



# LSO Initiatives LSO Banjosa



An update on the work of Local Support Organisations



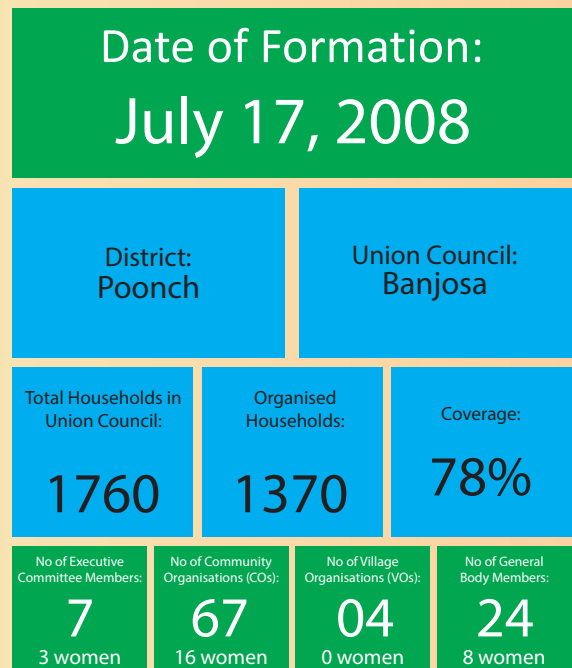
### What are LSOs?

LSOs or Local Support Organisations are central to the 'Social Mobilisation' approach of the Rural Support Programmes (RSPs). In a bid to reduce poverty and empower marginalised people (especially women), the RSPs mobilise rural communities into a three-tiered structure, which consists of Community Organisations (COs)- neighbourhood level community groups, Village Organisations (VOs) - village level federations of COs, and LSOs - union council level federations of VOs. LSOs are able to carry out community-led development at a much greater level due to the advantage they gain from numbers. As the tertiary tier, LSOs are also uniquely able to develop linkages with government and non-government organisations, donors agencies and the private

## Gladiolus farming: An Initiative for Agricultural Development

Union Council Banjosa is located on the high mountains of District Rawalakot. Since most of the land is covered with mountains, agricultural activities are quite difficult in this area. Families here own small pieces of agricultural land on which they traditionally cultivate wheat and maize. Unfortunately price hike of agri-inputs has made these crops less profitable. The cost of production has grown so high that the farmers do not earn any significant income from these traditional crops.

People of the area experimentally harvested alternative crops to get better yield and income. Some progressive farmers cultivated Gladiolus, a flower plant, and yielded good profit. However, due to the high preliminary cost of inputs — that makes around Rs. 42,000 per kanal — many farmers from low income groups were unable to cultivate Gladiolus on their fields.





In a bid to benefit these low income farmers, the LSO Banjosa developed a funding proposal to support them to be able to cultivate Gladiolus in 2011. The proposal was submitted to the USAID funded Small Grant and Ambassador Fund Programme (SGAFP). The application was successful and SGAFP approved a grant of Rs. 8.8 million to support 190 farmers for cultivation of Gladiolus on 380 kanals of land. As a part of the grant, the farmers were given training on cultivation, harvesting and marketing by the Horticulture Department of the University of Azad Jammu & Kashmir. The LSO supervised the project activities, record keeping and reporting. In addition, the LSO developed marketing links in Islamabad and Lahore to ensure the sale of the crop.

The project was a huge success in terms of increasing income and sustainability. On average, each farmer earns a profit of around Rs. 80,000 per year from the new crop cultivated on two kanals of land. As a benefit to the allied economy, the flowers are transported on the rooftops of commercial vans. Resultantly the local transport owners, drivers and helpers also earn extra money. Over the last four years, the farmers had earned around Rs. 325 million from Gladiolus harvesting.

## Efforts for reliable record keeping

Proper record keeping is essential if an organisation has to apply for an external grant. However, LSOs face difficulties in keeping proper records especially financial records, reconciliation of cash in hand and with banks and financial audit. LSOs are voluntary bodies and these activities require paid professional book keepers. Unless the LSO manages some permanent source of income to pay honorarium to a professional book keeper, proper record keeping cannot be ensured.

Realising the importance of record keeping, LSO Banjosa hired the services of one of its members who was a retired accountant from the armed forces. The LSO received technical assistance of the Finance Section of NRSP Rawalakot. The LSO then hired the services of a Chartered Accountant firm for audit of their annual accounts.

In addition to financial accounting, the LSO assured proper and updated record keeping of all member VO and CO with the help of volunteer book keepers. The LSO keeps files of all member VO and CO in its office. These files consist of basic profiles, copies of resolutions received from VO and CO and other relevant documents.



It was mainly their reliable record keeping that made them eligible not only for the prestigious Ambassador Fund grant from USAID in 2011 but also to win one million rupees as seed money to the Community Investment Fund (CIF) from NRSP in 2015. The LSO has so far disbursed Rs. 705,000 to 47 women members. Besides accessing external funds, the sound record keeping is giving them dividend in various other forms, like winning the trust of their member VO and CO, avoiding unwanted disputes and preparing comprehensive plans and budgets for future development.

## Creating enabling environment for education

Believing that quality education is one of the key elements that determines personal and career development of men and women, the LSO Banjosa members are contributing towards the promotion of education in their area. To promote quality education, the LSO has initiated targeted interventions to motivate students, parents and teachers for distinctive achievements. The LSO distributes awards for academic achievements of students from Nursery to 8th class. The LSO arranges an annual ceremony inviting parents, teachers and notables to distribute gift packs and shields for the first three position holders after result announcement in each school in their union council.