as follows:

- First priority: Communities facing an imminent threat of eviction for development or trunk infrastructure construction; communities living in "danger zones", such as on river banks, near railway tracks and main roads, garbage dumps and other polluted areas (likely to be the poorest communities in the town); and communities with a predominance of rental accommodation.
- Second priority: Communities where infrastructure improvements are not being permitted.
- Third priority: Communities that wish to carry out substantial housing improvements or to construct new houses using permanent materials. In this case, higher levels of security of tenure was verified or negotiated. These can be in the form of longer term leases to the communities or even outright ownership on a communal basis.
- Security of tenure options that are being negotiated include community leasing or purchase of the land, voluntary relocation and land sharing. The project supports the communities, either individually or in groups to find negotiated solutions to their security of tenure problems.

The project provides technical assistance to families who wish to improve their houses. It proactively support communities to gain access to short and medium term funds that can be used for incremental house improvements and if possible for the construction of new houses. The project directly provides health care facilities itself. Its main function is to link urban poor communities with health care service providers. These may include the central and local government, NGOs and other health-related initiatives supported by development partners.

The organized communities are being supported to establish savings and credit groups at the primary Group and CDC levels as part of the process of building trust among community, members and developing a sense of mutual support. The project provides the savings and credit groups with technical assistance on operational guidelines and accounting methods. The project does not, however, provide the savings and credit groups with direct funding. The project provides support to non-slum extremely poor through measures to strengthen the ongoing activities of NGOs, donors, the Government or local governments, by encouraging those partners to expand their activities, and by encouraging the introduction of new providers on a town by town need basis. The strategy for reaching the in-slum extremely poor involves a community led, step by step approach encouraging communities to support their very poorest members.

Addressing community social problems includes drug abuse, family violence, dowry, early marriage and divorce. The communities are supported to develop their own strategies to address these issues and gain strength from working together as groups of communities. The project provides technical support and funds for workshops and meetings for this community managed process. In addition, on a demand basis from the communities, the project funds partnerships with NGOs that can provide specialist support such as legal advice.

The project uses two approaches to support members of urban poor communities to gain access to local employment opportunities: support for direct employment in existing industries and businesses, in cases

where community members already have suitable levels of education, skills and knowledge; and support for skill development through a combination of vocational training and apprenticeships. The project does not provide direct finance but supports entrepreneurs to obtain finance from banks and micro finance institutions. Priority is given to businesses whose expansion is likely to create employment opportunities for the poor and extreme poor. The project encourages entrepreneurship development through making links to, and sponsoring, business mentor programs established by NGOs or the private sector. The program also provides technical support for market surveys.

The project supports urban and peri-urban food and meat producers by (a) improving methods of production so that they are more efficient and cost-effective, (b) adding value to what is being produced and (c) improving access to markets.

The project has adopted a multi-pronged approach to ensuring that girls have the best possible opportunity to reach the level of education for which they are capable. This is through social influence at the community level, with families who are sending their girls to school encouraging others to do the same. Extremely poor families are supported through a package of benefits that addresses their economic problems and at the same time provides financial support for girls to continue their education.

The project has established a Socio-Economic Fund of US \$ 34 million to support project activities described above on support for affordable health facilities, community savings and credit, reaching the extreme poor, addressing community social problems, access to employment opportunities, support to entrepreneurs, urban and peri-urban food production and improved educational opportunities for women and girls. The Socio-Economic Fund is being administered on a community contract basis following similar procedures to those of the Settlements Improvement Fund. Communities will make proposals for support for socio-economic activities for their members with a limit of US \$ 10, 000 per contract.

The project engages the Town Level Coordination Committees (TLCCs)-which will have representation from local government, urban poor communities, civil society and the private sector-in supporting the development of town poverty reduction action plans. These action plans address local priorities and localize the MDGs and the goals of current and future National Poverty Reduction Strategies. They will form the basis for the three year rolling plans and UPPR support to the town. Where the economy of a town is weak, UPPR provides technical support to the TLCC and the local government to prepare economic development strategies. UPPR develops capacity building programs for local government officials and elected representatives to have a better understanding of the causes of urban poverty and strategies that can lead to poverty reduction. These include town to town and international exchange programs and the establishment of town networks. UPPR enables lessons learned and priorities identified at the local level-along with regional and international best practices-to inform national policy dialogue. It supports the formation of partnerships for urban poverty reduction among the Government, the donor community, civil society, and national and international urban poverty experts.

UPPR supports all levels of exchange programs including community to community, town to town and international study tours. Elected representatives and government officials are included in the exchange visits. Funds are also made available to support a small number of incoming visitors from other poverty reduction programs in the Asia-Pacific region. UPPR provides strong support for the leadership role of women. They are holding 75% of the officer bearer positions in community organizations. Particular emphasis is placed on supporting girls to enter and retain their places in secondary education and to undertake vocational training leading to employment opportunities in the mainstream of the urban economy.

During a period of 5 years, the project has achieved impressive results (Annex 7). The major reason of success was a focused approach on ecosystem which is the urban slums. The entire focus was to improve the living conditions in urban slums. Social mobilization and federation of the committees was the foundation stone of the entire approach. All the urban slums were mapped through satellite imageries and ground trothing and the disaster prone and free areas were identified. Then the communities were provided training and financial support to build or improve their houses in disaster free areas. Peer pressure and legal aid was also provided to solve the issues of land tenure. This was a major intervention to save the slum dwellers from annual loss of houses due to floods. The close partnership developed between the Town Committees and the municipalities facilitated the process. The project assisted to improve the latrines, drinking water supply and management of liquid and solid waste to enhance environmental outlook and reduce expenditures on health. Likewise, efforts were concentrated on education, particularly girl education.

To improve household income, the project imparted vocational skill development training and linked the poor with the entrepreneurs and businesses to get jobs. This brought a considerable change in the improvement of livelihoods. The project also provided loans to the trained persons to establish businesses. Peri-urban agriculture was particularly promoted to ensure easy food supply to the cities / slums and generate income for the poor. With all these interventions, the program was able to reduce multi-dimensional poverty from 41.7% in 2009 to 28.9% in 2013. Ecosystem based approach focusing on improvement of living conditions in urban slums linked with skill development and entrepreneurship were the key to success.

The analysis of LEED implementation, keeping in view the experience UPPR, clearly indicates that the POs are implementing LEED program in isolation. At none of the locations, any linkage with the local government or line department (except at a few locations) was not visible. Further, as concluded earlier, ecosystem approach was not followed and the disaster risk reduction was not mainstreamed, and the POs are still in LEP mode and have not fully adopted the LEED concept. These are important issues which have to be addressed by PPAF in future.

4.0. CONCLUSIONS AND RECOMMENDATIONS

PPAF is implementing LEP since 2009 and LEED since July 2013. The impact of LEP as documented in PPAF reports as well as during this short survey at household level is quite evident, whereas the impact of LEED is yet to be seen over time as it is in infancy stage. LEED is a refined model of LEP as it includes UC based approach and novel ideas such as NYK, Youth Centre, enterprise development, and PCs and even included non-poor to give a boost to local economy through the development of micro- and small-, and medium-enterprises. All these are novel ideas and the POs should pursue these whole-heartedly to make it a successful case. PPAF and POs should continue to pursue the LEED model and make efforts to make it successful. Based on the analysis of LEP/LEED and lessons learnt from the successful national and regional projects, the AiD Consultants Team offers the following recommendations.

4.1. ECOSYSTEM BASED APPROACH

The PPAF approach in the past has been to target the ultra-poor and various categories of poor so that they could be lifted out of poverty, and it has been successful in its objective. However, LEED is addressing this issue in a more holistic way and also intends to address the needs of non-poor. The LIPs prepared by the POs and asset building and enterprise development have been clearly successful. The typical asset building efforts revolve around the provision of animals (sheep, goat, cow, buffaloes) and setting up local karyana / manyari shops, mobile repairing shops, sewing machines, rickshaws, tire repair shops, etc. Provision of these services in a remote village, such as Budh UC in mauza Wah Lashari in Rajanpur where there is not even a tire shop to fix motor cycles is a major service. Simultaneously, such interventions have contributed to the increase in income of the household. A survey conducted at Sharif Chajra UC by Mojaz Foundation in district Muzaffargarh (Table 5) indicates that the poverty band of the beneficiaries has changed but none of the beneficiary could move to the category of non-poor (PSC >38). The change in poverty scorecard band/category was also due to inherent flaw in the PSC calculations. For example, if any household get a goat immediately that is granted additional points. Likewise, if the household has an additional room, the PSC changes. The change in PSC ranking does not necessarily mean that the household is getting out of poverty. Therefore, it is important to constantly monitor the multi-dimensional index of poverty which is accounting for many other indicators. For instance, in Bangladesh the UPPR project reported that from 2009 to 2013 implementation, the multi-dimensional poverty based on Poverty Headcount for 7 sampled towns out of 23, the index dropped from 41.7% to 28.9%. Therefore, it is important for PPAF to constantly monitor the multi-dimensional index of poverty which is accounting for many other indicators. PPAF should organize regular surveys to gauge the progress towards poverty reduction.

LEP made interventions in too many directions, and LEED is following the footprints of LEP. Some POs staff do not understand the difference between the two models and the POs are still in LEP mode. As mentioned before, these interventions are likely to positively change the income levels of beneficiaries, however, the AiD Consultants Team observed that these interventions are not focused, comprehensive UC coverage approach is not being followed, and the characteristics of ecosystems are not being accounted for. The amount of CLF is too small to make a difference- a sum of Rs. 2 - 3 million at the UC level will not make any tangible difference. Review of examples of projects (Section 4.2.2) indicates that the biosaline project was conceived and implemented around the rehabilitation of waterlogged and saline lands, LPRP was around water harvesting and conservation, USAID Entrepreneurship project was around milk, honey, medicinal and herbal plants and HEF. Likewise, SREP project in India was focused on milk, sustainable agriculture and provision of micro-credit

Recommendation No. 1. The AiD Consultants Team recommends that PPAF and POs should study the ecosystem in their area of operation and design interventions around various elements / components of that ecosystem. For example, in Muzaffargarh the base of ecosystem should be on waterlogged and saline lands, and the CIGs and PCs should be established around the rehabilitation of degraded lands, and promotion of agro-forestry-livestock model, milk, fruits and vegetables. Likewise, in case of Balochistan and Thar, drylands ecosystem prevails and in such situations water harvesting and conservation coupled with livestock and milk value chain could help to establish CIGs and PCs. Ecosystem approach, if followed, could play a major role in the local economic development at the UC, Tehsil or District level.

Recommendation No.2. The AiD Consultants Team also recommends that the POs should guide LSOs to focus on HEFs and assist the beneficiaries to develop marketing linkages or play a role of sale agent for the LSO in the beginning so that the embellishers could get the just profit. AiD Consultants Team met with a private concern in Mithi who is working with TRDP to link them with the embellishers. It is informed that the company has already made a deal with the major boutique companies in Karachi to market for them the boutique products of Thar. If successful, it could be a novel approach for other POs to follow.

Recommendation No. 3. The AiD Consultants Team reviewed UCDPs of all the UCs visited and is of the view that these are not really the development plans as these provide only the basic household poverty ranking, broad issues and solutions. The AiD Consultants Team recommends PPAF / POs to develop the UCDPs based on satellite imageries documenting the nature, kind and quantity of natural resources available in the area, identifying settlements, streams, disaster prone areas and the potential of people living in the area. All kind of data should be reflected in the UCDPs in quantitative terms. Then based on the availability of natural resources, keeping in mind the disasters (e.g., UC Bud in Rajanpur) and potential market of the goods of that UC for the national / international market, develop the UCDP. This approach will create many avenues for CIGs and PCs and trigger the local economic development, rather than merely sticking with the traditional enterprises which will saturate the local market in future.

Recommendation No. 4. Comprehensive UC coverage approach was not followed in LEP and now efforts are being made under LEED to cover the UCs comprehensively (at present 118 UCs are being covered across the country). Preliminary results indicate that only a fraction of the population of a given UC is covered. Further, the CLF allocated by PPAF to a UC is very limited (e.g., Rs. 2.2 million UC Wah Lashari in Rajanpur). One major reason of the success of LPRP (Section 4.2.3) was that for the first 3 years, the project focused on only one UC Shakardara in Lachi Tehsil, District Kohat, and impressive results were achieved. Then the project started to cover the nearby UCs, and even prepared feasibility study to construct mini dams in the neighboring districts. The AiD Consultants Team recommends: (i) to increase the CLF amount for UCs under LEED, and (ii) prioritize the UCs which are to be covered under LEED. Prioritization of UCs should be based on the level of problems and chances of success, rather than provincial context. Then the project should pay full attention for development in the selected UCs and later phase out from there and move to the next UCs that need attention. The LSOs formed in the UCs should be capable enough to continue, once the project exits from a given UC. In other words, the LEED or any future project should be rolled out in a phased manner, like UPPR was rolled out in 23 towns of Bangladesh.

4.2. SOCIAL EMPOWERMENT AND ROLE OF POs AND LSOs

The AiD Consultants Team was impressed with the knowledge of beneficiary communities about LEP and LEED and donor funded programs. Participation of women in all the activities (above 50%) and running of the affairs of LSO by women at all the locations was impressive- economic and social empowerment is clearly evident. These people have been trained fully to execute the program and now it

is time to provide them resources for implementation as discussed above. However, all the resources are coming to them through the POs, and even linkages with other donor and Government relief projects are established through POs. The LSOs are not independent of the PO, due to the lack of expertise / knowledge by the office bearers, certain degree of shyness, and primarily lack of funds. The LSO office bearers and members who are implementing NYK, Youth Centre, CIGs, PCs, etc., work on voluntary basis which inhibit them to perform well. Further, it is natural that the POs feel a fully-functional LSO as a challenge for themselves to get donor funds.

Recommendation No. 5 The AiD Consultants Team recommends that the project should clearly define the roles and responsibilities of POs and LSOs and strictly follow the phase-out policy for a PO after a certain period of time, as the LSO becomes fully functional. Once the PO is phased out from a given UC, it should only provide technical support- all the other tasks should be performed by the LSO. Further, some funds should be provided to LSO to cover its expenditures. This will enable to develop many development partners in the field and enable the PO to cover more geographical areas, and will reduce the possibility of growing POs enormously where other management issues start hurting its progress. Clearly the recent disasters (floods, security operation in KPK and drought in Thar) have provided opportunities to the POs to access funds from various donors and they are really out-stretched to perform well and show tangible results. Clearly, PPAF needs to expand its partnership for implementation of LEED program.

4.3. GENDER MAINSTREAMING

All the POs visited have performed well to mainstream gender in LEP and LEED. The women are engaged in POs, LSOs (in fact there are many women-led LSOs), and above 50% beneficiaries are women.

4.4. DISABILITY MAINSTREAMING

Disability Mainstreaming in the LSOs was also conducted quite well by the POs visited. Members of the beneficiary communities that suffered from some kind of physical disability that prevented them from getting viable employment on their own, were provided assistance to enable them to acquire some semblance of a livelihood. Many beneficiaries with minor physical disabilities were provided MED grants, as well as livestock.

4.5. NYK

NYK is a new concept, and in each LSO a male and a female are running the NYK activities on voluntary basis. They register the job seekers, interact with the employers and facilitate employment. Thus LSO is serving as a mini-employment exchange. A fee of Rs. 200 is charged for registration and upon having the employment the job seeker pays 20% of his/her salary to the LSO and the employer pays Rs. 500 to the LSO. This money is used for covering the operational expenditures of the LSO. At Rajanpur 8 and at Muzaffargarh 2 persons got benefit of NYK. The concept is excellent but it has a fundamental flaw that the members running the NYK are by themselves job seekers and once they find the job they take it first and leave NYK duties (happened in Bannu), and further they do not have enough information about the availability of jobs, and communication with the job seekers in all the villages of UCs is difficult.

Recommendation No. 6. The AiD Consultants Team recommends that instead of LSO, the PO should serve as NYK center (mini- employment exchange). Being located in the district, the POs which are mostly in cities, they could identify the job opportunities better. The LSO should maintain a database of job seekers and provide the PO right persons on request. Further, the members performing the NYK duties should also be paid some remuneration to effectively perform their duties.

4.6. YOUTH CENTRE

Establishment of Youth Centers in the UC and run by the LSO is a novel concept of engaging youth in productive activities to bring positive attitudinal change. As it is a new concept, only a few activities, like organization of football matches, Pakistan Days, etc., have been organized.

Recommendation No. 7. POs / LSOs should advance the concept of Youth Centers more proactively and in addition to organization of events, youth should be organized in the form of Task Forces to help the needy during disasters and execution of campaigns for sanitation, tree plantation, etc.

4.7. VALUE CHAIN

Value chain studies to identify the stakeholders involved from producers to consumers for various products is essential for enterprise development and show an impact on local economic development. USAID's Entrepreneurs Project studied various value chains (honey and medicinal and herbal plants in Swat), dairy in Southern Punjab and HEF throughout Pakistan. The project facilitated the development of linkages of producers, traders and sale agents to maximize profits for the producers. Likewise, in case of biosaline project of UNDP (Section 3.3), the project studied value chain for eucalyptus wood- women were growing tree nurseries, farmers were planting trees and selling those to carpenters for making furniture, flooring and timber (export commodity for Afghanistan as reconstruction began over there), sale of wood to chipboard and plywood factories and collection and sale of fallen leaves to brick kilns. This value chain created several job opportunities for various beneficiaries from production to consumption. The project also promoted agro-forestry to meet the fodder needs of livestock and then linked the VOs with Nestle to establish milk collection centers in their villages. Likewise, fisheries was promoted and the fish growers were linked with the fish traders in Lahore to fetch better price. The traders used to visit the project area to collect fish and payment was made at the spot. Unfortunately, the POs while implementing LEED are not following the concept of value chain.

4.8. LOAN CENTRE

Loan centers are functioning well, but the AiD Consultants Team felt that the interest rate being charged is too high (about 22% on micro-credit charged by PO and 10% being charged by LSO as it has the CLF amount as a grant).

In Andhra Pradesh, India, the Government reduced the interest rates on micro-finance to a bare minimum level at which it has become difficult for the micro-finance institutions and money-lenders to operate this business. The Government followed an innovative approach. Substantial amount of funds were provided to the LSOs to promote enterprise development. LSO charges 10% interest rate, however, at the end of the year, the Government returns the equivalent amount of the interest earned back to LSO through the Local Government account. In this way the amount of CLF with the LSO increases over time which

safeguards the devaluation of the CLF amount as well as encourages people to draw more money from LSO to undertake various businesses.

4.9. ENTERPRISE DEVELOPMENT

Value chain, loan center and enterprise development go together. Supported by the Loan Centers, and based on the Value Chain development strategy, Enterprise development should be able to affect substantial improvement of the local economy. Unfortunately, at present enterprises are established mainly for service provision, leading to only subsistence level of livelihood, and therefore, having no significant impact on the local economy.

Recommendation No. 8. In the sampled UCs, there is a great scope for value chain development, e.g., sheep value chain (meat, milk and wool) and fruits and vegetables in Ziarat, tunnel farming and agro-forestry in Muzaffargarh, milk, meat and chilies value chain in Tharparkar, etc. The same is applicable in other parts of Pakistan where LEED is being implemented. In some areas, like Muzaffargarh and Rajanpur, up to 10 – 15 sprays of pesticides are made on cotton and in Ziarat / Quetta 5-10 sprays of pesticides are made on apples. Likewise, vegetables also receive a number of pesticides sprays. In such areas, one of the major activities could be to have skilled agriculture laborers and particularly certified pesticides applicators. This intervention could open up and diversify the job market. It is recommended PPAF should advise the POs to study the value chain first and prepare their proposals based on value chain analyses to diversify the enterprise development. The interventions should be focused leading to impacts for local economic development. It does not necessarily mean that the AiD Consultants Team disagrees with the current practices of enterprise development which are also essential as service providers in the area. Further, the PPAF should take up the Andhra Pradesh example with the Government and develop similar mechanism to keep the CLF growing.

4.10. RESILIENCE TO CLIMATE CHANGE AND DISASTER PREPAREDNESS

Globally climate is changing and Pakistan is no exception. The historical record of temperatures and rainfall pattern in Pakistan clearly indicates that temperatures are warming up, further there is also a change in timing of the rainfall and frequency of occurrence of extreme events is high. During the present study, all the communities were asked what they know about the climate change. Almost all reported unpredictable rains, change in intensity and frequency. At all locations, the communities reported an increase in density of houseflies and mosquitoes (also in winter months), which are good indicators of climate change. In Pakistan unprecedented floods of 2010, and later floods in 2011 in Sindh and 2010-2013 floods in Rajanpur and Dera Ghazi Khan clearly demonstrate the need to keep in mind climate change and disaster preparedness while planning any infrastructure or enterprise development activities. The UC Bud in District Rajanpur is adjacent to the mountains of Koh-i-Suleman and the communities reported that occurrence of flash floods and associated losses is a regular phenomenon there. Unfortunately, no Government or donor project has focused on climate resilient development in this area, rather the attention is focused on relief, which has made the communities dependent on aid. Same story prevails in Thar where the people are remained in perennial poverty due to climate change led drought. About a decade ago, every year huge losses used to occur in Bangladesh due to floods, particularly loss of housing infrastructure. The development practitioners in Bangladesh addressed this issue by calculating the safe plinth height of the houses to save these from sinking, which is saving communities from the ravages of floods annually.

Recommendation No. 9. PPAF and POs should identify climate resilient agricultural practices and promote these in their project areas. This is immediately required in drylands and flood affected ecosystem. Likewise, in flood areas the POs should have a geological survey to identify the safe plinth height and guide the communities residing in low level areas to build their housing structures based on this information. Likewise, the POs should work with the Irrigation Department to launch / rehabilitate drainage infrastructure. The POs should also work with the Highway Department or District Authorities to build the link roads which are flood resistant. Without integrating climate change and disaster preparedness with development, the communities will stay forever in the vicious cycle of poverty- whatever the economic gain is, it will be lost due to disasters.

4.11. UP-SCALING / REPLICATION

Replication of any program depends upon the social acceptance of the intervention and its net economic return in the shortest possible time. In the case of LEP and LEED the proposed interventions are socially acceptable and the economic return is also evident at least at the household level. However, all the interventions are basically the development of enterprises as service providers (shops, mobile repairing, stitching, tire shop, etc.), and there is a limited scope of these interventions in a village. Provision of more service providers in a village is likely to saturate the market leading to less income / profitability. Already some cases in Tharparkar were observed. Therefore, the selection of types of interventions is important. Keeping in view the severity of poverty, perhaps two types of interventions could be made, namely, (i) grant-in aid- to support people living below the PSC of 18, (this should be seen as a social safety net to help the poorest of the poor) and (ii) technical and financial support (easy loans) to establish enterprises around the products of the area based on value addition to stimulate local market economy and thus create more jobs for the ultra-poor and landless. The third important element in up scaling is the provision of loans at low interest rates. Unfortunately, under LEP and LEED the focus is more on service provider type of enterprises and no work is being conducted on value addition and establishment of enterprises around the value chain. However, the AiD Consultants Team observed that the technical capacity of PPAF and POs is very limited to promote sustainable development. The AiD Consultants Team also observed that no work is being conducted on the development of village infrastructure, such as water harvesting ponds, culverts, bridges, water diversion dykes, etc. Infrastructure development may not be in the scope of PPAF-III but the execution of such projects by communities builds social cohesion and keeps communities together tightly. Some of these structures are immediately needed in flood prone and drought affected areas.

Upscaling requires support of the Government. The AiD Consultants Team observed that the linkages of POs / LSOs with the Provincial and Local Government are very weak, and no work on advocacy with the Government is being conducted to mobilize more funds. The PPAF funds are only seen as grant, and no efforts are being made to mobilize funds from other sources. Other donors are putting funds for relief type of activities, which is not sustainable livelihood rather it creates dependency.

Recommendation No. 10. The AiD Consultants Team recommends PPAF advise its POs to develop a resource mobilization strategy to mobilize funds from the Local and Provincial Government as well as communities based on some cost-sharing formula, particularly for the development of essential infrastructure projects. It should review the budgets of POs and reduce funds on soft component (e.g., trainings) and increase allocation for infrastructure development, value addition and market linkage development.

4.12. RELEVANCE, EFFICIENCY, EFFECTIVENESS, IMPACT AND SUSTAINABILITY

The purpose of this study is not to evaluate the sampled projects, rather to have an assessment to gauge the transformation of LEP to LEED and to recommend corrective actions. The use of DAC evaluation criteria (relevance, efficiency, effectiveness, impact and sustainability) is just to remind ourselves the current status of LEED on these parameters.

4.12.1. RELEVANCE

LEED model is a novel idea, all the interventions being made are highly relevant to the immediate needs of the poorest of poor. Small enterprises give some breathing space to the poor, therefore, all the activities are highly relevant to the immediate needs of people living in dire poverty.

4.12.2. EFFICIENCY

The AiD Consultants Team feels that the process is not very efficient as the beneficiaries have to go through a lengthy process to establish the business. Social mobilization by itself is a slow process as it takes time to bring a change in human behavior. Further, discrimination in rural settings based on caste, sect, etc., makes the social mobilization process further difficult.

4.12.3. EFFECTIVENESS

The AiD Consultants Team is not in a position to comment on effectiveness as it does not have all the budgetary details and the field sample was too small.

4.12.4. IMPACTS

Regarding impact, as mentioned earlier, based on FGDs and short survey conducted at Sharif Chajra UC, District Muzaffargarh, there is a positive impact on the household income. Social and economic empowerment of women is certainly there. However, determination of impact on local economy at UC, or District level requires a separate study and it will take 2-3 years to become evident.

4.12.5. SUSTAINABILITY

Sustainability takes into account the institutional, financial and environmental considerations. Institutional sustainability in the form of LSOs and POs is evident. The communities are fully aware of the issues and processes and are charged to take actions at the local level but are without resources. However, financial sustainability is questionable as the amount of CLF is very limited and the interest rates on micro-credit are too high to be afforded by the poor. The environmental sustainability is also questionable as the climate change and disaster risk reduction have not been mainstreamed in the development process. For example, the case is very clear at Rajanpur, D. G. Khan and Muzaffargarh where annually huge losses are inflicted due to flash floods. The solution lies in watershed management in the neighboring mountain of Koh-a-Sulaiman which needs investment on infrastructure and that is the point where linkages of PO with the Provincial Government are crucial. Likewise, in Thar droughts occur frequently and the solution lies in water resource development in Thar. But the Governments opt to spend

billions of rupees every year on relief and not to solve the problem on sustainable basis, perhaps due to inefficiency and lack of expertise. The AiD Consultants Team recommends the followings:

Recommendation No. 11. PPAF should promote climate resilient agriculture and overall development in its program districts. It should support interventions for small scale infrastructure projects and WB should lobby for major infrastructure projects in the project area to secure development from the ravages of climate change and disasters.

Recommendation No.12. At the PPAF level, there should be a team of experts on climate resilient agriculture, livestock / fisheries, rural infrastructure and value chain analysis and development experts. These experts should have a master plan to drive the process of sustainable development in conjunction with the teams in Institutional Development and Enterprise Development Sections. They should provide technical expertise to POs and LSOs and also produce sectoral reports in cooperation with the Monitoring and Evaluation Section. The Monitoring and Evaluation Section should undertake special studies frequently to document the lessons learnt and make adjustments in execution of activities.

Recommendation No. 13. During the field visit, the AiD Consultants Team was informed that the paper-work of PPAF to transfer assets and implementation of activities is too cumbersome and takes a great deal of the time of POs. There is a need to simplify the documentation. In Andhra Pradesh, the SREP project is using information technology to undertake surveys, advance and manage loans, book keeping, on-line audit, etc.- all is based on tablet technology and auto-generated SMS to ensure transparency. Perhaps PPAF would also like to shift on the IT solutions to make the system efficient and cost-effective.

In summary, it is concluded that LEED model is a novel idea and it should be pursued in letter and spirit to make it successful with the adjustments mentioned in this report and lessons learnt from the national and regional projects. The POs should be clearly informed by PPAF that it is LEED and not LEP. The primary focus should be on replication and scaling up, taking into account ecosystem approach, climate change and disaster risk reduction. For this purpose PPAF should play a more proactive role and provide technical assistance to the POs which are usually good in social mobilization but lack technical expertise. Further, PPAF should expand its partnership and identify new POs and also consider direct financing to the graduated LSOs. PPAF should also have a master plan / blue print of under-developed UCs development based on ecosystem approach, value addition and value chain development. The POs should be tasked to adjust their projects and make new projects in the light of its master plan. In all the projects, the role of POs to market the products of the area should be clearly defined and one of the performance indicators to measure the success of a project by the PO should be the sale of products of the area and the income generated by the participating communities. This would help to develop sustainable MSMEs. Grant-in-aid to ultra-poor, as a social safety net, to help them increase their household level income is essential but it should be attached with some strings such as education of girl child, immunization and planned-parenthood. All the stakeholders (Government, World Bank, POs / LSOs) need to be vigilant about climate change led disasters and population increase, otherwise the poverty programs will be auto-defeated.

ANNEX 1. LIST OF DOCUMENTS REVIEWED

- PPAF Annual Reports (2011, 2012 and 2013)
- PPAF-III QPR (Apr-Jun, 2014)
- Poverty Scorecard Introduction
- LEED District Coverage
- Gender Mainstreaming in LEED Programming
- List of Overall PPAF POs
- Annual reports of the livelihoods program for the last 3 years
- Recent progress reports of the active partner organizations – this will help to select the organizations
- List of active partner organizations (LEED)
- List of previous partner organizations (LEED)
- Any success stories documented by the POs
- Financial allocation / delivery by outcome / output (LEED)
- Financial delivery by the POs (LEED)
- Sample agreement with PO (LEED)
- Gender strategy
- Social mobilization manual
- Project documents, evaluation / review and progress reports of the selected non-PPAF projects
- Project documents, evaluation / review and progress reports of the selected regional projects
- Relevant GoP plans and policies

ANNEX 2. USAID'S ENTREPRENEURSHIP PROJECT

BASIC DATA

Project Title: USAID PAKISTAN: ENTREPRENEURS PROJECT

Donor: USAID

Budget: US \$ 28,006,212

Duration: June 22, 2009 to September 20, 2014 (5 years)

Main Contractor: Mennonite Economic Development Associates (MEDA)

Sub-Contractor: JE Austin Associates

Geographical Coverage:

Local Sub-Implementers:

Dairy value chain: Engro Foundation and Hashoo Foundation

Medicinal and Aromatic Plants value chain: NRSP, HDOD

Honey value chain: HUIRA

Hand Embellished Fabrics (HEF) Value Chain: HUIRA, ECDI, THAPP

GEOGRAPHICAL COVERAGE

Entrepreneurs' covered districts in Value Chain Development	
Punjab	Sindh
Bahawalpur	Larkana
Layyah	Khairpur
Muzaffargarh	Shikarpur
Multan	Dadu
DG Khan	Nausheroferoze
Lodharan	Ghotki
KP	Sukkur
Swat	Karachi
Lower Dir	Sanghar
Malakand	Thatha
Upper Dir	Badin
Shangla	Hyderabad
Baluchistan	Jamshoro
Quetta	Mityari
Pishin	

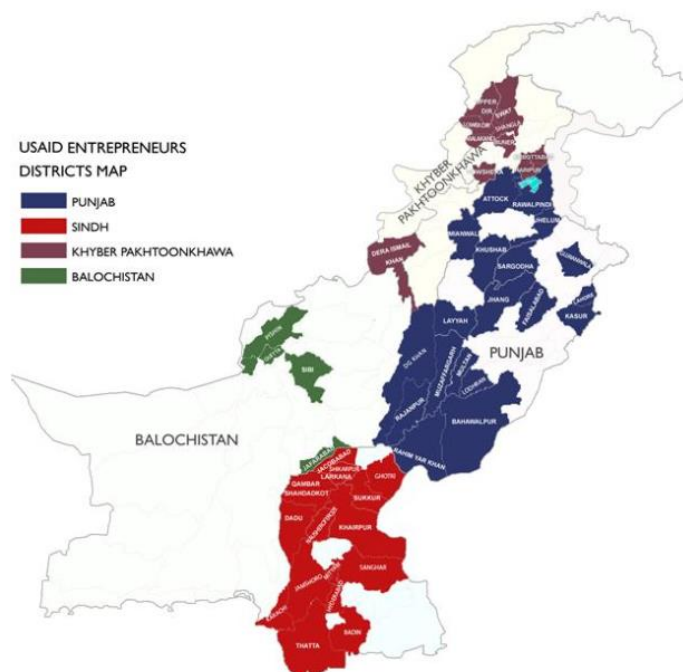


Figure 5. Geographic Coverage of the Entrepreneurs Project

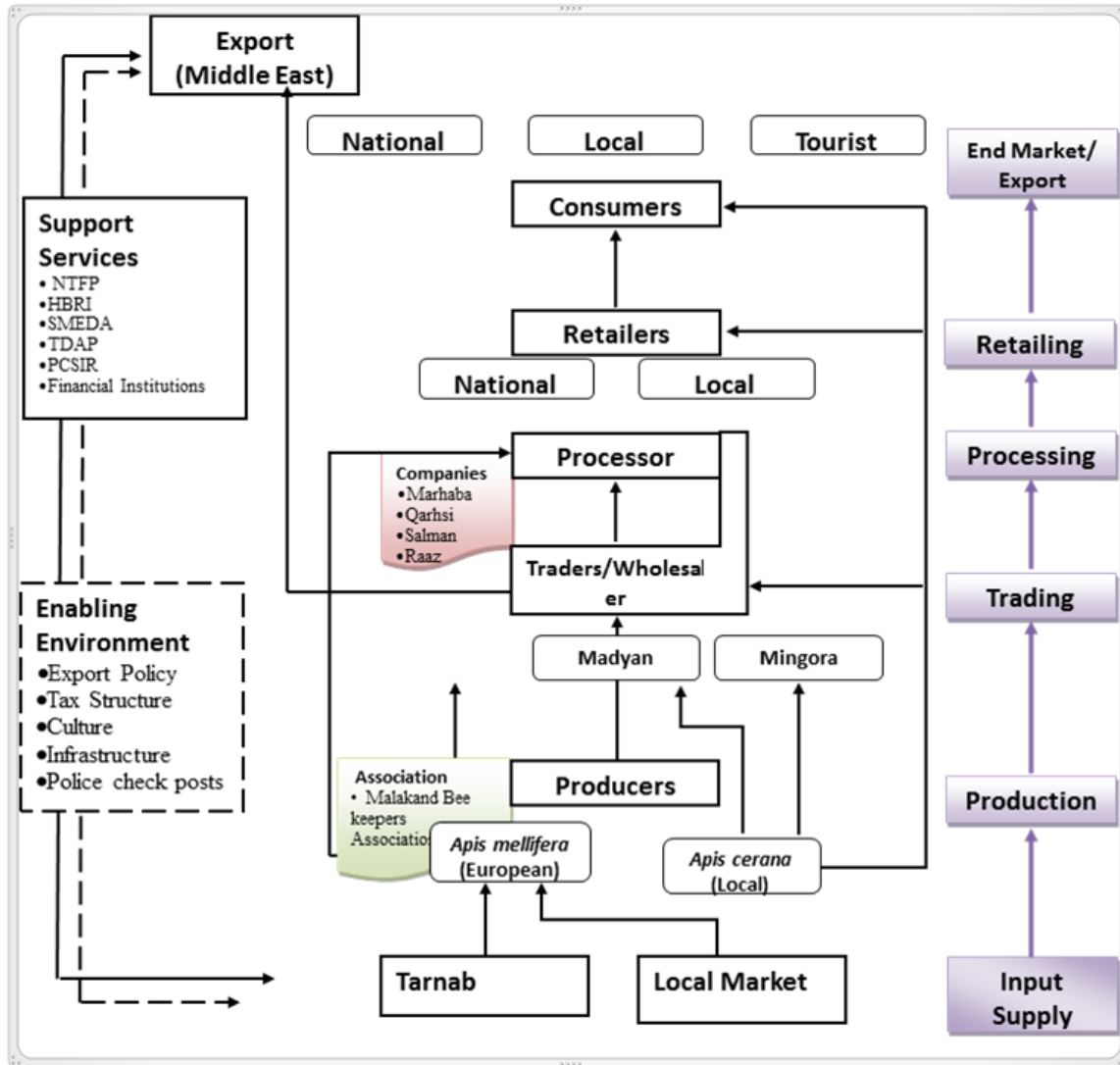


Figure 6. Map of Honey Value Chain Developed by HUIRA

The project focused on the 4 following value chains:

1. Dairy in Northern Sindh and Southern Punjab
2. Medicinal and Aromatic Plants in Khyber Pakhtunkhwa
3. Hand Embellished Fabrics across Pakistan
4. Honey in Khyber Pakhtunkhwa

The detailed reports of the above mentioned value chains were not available, the information is mainly extracted from the website of MEDA. Only the honey value chain map was available from the report of HUIRA which is given in Figure 7.

An illustrative example of MAP is given from Bangladesh (Figure 8⁹). The illustrative example of milk value chain prepared by Plan Pakistan is given in Figure 9¹⁰. An engendered honey value chain map prepared APMAS Knowledge Network funded by IFAD is given in Figure 10¹¹. The purpose of giving value chain maps is to document the important stakeholders from production to consumption stage and for any livelihoods project, actions have to be taken to solve the problems at each step and ensure livelihood of all the stakeholders. Entrepreneurs project tried to address all the issues of stakeholders at all the stages from production to consumption for all the value chains.

SALIENT ACHIEVEMENTS

- Number of micro-entrepreneurs registered 85,693
- Number of lead entrepreneurs registered 3,157
- Number of groups formed 2,536
- Number of micro-entrepreneurs received technical trainings 76,562
- Number of buyer-seller meetings facilitated 613

Dairy in Northern Sindh and Southern Punjab

- Trained 26,525 dairy producers and 823 lead entrepreneurs
- Distributed 26,259 water troughs to meet the water supply of livestock.
- Formed 950 milk producers' groups
- Registered 917 Female Livestock Extension Workers
- Installed 95 milk chillers

Medicinal and Aromatic Plants

- Trained 21,553 (70% women) beneficiaries including 20,558 MAP collectors and 1,053 lead entrepreneurs.
- 665 lead entrepreneurs participated in buyer-seller meetings
- Two MAP collection and buying centers were established, one in Swat and other in Upper Dir, with the collaboration of a private company named Herbion in Swat. The collection centers are facilitating MAP collectors in marketing the MAP species on competitive prices in these districts. Herbion provided 75% of the total cost of Rs. 21.5 million to set up these centres indicating the support of private sector to ensure long-term sustainability of the project.

Hand Embellished Fabrics (HEF) Value Chain

- 26,501 women embellishers and 145 lead entrepreneurs received training in improved production and design practices and basis business management, respectively
- 910 women embellishers groups formed
- Facilitated 429 buyers seller meetings and 164 exposure visits for lead entrepreneurs with the objective to enable them to understand market dynamics and strengthened linkages.
- Organized 37 exhibitions

⁹ Shahidullah, A. K. M., and C. M. Haque. 2010. Linking medicinal plant production with livelihood enhancement in Bangladesh: implications of a vertically integrated value chain. *J. Trans disciplinary Studies* 9(2): 1-18.

¹⁰ Intercooperation. 2009. Value chain analysis: livestock sector (dairy) in district Vehari, Punjab. 100 pp.

www.intercooperation.org.pk

¹¹ http://www.apmasnetwork.org/tools/gvc_tool

Honey Value Chain

- Skills of 3,03186 honey beekeepers and 141 lead entrepreneurs were enhanced in improved apiculture practices and basic business management, respectively.
- 149 honey beekeeper clusters formed
- Facilitated 143 sale agents in developing market linkages through buyer-seller meetings
- Distributed 2,250 Alternative Transitional Bee Hives
- Established a honey buying station in collaboration with a private company called Mr. Bee.

Livelihood Recovery Support

- Provided livelihood recovery support by providing agricultural inputs, livestock, sewing machines and other artisan's tools to 7,200 conflict-affected families in Malakand region.
- Provided micro-grant kits to 34,000 families in flood affected areas of KPK and Sindh during 2010 to help the families to build back their inventories and restore their livelihoods.

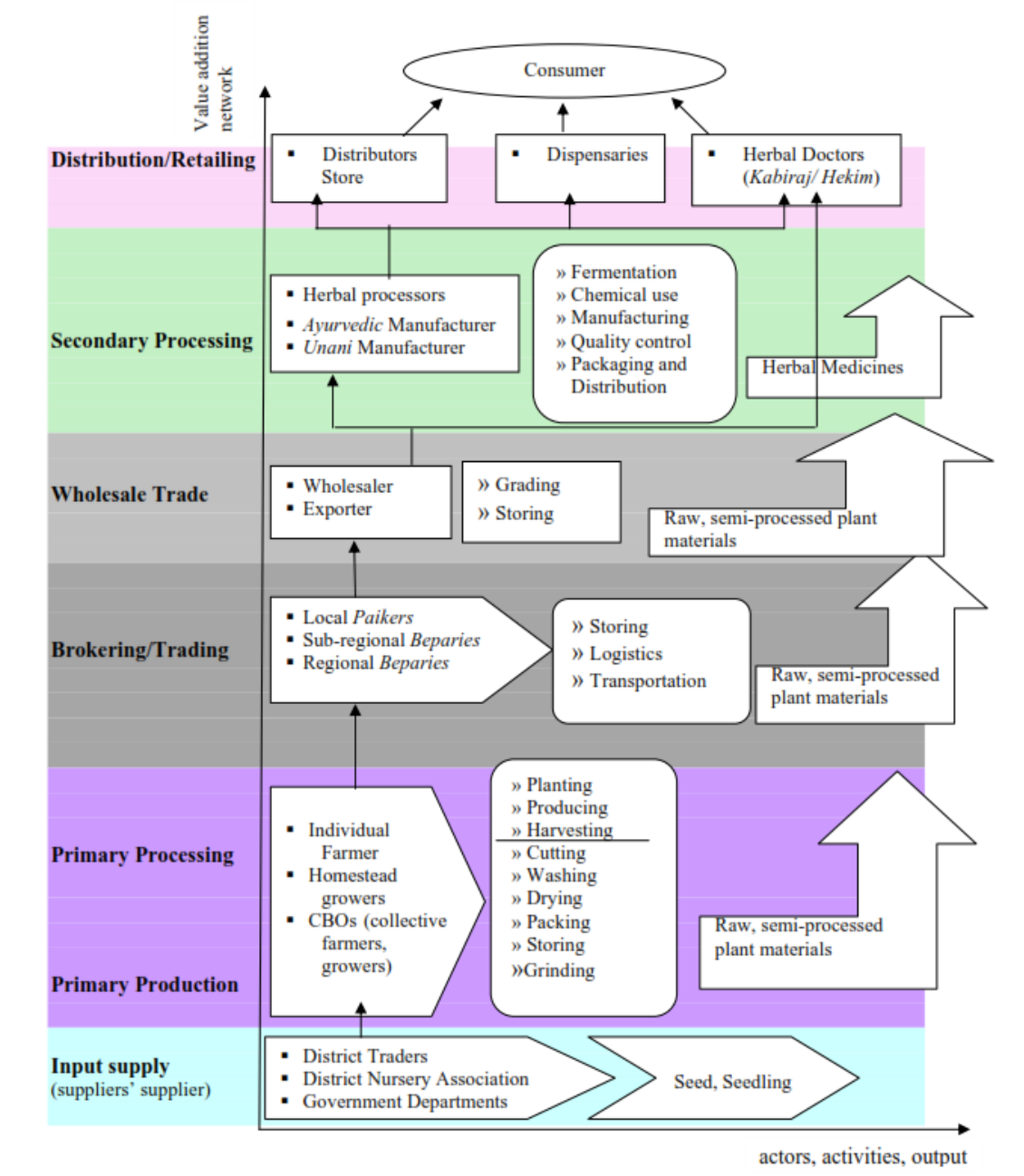


Figure 7. Value Chain Map of Medicinal and Aromatic Plants

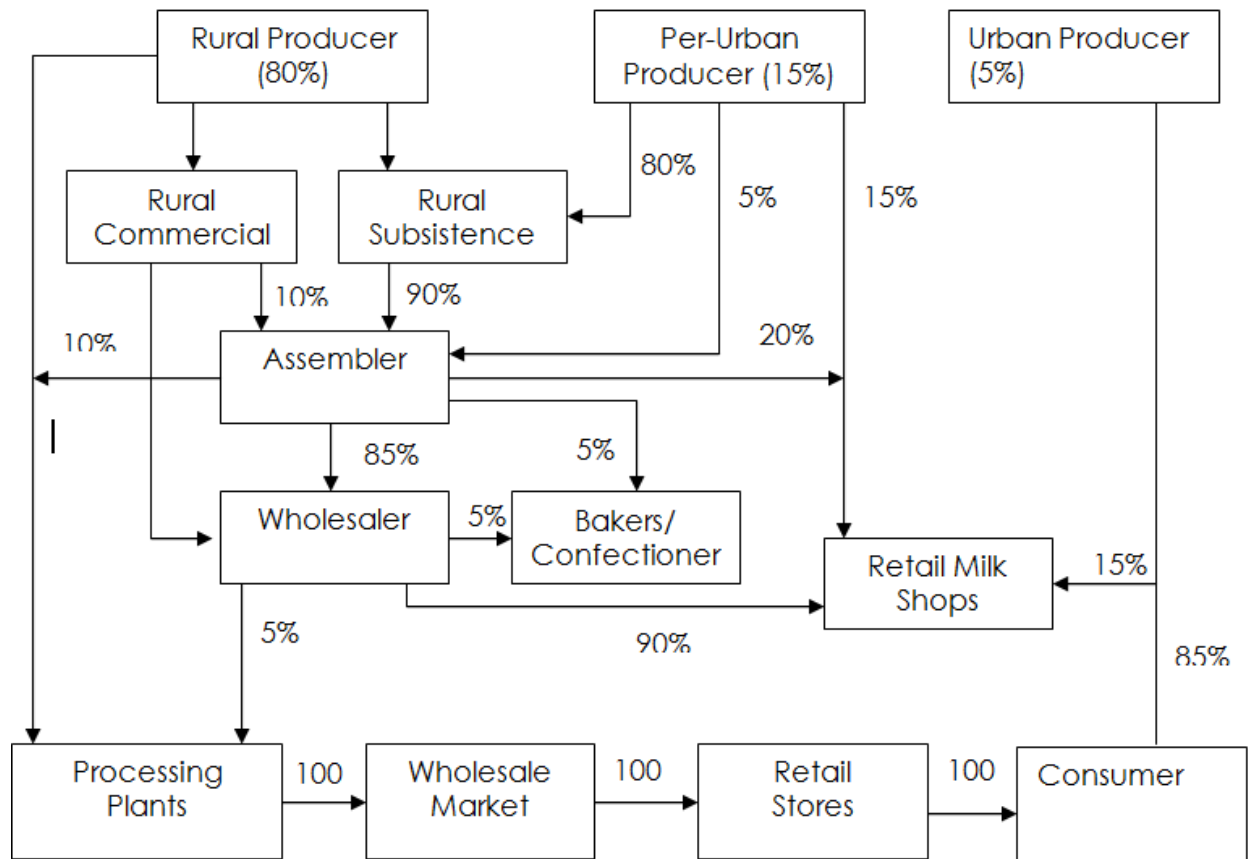


Figure 8. Milk Value Chain Map at Vehari, Punjab

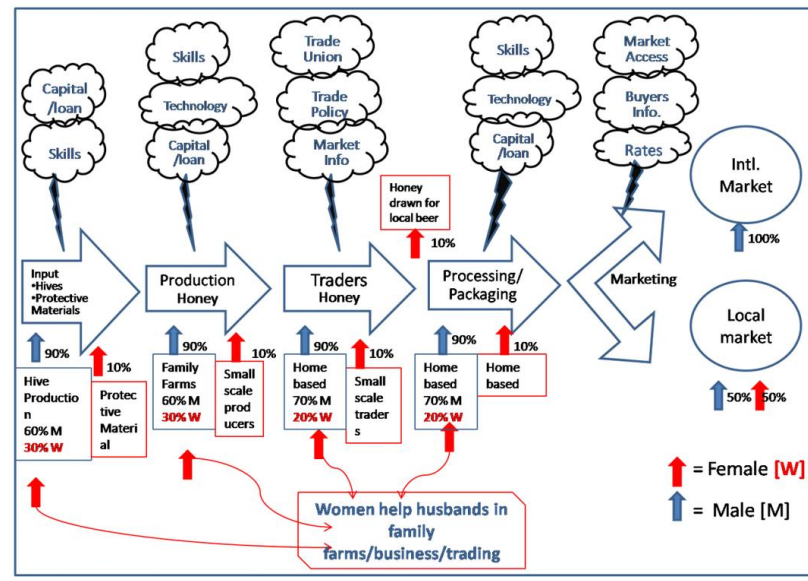


Figure 9. Engendered Honey Value Chain Map

ANNEX 3 BIOSALINE PROJECT

BASIC DATA

Project Title: Pakistan Community Development Project for the Rehabilitation of Waterlogged and Saline Lands

Donor: UNDP and AusAid

Total Budget: us \$ 4 million

Duration: 5 years (1998-2003 with one year no-cost extension)

STRATEGY WITH SALIENT ACHIEVEMENTS

The following were the key elements of project strategy:

- Reconnaissance and Socio-Economic Surveys: At the first stage a reconnaissance survey was conducted in the project districts and worst affected villages were selected in Pindi Bhattian, Sahiwal and Shorkot Tehsils. This was followed by socio-economic survey and technical surveys of the selected villages to decide about the technical options. Satellite images from Google Earth Scans were also assessed before and at the completion of the project to record the difference.
- Social Mobilization: Project community development staff mobilized communities and organized them in the form of Salt Land Users Groups (SLUGs) and Women Interest Groups (WIGs). Forty-nine SLUGs (membership 1,993) and 49 WIGs (membership 1,907) were formed. Of these, 1 SLUG was registered as a Local Support Organization / NGO, and 34 were registered as Citizen Community Boards (CCBs) to access the funds from the Local Government. Likewise, 22 WIGs were registered as CCBs to access the funds from the Local Government. The community saving was Rs. 1.12 million and Rs. 0.5 million was revolved as an internal lending.
- Training of Communities: The male and female members of SLUGs and WIGs were trained in Leadership Management Skill Training (LMST) and Community Management Skill Training (CMST), book keeping, reporting, and specialized trainings for soil and water testing, nursery raising, tree plantation, agriculture, maintenance of agricultural implements, growing of fruits and vegetables, marketing, processing of eucalyptus wood, furniture making with eucalyptus wood, livestock husbandry, fish farming, treatment of soil and water, etc.
- Provision of Agricultural Implements: As the local communities are poor and the rock-like sodic soils need power driven implements for plowing, the project provided 10 implement pools to needy SLUGs. The SLUGs maintained these implement pools and recovered the cost of maintenance and operation from the rental income. These implements were used on 12,344 acres of land.
- Provision of Tubewells: As water availability in the project area is limited, the project provided funds to install 51 tubewells on cost-sharing basis. The community contribution was 20%.
- Treatment of Soil and Underground Saline Water and Monitoring of Groundwater Levels: The community members were trained to measure the soil and water salinity by portable electronic

equipment which were provided to each SLUG. Likewise, the project assisted the communities to establish 48 groundwater observation wells. The members were trained to monitor the groundwater levels on monthly basis to record any variation and grow various plant species based on the salinity and groundwater levels. Depending upon the salinity levels, the communities were also trained to use Gypsum as a soil conditioner to reduce salinity. Likewise, sulphuric acid generators were provided to fish farmers to treat water to reduce salinity as per requirement of the fish species.

- Growing of Saplings of Bushes, Shrubs and Trees: The project trained women in growing of nurseries, and provided them inputs to establish 196 nurseries in which 1.1 million saplings were raised in the project area. These nurseries became businesses for the landless women, and each earned about Rs. 12,000 per month from the sale of plants. The bushes and shrubs which were raised included species which are palatable to animals, e.g., Australian kikar. This helped to solve the issue of fodder in the project area. The Australian kikar grows well in waterlogged and saline areas. Likewise, fruit trees, such as guava, chiko, etc., were promoted as these also grow well in salt affected areas. Besides the native species, such as kikar, eucalyptus was promoted in the areas where nothing else could be grown. The project adopted the strategy to provide saplings to farmers on 50% subsidized cost. Project paid 50% of the cost directly to the nursery growers. Before the project, a full-grown eucalyptus tree was used to be sold at a price of Rs. 2,000 as its wood was considered of low quality and it was used mostly as a packing material. The project trained people in drying of wood (drying in shade otherwise the wood cracks), and using it for making furniture, kitchens, floor paneling and for making timber. Some farmers started to export eucalyptus timber to Afghanistan. At the same time, the project interacted with industrialists to establish eucalyptus plywood and chipboard factory in the project area (Alipur in Hafizabad). With the start of this factory the value of eucalyptus wood increased several folds and farmers started to grow eucalyptus as a crop. Growing of eucalyptus in the project area helped to lower down the groundwater levels and thus halting waterlogging and salinity.
- Cost-sharing Model: Besides small (one acre) and mega (up to 25 acres) demonstration plots, the project in the third year of its implementation adopted the strategy of cost-sharing. The project announced that at any farmer's field the project will cover all the cost of rehabilitation / plantation for one acre and the farmer (or group of farmers) would have to replicate the same practices on 3 acres of land (cost-sharing ratio 1:3). Later this ratio was increased to 1:5, which helped to scale up the project.
- Livestock Husbandry: Women and men were trained to rear cattle, sheep and goat and 27 such trainings were organized and 385 persons were trained. The project interacted with Nestle and facilitated to establish 10 milk collection centers with chillers in the project area. This intervention further provided farmers immediate income and helped in promotion of agro-livestock-forestry model.
- Fish Farming: As the water in the waterlogged area is in abundance, the project trained farmers in making fish ponds and growing fish. The project helped to establish 37 fish farms on an area of 339 acres and trained 476 farmers in growing fish. Marketing support was provided to the fish growers by linking them with the Lahore based fish market. The fish buyers used to visit the project area and buy fish at the door step of the farmers.
- Training of Extension Department Staff and Information Dissemination: The project developed close linkages with the staff of the Extension Department, trained them and used them to transfer knowledge. Some 784 extension sessions were organized in which 5,860 persons participated.

The project established small and mega demo plots in the project area to demonstrate that profitable agro-farming is possible on barren lands. The project widely disseminated information through brochures and leaflets and distributed 2,473 leaflets and slogans to live with the salinity and earn profitable living were displayed at suitable places in the project area. Besides traditional skill development (tailoring, embroidery, poultry, etc.) imparted to women, the project organized 10 female literacy programs in which 212 women participated who were also sensitized about biosaline agriculture. To widely disseminate information, the project targeted 25 village male and female primary schools, developed curricula and sensitized teachers and students (288) to “live with the salinity rather than fighting with it”. The project also supported 10 research studies on farmers’ fields to find solutions to waterlogging and salinity.

- Development of Local Consultants: Having inspired with biosaline agriculture, 67 community activists became local consultants (paid by farmers) who are rendering their services to other farmers.

ANNEX 4. LACHI POVERTY REDUCTION PROJECT

BASIC DATA

Project Title: Lachi Poverty Reduction Project

Donor: DFID (US \$ 4.2 million), UNDP (US \$ 1.6 million) and UN Human Security Fund (US \$ 500,000)

Duration: 2000 to 2006

STRATEGY WITH SALIENT ACHIEVEMENTS

The project followed an ecosystem-based approach, where water resource development was the foundation of the program as the project area is water scarce and particularly women are involved in this drudgery and spend a lot of their time to fetch water from distant places. The salient features of this ecosystem are scanty and unpredictable rainfall, rugged-dry mountains, limited or no agriculture / horticulture, degraded rangelands / watersheds and high incidence of poverty. The project aimed to solve the issue of water availability, replace local varieties of wheat and pulses with high yielding varieties and local cow breed with improved breeds, and mobilize and build capacities of local communities to take charge of the development process. Each component is described below:

- Social Mobilization and Micro-Credit: The project social mobilization staff conducted several sessions with the local communities, inspired them and established 771 Community Organizations (Cos) (479 male organization with 13,946 members and 292 female organizations with 8,392 members). The members were imparted LMST and CMST training. The COs were required to provide compulsory contribution, and the contribution of male COs was Rs. 9.82 million, and that of Female COs was 3.59 million.
- Skill Development: The project provided opportunities for skill development to 607 male and 837 females in different trades and provided daily allowance to the trainees so that they have an interest in the training program and do not worry about their daily wage income. To start-up businesses, the project disbursed micro-credit of worth Rs. 29 million to 2,353 males and 1,530 females. Group lending was found to be highly successful.
- Water Harvesting and Conservation Structures¹²: As the major issue in the project area was the water availability, the project was instrumental in constructing 170 mini dams. The mini-dams are

¹² The mini-dams are technically 'dams' as they are designed to impound water, but there is a need to differentiate mini-dams from larger dam structures because of the different design requirements and environmental impacts. In Pakistan, people associate the term 'dams' with the large dams, such as Tarbela dam that stores more than 1 million acre-ft. (1.23 km³) of water, influences flows in national rivers and impacts livelihoods throughout the country. Even the term 'small dams' has specific connotations as the government defines small dams as having a storage capacity of more than 10,000 acre-ft. (0.012 km³).

small earthen structures. The purpose of mini-dams is to provide water closer to homesteads or to where water will be used by the community. The water made available can be used for multiple purposes including agriculture, domestic uses, livestock watering and rearing of fish rearing.

After assessment of the feasibility of mini-dam and approval of the scheme, the W/MCO signed a Memorandum of Agreement with the project, and agreed to contribute to the cost of the scheme, usually on the basis of 70% from the project and 30% from the community. The concerned CO was responsible for construction activities with support from the project technical and social mobilization staff. The COs also organized and paid for all the inputs, including the hiring of bulldozers (for construction of earth embankments), purchase and delivery of cement, sand and stone (for masonry dams, spillways and stone pitching). The community contribution was in the form of labor / supply of materials, such as stones or sand, and land for reservoirs and/or cash.

On completion of the physical works, the CO was responsible for managing the operation and maintenance, including providing funds to meet all costs. The CO appointed a committee of members to operate the scheme, set charges for those households using the scheme, organize purchase of inputs, such as diesel or spare parts for motors or pumps, ensure payment of electric bills, appoint a caretaker/operator to operate the equipment and carry out maintenance as required.

Initially the project covered all the cost of construction of mini dam, except the land was provided by the local communities. Later, the project adopted the cost-sharing formula described above. Some of the dams were coupled with elevated water storage tanks and piped water was supplied to the nearby villages. Some 134 drinking water supply schemes were established. Likewise, small irrigation schemes were established on gravitational flow of water. The number of households benefited were 14,182 and the community share for the construction of mini dams was Rs. 53 million. The project rehabilitated watersheds of all the dams, constructed 290 check-dams to arrest soil erosion and planted 56,414 saplings of multi-purpose trees and shrubs to cover the fuel-wood and fodder needs of the community.

The cost of mini-dam schemes ranged from about Rs 600,000 to Rs 1,000,000. The cost of associated water supply schemes ranged from Rs 200,000 to Rs 550,000. The average cost per household of the LPRP mini-dam (embankment pond) schemes was Rs 10,725/HH (\$188/HH), while the average cost per household for mini-dam (nullah pond) schemes was Rs 11,849 (\$208/HH) (both including project and community contributions). The average volume of water storage is 3.6 million gallons (13.1 acre-

In contrast, mini-dams are extremely small by comparison as mini-dams have storage capacities of about 10 acre-ft. (12000m³). Another major difference is that the height of 'small dams' is often more than 100 ft. (30 m) while the height of the mini-dams are in the range of 10-35 ft. (3-10 m). The height of a dam is an important design consideration as forces on the structure increase as the depth of water retained increases, resulting in the need to increase the size of the dam as the depth of upstream water increases.

The environmental impact of mini-dams are very different from the environmental impact of larger dams. Even 'small dams' may have major environmental impacts as the volume of water stored may change river flows downstream to the extent that there are significant impacts on water use. The environmental impact of mini-dams will generally be very local, with little direct effect on downstream water use.

ft.)/mini-dam, and the average cost of providing this storage is Rs 40,977/acre-ft. (Rs 151,206/ million gallons).

A study of water quality in the mini dams was also conducted during December 2005 and February 2006. The average of 330 samples collected from 92 locations in the project area revealed that overall the water was fit for drinking purposes. The most crucial chemical which is found in many areas of Pakistan is Arsenic which was not detected in any of the samples. Likewise, no bacteria were detected in any sample. The pH of all the samples ranged from 6.5 to 9.1 with an average of 7.82, showing it a bit alkaline but it was within the acceptable WHO limits, except at a few sites. The average BOD (Biological Oxygen Demand) and COD (Chemical Oxygen Demand) were respectively 11.76 and 24.24 mg/l, which was slightly higher than the standards. However, the only problem associated with the water quality was that it was hard. The TDS (Total Dissolved Solids) ranged from 90 to 3,785 mg/l, with an average of 90.0 mg/l, which is within the acceptable WHO limits.

Agricultural Development: One of the major issues of low crop yields in the project area was the availability of high-quality seed. The Extension Department is too weak to provide any service and there is no private sector in the area to provide high quality seeds. The project provided high quality seeds to 46 village activists and they were tasked to multiply the seeds and provide extra quantity to the neighboring farmers. Thus 46 seed banks were operational in the area. Simultaneously the project established 2,843 demonstration plots at farmers' field to convince the farmers to adopt new varieties.

Animal Breeding Centers: The local cow breed does not yield enough milk, therefore, the project provided 174 high quality bulls to activists (one per CO) which served as the breeding centers. The maintenance cost of the bull was covered by the CO from its own savings, and the farmers were allowed to have a free-buck. This helped to improve the local cow breed at a faster rate. The project also facilitated vaccination of 16,505 animals through the activists. The activists were trained to vaccinate the animals and vaccine was provided to them free of cost.

Information Technology: As there was no information technology centers in the area, the project facilitated the development of 5 IT centers, from where 364 boys and girls learned basic computer courses. The IT centers were provided in Government schools with an idea that the teachers will be using these computers during working hours and boys and girls (not attending the same school) will learn after school hours in separate classes. This intervention was highly preferred and the community covered the cost of operation and maintenance as it was notified that the equipment is the property of the CO.

Information Dissemination: The project developed 60 radio programs which were aired regularly on the local radio networks. It organized two national conferences on water conservation and harvesting and micro-credit to share the best practices.

ANNEX 5. INDIRA KARANTHI PATHAM

BASIC DATA

Project Title: Indira Karanthi Patham (IKP)

Budget: Expenditure of IKP during 2013-14 is Rs.6.9 billion (Exchange Rate in Nov. 2014 1 US \$ = 61.74 Indian Rupees).

Donor: Government of India

STRATEGY WITH SALIENT ACHIEVEMENTS

A. Institution Building and Targeting

1. Building Strong / Sustainable Institutions of the Poor: The objective of this component was promotion and strengthening of self-managed and financially sustainable community based organizations that are owned and controlled by poorest of the poor and poor. The cardinal principles adopted were:

- Focus on poorest of the poor
- Promotion of four tier structure based on subsidiary principle
- Peer pressure
- Supremacy of the general body i.e., members
- Transparency and accountability to the members
- Rotation of leadership for empowerment of all members
- Implementation of all components of IKP through and by CBOs

The key interventions adopted were:

- Identification of poorest of the poor through Participatory Identification of Poor (PIP) process and targeting them to bring into SHG fold
- Social mobilization
- Promotion, capacity building and strengthening of SHGs, VOs, MSs and ZSs
- Provision of CIF for capital formation at CBOs level
- Creation of Legal identity for CBOs through registration of VOs, MSs and ZSs
- Adoption of technology for simplifying accounting and audit systems viz., mobile book keeping for SHGs, Tablet Book keeping for VOs, On-line Book keeping application for MSs and ZSs & On-line Audit Software, for VOs and MSs
- Sending SMS and DSS alerts to members and staff about SHG member financial information and CBOs performance
- Development of systems for continuous and effective internal and statutory audit of CBOs for ensuring transparency

- Establishment of Knowledge management centers viz., Community Managed Area Coordinator Level Trainings Centers & Regional Resource Centers
 - Special focus on 100% coverage of marginalized communities viz., Tribals, Chenchu, Yanadi and Fishermen communities by creating a special financial, human resource and institutional provisions. The project has covered 98% of POP and Poor into the SHGs.
2. Social Mobilization: Through various social mobilization techniques viz., PRA exercises, Kalajathas, entry point activities, home visits, counseling family members and Community Resource Persons (CRP) strategies, the project has expanded to 23 districts.
3. Adoption of Technology for simplifying accounting and audit systems: The traditional method of book keeping which constituted of physical books of accounts and updating it regularly was substituted by the introduction of m- book keeping. In this method, the SHG basic data and transaction data is entered into a mobile application and later it is sent to the server for updating. This leads to creation of consolidated MIS of the SHG basic data and financial data. As per present statistics almost 99% of the SHGs in the state are practicing m- book keeping and submit the data regularly. SMS and DSS alerts are sent to SHG members and project staff on a daily basis to know about the financial information of members and performance of CBOs. Various financial statements and MIS analytics are made available in the website for members to know about their SHG performance and their financial information. Also, query based SMS and separate URL to be accessed through mobile was developed for supporting members to access information from GPRS enabled mobiles.
4. VO/MS/ZS Accounting System: This accounting System is developed as an integrated accounting package for the three tiers namely VO/MS/ZS. The accounting system has the provision to see segmental accounts of various programs under SERP. It is an android cum web application. At the VO level, there is provision to enter accounts in android and web application through tablets. At the MS and ZS level there is a provision to do entries in the web application only.

Biometric training and attendance software was developed for the proper monitoring of the trainings in the field. The software has the provision for registration of the CRPs, CBO staff and CBO EC and OB. The module has the facility to design trainings and capture attendance of the trainings. There is a hierarchy for approval of the trainings and registration of CRPs. Reports regarding the trainings can also be generated from the application. The pilot of the module is being done in Ranga Reddy and Nellore Districts. The system is being implemented also for RRC trainings.

Since the VO/ZS/MS are registered bodies they need to undergo statutory audit. Web application has been developed to bring in uniformity and standardization in account heads, their treatment, and structure of reporting of financial statements /status across the state to facilitate smooth external auditing and generation of financial statements. The software also helps to obtain specific observations and comments of Chartered Accountants on financials and management aspects of CBOs for addressing the problems. It also enables quantification of audit status and findings and generates necessary MIS for decision support. Additionally it provides a base for

grading of CBOs and comparative analysis. The software also facilitates transparency in the allocation and usage of funds.

5. Capacity building of SHGs, VOs, MSs and ZSs: To enhance the knowledge and skills of CBO members, leaders and their staff, the following strategies were adopted. Mobile Master Trainers (MMT) are community resource persons who are trained on M book keeping application and they provide trainings on the application to VOs/ Assistants/Village m-bookkeepers at Mandal level. To disseminate the information and changes in mobile bookkeeping practices to VOAs in a continuous manner, the Mobile Master Trainers Strategy has been adopted. The MMTs are also trained to do any trouble shooting of the m-book keeping application in the field. They are first selected and trained at the state level after which are deployed in the field.

SERP facilitated the formation of Community Managed Area Level Training Centers (CMALTCs) in all the Area Coordinator Clusters, with a pool of various levels of community resource persons and professionals. In the CMALTCs the trainers train the VOLTs (VO Level Trainers) who intern provide training to the SHG members. The resource pool is from Village Organization Executive Committee and is involved in conducting trainings and provides handholding support to all SHGs. These centers provide services to the institutions of the poor for various themes; such as Social Mobilization and Institution Building – SHGs, VOs and MSs – governance/management, visioning and planning, books, audit, statutory compliance, leadership, mobilizing resources, MCP, m-book keeping, insurance etc., Social Action - Health and Nutrition, Disability, Education, Gender; and Livelihoods Collectives – Dairy, Sustainable Agriculture, NTFP, Livestock, Fisheries, Collective Marketing; Livelihoods-based Institutions, Micro- enterprises, Paraprofessionals, Self-employment and Skills for Jobs.

6. Community Managed Audit Institution: In the four layered CBO Structure promoted under the aegis of SERP, the VOs, MSs and ZSs are formal organizations registered under AP Mutually Aided Cooperative Societies Act, 1995. During the course of nurturing these institutions, book keeping systems are evolved in tune with the transactions, nature of activities, capacities of community, etc. In the earlier stage books were simple and written by the paid bookkeepers. In order to create financial and accounting literacy among the CBO members and conduct internal audit of SHG accounts on a regular basis, SERP has recently promoted the concept Community Auditors. The CBO auditors have come together to register a self-managed audit institution for taking up the internal audit of the CBOs and associated activities. The objectives are: (a) creation of financial literacy among members and leaders of SHGs, VOs, MSs and ZSs, (b) promotion of transparency, accountability and ownership among members and leaders of SHGs, VOs, MSs and ZSs; (c) enhancing effective utilization of funds; (d) enhancing financial performance of SHGs, VOs, MSs and ZSs; and (e) to create social capital in order to reduce dependence on outside institutions and individuals.
7. Community Managed Training Institution: Due to rotation of leadership practice in the CBOs, they are finding it difficult to manage their activities independently. To address this problem, SERP decided to promote some of the best performing MSs/ZSs as Regional Resource Centers for training of new MS Office Bearers in 9 districts. Thus SERP has facilitated the formation of Regional Resource Centers at 8 locations in the state. The new strategy for the training institutes will be that all the cluster level training institutes will be federated to the District level in all the

22 districts. Also there is a plan to start a separately registered training institution bringing all the RRC, CRPs and Master trainers under one fold.

8. Institution Building Trainings: It was identified that the SHGs which are falling into C and D grades needed special attention in terms of handholding and training. Under this, extensive trainings were provided to the project staff including the DPMs, ACs, APMs and CCs on a campaign mode to provide trainings and hand holding support to the SHGs falling to C and D grades. Thus Training of Trainers (ToT) program was conducted and also similar ToTs were organized to IB staff for capacity building of C and D grade SHGs under revival strategy. Under this training strategy almost 90% of all the SHGs falling in the C and D grades category were given extensive trainings and given hand holding support.

B. Micro-Credit

9. Financial Access: To encourage the poor including disadvantaged groups and communities to access the credit facility services seamlessly Community Investment Fund (CIF) from project side, and linkages from bank side are provided to the poor women SHG members to improve their Livelihoods. CIF supports the poor in prioritizing livelihood needs by investments in sub-projects proposed and implemented by the Community Based Organizations (CBOs). The SHG Bank Linkage is a great success story in A.P. In 2013-14, 0.358940 million groups accessed the credit of Rs. 107 billion, and each group accessed about Rs. 0.3 million, compared to Rs. 38,954 at the time of startup in 2004-05.

To reduce the financial burden on the self-help groups, the Government introduced “PavalaVaddi” scheme w.e.f. 01.07.2004 to 31.12.2011. The reimbursement was Rs.18 billion since inception of the scheme. The Government of AP has announced an improved incentive scheme for the SHGs repaying installment promptly from the present Pavala Vaddi to 0% interest (Vaddi leni Runalu) with effective from 1.1.2012. All SHGs who have taken bank loans are eligible for Vaddi leni Runalu, whose borrowings not exceeding Rs.500,000. Under this scheme Rs. 10 billion were disbursed to 9,42,587 SHGs during 2013-14.

10. Sthree Nidhi Credit Cooperative Federation Ltd. This is a flagship program of the Government promoted by the Government and the MSs to supplement credit flow from banking sector. Sthree Nidhi provides timely and affordable credit to poor SHG members as a part of the overall strategy of SERP for poverty alleviation. As SHGs can access hassle free credit from Sthree Nidhi as and when required using their mobile and they do not see any need to borrow from other sources at usurious rates of interest. Sthree Nidhi is in a position to extend credit to SHGs even in far flung areas of the state within 48 hours to meet credit needs for exigencies like health, education and other income generation needs like agriculture, dairy and other activities. As credit availability is linked to grading of MSs and VOs, community is keen to improve functioning of the same to access higher amount of credit limits from Sthree Nidhi. Sthree Nidhi uses information technology in its functioning to lower operational costs and price loan products competitively. So far, the State Government contributed Rs. 1.5 billion and the MSs contributed Rs 0.98 billion as share capital.

C. Livelihoods Value Chain

To provide the sustainable livelihoods to the poorest of the poor, SERP has made livelihood based interventions through land access to the poor, sustainable agriculture, dairy, non-farm livelihoods, and jobs for rural youth.

11. Land Access: Land represents a fundamental asset to the rural families. It is a primary source of income, security and status. Land unit is actively working with the aim of enabling and supporting the poor in getting enhanced access to the land and ultimately convert it as an assured livelihood to them in convergence with revenue and other line departments. It facilitates the poor to have control over their lands in terms of having secured title and handling their lands locked in courts/disputes. Apart from the above, productive and ready to use land is being given to the poor rural families, under land purchase scheme. From 2004 to 2009, some 5,208 persons benefited from this program by having 5,087 acres worth of Rs. 0.3 billion. SERP facilitated to resolve 17,98,488 land issues against 21,42,938 issues identified in the state so far.

Bhoomi Nyaya sahaya Kendram: “Bhoomi Nyaya sahaya Kedram” programme was inaugurated in Warangal district on pilot basis in 2011 to extent legal aid, assistance and support to the poor to deal their court cases pertaining to the land, effectively. The successful experience of the same is extended to the 10 other districts in the state during 2013-14.

D. Community Managed Sustainable Agriculture (CMSA)

To reduce the cost of cultivation and increase net income, CMSA is being encouraged by making available organic and locally made bio-fertilizers and bio-pesticides. CMSA is being implemented in 14,404 villages benefiting 0.349 million acres area which was brought under CMSA fold by benefitting 0.24 million farmers in the year 2013-14. Poorest of the Poor strategy facilitates land lease to landless laborers and promotes CMSA practices in these lands. The main objective of this strategy is to convert net wage seekers 0.3 million SHGs to food producers with household nutritional security.

12. Poorest of the poor strategy: The PoP Strategy in CMSA is to facilitate the land lease to the landless laborers and promote CMSA in these lands being implemented with 32,004 families. About 0.5 acre land will be leased in to these PoP, and they shall do SRI Paddy cultivation in 0.25 acre and or poly crops in the remaining 0.25 acres. It was thus designed to achieve two objectives. One is that the PoP family should earn a net income of Rs.50,000 in a year and second one is by growing all crops i.e., paddy, vegetables and pulses, the PoP family shall have food security. Apart from selling the produce, they can save something for their own consumption.
13. Rain fed sustainable agriculture in POP fields: Radical soil and moisture conservation works which include conservation furrows for every four meters, trenches all around the field, farm pond, trees on conservation furrows, etc. The main objective is to harvest rain water in-situ. Mounting cropping pattern in these fields with 5:1 and 7:1 ratio, including perennial red gram, castor, leafy vegetables, fruit plants and trees on conservation furrows. In 2013-13, some 2,300 families adopted conservation furrows.

14. Natural Pest Management (NPM) Shops: Village level infrastructure for reducing drudgery of women farmers was created. Every village is provided with Rs.10,000/- as revolving fund for establishment of NPM shops. These shops are supplying around 20 types of botanical extracts and other green inputs required for sustainable agriculture at right time. These shops reduced drudgery in preparation of botanical extracts. So far 6,156 NPM shops were established across 22 districts creating livelihoods for 6,156 families. All NPM shop owners were trained on preparation of botanical extracts and other components.
15. Custom hiring centers: Appropriate mechanization is very critical for reducing drudgery and for meeting the shortage of labor. The main objective of custom hiring centers is to supply of farm implements to small and marginal farmers at nominal rates on hire. This enables the small and marginal farmers to take up farm operations on time. Small equipment like weeders, markers, sprayers, drum seeder, etc., are available in custom hiring centers. There are 565 custom hiring centers across 22 districts.
16. Physical Asset Creation: As part of MKSP, Rs. 0.2 billion worth physical assets were created in convergence with NREDCAP, MGNREGS and SGSY. These assets include bio-digesters, vegetable pandas, Nadeb compost pits, NPM shops and custom hiring centers.
17. Convergence with IWMP: The main objective of this convergence is to enhance the productivity in IWMP villages through CMSA methods and to switch over to organic agriculture before end of the project period. So far 585 VOs are covered and Rs. 0.35 billion were released as CIF towards Productivity Enhancement (PE) and Enterprise (EP) development.

E. Livestock and Poultry Development

Initiative of dairy development started with ensuring remunerative price to milk through CBOs managing Bulk Milk Cooling Units and Village milk procurement centers in 2006-07. At present CBOs are managing BMCUs are 183 and procuring milk from more than 65,859 pourers of 3,280 village milk procurement centers. The process of ensuring Minimum support price to milk has now gained momentum and the focus of Livestock and Poultry Development (LPD) unit has changed to strengthening backward linkages to dairying. To enhance the production and productivity of milk it is decided to strengthen certain activities like perennial green fodder production by establishing APBN fodder nurseries in 189 Mandals, supply of quality concentrate feed, proper breeding services and animal health access. The grounding of milch animals and small ruminants is in progress in PoP Mandals with due stress on the family incomes of SC and ST members. With an intention to almost double the Milk Production by 2014-15, the Government of Andhra Pradesh has launched State Milk Mission.

The scheme envisages the rearing of milch animals in group mode i.e., Mini Dairy model which is called Pala Pragathi Kendram (PPK). Each eligible SHG /DJLG group will be facilitated to take up community dairy farming with 8 milch animals housed under single shelter. They will grow perennial fodder in 1.25 acres land nearer to the cattle shed and milking will be done with the help of hand operated milking machine. The fodder will be conserved by using power operated chaff cutter. The SHG members can engage the services of one or two persons in the village or they can themselves entrust the work to one or two members and all others can

involve in their own works.

SHG Member were trained as Community Managed Livestock Extension Workers (CLEW) to act as liaison between Community and Animal Husbandry Department.

F. Knitting Rural Self Help Enterprises (KRuSHE)/Community Marketing

The Community Marketing Strategy of the project is to enable the small, marginal farmers and NTFP collectors to obtain the best price for their agricultural commodities and forest produce. The marketing interventions through IKP VOs is being promoted mainly to eliminate unfair trade practices, to increase the bargaining power of small and marginal farmers in rural areas and also to generate employment/income to the VOs. The VOs have successfully implemented village level collective marketing of paddy, maize, neem, red gram, cashew, and NTFP besides agricultural inputs etc. The marketing interventions of IKP have registered a significant increase during 2013-14 with pick up in paddy procurement activity. This program covered 2.25 million families, 0.7 million quintals of products sold worth of Rs. 71 billion. The commission earned by VOs was Rs. 1.7 billion.

G. Human Development Value Chain

Under Social and Human Development (Addressing Millennium Goals), Social action for gender equity, recognizing the people with disabilities, among the poorest of the poor, health & nutrition intervention, quality education through community participation as inter- generational poverty alleviation strategy were covered.

18. Bangaru Talli: The Government of Andhra Pradesh has launched the Bangaru Talli Girl Child Promotion and Empowerment Act, 2013. The Government, with a view to facilitating faster socio-economic growth of the girl children and to further empower the women, have enacted Andhra Pradesh Bangaru Talli Girl Child Promotion and Empowerment Act, 2013 providing there with financial incentives on achieving certain milestones in the life of girl children born in the State on or after 1st May 2013 till they attain their 21st Year. The State Implementing Authorities (Rural) shall set up and operate an electronic Central Registry for creating and updating database of all the girl children born on or after 1st May 2013 and the mothers thereof. The Particulars of mothers shall be filed by the Village/Ward Implementation Authority in Form I using the online data entry process and incorporated in database preferably in the first trimester of the pregnancy. If the child born is a girl child, the particulars of the birth shall be uploaded by the Village/Ward Implementation Authority (VIA/WIA) inform II into the central registry using the online data entry process within 21 days of the date of the birth of the girl child along with the following documents: birth certificate, photograph of the child and mother, aadhar card of the mother / guardian, copy of ration containing name of the mother / guardian and copy of the joint bank account in the name of the girl and her moth / guardian.

The details entered shall be authenticated by the Authority stated in Schedule II within 7 days from the date of such registration, after due verification, and irrespective of whether the birth has taken place in an institution to which they are attached to. Failure to authenticate within the time limits specified above shall automatically result in disciplinary action as per Part V of these Rules. Aadhaar identity issued by the Unique Identity Authority of India shall be mandatory for registration of new entries. In case there is no Aadhaar number readily available

for the mother, the District Implementing Authority shall facilitate securing Aadhaar Identity and a Bank account at the time of registration of pregnancy itself. On attaining 7th year, the girl child shall be issued an Aadhaar Number, which shall be incorporated in the database. Every beneficiary shall be eligible for the annual financial incentives as per Schedule I subject to achieving the milestone specified therein. On reaching the age of 21, the beneficiary shall be paid a lump sum incentive as follows: Rs. 50,000 if the girl child passes as a regular student the intermediate (+2) or equivalent exam, and Rs. 1,00,000 if the girl child passes as a regular student in the Degree or equivalent exam.

The incentives stated above shall be independent of and in addition to any central scheme already under implementation or launched subsequently. The above registered from 1st May 2013 in Bangaru Talli central registry as on 25.04.2014, the incentives were released as per section-4 of the Act. The total number of children were registered 0.3 million, out which 1.5 million were paid an amount of Rs. 0.38 billion.

H. Gender Advocacy

The Gender strategy envisages that the poor women are able to access and control over assets, incomes, all services available at village and individual level. Gender program helps preventing discrimination against girl child, tackling domestic violence helps women to increase their understanding of intra family equity issues, decision making levels, free mobility and necessity of building a safe environment. 1,101 Mandal Level Social Action Committees (MLSAC) are formed with the membership of 11,010 members. Community Managed Family Counseling Centers run by SHG women are 655. 13,934 Village Organization Social Action Committees are formed up to March, 2014 with a membership of 1,39,340. Women are actively mobilized into VO Social Action Committees (VOSACs) in the villages to work on social agenda and gender discrimination cases. The number of cases dealt with by these committees and family counseling centers are 49,750.

I. Inclusive Development for Persons with Disabilities

Inclusive development of people with disabilities (PwDs) is the interventions, focusing on enhancing livelihood, functioning, and community-integration of PwDs and their families. The disability interventions of IKP have enabled more than 0.45 million persons with disabilities in the rural areas to be organized and develop their own CBOs. Intensive activities are being carried out in 965 Mandals. 4,55,245 Persons with Disabilities (PwDs) are organized into 47,773 exclusive SHGs and also formed 965 MVS and 21 Zilla Samakhya in the State. PwDs are given assistance through CIF & Bank Loans for enhancing their Livelihoods. Further, provision of assessment, treatment and rehabilitation services were made through community managed interventions through 102 neighborhood centres.

ANNEX 6. URBAN PARTNERSHIP FOR POVERTY REDUCTION

BASIC DATA

Project Title: Urban Partnership for Poverty Reduction

Budget: US \$ 120 million

Donors: UNDP and DFID

Duration: 2007 to 2015

STRATEGY

The salient elements of the strategy are:

Reaching the extremely poor and women and girls

- Community leaders and local government identify and map all urban poor and extremely poor slum and non-slum groups
- Prioritize communities where extremely poor live in “danger zones” (areas with natural or manmade hazards, threats of eviction, etc.)
- Communities develop strategies for project support to meet the needs of the extremely poor
- Family based packages of inputs for the provision of basic services, plus improved health, education and training opportunities
- Support for the extension of specialist civil society and government programmers for slum and non-slum extremely poor
- Prioritize project support to women for wage employment and business opportunities
- Community support for girls to remain in school and for reduction of early marriage
- Support for women's prominence in leadership roles and decision making processes

Reducing vulnerability

- Support for improvements in security of tenure through negotiations with government and private land owners
- Pursuit of pro-active solutions including land sharing, plot readjustment and voluntary relocation
- Formation of associations to meet special needs of renters
- Formation of community based mutual support groups to address social problems such as dowry, early marriage and drug abuse
- Linkages between communities and civil society groups and financial service providers
- Support for community policing
- Introduction of "debt swap" strategies for those with unmanageable unsecured debts

Policy advocacy

- Community participation in Town Level Coordination Committees, with membership from local government, communities, civil society and private sector for development of town level poverty reduction strategies
- Town and national financial mechanisms established to support housing, community infrastructure and business development
- Town networks, associations and international links to exchange and promote best practices
- Strong project engagement establishes a coalition at national level amongst government departments, donors, civil society and community representatives that lobbies for and promotes policies and strategies in favor of the urban poor.

SALIENT ACHIEVEMENTS

With an expenditure of US \$ 91,169,071 from 2009 to 2013, the project achieved the followings:

- Multi-dimensional poverty in 7 sampled towns out of 23 reduced from 41.7% in 2009 to 28.9% in 2013
- Established 2,588 CDCs with a membership of 816,000 slum dwellers
- CDCs (with a membership of 300,000 families) run their own savings and credit schemes, so far saved US \$ 6.9 million with a loan disbursement of US \$ 5.8 million
- Girls received 109,727 school years of education from 2009 to 2013
- 61,136 trainees received skill development training from 2009 to 2013
- 183,346 families from 2009 to 2013 improved their latrines, thus having better access to sanitation. Some 213,811 families received better access to safe drinking water during the same period.
- 108,688 families received grants to establish small enterprises.
- 909 km of foot-paths constructed
- 286,871 urban poor benefited through legal aid (17%), tailoring, handicraft and beauty parlors (7%), social protection, education and infrastructure (14%) and family planning, nutrition and immunization (69%).

Annex 7. TERMS OF REFERENCE

The objective of this study is to carry out an investigation of PPAF current Livelihoods model and strategy (with specific reference to activities already completed) to identify whether the main focus on ultra-poor households is stimulating sufficient economic activity at the village level to affect transformational change and the development objectives set forth in the PAD and whether there should be an equal focus on other poor and If not, what solutions are required that meet the needs not just of ultra-poor households, but also of poor and vulnerable poor, so as to stimulate the local ecosystem for economic development and transformation.

More specifically, the objectives are;

- An analysis of the current Livelihoods project focus on ultra-poor and asset transfer to identify keys challenges and gaps in its contribution to economic transformation at community (rather than household) level;
- An analysis of how community groups can integrate into economic value chains linked to agricultural products, off-farm products and sustainable natural resource based products;
- Review of how micro-credit options can be used to help asset transfer beneficiaries expand their incomes and asset bases;
- Providing options and recommendations for multi-pronged livelihood solutions that can enhance achievement of the economic transformation at community/village level,

Specific TORs of the Team Leader:

The Team Leader will be responsible for the tasks and deliverables outlined below. The Team Leader will report to the AiD Director Operations and work with support and assistance of a Gender specialist, Value Chain Specialist and Researcher(s) to ensure that all deliverables listed in the TORs are submitted on time and to a quality acceptable to the Client.

Key technical responsibilities include:

- 1) Overall project management and reporting
- 2) Prepare overall work plan of the assignment and the other team members input plan.
- 3) Plan, implement, manage, and monitor project activities and outputs.
- 4) Supervise overall performance and progress of individual consultants and ensure completion of their assigned tasks as per agreed time line/deadline
- 5) Lead and supervise the
 - Design and finalization of research, sampling plan, data collection, data analyses, and reporting
 - Work closely with PPAF to identify the scope of the report ensuring that expected outcomes will be covered;
 - Provide an inception report which includes summary of the report outline, timeline for data collection and report writing, identify methodology, geographic area and community coverage;
 - Undertake literature review of successful livelihood projects in the South Asian region that can inform recommendations;
 - Undertake desk research on PPAF and other livelihood projects in Pakistan;
 - Undertake field research with the support of PPAF's MER and LEP units, to identify and

- analyse successful projects and innovations and potential for replicability and scalability;
 - Provide a first draft of the report to be reviewed by PPAF and selected external reviewers;
 - Address all comments and finalize report and provide full final copy to PPAF.
- 6) Provide technical feedback on the reports and sections written by the different team members.
- 7) Quality assurance and overall responsibility for reporting and timely submission of all deliverables.

Key Deliverables

- Development of Inception Report
- Development of Evaluation Tools
- Development of Draft Final Report for Client's comments
- Finalization of Report by incorporation of Client's comments.

Specific TORs of the Gender and Economics' Specialist:

The Gender and Economics' Specialist will be responsible for the tasks and deliverables outlined below. She will report to the Team Leader and work with support and assistance of a Value Chain expert and Researcher(s) to ensure that all deliverables listed in the TORs are submitted on time and to a quality acceptable to the Client.

Key technical responsibilities include:

- 1) Review and analysis of all relevant documents in relation to the study
- 2) Assist team leader in;
 - Design and finalization of research, sampling plan, data collection, data analyses, and reporting
 - Development of an inception report which includes summary of the report outline, timeline for data collection and report writing, identify methodology, geographic area and community coverage;
 - Undertake literature review of successful livelihood projects in the South Asian region that can inform recommendations;
 - Undertake desk research on PPAF and other livelihood projects in Pakistan;
 - Undertake field research with the support of PPAF's MER and LEP units, to identify and analyze successful projects and innovations and potential for replicability and scalability;
 - Assist the Team leader in undertaking key informant interviews and focus group discussions.
 - Lead the efforts on Gender and Economic Activities sections and provide the draft and final reports of the sections

Key Deliverables

- Assist team Leader in the development of Inception Report
- Assist Team leader in Data Collection Tools. More specifically develop the tools for Gender and Economic Activities sections
- Draft Final Report on Gender and Economic Activities sections
- Final Report on Gender and Economic Activities sections

Specific TORs of the Value Chain Specialist

The Value Chain Specialist will be responsible for the tasks and deliverables outlined below. He will

report to the Team Leader and work with support and assistance of a Gender and Economics expert and Research Assistants to ensure that all deliverables listed in the TORs are submitted on time and to a quality acceptable to the Client.

Key technical responsibilities include:

- 1) Review and analysis of all relevant documents in relation to Value Chain aspects of the study.
- 2) Assist team leader in;
 - Design and finalization of research, sampling plan, data collection, data analyses, and reporting
 - Development of an inception report which includes summary of the report outline, timeline for data collection and report writing, identify methodology, geographic area and community coverage;
 - Undertake literature review of successful livelihood projects in the South Asian region that can inform recommendations, with a focus on Value Chain aspects.
 - Undertake desk research on PPAF and other livelihood projects in Pakistan, with a focus on Value Chain aspects;
 - Undertake field research with the support of PPAF's MER and LEP units, to identify and analyze successful projects and innovations and potential for replicability and scalability;
 - Assist the Team leader in undertaking key informant interviews and focus group discussions.
 - Lead the efforts on Value Chain Activities sections and provide the draft and final reports of the sections

Key Deliverables

- Assist Team Leader in the development of Inception Report.
- Assist Team leader in Data Collection Tools. More specifically develop the tools for Value Chain Activities sections.
- Draft Final Report on Value Chain Activities sections.
- Final Report on Value Chain Activities sections.

Specific TORs of the Research Assistant

The Research Assistants will assist the Team Leader and other key staff in conducting desk research for the study. He will report to the Team Leader, and conduct any background research as required by the Team.

Key technical responsibilities of the Research Assistant will include,

- Conducting internet based research on Livelihoods projects in the region.
- Assisting Team Leader in the development of the Evaluation Tools.
- Assisting Team Leader in the development of the Inception Report.
- Assisting Team Leader in the development of the Final Report.
- Any other tasks assigned by the Team Leader.

Key Deliverables

- Inputs towards the Inception Report.
- Inputs towards the data collection activities.
- Inputs towards the Final Report.

ANNEX 8. QUESTIONNAIRE USED

Union Council _____; **District** _____; **PO** _____

No of Villages /HHs in U.C _____ **FGD Facilitator** _____; **Date** _____

Participants: Male _____; **Female** _____; **Total** _____

Part 1. Partner Organization

- Analysis of the proposal by the PO, particularly LFA: Were the indicators SMART?
- Financial controls- timely flow of funds, budget revisions, etc.
- Was there an appropriate focus on results and timeliness?
- Is the project effectively progressing towards the completion of planned activities and likely to achieve or exceed the expected outcomes in terms of achievement of objectives according to schedule, and as cost-effective as initially planned?
- Define positive and negative effects of project on local population (income generation, job creation, improved NRM with local groups, improvement in policy frameworks for resource allocation and redistribution and regeneration of natural resources for long-term sustainability).
- Whether gender issues had been taken into account in project design and implementation and in what way the project contributed to greater consideration of gender aspects (e.g., project team composition, stakeholder's outreach to women's groups, comprehensive participation of women in many activities etc.)?
- Linkages between the PO and District Government?
- Quantity of additional financial resources mobilized (in-kind or cash) from other donors, NGOs, foundations, Government, communities and private sector and How PPAF funds help to fill gaps not covered by other donors.
- Were financial resources utilized efficiently? If not, could they have been used more efficiently?
- To what extent partnerships/linkages between institutions / organizations were encouraged and supported?
- Are there financial risks, social or political risks, legal frameworks, policies and governance structures that may jeopardize the sustainability of project outcomes?
- Are there ongoing activities that may pose an environmental threat to the sustainability of project outcomes?
- Production of public goods (development of new technologies, IEC material, etc.).
- Scaling up- approaches developed through the project are taken up on a regional / nation-wide scale becoming widely accepted, and perhaps legally required.
- What issues did you face? Any lessons learnt for provision of LEED in future?
- To what extent has the program meaningfully targeted the vulnerable and poor and is playing a significant role in socio-economic development at the UC level?
- In what ways was the project focused to meet the needs of women and disabled people: choice of beneficiaries / choice of intervention, etc.

Part 2. Local Support Organization

- Did the PO carry out needs assessment of your livelihood needs?
- What is the community impression about the work of your PO?
- What is the community impression about the work of District Govt.?
- Was the project visited by any political leadership, if so give evidence in the form of field reports?
- Was the project visited by the head of the PO, and how many times? Any field visit reports, and if so, were they shared with you?
- Define positive and negative effects of project on local populations of men and women (income generation, job creation, improved NRM with local groups and regeneration of natural resources for long-term sustainability).
- Whether gender issues had been taken into account in project design and implementation and in what way the project contributed to greater consideration of gender aspects (e.g., project team composition, stakeholder's outreach to women's groups, comprehensive participation of women in many activities etc.)
- How does the project support the environment and sustainable development objectives?
- Are there financial, social or political risks that may jeopardize the sustainability of project outcomes?
- Describe the systems for accountability and transparency and required technical know-how?

The following questions are also for the LSO to assess different components of LEED.

Part 3. Poverty Status and Inclusion

- No. of Households in Various Poverty Bands at the UC level
- Any shift in the number of households in various poverty bands now?
- Have women headed households and disabled people been adequately targeted by the PO?
- What approach did they adopt for targeting these groups:
- What special packages and skill trainings did they make for targeting these types of groups
 - Wage compensation
 - Social Safety net
 - NYK
 - Loan centers
 - Karobari Shifa Khana
 - Any other

Part 4. Socio-Economic Development Plan

- Have you made the plan at the UC level? What difficulties, if any, did you face in making it?
- Quality of the socio-economic development plan
 - Impacts expected
 - Clear time-bound targets and indicators
 - Achievement of targets over time
 - Funds disbursed to achieve the targets
- Does it highlight gender inequality and discrimination? If so, How?
- Select sample HH Livelihoods plans and assess their quality

Part 5. Nokri ya Karobar disaggregated by Gender

- How many and types of skill development, enterprise or life skill trainings provided?
- How many households provided with tool kits / assets?
- How many people provided with employment opportunities?
- How many set up their own enterprise? Success stories?
- Percent increase in HH income?
- What role are women playing in the NYK?

Part 6. Youth Centre disaggregated by Gender

- How many members are enrolled in the Youth Centre?
- Is there a female youth center? If so, how many members does it have?
- Type of social and cultural activities conducted by the Youth Centers
- Benefits of these activities.
- What is the change in social behavior of youth, e.g., reduction in disputes, litigation, anti-social behavior, etc.?

Part 7. Loan Centre (for Micro-Credit) disaggregated by Gender

- No. of persons accessing loans and amount of loans
- Percentage recovery of loans
- Productive activities for which loan is taken
- Percentage increase in income due to access of loan
- To what extent are women availing these facilities?
- Is there a female loan officer?

Part 8. Common Interest Group (CIGs) disaggregated by gender

- No. and type of Common Interest Groups Economic activities performed by the CIGs
- Percent increase or saving of income due to CIGs
- Have women formed their own CIG/mixed CIG / or none? Describe.

Par 9. Production Cluster

- No. and type of Production Centers established based on gender disaggregated data
- What are the economic activities carried out by the Production Centers
 - Percent increase of saving of income due to Production Centers
 - Linkages to buy inputs, get improved seed etc.
 - Linkages to process and sell local produce: If so at what level and how:
 - At the local, regional, wholesale level
 - with line departments
 - NGOs, civil society etc.

Part 10. Asset Transfer disaggregated by Gender

- No. and type of assets transferred in the UC
- How many people are using tool kits for performing their jobs?
- How much income is earned from the assets received?
- 1. What types of livelihood intervention did you get?
 - a. If asset: what type and for what purpose:

b. Do you still have the asset?

If yes, what have you earned /are earning from it etc.

If no, what did you do with it?

- Describe any asset/livestock insurance or special packages

Part 11 Enterprise Development

- No. of enterprises established in the UC (gender disaggregated data)
- Average income earned per month
- Where are the products made or services sold?
- Did the karobari shifa khanna play a role in assessing the market needs for products /services? If so what did it do?
 - If not, how did you assess market needs and how?
- Any notable success stories? Significant linkages made with market actors

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ANNEX 9: LIST OF PERSONS INTERVIEWED

Pakistan Poverty Alleviation Fund

Ms. Samia Liaquat Ali Khan, Group Head,
Compliance & Quality Assurance
Mr. Khurram Shahzad, Senior Manager
Mr. Muhammad Shahbaz Shafique, Manager,
PMIFL
Mr. Rahim Nawaz Khan Abbasi, Manager,
Micro-finance Management Unit
Mr. Hasnat Ashraf, Senior Management
Executive, Micro-Finance Portfolio
Management Unit
Mr. Zahid Hussain, Monitoring, Evaluation and
Research Unit
Ms. Munaza Ali, Manager LEED
Mr. Muhammad Riaz, Sr. Manager LEED
Ms. Tabbasum Baloch, Manager ID
Mr. Farid Sabir, GM PMIFL

Rural Support Program Network

Mr. Shoaib Sultan Khan, Chairman

NRSP

Mr. Agha Ali Jawad, General Manager
Mr. Fateh Muhammad Malik
Ms. Hasina, District Program Manager
Mr. Munir Baloch, M&E Officer

LSO – Haji Pur

Ms. Razia Parveen, LSO Member
Ms. Shumaila Bibi, LSO Member
Ms. Shamim Bibi, LSO Member
Ms. Qasur Bibi, LSO Member
Ms. Sidra Imam, LSO Member
Ms. Samina Kamal, LSO Member
Ms. Shaheen, LSO Member
Mr. M. Tariq, LSO Member
Mr. Abdul Manan, LSO Member

Mr. Shokat Ullah, LSO Member
Mr. Obaid Khan, LSO Member
Mr. M. Ismail, LSO Member

LSO - ROSH

Ms. Shamshad Begum, LSO President
Ms. Zainab, Vice President
Ms. Kaniz Fatima, Finance Officer
Ms. Samina, LSO Member
Ms. Safia Khan, LSO Member
Mr. Fiaz Ahmed, LSO Member
Mr. M. Shamla, LSO Member
Mr. Asif, LSO Member
Mr. Basheer, LSO Member
Mr. Mian, LSO Member

Mojaz Foundation

LSO – Sharif Chachra (with LEED)

Mr. Rana Zahoor ul Hassan, PC LEED
Dr. Tariq Saeed, Livestock Officer
Ms. Tahira, Livelihood Officer
Ms. Arzoo, Livelihood Officer
Mr. Sajjad, LSO President
Mr. Ismail Bukhari, LSO General Secretary
Mr. Nazir Ahmed, LSO Vice President
Mr. Ghulam Hussain, LSO Member
Mr. Khizar Hayat, LSO Member

CMDO

Mr. Faiz M. Fayyaz, CEO
Mr. Amjad Afridi, Administration Manager
Mr. Amer Kamal, Project Director

LSO – COME

Mr. Abdul Azim, CMDO - Project Manager
Mr. Zafarullah, LSO – President
Mr. Amin Jan, Vice President
Mr. Abdul Qayyum, LSO General Secretary
Mr. Azam Khan, Joint Secretary
Mr. Saeed Ullah, LSO Member
Mr. Wasim Abba, LSO Member
Mr. Azeem Khan, LSO Member

LSO - Taqdeer

Mr. Shamrali Khan, LSO - President
Mr. Waheed Ullah, LSO - General Secretary
Mr. Khalil Ur Rehman, LSO Member
Mr. Aziz Ullah, CMDO - Livelihood Officer

TF

Mr. Hafeez Ullah, District Manager
Mr. Faisal Ihsan, HID Manager

TRDP

Mr. Jesa Ram, TRDP Livelihood Officer
Mr. Gautam, TRDP Livelihood Officer

(CIG Gulshan – UC Bhetaro – LEED)

Aziza W/O Ameer Bux President
Naseem W/O Abdul Qadir G.Sec
Nasreen W/O Muhammad Manzoor F.Sec
Raheela W/O Gullam Yasir Member
Shazia W/O Ashraf Ali Member
Pathani W/O Gullam Nabi Member
Zulekhan W/O Rehmat Allah Member
Shabeeran S/O Manzoor Ali Member

(VO Goth Sudhar – UC Soore Jo Tar)

Meeran W/O Tehram President
Indra W/O Goband G.Sec
Sughar W/O Magho F.Sec
Samjhoo W/O Bhomoon Member
Choona W/O Tanoon Member
Kesar D/O Bhomoon Member
Nenoon W/O Tikam Member
Pathani W/O Mangal Member
Demaan W/O Pithu Member

Community Uplift Program (CUP)

Mr. Iftikhar-ur-Rehman, CEO