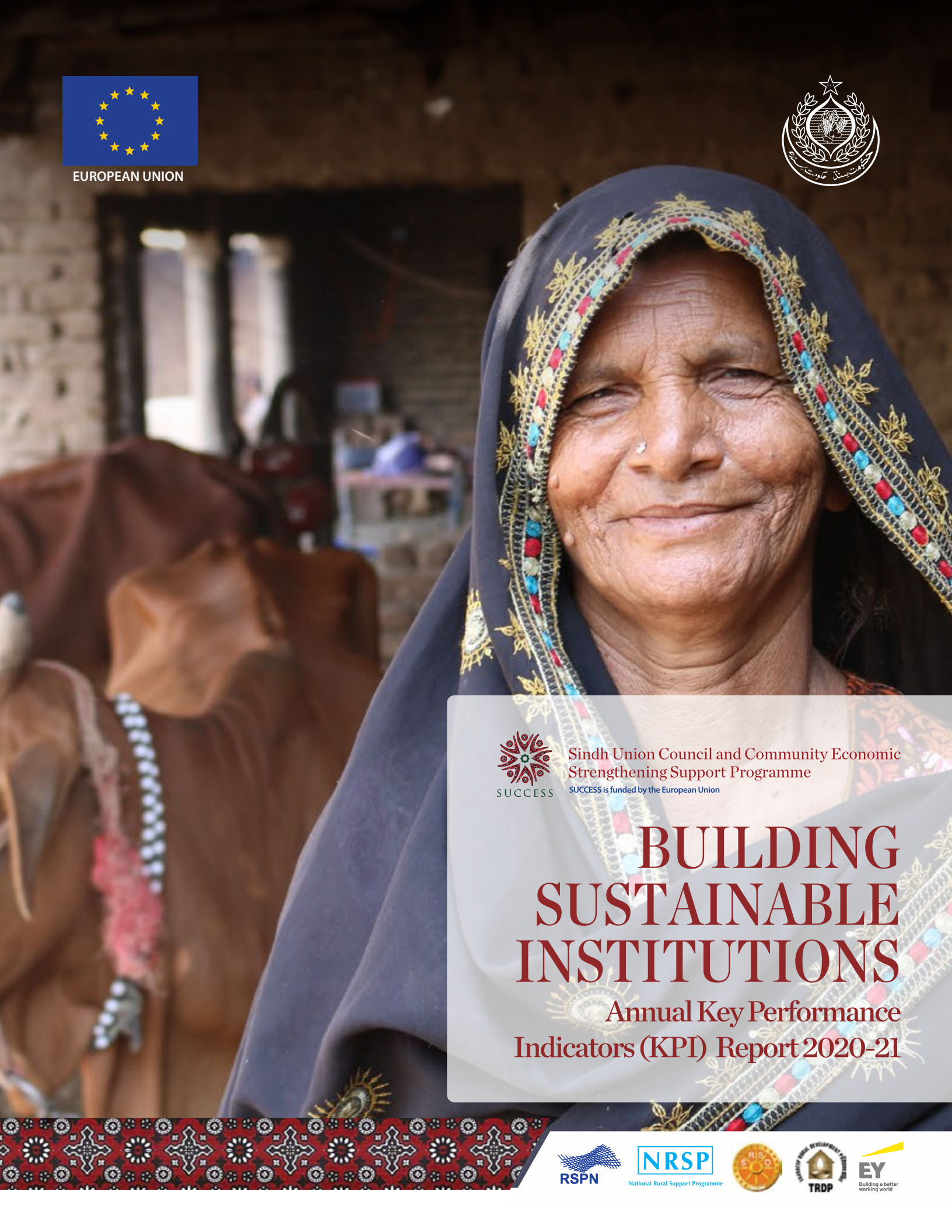




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SUCCESS

Sindh Union Council and Community Economic Strengthening Support Programme

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BUILDING SUSTAINABLE INSTITUTIONS

Annual Key Performance Indicators (KPI) Report 2020-21



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INTRODUCTION

Sindh Union Council and Community Economic Strengthening Support (SUCCESS) Programme is the largest women led community-driven development and poverty reduction programme funded by the European Union (EU) in Sindh. It is an 89-month long (2015-2023) programme, with a no-cost extension of 17 months, being implemented at the community level in eight districts¹ of Sindh by the Rural Support Programmes Network (RSPN) and its three members RSPs: National Rural Support Programme (NRSP), Sindh Rural Support Organisation (SRSO) and Thardeep Rural Development Programme (TRDP). The technical assistance provided to the Government of Sindh to implement the Community Driven Local Development (CDLD) policy and Poverty Reduction Strategy (PRS) in the province is delivered by Ernst and Young (EY) - a private consulting firm engaged by the EU.

Built upon its successful predecessor, the Union Council Based Poverty Reduction programme (UCBPRP), SUCCESS aims to reduce household poverty by empowering women through an integrated, tested and proven three-tiered social mobilisation approach to CDD adopted by the RSPs. The key components of SUCCESS programme contain social mobilisation, Community Investment Fund (CIF), Income Generating Grants (IGG), Micro Health Insurance (MHI), Technical and Vocational Skills Training (TVST), Community Physical Infrastructure (CPI) and Research and Advocacy. An additional component of Adult Literacy and Numeracy Skills Training component is added to the programme in 2021.

This fifth annual Key Performance Indicator (KPI) report reflects the programmatic progress made during the period from February 1, 2020 to January 31, 2021.

As of January 2021, SUCCESS has organised 601,552 households into 29,920 Community Organisations (COs) covering 71% of the 850,000 total households in the programme districts. The COs constitutes 602,473 membership of women community members; thus each

CO represents an average of almost 20 households. These COs have their own saving programmes which contains an overall cumulative saving of over PKR 89 million (around EUR 500,000). Representatives of these COs have, in turn, formed 3,444 Village Organisations (VOs), and the VO representatives have formed 314 union council-level Local Support Organisations (LSOs). All these community institutions are run and led by over 67,000 women community leaders who have been trained by the RSPs in management and leadership skills.

The programme targets its interventions on the poor and the poorest and aims to impact rural poverty on a large scale. The results of the Poverty Scorecard (PSC) survey was drawn to identify the programme beneficiaries; using the 0-23 scores range, poor member households of the community institutions are provided a development package to initiate income generating activities. Serving as the foundation of the structure, a CO assists its member household to develop a Micro Investment Plan (MIP) depicting the resources it needs, the skill it possesses and the type of income generating activity it aims to start to increase the household income. On the basis of the MIPs, the poor households having a PSC 0-23 are given the Community Investment Fund (CIF) - a capital grant given to the community institutions which is managed by the LSOs as revolving fund - to facilitate the poor and poorest households financially for income generation. Moreover, the poorest and vulnerable households with a PSC of 0-15 are provided Income Generating Grant (IGG) - a one-time cash grant that is managed by the Village Organisations - to assist households in increasing their income. Similarly, Micro Health Insurance (MHI) - a social protection measure for the most vulnerable members is provided to the household with a PSC 0-12 to protect them from health shocks that further could deteriorate their standard of living. Member households, particularly women (PSC 0-23), are provided Technical and Vocational Skills Training (TVST) to provide them access to the labour market and prepare them for employment.

1. Districts: Dadu, Jamshoro, Kambar Shahdadkot, Larkana, Matiari, Sujawal, Tando Allahyar and Tando Muhammad Khan.

As of January 2021, over 93,000 households received interest-free loans worth PKR 2,312 million (about EUR 12 million) from the CIF and around 38,309 households received IGG worth PKR 832 million (about EUR 4.6 million). Livestock has remained the most important sector among programme beneficiaries to invest in: 82% invested CIF and IGG in its purchasing and rearing, followed by 10% investment in agriculture and 8% in enterprise². Over 957,000 people from 137,343 poorest households have been registered for micro-health insurance services and more than 21,000 of them have availed MHI services. Over 25,000 women and men have been trained in technical and vocational skills. In addition to this, 1,091 Community Physical Infrastructure schemes (CPI) related to water, sanitation and link roads have been completed by the Village Organisations with a technical support from the RSPs. About 101,087 households in the neighbourhood are benefitted from the improved infrastructure to meet their basic needs and gain better access to public service facilities.

Joint Development Committee (JDC), formed as a citizen-driven governance mechanism at the local government level, comprises of heads of government line departments, elected representatives, representatives of LSOs and Rural Support Programmes (RSPs) which is chaired by the Deputy Commissioner at district level and the Assistant Commissioner at the taluka level. In the SUCCESS programme, 8 districts and 33 talukas JDCs have been formed with an objective to create synergies among the Community Institutions, local departments and other development organisations to incorporate union council (UC) development plans identified by the LSOs in annual development plan of government and also to improve public services and supplies to the rural poor households through community institutions. As of January 2021, 98 JDC meetings held; due to the COVID-19 outbreak and the subsequent nation-wide lockdown, the frequency of the JDC drastically declined during the last year.

Under the Technical Assistance component, in year

three the Government of Sindh approved the Poverty Reduction Strategy and the Community Driven Local Development policy. In fourth year, under the CDLD policy, the Government of Sindh extended the Peoples Poverty Reduction Programme (PPRP) to two additional districts. Now, together with SUCCESS, the CDLD component is being implemented in 20 out of 23 districts of Sindh. The Government of Sindh's commitment towards the Poverty Reduction Strategy led to the approval of Rural Growth Centres (RGCs) in Districts Sujawal, Thatta, Tharparkar, Badin and Larkana. The implementation of the first pilot RGC in Chuhar Jamali, District Sujawal continued. Multiple meetings occurred during the year at P&D to accelerate the pilot RGC implementation process. Around 20,000 people in Chuhar Jamali and approximately 180,000 people of Taluka Shahbandar are intended to benefit from this rural growth centre. The RGC is intended to benefit various sectors including education, health and transport. The Directorate of Urban Policy & Strategic Planning (UPSP), which is the focal department and implementing entity with a central supervisory role for all RGC-related activities, has energetically responded along with support from the SUCCESS Technical Assistance team. Multiple consultative sessions have taken place with the District Administration Sujawal, provincial and district line department officials, elected officials, community representatives and media. During the year, progress has been made on establishment of the M&E framework for the Poverty Reduction Strategy. The training programme for the M&E Technical Working Group that has been established by P&D to develop the PRS M&E framework resumed after a break due to the pandemic.

Several communication products were developed and a number of events were organised at local, provincial and national levels with communities for dissemination about the impact of the programme and its advocacy at national and international policy forums. The engagement and collaborations with national and international partners were strengthened to highlight the programme activities and programme growth.

2. Impact of Financial Access Interventions of Sindh Union Council and Community Economic Strengthening Support (SUCCESS) programme on Poor Household - Study by RSPN and CDPP, March 2021



The research team has completed several studies to document and showcase lessons and evidence on the programme interventions as well as their effectiveness and outcomes.

The SUCCESS programme aims to continue bringing positive change in the lives of rural women with the support from the Government of Sindh and the European Union. The way forward is to focus on sustainability component and emphasise on fostering linkages with government and non-government development stakeholders to enable women Community Institutions to seek public-private services in their areas without the assistance from the implementing RSPs.

SOCIAL MOBILISATION LEADING TO WOMEN EMPOWERMENT

The RSPs' social mobilisation approach to community driven development centres around the idea that

people - including traditionally marginalised groups - have an innate potential to realise their skills and help themselves. The social mobilisation approach assists poor and marginalised people to efficiently manage their locally available resources, improves their access to social and production services and strengthens their participation in local decision making. Once people are organised into properly functioning self-governing institutions, the government and other development organisations can use these community institutions as a conduit to provide their supply and services to the poor households.

The SUCCESS programme aims to improve the lives and livelihood of rural local community through mobilising them into community institutions and to reduce rural poverty on household level by building social capital for women to have better access to basic socio- economic services, and income generating and diversification activities for the targeted communities and households. The programme focuses on building a network of women-led community institutions leading to their socio-economic empowerment. The rural women have to first get organised, identify a dedicated leader, adopt the discipline of savings to generate their own capital, and meet on a regular basis to identify the potential of each poor household, through a household-level micro-investment plan. The role of SUCCESS partner RSPs, in collaboration with RSPN, is to help the communities to form and effectively run these three-tiered community institutions.

Table 1: Social Mobilisation Indicators

KPI	Target	Achievement	%
	As of Jan 2022	As of Jan 2021	
Total Households Organised	607,270	601,552	99
Number of Community Organisations	31,028	29,920	96
Number of Village Organisations	3,474	3,444	99
Number of Local Support Organisations	314	314	100

Source: Monthly KPI report as of 31st January 2021.

As of January 2021, SUCCESS has organised **601,552 households** into **29,920 Community Organisations (COs)**, **3,444 Village Organisations (VOs)**, and **314 Local Support Organisations (LSOs)**. These COs have their own saving programmes which contains an **overall cumulative saving** of over **PKR 89 million** (around EUR 500,000).

COMMUNITY MANAGEMENT SKILLS TRAINING (CMST)

After the formation of COs at neighbourhood level and electing women leaders including Presidents and Managers, they are provided training in the management of COs to carry out development activities with a participatory approach. The Community Management Skills Training is organised for three days and consists of interacting lectures, group work, individual tasks and so on. The training content includes topics on social mobilisation, managerial skills, communications, planning, record keeping, development of household micro investment plans, utilisation of community awareness toolkit, and methodology of the SUCCESS programme.

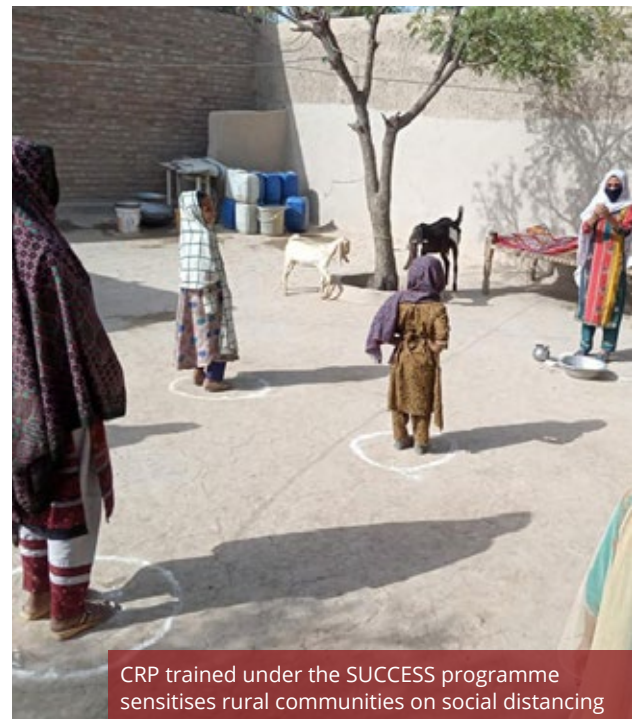
LEADERSHIP MANAGEMENT SKILLS TRAINING (LMST)

At the higher tier, the leaders of the VO and LSOs including President and Managers are provided Leadership Management Skills Training (LMST) after getting elected in their CIs. Similar to the CMST, it is designed to last for three days and covers a wide range of topics with more technical and leadership aspects. The content includes introduction and approach of SUCCESS programme, importance of three-tiered social mobilisation approach, development of the Village Development Plan (VDP) and Union Council Development Plan (UCDP), management and implementation of programme components, awareness on social issues and monitoring and reporting.

TRAININGS OF COMMUNITY RESOURCE PERSONS (CRPS)

The Community Resource Persons (CRPs) are individuals from the community, preferably women, who are both active and committed to the development of their community. They are believed in bringing betterment through their own initiatives and hard work. The RSPs and community institutions engage the CRPs to organise uncovered communities into COs, monitor CO meetings and saving schemes and assist in record keeping. CRPs assist to mobilise fellow community members and increase the household coverage. They conduct Community Awareness Toolkit (CAT) sessions in community to create awareness on critical social issues such as health, education, sanitation, basic civil rights, environment and disaster risk reduction.

As of January 2021, a total of **59,045 members** have been provided **CMST**, over **8,100** were given **LMST** and around **3,883 members** were trained as **Community Resource Persons**



CRP trained under the SUCCESS programme sensitises rural communities on social distancing

Table 2: Training and Capacity Building Indicators

KPI	Target	Achievement	%
	As of Jan 2022	As of Jan 2021	
Number of community members trained in CMST.	69,317	59,045	85
Number of community members trained in LMST.	8,140	8,140	100
Number of community members trained as CRPs	4,217	3,883	98

Source: Monthly KPI report as of 31st January 2021

The third External Performance Monitoring Mission (EPMM) of SUCCESS Programme undertaken between March to July 2020 reflects that the guidelines and protocols of the Project Implementation Manual (PIM) were followed by the RSPs during the social mobilisation process. The capacity building of CIs remained seamless which was demonstrated on the findings where all members, especially office bearers of the CIs, elaborated on the need and function of three-tiered structure of the CIs. They possessed strong confidence and good knowledge at LSO and VO level. Most of the office bearers were clear regarding the process and the beneficiaries' criteria to avail programme interventions. Against the revised capacity building targets which was increased in the revised proposal, RSPs provided 84% of CMST to the COs and 87% of LMST to the VOs and LSOs. These training were validated to be beneficial as women, who received multiple training, were reported to be more confident and well-informed in advocating for their community issues in multiple platforms including the JDC meeting. Each Community Book Keeper (CBK) acknowledged having received training on computer literacy and on the roles and duties of CBK.

The 100% target of opening LSO bank accounts was met in all the implementing RSPs. The district administration also notified 97% of VOs and 100% LSOs in agreement with the EU and GoS. RSPs facilitated this process to enable the LSOs and VOs to have their own bank accounts and receive the grant for the programme implementation activities.

The timely regular meetings at CO level was arranged; the EPMM reports 75% of attendance in the meeting and 54% of members saving regularly at COs. The

saving component in the programme contributed in enhanced cooperation and trust among each other as the needy members could utilise it during an emergency. CO members and Managers ensure the accountability and transparency by discussing it in their regular meetings and depicting it in their record keeping. Despite the outburst of the global pandemic, CRPs continued delivering CAT sessions while following the Standard Operating Procedures (SOPs) of COVID-19 and additionally informing the community members about the precautions to take during the pandemic. 7385 representatives including CRPs and CI members disseminated information among the communities on symptoms and preventive measures of the Corona virus.

The EPMM further recognises the role of Joint Development Committees (JDCs) in strengthening the linkages among local government line departments, RSPs and the LSOs. The frequency of JDC meetings at district level increased by 10% as compared to the findings of last mission; though, it got disturbed due to nation-wide lockdown during the COVID-19 crisis. The local government officials approached the RSPs and nominated members of the LSOs during the pandemic to take assistance from the CIs in identifying the potential beneficiaries. For example, Poverty Scorecard data was gathered by the Deputy Commissioner in Dadu district to reach out to the poorest for a relief package under the Prime Minister's initiated Ehsaas Programme; 53,254 households were registered to avail Emergency Cash Fund. Other than that, CIs also aided the government line departments in providing services to the community and meeting their targets; such as, assistance to the



Mumtaz, a CRP from TRDP District Dadu, uses community awareness sessions to teach proper handwashing



Ameena prepares and distributes face masks to her community for free

Health Department for their measles campaign in Dadu. The EPMM further reports that 42% of CIs have developed linkages with the Education Department, followed by 39% linkages with the Health Department, 13% with the Agriculture, 10% with the National Data Base and Registration Authority (NADRA) and 2% with the Family Planning. The government departments and community members were found to be satisfied with the JDC forum. Almost every government official acknowledged that they were provided orientation by the RSPs thus they had good understanding about the role and function of the JDC. As per the recommendation made on the second mission report, all RSPs have held exposure visits of representatives of the LSOs to the local government offices enabling the community members to know the working of government offices and to interact with the government officials. These visits were reported to be very beneficial in enhancing the confidence and knowledge of the leaders of CIs.

While the record at VO and LSO level was maintained well, the EPMM report indicates that the quality of COs record keeping was not up to the mark. The report further highlights the challenges faced by the RSPs in social mobilisation, for example, non-availability of banks in some district which causes inconvenience for the LSO members to travel to the nearby cities to access bank facilities. Another big challenge is the registration process of LSOs with the Social Welfare Department under the newly approved bill of Sindh Charities Act, 2019.

EMERGING IMPACT

The social mobilisation process has encouraged the community women to contribute to regular saving. It has inculcated a sense of financial freedom among women in the events of an emergency to avoid debts and monetary stress in unfavourable circumstances. The Financial Inclusion Study 2020-2021 conducted by the Centre for Development and Public Policy (CDPP) reflects that community members are well-informed about the benefits of saving and they contributed towards saving from their CIF or IGG investments as well. As a result, 59% of saving was reported to be utilised for health and 33% was spent on food expenditure. The health and food emergencies, which either could have forced them into selling their limited resources and further pushed them to a lower bracket of poverty score range or deprived them to avail health care services and required food intake; were taken care of with the saved amount by the community women.

Even though the programme targets mainly the women beneficiaries, it has developed a strong cooperation between male and female members to work together and address household poverty. Male community members extend their support to women members in procuring for CPIs, assisting women to access bank facilities and facilitating in marketing and maintenance of records. The CAT sessions by CRPs to community women has brought a positive change in the lives of people; it has contributed in behaviour change which

has resulted in adopting better routine habits thus creating a healthy lifestyle.

While discussing the recognition received by the government departments at provincial, district and local level, the third EPMM report acknowledges the well-received programme approach and CI women's contribution towards the development work by the government departments. They have extended cooperation to women members and RSPs and placed an emphasis on participatory development in reducing poverty. The women members of CIs have also developed leadership skills and gained confidence to collaborate with the departments. Through the JDC platform, they have established a good rapport with the line departments and successfully manage to receive

public services in their villages. The programme has built a human capital in rural areas which can bring a development change including socio-economic empowerment in the lives of rural community members.



Ajeeban from Mumtazabad with her husband

A JOURNEY FROM BEING A PEASANT TO LEADING AN INSTITUTION

“Mostly around the world where education is considered a basic human right, in my village we have to go a long way to avail it. Depriving women from receiving education leads to the limited opportunities for them to succeed in life”, says Nasreen, 24 years old resident of Unerpur village of Jamhsoro district.

Nasreen's family works as a farmer in the field of a landlord. Her parents' entire life revolved around the field; however, she was keen to receive higher education. But her financial condition did not let her make her dream come true. She quit schooling and started supporting her parents in the field as well as in the household chores.

When the women in her area were organised into community institutions under the SUCCESS programme, Nasreen was elected as the President of LSO Ajrak as she had education till 8th grade. Hearing repeated messages on women empowerment and economic empowerment of women, ignited a spark within Nasreen as she found a way to come out of the poverty trap. Not just did she dedicate to serving her community through various development initiatives, but she also continued her education and groomed herself. She is currently enrolled in a bachelor's degree program in a collage that is too far from her way and for which she has to make extra efforts to pursue her motivation.

“The Programme has a long and positive impact on our lives; if I take a peep back to five years' journey, the life is changed”, she eloquently described the transforming scenario and briefly said, “I have earned the courage and trust of community that has helped me to come this far”

ECONOMIC EMPOWERMENT OF WOMEN

The three main components of the SUCCESS programme including Community Investment Fund (CIF), Income Generating Grant (IGG) and Technical and Vocational Skills Training (TVST) aim to improve the economic conditions of the community members.

COMMUNITY INVESTMENT FUND (CIF)

Community Investment Fund is a revolving grant, run and managed by the LSOs, which is targeted at the COs member households whose poverty score card is below 24. It is used as a revolving grant to enable poor households to initiate some income generating activities which could improve their economic condition and lift them out of the poverty line. The receiving amount must be paid back for it to be revolved among the members of the community institutions who have Micro Investment Plan (MIPs) of an efficient utilisation of the fund in initiating income generating activities. The fund contributes to the sustainability of the community institutions and fosters a sense of ownership among the women members.

The findings of the Financial Inclusion Study 2020-2021 reinforce that 100% of CIF disbursement was done fairly and on merit basis. The beneficiaries fulfilled the criteria and the funds have gone to the most deserving ones. Overall, 98% of the amount of CIF provided to the households was utilised for income generating activities and asset creating: 87% of beneficiaries spent it as per their developed MIPs; 11% invested the money on some

As of January 2021, a total amount of **PKR 1,558 million** has been **sub-granted to 313 LSOs and 176 VOs** by the RSPs. Against the target of 264,690, a total number of **93,918 households benefited** from CIF disbursement and the overall repayment rate stays at 96%. Overall, 82% of beneficiaries invested CIF/ IGG in livestock, followed by 10% investment in agriculture inputs and 8% in micro enterprises.

other income generating activities, either different from their MIPs or partially similar; and only 2% shared of not using it for income generating activities.



Sehat Khatoon opened a tea shop with her husband from the CIF

Table 3: Economic Empowerment Indicators - Community Investment Fund

KPI	Target As of Jan 2022	Achievement As of Jan 2021	%
Total CIF with LSOs/VOs (PKR in million)	1,558	1,558	100
CIF disbursed to poor households by (VOs/LSOs) (PKR in million)	1,558	2,312	148
Number of households benefiting from CIF	164,740	93,918	57

Source: Monthly KPI report as of 31st January 2021

FINDING HOPE IN DISTRESS: THE TALE OF A RURAL WOMAN

Sehat Khatoon, a mother of 7 children and a resident of Imam Bux Mallah Village, faced hardship in her life when her husband, the sole earner of the family, lost his one leg while fishing to earn bread and butter for the family. The incident shook the family as the operation expense pushed them deeper into the poverty, and additionally her husband could no longer continue his previous line of work.

When the SUCCESS programme was introduced in the area, Sehat Khatoon's household was organised where she was provided orientation on different programme components including Community Investment Fund (CIF). While keeping the eligibility criteria for the potential CIF beneficiaries, Sehat Khatoon was granted CIF amount PKR 10,000. With the CIF money and a financial and logistic additional support provided by the villagers, Sehat's husband started a tea shop in a nearby area. This enterprise, run by her husband with the support of her elder son, became successful and is now running well. The family now earns PKR 400-500 daily and manages to save PKR 100-200, a good practice which they adopted after getting informed on the importance of saving in the CO meeting. Sehat now plans to build and renovate her home with the income of the enterprise as it is vulnerable to seasonal rains and frequent floods in the Sindh areas.

While talking about the usefulness and sustainability of CIs through CIF, the third EPMM supports and acknowledges the working of CIs in managing revolving funds. The report projects that the sub-granting CIs will be able to complete three cycles of revolving fund; over this time span, they will generate enough resources to financially run the CIs and manage the organisational work while learning by doing during the programme implementation by the communities themselves which will eventually lead to the sustainability of the CIs. The Financial Inclusion Study verifies that 30% of the CIF were revolved and CIs managed to grow it by 7%, after accounting for total expense. Further, adding that CIF is reported to be highly cost effective method for poverty graduation in rural areas as compared to other finance sources available in Pakistan.

INCOME GENERATING GRANT (IGG)

Income Generating Grant, unlike CIF, is a one-time cash grant provided to the poorest community women accompanied with a guidance to assist them start income generating activities as a mean to increase their household incomes. The target households having a PSC

As of January 2021, **over PKR 832 million amount of IGG** has been sub-granted to the CIs, which is **96% of the programme target**. Later on, the CIs have disbursed about **PKR 590 million to 38,309 poorest households** (below PSC 15) to utilise the one-time grant for income generating activities.

between 0-15 are required to develop their MIPs to be eligible to access IGG. The grant is a financial assistance provided to the most vulnerable women, who cannot return the cash assistance they receive, to improve their income by starting income generating activities.

As per the recommendation made in the second report by the EPMM team and considering the inflation rate in the country, all implementing RSPs increased the amount of IGG by PKR 3000 making it approximately PKR 15,000. Based upon the MIP and availability of funds at the CIs, the decision to disburse IGG to the member households is made by the CI members.

Table 4: Economic Empowerment Indicators - Income Generating Grant

KPI	Target As of Jan 2022	Achievement As of Jan 2021	%
Total IGG sub-grants with LSOs/VOs/COs (PKR in million)	864	832	96
Number of households benefiting from IGGs	65,323	38,309	66
Total IGG sub-grants disbursed to poor households (PSC 0-15) - (PKR in million)	832	590	71

Source: Monthly KPI report as of 31st January 2021

INCOME GENERATING GRANT: PUTTING FOOD ON THE TABLE!

Hailing from the Nodo Baran Village in Sujawal district, Zahida Bibi's misery could be assessed from her household poverty scorecard i.e. 8 (one of the poorest). Her husband was the mason who was a daily wage earner. There was no income guarantee for Zahida's household as her husband, the sole earner of the family, had to rely on the availability of work on daily basis. Most of the times, he had to come home empty-handed and disappointed to his nine hungry awaiting children. Due to this acute poverty, Zahida's family was heavily burdened with loans and liabilities. With the limited capacity to buy food items, the family never thought to send their children to school or invest in their health and education.

In utter despair, Zahid joined the SUCCESS programme Community Organisation in her area. While seeing her devastating condition, the VO members recommended her household for the income generating grant. After seeing her micro investment plan, she was given IGG to start a small business. "With this grant I have opened a confectionary shop to assist my husband in managing our household expenses and providing education to our children. After this grant, our livelihood condition improved and our children go to the school, a dream which we never thought would come true. My husband and I are successfully running this shop during daytime while my eldest son sits in the shop after coming back from the school. Slowly we are trying to pay back the debts and hopefully, we will be saved from this burden soon", says Zahida Bibi with a joy on her face.



Liaquat Ali from Samare Chandio Village in his shop

EMERGING IMPACT

The Financial Inclusion study was conducted to assess the impact of financial access interventions (CIF, IGG and savings component) of SUCCESS programme on poor households. The findings revealed that the access to and utilisation of CIF and IGG helped poor households graduate from the poorest band of poverty to a higher level. It enabled the poor households to develop a productive asset base (in terms of livestock and business assets) leading to a visible positive change in the lives of beneficiaries through provision of more financial resources and sustainable income. About 82% of the CIF/IGG beneficiaries invested in livestock, 10% in agriculture and 8% in enterprise in the informal sector. The average profits from CIF and IGG investments stood at PKR 12,702 per annum, for livestock; PKR 19,836 per

Table 5: Increase in Value of Household Assets (PKR) as a Result of CIF and IGG

Type of CIF investment	Asset value (PKR) of households which took one cycle of CIF	Asset value (PKR) of households which took two cycles of CIF	Total CIF average value of assets (PKR)	Total IGG average value of assets (PKR)
Livestock (Current market value of animals owned)	33,098 (n= 677)	45,918 (n= 511)	38,894 (n= 1188)	33,139 (n= 1225)
Micro-enterprise (Current value of business)	16,144 (n= 220)	24,636 (n= 218)	20,528 n= (438)	15,978 (n= 416)

Source: CDPP and RSPN (March 2021), Impact of Financial Access Interventions of SUCCESS Programme on Poor Households.

season, for agriculture; and PKR 24,360 per annum for enterprise. On average, the CIF/IGG investment by beneficiaries contributed in a range of 7% to 14% in the annual household income of the beneficiaries and created an average value of asset of PKR 38,894 from livestock purchased with the CIF and business asset value of PKR 20,528 from CIF and PKR 15,978 from IGG.

However, a high amount of unrealized income is there for the household to get benefitted from them in the future. For example, 88% of sample households have the ownership of livestock purchased through the IGG/ CIF and/or the offspring of those animals as well; the current average market value of animals stood at PKR 35,982 for each IGG/CIF beneficiary. Similarly, there is an unrealised income for enterprise set-ups as well, the current value of business owned is about PKR 20,528.

The LSOs have revolved the CIF with an overall revolving rate of 38%, with 72% LSOs revolving the funds at least once. With respect to its investments specifically, larger gains are enjoyed by households who have completed more than one round of CIF. The difference in returns between one versus multiple CIF cycles is largest for net profits earned through sale of livestock, mainly because multiple loans directly translate into a larger herd size in most cases. For enterprise, the current value of business increases by more than 50% in case of multiple loan cycles. Overall, the results from multiple loan cycles seem robust for poverty graduation.

The study concluded that CIF and IGG investment in micro income generating activities positively impacted

on income of women beneficiaries in SUCCESS programme leading to their empowerment and reduction in household level poverty. The results of multiple cycle of CIF are robust for poverty graduation with 42% of the sample CIF beneficiary households' moved to a higher band of poverty score, with 24% of the CIF beneficiaries moving out of the extremely poor category of PSC 0-23 since the baseline. Similarly, of the 2008 sample IGG beneficiaries, 43% moved to a higher PSC band with 9% of IGG beneficiaries moving out from PSC 0-23.

The study also found that financial support through CIF and IGG have created a positive impact on women's intra-household decision making activities such as getting medical advice or treatment for herself and children; making everyday goods and large assets household purchases; using contraceptives; marriage of children; and taking CIF/IGG or any other loan. Furthermore, overall mobility; beneficiary's visits to family, friends, markets, other villages for CI meetings, banks, has also increased significantly after CIF and IGG support. Women are more empowered due to their higher participation in paid employed activities and decrease in time spent on unpaid household activities. A decrease in domestic violence has also been anecdotally reported as women can now contribute financially to household expenses.

The community has developed trust amongst each other due to fair work by LSO and CO members and approval of CIF loan and IGG grant on merit. There is

consensus that the financial management skills of women have also improved significantly after handling CIF and IGG. As a result, the improvement in lives of CO members have convinced the non-members to join COs as well. Data further revealed that LSOs have three streams of receipts in their accounts: First, the CIF grant received from RSPs; second, bank profit on their accounts; and third is services charges, loan processing fee, the LSOs receive from CIF beneficiaries. In total, as of October 2020, the bank profit on CIF investment stood at PKR 48.7 million, while PKR 89.5 million has been received as service charge, processing and membership fees thus increasing the funds by 7%. The latter two streams of receipts mean a growing monetary for the LSOs through which they will be able to not only grow the amount of CIF being revolved, but also ensure operational sustainability post SUCCESS programme and RSP support.

The CIF has also been recognised as a safer option of lending as compared to the formal lending options available to rural communities. Markedly CIF is highly cost effective relative to other sources of finance in Pakistan. The low service charges and associated costs provide a low-cost benefit ratio for beneficiaries: For an amount of PKR 20,000, the average CIF service charges and associated costs for the beneficiary would come to be around PKR 1,400. Comparing the costs with average annual income earned from CIF gives a very low cost benefit ratio at 0.07. Moreover, the average annual service charge of 4.4% per annum for CIF is relatively low as compared to other sources of finance, such as most microfinance sources, where interest rates remain around 20-25% per annum in the country.

The broader policy implication for the positive impact on income and livelihood assets of the poor coupled with the cost effectiveness of the approach emphasises that given the limited available resources with the government and foreign donors in the wake of COVID-19, the provision of financial access to the poor via CIF and community mobilisation approach should be the corner-stone of the country's poverty reduction strategy. A revolving fund such as the CIF that preconditions on income generating activities would lead to a larger coverage of the poor population and a

greater impact on poverty reduction as compared with other approaches of traditional micro finance and cash handouts. National rollout of CIF for all poor households is thus essential for income generation and poverty reduction and this is only possible with the support of the government and donors through the network of Local Support Organisations in Pakistan

TECHNICAL AND VOCATIONAL SKILLS TRAININGS (TVST)

The Technical and Vocational Skill Training (TVST) component is designed to provide demand driven training to poor community members, both men and women, so they could have an access to the labour market and participate in income generating activities, with regards to self-employment.

As of January 2021, overall **25,307 beneficiaries** have been provided **technical and vocational skill training** in eight districts of programme areas.

The component of TVST in the SUCCESS programme was revised following the recommendations made by the Mid Term Review (MTR) and EPMM in 2019. The numbers of beneficiaries have been revised from 108,000 to 42,385 to focus on high quality and longer trainings. More men will be included in the training as the current ratio of women is 86%. Women have low literacy levels and they also face serious mobility and time constraints; therefore, RSPs found it challenging to find training courses that could effectively involve these poor rural women. Hence, in the redesigning phase more men from the poorest households, i.e. relatives of the women CO members, will be included in the TVST programme to provide skills to improve household incomes.

The selection of participants for TVST is changed from community demand to market demand. A market assessment survey by a third-party firm is also added to assess the market need and the selection of

participants will be carried out according to the highly demanded skill identified in the survey. Memorandum of Cooperation will be signed with potential employers before the training and post-training linkages support will be provided to the TVST trainees for getting wage employment.

As wage employment opportunities are limited to self-employment, a micro-enterprise component is added where trainees, who opt to start self-employment, will be provided with financial capital either through the CIF, IGG, or enterprise grant added in the revision as a start-up capital to buy relevant tools and finances required to start self-employment initiatives.

A female Adult Literacy and Numeracy component is also added in the revision of the SUCCESS Programme. Those women beneficiaries of TVST, who need basic literacy and numeracy skills, will be linked to the adult

literacy centres, wherever possible, keeping in view the location of the centres.

While the recent global pandemic had adversely affected the training activities as it required social interaction and group gathering, the third EPMM report highlights the positive result yielded in creating employment by poor households; overall 86% of sample TVST beneficiaries employed after receiving the training. The MTR survey complements this finding and shares that out of the 323 sample TVST beneficiaries, 65% gained employment on self-help basis by initiating small business and 7.5% were employment in private and public sector: 3% in private, 4% part-time employed, and 0.5% in public sector. All three RSPs took initiatives in connecting the TVST beneficiaries with other professional organisation and local as well as national market to facilitate them in income generating activities and capturing the employment opportunities.

Table 6: Training and Capacity Building Indicators

Technical and Vocational Skill Training	Target As of Jan 2022	Achievement As of Jan 2021	%
NRSP	16,400	10,370	63
SRSO	14,600	6,062	42
TRDP	15,041	8,875	59
Total	46,041	25,307	55

Source: Monthly KPI report as of 31st January 2021

EMERGING IMPACT

According to the 3rd EPMM, among the 86% sample TVST beneficiaries who found employment, 43% of the beneficiaries were earning an additional monthly income of PKR-1000 to 2000 per month; 21% were receiving PKR 2000 to 3000; 29% were getting between PKR 5,000 to 6,000 and 6% of beneficiaries were earning income of about PKR 15,000 to 18,000. On the other hand, the MTR shares that among the sample beneficiaries, the monthly average income is about PKR 4,300; where highest income goes up to PKR 6,200 and lowest goes about PKR 2,545 per month.

The EPMM further elaborates a case study of a man from Larkana district who was earning between PKR 15,000 to 18,000 after receiving a TVST on mobile repairing. He even earned up to PKR 15,000 during the nation-wide lockdown in the pandemic. While a majority of population was losing jobs or had hard time to get an employment, he shared that he earned around PKR 500 per day as shops were closed everywhere and his community members approached him to get their mobiles repaired, perhaps one of the rare source of entertainments they had during the COVID-19 disaster.

While discussing the utilisation of money earned as a result of TVST, IGG and CIF, the 3rd EPMM reports 33%

being used on food, followed by 24% in expansion of business, 19% on health, 13% on education, 8% clothes and 5% saving for emergencies. In general, women revealed that their food intake has improved after being a part of the SUCCESS programme and so does their health. The profit is spent to buy more livestock head in order to increase their assets, whereas expenditure on education covers transportation and stationary costs.

The EPMM further underlines that office bearers of COs had less understanding on selection criteria of the TVST beneficiaries which was suggested to be strengthened in order to opt for better selection of the beneficiaries. It further mentions that from the KILs with the RSPs, it was found that sometimes beneficiaries lack a clear understanding on the post-training plan to initiate income generating activities. Moreover, MTR discusses that mostly women go for the similar skillset to gain during the training like stitching and tailoring. Although such skills give them an edge to start income generating activities from home and with minimal asset, it could also lead to a saturation in trade. SUCCESS implementing partners face challenge in helping members to show interest in diversified trades. Keeping in view, the RSPs

have put an effort to emphasise the importance of creating potential linkages in the market and raising awareness about diversification of trades by the CRPs.



Participants receiving technical and vocational skill training in Tando Muhammad Khan district

RURAL WOMEN BREAKING THE GLASS CEILING!

Sabi Palari, a resident of village Kapat from Jamshoro district, is an example and inspiration for other women in her village. She broke all stereotypes and set an example for the rural women to stand for herself and make herself financially independent. She expressed that before the interventions of the programme there was no single entity to encourage women to run an enterprise and there was hardly any opportunity for women to visit the towns except for health treatment for certain ailments but today, Sabi's VO has the bank account and she works as an entrepreneur.

Sabi participated in the TVST and learnt about the hand embroidery, Applique work, and domestic tailoring. Subsequent the training, she formed a business development group and started entrepreneurial activities. The group prepares different handmade products to sell them in the markets. However, the biggest hurdle Sabi and her group had to face was the lack of water facility. While the government has provided the water supply scheme in her village which is operated through electricity, due to the power load shedding, Sabi and other women had to spend most of their time to fetch water and were not able to do other work properly. Sabi, being the President of the VO, took the initiative to install solar panel to have an easy access to water facility. It had made them spend more time on their enterprise activities. As a result, she participated in exhibitions held in Hyderabad and Karachi to sell the products made by her group. She had also developed linkages with SITCO, a company promoting handcraft. They also invite Sabi's group to participate in different exhibitions organized in different major cities of Pakistan. Happily, she expressed, "We had never dreamt that rural women can participate in such forums, the programme has become instrumental in empowering the rural women by organizing and capacitating them through the community institutions. TRDP has supported us in breaking the glass ceiling and taking a step out towards upward mobility."

MICRO HEALTH INSURANCE (MHI)

Micro Health Insurance (MHI) component is designed to ensure a social protection to the most vulnerable and poorest households. It aims to protect the community members from health shocks which could push them further into poverty and restrict their abilities to generate money. Therefore, to maintain the social-economic well-being, poor households below the PSC 12 are provided MHI during the course of programme interventions. About 25% of the poor households have been provided MHI covering in-patient costs of a household up to PKR 25,000 per year. The programme pays a premium of PKR 1,000 to the insurance company for an average household of six members per annum.

As of January 2021, a total of **137,343 community members** have been provided **micro health insurance** covering hospitalisation costs; out of them about **21,675 people** have availed the MHI services and over **PKR 408 million amount of premium** was paid to the insurance service provider.

The 3rd EPMM demonstrates that the usage of MHI among community members increased from 9,277 in the previous year to 15,756 treated patients. Subsequent

the recommendation made by the EPMM team, RSPs have come into agreement with the service providers to pay transportation cost to the MHI beneficiaries. To make communities aware of this change, all RSPs got this information printed in the Sindh language and disseminated them. In some districts, CRPs were taken on board to raise awareness among the members where the usage was not efficient. While the covered transport cost is one of the factors to have contributed in increased treated cases, some of the beneficiaries lack clear understanding of transport package.

The usage of MHI among women and children remained prevalent. Most of the treated cases include pre and post-natal care, deliveries, injuries among children, and ailments. Most of them used the panel hospital for treatments and were satisfied with the services and with the easy to use processes. Those patients, who do not opt for the services from the panel hospitals, had to wait for about 2 months to reclaim the amount. All three RSPs assisted them in such scenarios and encouraged the use of panel hospital to avoid payment delays.

EMERGING IMPACT

A journal article³ on the MHI study elaborates that the users of MHI have favourably reported to have benefitted from the services by timely accessing the services of qualified doctors for the treatments which would have been unaffordable otherwise. Moreover, the usage of insurance has saved many families to save their critical

Table 7: Micro Health Insurance Indicators

KPI	Target As of Jan 2022	Achievement As of Jan 2021	%
Number of household insured	138,780	137,343	99
Amount of MHI premium given to MHI service provider (PKR in million)	408	408	100
Number of patients treated	-	21,675	-
Claim ratio to premium investment	-	0.76	-

Source: Monthly KPI report as of 31st January 2021

3. Cheema, A. R., Zaidi, S., Najmi, R., Khan, F. A., Kori, S. A., & Shah, N. A. (2020). Availability Does Not Mean Utilisation: Analysis of a large Micro Health Insurance Programme in Pakistan. *Global Journal of Health Science*, 12(10), 1-14.

assets such as livestock from being sold to pay for the healthcare expenses. It has also prevented them from borrowing money from money lenders, neighbours and landlords or approaching unskilled service providers for cheaper health services.

One of the respondents shared, “I am pleased and feel delighted that I had the MHI card for my caesarean delivery which I used in time to save my life.” Not only has

the MHI contributed in improving financial access for the rural community members, but it also saved people’s lives of the most destitute and vulnerable households. Another beneficiary quoted, “Truly, I was left nowhere when I came to know about my husband’s ailment and the money required for the surgery, thank God I had the health card... he is now living a normal life with the family. I have really no words to express gratitude for such great support.”

COMMUNITY PHYSICAL INFRASTRUCTURE (CPI)

The purpose of Community Physical Infrastructure (CPI) is to improve the basic infrastructures and productive assets used by, and services delivered to, the targeted communities. The idea is that community members will benefit from improved community infrastructures to meet their basic needs and gain better access to public services. The communities identify and prioritise the need of the project themselves at a village level in their Village Development Plan (VDP) and at a union council level in

As of January 2021, a total of **1,842 CPI projects have been initiated** and about 1,091 of these are completed. According to an estimate, a total of **101,087 households are benefitting** from the completed CPI projects.

their Union Council Development Plan (UCDP). They are also responsible to implement and maintain over time these community-managed projects.

Following the recommendations made in the second mission report, the 3rd EPMM report indicates that RSPs took corrective measures and improved the quality and standard of already constructed CPIs and further oversee to maintain the quality in the current ongoing schemes. The report further highlights that the prioritisation and selection of CPIs take place by RSPs in consultation with the community members. All RSPs staff members and management personnel were well-oriented on the Programme Implementation Manual (PIM) and followed the guidelines properly for construction of the CPIs. The process involves situation analysis, vigorous consultations, focus group discussions and prioritisation of the needs within the communities. A broad range of categories contains drinking water supply, brick or street pavements, latrines, culverts, lift irrigation and so on.

Table 8: Community Physical Infrastructure Indicators

KPI	Target As of Jan 2022	Achievement As of Jan 2021	%
Number of CPIs initiated	2,410	1,842	76
Number of beneficiary households of initiated CPIs	169,018	169,018	100
Number of CPIs completed	2,410	1,091	45
Number of households benefitting from completed CPIs	101,087	101,087	100
Cost of completed CPIs (PKR)	675,100,000	521,053,506	77

Source: Monthly KPI report as of 31st January 2021

The EPMM team provides a general observation on the quality of sample schemes visited in the field. The team validated the CPI scheme being present on the ground and meeting the construction requirement, though a few issues existed. The CPI scheme catered to the rural communities without discriminating anyone on the basis of gender, caste, religion, ethnicity and social class. In addition to this, the scheme addresses the inclusion of persons with disability which is one of the cross cutting priorities of the EU. The installed ramps and support railings provide an easy access to the persons with disabilities and old aged members.

In some districts, the practice of rehabilitating old and redundant drinking water scheme was appreciated in the EPMM report as it is a low cost initiative to ensure provision of drinking water in the areas which would have more expensive construction otherwise.

The sample CPIs were found to be a part of Union Council Development Plans. The Project and Audit Committees, formed to implement the approved CPIs, were well-recorded on the record of CIs. The visited VO members were also aware of the responsibilities of these committees. All visited CPIs record, programmatic and



A CPI scheme given to Village Faiz Mohammad Jeho in Larkana district completed a brick pavement project

financial, was maintained at the VO level; Community Bookkeepers and Field Engineers assist VOs in record keeping. These VOs had operational bank account and CPI implementation was a part of their Village Development Plans (VDPs) as well.

The progress of CPIs in the programme remained a little slow due to many reasons including high turn-over of engineer staff. The lockdown during the COVID-19 pandemic has further slowed the progress of CPIs. The EPMM team projected that at the current pace, the RSPs will be able to finish the 83% of CPIs within the contract period. However, RSPN could provide supportive and advisory role to expedite this process and enable RSPs to complete the targets within the stipulated time period.

EMERGING IMPACT

According to the 3rd EPMM, the CPI beneficiaries receive multiple socio-economic benefits from this component. CPI has both direct and indirect benefits to the poor rural communities. Direct benefits involve employment for the local people in wages paid to them from the project cost; having business opportunities for local entrepreneurs who supply the material required for the construction or installation of CPIs; and social benefits including more cohesion in the community in discussing and resolving conflicts and social issues. On the other hand, indirect benefits include the availability of services at the doorstep which improve the quality of life and living standards and also reduce the physical and financial burden of the beneficiary community.

Community involvement in the procurement of material and labor and its implementation has enhanced technical and fund management capacities. The MTR survey indicates that women actively take part in CPI schemes' construction, supervision, dealing with contractors, and play a leadership role by helping their members with the communal savings for their personal and community welfare and prosperity. The women share that they feel more independent to handle their chores, manage household expenses, and take decisions in their family matters mainly because they were able to complete infrastructure projects, typically the domain of men, on their own.

In addition to this, CPIs, particularly pavements and link road types, provide easy access to poor community members to nearby metaled roads and public services such as hospitals in an emergency, local markets, schools, courts, government department offices and so on. The transportation cost is also reduced for local members. The MTR survey complements and shares that about 20% respondents mentioned improved connectivity with other nearby communities as they can easily commute within the village and UC due to link roads and improved streets, etc. With the improved infrastructure, waste water disposal and hygiene conditions in the villages have improved as well.

The low-cost CPIs latrines have contributed in improving the hygiene and sanitation conditions in the areas. As a result, the frequency of hospitals' visit was reduced as the disease incidences declined. Moreover, women and girls' safety, security and respect is intact due to the availability of a sheltered place. Future contamination of boreholes caused by open defecation is minimised and disease transmission from flies is reduced as well. The improved hygiene behaviour within these communities supported maintaining proper hygiene during the COVID-19 situation.

The water hand pumps schemes enhanced year-round

availability of safe drinking water, reduced water-borne diseases, saved time for women and children in fetching water that can be used for other economic, social and educational activities. Moreover, the lift irrigation scheme increased in crop yields as it ensures the availability of irrigation water at a time when there is a shortage of water supply in canals. Increased production leads to higher household income that can be used on health, education, food or to purchase inputs for the next crop

The latrines CPIs have the highest Return on Investment (RoI) (44%), followed by culverts (43%) and lift irrigation (41%). The estimated RoI for drinking water hand pumps, link roads and street/brick pavements was 39%, 36% and 28% respectively.

Along with the benefits received by the community members through CPI scheme, there are a few limitations as well which hinder them from getting benefitted from the schemes. For example, drinking water was the most highlighted need identified by the communities; however, in most areas of the programme districts, the quality of water was non-potable as determined by the quality tests. Therefore, due to the limited resources and costly water treatment, despite the needs assessment, communities sometimes cannot fully benefit from the most needed types of scheme.

NOT ONLY IMPROVING INFRASTRUCTURE, BUT ALSO SAVING LIVES!

"We don't have fresh water facility; women visit distant areas for fetching water by crossing watercourses. The culverts were not constructed properly. Our children used to follow us; some children fell in the water and drowned while other got inflicted with injuries", says a member from Village Organisation Ghulam Rasool Brohi in Kambar Shahdadkot district.

Back in time, rural communities never thought about improving the deteriorated conditions of village and were indulged into making the ends meet. After getting organised, the women members identified few schemes but culverts were given priority on the Village Development Plan (VDP). These women took the responsibility to construct 4 culverts in the villages. The VO received the CPI grant costing PKR 625,000 to complete the construction in their village serving four neighbourhoods. VO members became part of Project Implementation Committee and Procurement Committee, Project Audit Committee (PAC) and Operations and Maintenance Committee (O&MC). The transformation can be seen from here, the rural women, who did not know about the city markets and bank transactions, themselves went for the culverts material and managed the finances for the construction. The construction of culverts started in late April and completed in May 2020. The community members paid the O&M cost of PKR 18800 jointly. Now, the VO Ghulam Rasool Brohi, consisting of four villages have their well-maintained culverts near their homes.



VO Ghulam Rasool Brohi- previous condition



VO Ghulam Rasool Brohi- current condition

TECHNICAL ASSISTANCE (TA) COMPONENT

The Technical Assistance (TA) component of SUCCESS, implemented by Ernst & Young (EY) is mandated to work closely with the Government of Sindh (GoS) in formulating, implementing, institutionalising and monitoring a poverty reduction strategy for urban and rural Sindh, with a dedicated policy and budget framework and a specific focus on a community-driven local development policy. The Poverty Reduction Strategy was developed during 2016-17 that was approved and adopted by the GoS Cabinet as the Government's official policy on poverty reduction in October 2018. The PRS encompasses three main component strategy approaches for poverty reduction: strategy 1- continuation of CDLD, strategy 2- addressing urban poverty and strategy 3- addressing rural poverty through the establishment of Rural Growth Centres (RGCs).

In 2018 the Government notified the 'People's Poverty Reduction Programme' (PPRP) as the implementing entity for Strategy 1 and the Urban Policy and Strategic Planning Directorate (UPSP or Urban Directorate) as implementing agency for Strategies 2 and 3. In addition, the Chief Minister approved five target districts for RGC pilot implementation – Sujawal, Thatta, Badin, Tharparkur and Larkana. Moving ahead with the PRS implementation, the TA team continued to provide support to the GoS in the fifth year of the SUCCESS programme.

Chairman P&D, Secretary Planning, Chief Economist, UPSP Director-General and relevant departmental Secretaries have been **active and passionate leaders of the implementation** of Chuhar Jamali RGC. **Multiple meetings occurred** during the year at P&D **to accelerate the pilot RGC implementation process.**

The advent of the COVID-19 pandemic and heavy floods in Sindh impacted the planned activities of last year. Despite a strict lockdown in the province which caused a delay in many programme activities, the TA team supported the Urban Directorate with the PRS implementation while focusing on the RGC programme and the pilot RGC site in Chuhar Jamali of Sujawal district. As a result, the continued active efforts of Government of Sindh in implementation of the PRS are starting to take material shape at the pilot RGC site in Chuhar Jamali.

The significant achievements of the year include

- The inclusion of "Establishment of RGCs under the PRS" (Scheme 1813) in the provincial Annual Development Plan 2020-21, costed at PKR 4 billion along with a provision of PKR 500 million approved



The M&E TWG with Mr. Khoso, Director General MEC, P&D along with the TA team



Meeting at Assistant Commissioner Office, Chuhar Jamali on Road Connectivity in RGC Area

for establishment of the district-based Project Implementation Unit (PIU) at Chuhar Jamali. The Superintending Engineer from Works & Services Department has been appointed as the Head of the PIU.

- Two sectoral proposals for infrastructural improvements at Chuhar Jamali have been approved by the P&D Department: 1) The Administrative Approval (AA) for Education PC-1, providing for the construction of a comprehensive combined boys and girls primary/secondary school, has been issued to Finance Department for the release of funds. The contracting process is the next step to begin the ground work at the school site in Chuhar Jamali. This new school will provide students, and particularly girls, access to a quality institution to complete their high school education in the area. 2) The PC-1 for Water Supply, Sanitation and Drainage and its infrastructural proposal will ensure that 200,000 people in the area have access to clean drinking water and improved hygiene/sanitation facilities.
- During the year, progress has been made on establishment of the M&E framework for the PRS. The TA Team was able to resume the training programme for the M&E Technical Working Group that has been established by P&D to develop the PRS M&E framework, after an 8-month break resulting from the COVID lockdown. Modules 1 and 2 of a four-module training programme have been delivered by the TA Team, and a comprehensive

M&E Guideline provided. The TWG has now started working on development of performance indicators for all the PRS programmes, which are aligned to the SDGs framework.

- The TA Team completed major policy reports for the European Union Delegation and P&D, including: A report on establishment of a RGC pilot at Chuhar Jamali, Sujawal; a report on Tharparkur as a target district for Growth Centre/Service Hubs; and a report on enterprise development and SMEs in Sindh, with a companion report focusing on Urban Economic Clusters (UECs), a component of Strategy II.

IMPLEMENTATION OF STRATEGY 1 OF THE PRS

The PRRP's programme now incorporates two contracts for CDLD implementation – the first programme with six districts (Badin, Khairpur, Mirpurkhas, Sanghar, Thatta and Umerkot), together with a new expansion programme commenced in 2020 for two more districts (Ghotki and Sukkur). Both contracts are implemented by Sindh Rural Support Organisation (SRSO). The GoS has approved PKR 5990.9 million for the expansion programme, which was initially delayed due to the COVID-19 combined with heavy floods in Sindh. However, the programme has now started with the execution of the PSC survey.

The existing six-district programme, originally timed to conclude in March 2021, has been extended to March 2023. The revision of the PC-1 for this programme provided the opportunity to incorporate some changes

in interventions and approach, which SRSO has been developing. This has included a new focus on Business Development Groups (BDGs). To support the BDGs, the PPRP programme interventions are being used more flexibly to put new emphasis on the formation and development of micro-enterprises. This includes:

- Strengthening linkages between the Vocational Training Program (VTP) and Enterprise Development (ED) interventions
- Extending more than one intervention to individual households i.e. a package of assistance may be made available from programme interventions including IGG, CIF and VTP
- Raising the allocation for Low Cost Housing due to inflation from PKR 100,000 to 150,000
- Scaling up the eligibility criteria of PSC from band 0-18 to 0-23 for CIF
- Proposals for multiple groups of beneficiaries as BDGs may be funded up to PKR 100,000 per household and the minimum number of members per BDG reduced from 5 to 2 members.

The TA Team aims to extend progress in institutionalisation of the CDLD policy through supporting development of CDLD pilots in selected line departments, capacity development of PPRP staff through M&E training workshops, capacity development for PPRP's Programme Management Unit (PMU) in financial management issues, and support to the planned mid-term review of the PPRP programme, which is to be executed.

The TA Team assists the Government with a focus on integration of Strategies 1 and 3 of the PRS, for combined impact on rural development. In addition to working to facilitate potential opportunities for micro-enterprise and enterprise development in the pilot RGC areas, the TA Team has identified four priority areas including kitchen gardening, housing, clean drinking water and village revitalization/improved conditions where integration of development could be enhanced via a CDLD approach in the identified RGC locations. Initiatives in these priority areas for improvement of social and living conditions may be delivered or managed by community organisations, capitalising on the social capital built up over the years. The Team is in discussion with P&D, PPRP, Urban Directorate, RSPN and RSPs on how to move forward with these interventions.

The TA Team has **engaged the local LSO President**, Iram Waheed, as **community expert**, to help progress the **CDLD aspects of Chuhar Jamali** RGC implementation, networking with the local communities and community organisations.

During the year, the TA Team has drafted major policy reports for the Government and European Union Delegation on 'Poverty Outcomes' and a comparative study of the application of CDLD in Sindh and KPK provinces. They have also visited BDGs in Mirpurkhas, Sanghar and Thatta and preparing a paper on the application so far of the emergent concept of BDGs, particularly exploring the potential linkage of BDGs to the enterprise development possibilities following on RGC development.

IMPLEMENTATION OF STRATEGY 2 OF THE PRS

The TA Team assists the Urban Directorate to develop its approach and initiatives under Strategy 2 of the PRS which focuses on urban poverty, with a focus on small towns in rural districts and peri-urban areas and creating enterprise and employment opportunities with emphasis on urban economic clusters.

During the fifth year, some key activities in implementation of Strategy 2 were carried out which include:

- Investigative work as part of the RGC programme to explore the possibilities for UEC development linked to the RGC pilot at Chuhar Jamali and potential for UEC sites in other target district.
- Brainstorming sessions on UECs and Enterprise Development: a) Private sector collaboration possibilities and exploring a top-down approach in setting up urban economic clusters, and field visits to explore a UEC approach. b) Supported the EU Delegation to hold a joint session on synergies and linkages in enterprise development and poverty reduction with relevant stakeholders including P&D, UNIDO, GRASP, SRSO, and SUCCESS TA.

The Team has an ongoing liaison with GRASP and is supporting the transition to the upcoming PAIDAR programme (particular focus on enterprise development and UECs) through continuing liaison with the UNIDO team.

IMPLEMENTATION OF STRATEGY 3 OF THE PRS

The Team has maintained extensive liaison with and assistance to the UPSP (Urban Directorate) during the year, including:

- Supporting UPSP during the GoS annual budgeting cycle (March-June 2020). The TA Team and Urban Directorate worked closely with P&D for approval of the RGC programme budget and PC-1 for the district-based PIU for the Chuhar Jamali pilot. This liaison continued through both stages of the planning process for the 2020/21 ADP and annual budget cycle.
- Providing technical assistance to UPSP with the design of sectoral infrastructural developments for the Chuhar Jamali pilot RGC, including education, upgrade of the rural health centre, road infrastructure, water supply, sanitation and drainage and upgrade of the market area. This assistance included design input, working with P&D and Urban Directorate to progress the process of vetting proposals and moving forward with approvals.
- Working as part of the combined UPSP/TA Team on scoping, investigating and undertaking exploratory visits to assess the potential for further RGC sites in Tharparkur, Thatta and Badin.

In addition to the achievements noted above on approval of key sectoral infrastructural developments for the RGC pilot at Chuhar Jamali, an important outcome of the RGC process has been bringing the development of sectoral PC-1s together for approval in an 'area development' approach, and the associated coordination of the line departments on RGC developments. Usually, line departments work in silos on their own schemes. The integrated approach to area development for RGCs represents a new way of working, and of implementing cross-cutting Government policy.

The TA Team also assisted the Bureau of Statistics (BoS)

in designing the questionnaire for a household survey for Chuhar Jamali, in order to gather additional primary data needed to establish the M&E baseline. The Team is continuing to provide assistance to BoS and P&D on execution of the survey.



TA Team Strategic Advisor, Kaiser Bengali, testing the ground drinking water in village at Chuhar Jamali

The **business Community** of Chuhar Jamali and Thatta are optimistic about the **development of economic activities** at the pilot RGC. **Dialogue** has been taking place **to discuss and explore** the nature of businesses, productive resources, and possibilities in the district for **economic growth at the RGC** location.

To further the onflow of planned enterprise and business development in Chuhar Jamali, the combined TA and UPSP teams met with the business community of Chuhar Jamali and Thatta to explore the nature of businesses, productive resources, and possibilities for the district. Further, a shop compound for enterprise development has been proposed to Assistant Commissioner, Chuhar Jamali. The land on both sides

of main road in Chuhar Jamali is privately owned and government space to implement is limited.

During the fifth year, scoping visits were made by the combined TA and UPSP teams to investigate other potential RGC locations in Badin, Tharparkur and Thatta. In addition to visiting 15 RGC sites, the TA/UPSP team also had meetings with Deputy Commissioners and briefed them on the PRS and its implementation, focusing on Strategy-III. The team discussed their findings on potential RGC locations and sought views. The combined TA/UPSP teams reported to the Chairman P&D on the scoping/investigative work undertaken in the three pilot districts.

Two visits of the EU Delegation to Chuhar Jamali were undertaken. The second visit included officials from the EU Delegation in Brussels. Assistant Deputy Commissioner, Sujawal, Mukhtiarkar, and other officials of the district administration along with relevant line department personnel. The LSO head joined the visit, and has been a key member in all stakeholder liaison process.

M&E FRAMEWORK FOR PRs IMPLEMENTATION

The TA team has continued to provide assistance to P&D and the M&E Cell on development of the M&E framework for PRS implementation. P&D set up a Technical Working Group (TWG) for this task, together with a sub-technical TWG, a smaller working group which will do the detailed technical work on development of PRS indicators and design of the M&E process. The TWG will develop and agree a set of PRS indicators, to be approved by the GoS to be incorporated into the SDGs framework, and integrated into GoS reporting and monitoring requirements and systems.

The key achievements during the fifth year include:

- Delivery of M&E Module 2 training sessions. Module 1 on introduction to the results-based performance management framework and M&E basics, and development of baseline and Module 2 on PRS indicators were held during the previous year. All training sessions were attended by GoS officials



TA Team Leader guiding M&E TWG participants on PRS Indicators

from P&D, M&E Cell, Bureau of Statistics, PRRP, Urban Directorate, and selected line departments. Officials at both provincial and district levels.

- A comprehensive M&E Guideline was completed, published and provided to all above officials participating in TWG training. Guideline Part 1 covers the results-based performance management system, M&E basics including defining results, monitoring and evaluation of government policy actions, and development of PRS indicators, covering types and use of indicators, and specification and verification issues.
- Starting practical work with the sub-TWGs on development of the actual PRS indicators. The group is working through selection and definition of output, outcome and impact indicators for all PRS programmes.

PFM FRAMEWORK FOR PRs IMPLEMENTATION

The key achievements on PFM include

- Liaison with Finance Department to include a PRS policy note, drafted by the TA Team in collaboration with P&D, in the final approved Budget Strategy Paper for 2021-2023.
- Working with senior officials at Finance Department to discuss budget releases for PRRP, financial reporting requirements, itemized budgeting, phased implementation of the PRS PFM road

map, including PPRP requirements and tracking of policy-linked expenditures, including coding of PRS expenditure on the Government Chart of Accounts.

- Development of a financial management reporting package for CIF/IGG to strengthen monitoring and accountability.
- Analysis and research for PPRP exit strategy, focusing on the PFM perspective, to ensure sustainability of CDLD based interventions, notably CIF, together with a full presentation intended for an upcoming seminar for P&D. The exit strategy subject matter has relevance for both PPRP and SUCCESS programmes to ensure sustainability of interventions and ongoing accountability issues.

EVIDENCE DRIVEN APPROACH TO SUCCESS

SUCCESS programme strives not only to generate evidence but also to share the findings through various publications with national and international audiences. The key studies carried out during 2020-21 are given below:

Availability Does Not Mean Utilisation: Analysis of a Large Micro Health Insurance Programme in Pakistan⁴: Published in the Global Journal of Health Sciences, this study focused on the micro health insurance component of SUCCESS programme and sought to analyse the factors affecting utilisation of MHI by beneficiary households. Evidence generated from this study was then used as a learning to further improve programme delivery and create more awareness among the community about how to utilise the MHI.

Socio-Economic Midline Survey under the Research Component of SUCCESS⁵: An integral part of the research component is a randomised control trial (RCT) being carried out in two union councils of district Tando Allahyar. The aim of this RCT is to test the impact of the programme interventions including access to information and services, civic engagement, women empowerment, economic welfare, and social cohesion. As a follow-up to the Baseline Survey of 2017, the Midline Survey was conducted during 2020 with 2,300 households across the two union councils. A report

documenting major findings of the survey, comparing across control and treatment groups, PSC scores and UCs was prepared and published online. Questions around the impact of COVID-19 on communities were also included in the midline survey to determine the impact COVID-19 has made on the gains made by the SUCCESS programme during the last year.

Impact of Financial Access Interventions of SUCCESS Programme on Poor Households: The objective of this study was to assess the CIF, IGG and saving components in achieving its objectives and contributing to the overall impact of the programme and to document the learnings for wider dissemination and accountability of the stakeholders implementing the programme. An in-depth household survey was carried out with 4,023 randomly selected beneficiaries across the eight programme districts. Focal group discussions and key informant interviews were also conducted as part of qualitative data collection from community members and SUCCESS District Managers respectively. Overall results indicated that CIF and IGG investments in micro-income generating activities have positively impacted the income of sample beneficiaries and have also lead to an increase in empowerment, measured in terms of intra household decision-making power. Improvement in poverty scorecard of beneficiary households was also recorded.

4. Cheema, A. R., Zaidi, S., Najmi, R., Khan, F. A., Kori, S. A., & Shah, N. A. (2020). Availability Does Not Mean Utilisation: Analysis of a large Micro Health Insurance Programme in Pakistan. *Global Journal of Health Science*, 12(10), 1-14.

5. Arif, B. W. (2021). Socio-Economic Midline Survey under Research Component of SUCCESS Programme. Retrieved from https://success.org.pk/wp-content/uploads/2021/02/Midline_Survey_Report_RCT_UCs_-December2020.pdf

Tracking Micro Changes in the Lives of the Poor: This is a longitudinal study that presents the findings from a small sample of households across treatment villages of Dad Khan Jarwar and Masoo Bozdar, the research union councils in Tando Allahyar, Sindh. Previously data had been collected over five waves: twice in 2017, twice in 2018, and once in 2019. Data collection for the sixth wave was delayed due to the COVID-19 pandemic and was carried out in January 2021. The report is currently being drafted.

A Chapter in the Book titled “Perspective on Contemporary Pakistan- Governance, Development and Environment”: Book chapter on RSPs and SUCCESS Rural Development in Contemporary Pakistan: The Case of SUCCESS in Sindh published in the book edited by Ghulam Ali and Ejaz Hussain, and published by Routledge. The book examined the persistent issues of development, governance and environment being faced in by Pakistan and South Asia.

The 3rd External Performance Monitoring Mission: The 3rd EPMM covering a period of March to July 2020 presented the detailed finding on different components of the SUCCESS programme followed by the recommendations by the EPMM team. The report reflected that the SUCCESS programme is well-rooted across programme districts. Most of the issues faced

by the implementing partners during the initial period were overcome and activities gained momentum. One of the biggest strengths of the programme is developing human capital, through social mobilisation and linking the communities with the government departments, which can be used as a platform for further development activities thus bringing economic empowerment for the rural communities.

Annual Key Performance Indicators Report: This report documents the programmatic progress along with the key results and emerging impact on the lives of community members. It also presents the lessons learnt during the implementation and how the programme is directed to unfold in the coming year.

MANAGEMENT INFORMATION SYSTEM

A Management Information System (MIS), designed in the programme, contributes in strengthening the monitoring system by providing real-time updates on the progress and significantly assisting in tracking programme implementation on the ground. Mobile Application tools were developed and heavily employed for spot-checks and assessment purposes.

ADVOCACY AND COMMUNICATION

SUCCESS employs a diverse range of communications strategies to boost the programme outreach on a local and global level. Because of the COVID-19 pandemic, the communications strategy was revised and shifted towards a more digital-centric approach revolving around a diverse range of digital media to promote in-house capacity building and external collaboration among different organisations with the same objectives and goals as SUCCESS. Our efforts were fruitful in putting SUCCESS on the world map and generating interest among new sectors and stakeholders for kick-starting different collaborations. The main outputs produced from this strategy are listed below:

SUCCESS Experience Sharing and Lesson Learning

Visit: The programme held its fourth Experience Sharing and Lesson Learning Workshop which was attended by a special guest delegation from the Government of Balochistan to observe how SUCCESS lessons could be applied to improve the EU-funded Balochistan Rural Development and Community Empowerment (BRACE) programme in Balochistan.

Publications: SUCCESS maintained its bi-annual newsletter and published newsletters 9 and 10 in the year 2020 containing a special Disaster Risk Management section on the community response initiatives during the COVID-19 pandemic and lockdown. Two new publications were also started produced in-house by the RSPN SUCCESS Communications team: a special weekly one-pager digital newsletter called “Communities Combating COVID-19: Succeeding Where It Counts” with 6 issues and a digital monthly magazine called “What’s Next for SUCCESS” with 7 issues.

Thirty-nine news articles about the SUCCESS programme were published in Pakistani national and regional

newspapers in English, Urdu and Sindhi languages including The News, The Daily Times, The Sindh Courier, and The Lahore Times. Geo News and Neo News Pakistan also broadcasted video reels, generated through a journalist media visit, of the SUCCESS programme interventions on their channels. Two features of the SUCCESS programme were also done by The American University of Rome, Italy in their alumni feature.

Webinars and Virtual Conferences: SUCCESS was a part of speaker panels in 6 virtual conferences organised by United States (US)-Pakistan Inter-Religious Coalition (UPIC), Just Results LLC USA, GIFT University Pakistan, Seton-Hall University USA, Potohar Organisation for Development Advocacy (PODA) and The Boston Pledge USA which included three Facebook livestream discussions. SUCCESS also participated in four international webinars with a diverse range of panellists including leaders in academia, social justice and advocacy, politics, and arts.

Global Partnerships: SUCCESS continues to expand its global outreach to partner with organisations in the entrepreneurial, diplomatic, and academic sectors for creating collaborations that would help boost the SUCCESS post-programme sustainability. Besides webinar collaborations with international development organisations, SUCCESS was invited for potential collaborations by multiple local and international partners including the US Embassy Islamabad, the University of Illinois (USA), Pretty Deadly Self-Defense (Germany), Audiopedia (Germany), Aurat Raaj (Pakistan), S&P Global (Pakistan) and TeeSquare (Pakistan).

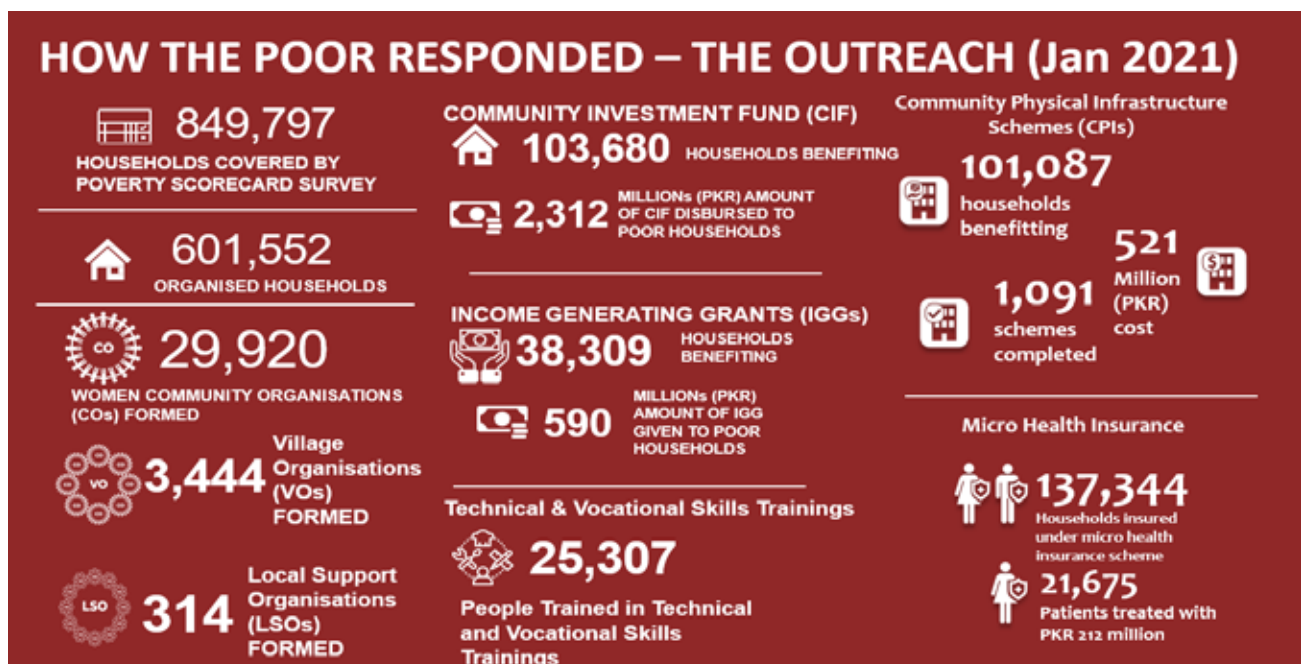
Social Media Presence: As of February 2021, the SUCCESS social media statistics contains Facebook (27,330 followers), Instagram (971 followers) and Twitter (1,096 followers and 133,725 total impressions)

WAY FORWARD

In the fifth year of SUCCESS programme, endeavors have been made to implement the programme intervention effectively by focusing on the sustainability component as well. The revision proposed at the MTR, which emphasises inclusion of market-driven skill demand and adult literacy component, was prioritised and its implementation is ensured during the reporting period to generate favourable results within the remaining time frame. Community Institutions are better organised and mobilised to prepare their sustainability plans so that they could continue doing the development work in their areas once the programme exits the target locations. To identify the maturity of CIs and their strengths or weakness, the third round of Institutional Maturity Index (IMI) survey is underway. The survey was started in January 2021 with a larger sample size of CIs to assess whether CIs are working efficiently and if they are matured enough to work independently in coming years. In addition to this, a study on the linkages developed by the LSOs through RSPs, JDC or self-initiatives with government departments, non-

government organisation and other development stakeholders was initiated along with the IMI survey. The purpose is to assess the effectiveness of linkages with respect to its benefits to community or other stakeholders and its likely contribution to sustainability; and to explore the enabling factors and challenges faced by the LSO for effective linkages creation. Another study on the CPI component is planned to be undertaken in the upcoming year to assess the impact of improved infrastructure on the lives of people, quality of the schemes and environmental sustainability. Similar assessment on different component and thematic studies will be carried out annually. The drawback or gaps identified in the previous studies are simultaneously shared with the RSPs to make an action plan to rectify and work on the highlighted weakness in order to bring an effective result of the interventions. The TA component, instrumental in implementing the PRS and the CDLD policy, is critical and paves a way to reduce poverty among rural communities' households.

SUCCESS AS OF JANUARY 2021



ABOUT SUCCESS

Funded by European Union, the Sindh Union Council and Community Economic Strengthening Support (SUCCESS) Programme is helping the Government of Sindh to formulate and implement a province-wide Poverty Reduction Strategy and Community Driven Local Development (CDLD) Policy to reduce poverty in Sindh. As part of the CDLD Policy, SUCCESS supports the Rural Support Programmes' (RSPs) social mobilisation approach to Community Drive Development (CDD) in eight districts to empower women and reduce poverty at the household level. The programme aims to improve the living conditions of poor people through their active participation in the development process. The female members of around 610,000 households are mobilized into their Community Institutions (CO/VO/LSO) fostered by Rural Support Programmes (RSPs) for providing means to income generating and income diversification activities at the household level. The programme supports the poor households with revolving grants – Community Investment Fund (CIF), Income Generating Grants (IGGs), Technical Vocational Skills Training (TVST), and Micro Health Insurance (MHI) through their women members of Community Institutions. SUCCESS also supports the Community Institutions to create linkages with government line departments at the district level and to implement local level Community Infrastructure Schemes for improved access to better public services. National Rural Support Programme (NRSP), Sindh Rural Support Organisation (SRSO), and Thardeep Rural Development Programme (TRDP) implement SUCCESS with technical assistance of Rural Support Programmes Network (RSPN). Ernst and Young (EY) provides technical assistance to the Government of Sindh for the formulation and implementation of the province-wide Poverty Reduction Strategy and Community Driven Local Development (CDLD) Policy.

GEOGRAPHICAL COVERAGE



Sindh Union Council and Community Economic Strengthening Support Programme

SUCCESS is funded by the European Union

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