



EUROPEAN UNION

# BUILDING THE FOUNDATION FOR A NEW BEGINNING



SUCCESS

## Key Performance Indicator (KPIs) Report

October 2022





# **BUILDING THE FOUNDATION FOR A NEW BEGINNING**

**Key Performance Indicators (KPIs) Report**

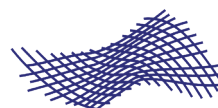
**October 2022**



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SUCCESS



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## CONTENTS

<b>Executive Summary</b>	<b>1</b>
<b>1. Social Mobilisation Leading to Women Empowerment and Poverty Alleviation</b>	<b>5</b>
1.1 Community Management Skills Training (CMST)	6
1.2 Leadership Management Skills Training (LMST)	6
1.3 Trainings of Community Resource Persons (CRPs) and Community Bookkeepers	6
1.4 Adult Literacy and Numeracy Skill (ALNS)	8
<b>2. Economic Empowerment of Women</b>	<b>12</b>
2.1 Community Investment Fund (CIF)	12
2.2 Income Generating Grant (IGG)	14
2.3 Technical and Vocational Skills Trainings (TVST) and Micro-Enterprise Development	18
<b>3. Micro Health Insurance (MHI)</b>	<b>22</b>
<b>4. Community Physical Infrastructure (CPI)</b>	<b>24</b>
<b>5. Technical Assistance (TA) Component implemented by EY</b>	<b>28</b>
5.1 Implementation of Strategy 1 of the PRS	28
5.2 Implementation of Strategy 2 of the PRS	28
5.3 Implementation of Strategy 3 of the PRS	29
<b>6. Evidence Driven Approach to SUCCESS</b>	<b>30</b>
<b>7. Advocacy and Communication</b>	<b>33</b>
<b>8. Sustainability and Key Lessons</b>	<b>35</b>
<b>The Impact of SUCCESS in Numbers</b>	<b>38</b>

## LIST OF TABLES

Table 1-1: Social Mobilisation Indicators.....	7
Table 1-2: Training and Capacity Building Indicators .....	9
Table 1-3: Adult Literacy and Numeracy Skill Indicators .....	9
Table 1-4: Percentage of sample COs Achievements in Social Sector Indicators .....	12
Table 2-1: Economic Empowerment Indicators- Community Investment Fund.....	14
Table 2-2: Economic Empowerment Indicators- Income Generating Grant .....	16
Table 2-3: Training and Capacity Building Indicators.....	21
Table 3-1: Micro Health Insurance Indicators .....	24
Table 4-1: Community Physical Infrastructure Indicators .....	26

## EXECUTIVE SUMMARY

The Field implementation of the EU funded Sindh Union Council and Community Economic Strengthening Support (SUCCESS) Programme concluded on 30th June 2022. This sixth and last annual Key Performance Indicators (KPIs) report reflects the overall programme progress, performance, key challenges faced, impact created and lessons learnt.

Sindh Union Council and Community Economic Strengthening Support (SUCCESS) Programme is funded by the European Union (EU) and implemented by Rural Support Programmes Network (RSPN), National Rural Support Programme (NRSP), Sindh Rural Support Organisation (SRSO) and Thardeep Rural Development Programme (TRDP) in eight districts of Sindh, namely: Kambar Shahdadkot, Larkana, Dadu, Jamshoro, Matiari, Sujawal, Tando Allahyar and Tando Muhammad Khan.

SUCCESS builds upon the Rural Support Programme (RSP) social mobilisation approach adopted by Government of Sindh in its Community Driven Local Development (CDLD) Policy. Social Mobilisation centres on the belief that poor people (women and men) have an innate potential to help themselves, once organised, provided technical and financial support they can better manage their limited resources and improve their lives. The RSPs under the SUCCESS Programme provide social guidance, technical and financial assistance to the rural poor in eight districts of Sindh. The Government of Sindh provides policy and financial support to scale up the SUCCESS approach across rural Sindh through its Peoples Poverty Reduction Programme (PPRP).

SUCCESS is an integrated poverty targeted and graduation programme that aims to empower the rural women and poor to graduate from abject poverty in the programme target districts. The programme interventions include Social Mobilisation (formation of community institutions and linking them with the services and supplies of government line department), Community Investment Fund (CIF), Income Generating Grants (IGG), Micro Health Insurance (MHI), Technical and Vocational Skills Training (TVST) and Micro Enterprise Development, Community Physical Infrastructure (CPI) and Adult Literacy and Numeracy Skills (ALNS). RSPs conduct a poverty census in the programme districts prior to the start of the programme interventions using the Poverty Scorecard<sup>1</sup>.

The **Social Mobilisation** strategy of the SUCCESS forges a development partnership between the rural poor and the Rural Support Programmes (RSPs). The RSPs' objective is to help communities form the Community Organisations (COs) of 15-25 households represented by women member of the households, subsequently federating into a Village-level Organisation (VOs), and finally the creation of an apex body of Village Organisations at the Union Council level called Local Support Organisation (LSOs). The LSOs form higher level (Tehsil or District) LSO networks for collaboration and cooperation with government departments, donors, NGOs, and other stakeholders. SUCCESS has formed Joint Development Committees (JDCs) at the Tehsil and District level, to improve linkages among the community institutions and government line departments at the district level. The JDC include heads of government line departments, representative of LSOs, elected

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1 Poverty Scorecard (PSC) is a tool developed by the World Bank, adopted by BISP and RSPs to identify the poor households and design poverty and social safety programmes. Each household gets a score on the PSC survey. The score ranges from 0-100. Zero (0) indicates the probability of being the poorest and 100 indicates the probability of being non-poor. SUCCESS programmes household level interventions are targeted exclusively on the poorest households having PSC score below 24.

representatives, and representative of RSPs. At district level the Deputy Commissioner and at Tehsil level the Assistant Commissioner chairs the JDC.

The SUCCESS programme provided resources to the RSPs to: train a cadre of women community leaders i.e. Presidents and Managers of community institutions (COs/VOs/LSOs), who lead and run the community institutions; and train a cadre of women Community Resource Persons (CRPs) with sector-specific knowledge to impart awareness on a range of topics such as education, family planning, nutrition, health and civic rights to communities. The programme added an Adult Literacy and Numeracy Skills component in the last year of the programme to improve literacy skills.

After the formation of the community institutions, every CO member from the poor households, prepares a Micro Investment Plan (MIP) and decides how she will increase her household income. The programme provides support to the CO members to implement their MIPs from the following components of the programme:

**Community Investment Fund (CIF)** is a capital grant from SUCCESS programme to the community institutions, especially LSOs. The main purpose of the CIF is to support the financial and institutional sustainability of the community institutions, and to provide financial access to CO member households. The LSOs manage the CIF as a revolving fund while offering micro loans to women from the poor households to start income generating activities or build productive assets.

**Income Generating Grants (IGGs)** assist the poorest community members through a one-time cash grant to start economic/income generating activities.

**Micro Health Insurance (MHI)** is a social protection measure for the most destitute and vulnerable households. The MHI protects these households from health shocks that may push them deeper into poverty due to large expenses commonly incurred on health.

**Technical and Vocational Skills Training (TVST)** enables young women and men from the poor households to generate incomes either by providing access to local labour markets or through self-employment. For increasing the effectiveness of the TVST in the last year of the programme, grants provided to the beneficiaries of TVST for buying the necessary tools/equipment and enterprise grants to initiate self-employment activities.

To improve basic community level infrastructure and productive assets, the Programme provided grants to the Village Organisations for building **Community Physical Infrastructures (CPIs)**. The women members of the Village Organisations identified, implemented, and maintained the CPI projects, thus building their institutional capacity and ownership and meeting their needs.

The SUCCESS programme has organised 607,943 households into 30,274 Community Organisations (COs), 3,460 Village Organisations (VOs) and 314 Local Support Organisations (LSOs) in the 8 programme districts. Each CO has an average of 20 households' membership thus constituting 610,260 representation of women community members. About 95% of COs follow their own saving programmes, which contains an overall total saving of over PKR 271million. Representatives of COs form VO that undertakes the development activities at the village level and provides institutional support to the lower tier. Similarly, representatives of VOs form LSO, which is the highest tier of the structure and along with the development interventions, develops linkages with public and private stakeholders. The RSPs have trained 71,241 women community leaders in



management and leadership skills who are now running the community institutions, managing financial component, coordinating with the stakeholders, and providing institutional support to their members. Around 35,000 women learners successfully graduated an eight-month long Adult Literacy and Numeracy Skills programme with on average 85% marks obtained by learners upon completion of the course. Through the platform of JDC, 149 meetings convened to discuss local development issues and improve the delivery of government services and supplies to the people. The LSOs have implemented around 1,000 activities through their linkages with the government line departments, elected representatives and other development organisations. According the Intuitional Maturity Survey 2022, overall 76% Community Institutions are fully functional. 75% of organised households have access to latrines in their homes as compared to 52% at the beginning of programme. 78% of children (5-12 years) are enrolled in school as compared to 38% at the beginning of programme. Modern contraception used increased from 25% to 49% among CO married members of reproductive age and 93% of the CO member households have vaccination cards for children (0-23 months) as compared to 52% at the beginning of programme.

The LSOs have established CIF worth PKR 1.7 billion and provided micro loans to 118,703 households and 64,377 households received income-generating grant worth PKR 1.1 billion. Approximately, 82% of the CIF/IGG beneficiaries invested the money in livestock, 10% in agriculture and 8% in enterprise in the informal sector. The average income from CIF and IGG investments per beneficiary stood at PKR 12,702 per annum and asset of PKR 38,894 for livestock; PKR 19,836 per season for agriculture; and profit of PKR 24,360 per annum and value of business stock PKR 20,428 for micro enterprise. The results of multiple cycle of CIF revealed that 42% of the sample CIF beneficiary households moved to a higher band of poverty score, with 24% of the CIF beneficiaries moved out of the extremely poor category of PSC 0-23 since the baseline. Similarly, 43% of sample beneficiaries of IGG moved to a higher PSC band with 9% of IGG beneficiaries moving out from PSC 0-23 (CDPP 2021).

Overall, 43,632 beneficiaries have been provided technical and vocational skill training in eight districts of programme areas. The External Performance Monitoring Mission (EPMM) 2022 confirms that 94% of TVST beneficiaries are involved in income generating activities. While most of the TVST beneficiaries, 34%, are earning additional income from PKR 1000 to 3000 per month, 12% of TVST beneficiaries are earning from PKR 12,000 to 15,000 per month. The programme insured 137,508 poorest families for a five-year long micro-health insurance, and approximately 23,483 of them have availed the medical services by using their insurance cards.

The VO's with technical support of RSPs completed 2,680 CPI schemes. Overall 229,414 households in the neighbourhood are benefitting from the improved infrastructure to meet their basic needs and gain better access to public service facilities. The Impact Assessment of CPI component revealed that the water supply schemes saved PKR 1million to 9 million in health expenditures per year by avoiding water-borne-diseases and reduced the burden and time of water fetching for women, men and children. The irrigation schemes on average increased the beneficiary households' annual income by PKR 27,000. The drainage and sanitation schemes reduced health expenditures for beneficiaries valuing in the range of PKR 300,000 to PKR 714,000. Roads and bridges saved the beneficiaries travel time and reduced transportation costs.

The Technical Assistance (TA) component, led by Ernst and Young (EY), assisted the Government of Sindh (GoS) to develop Poverty Reduction Strategy (PRS) and Community Driven Local Development (CDLD) policy for the Sindh province. In 2018, the GoS officially approved the PRS and CDLD policy. Under the CDLD policy, the Government of Sindh extended the Peoples Poverty Reduction Programme (PPRP) to six 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 five districts of Sindh.

Overall SUCCESS has created a strong foundation for a new beginning towards empowering the rural women of Sindh and reducing poverty at household level. The network of functional community institutions, trained cadre of honest and committed community leaders, availability of conducive policy environment, and commitment of the government of Sindh are the leverage points for a change in Sindh.

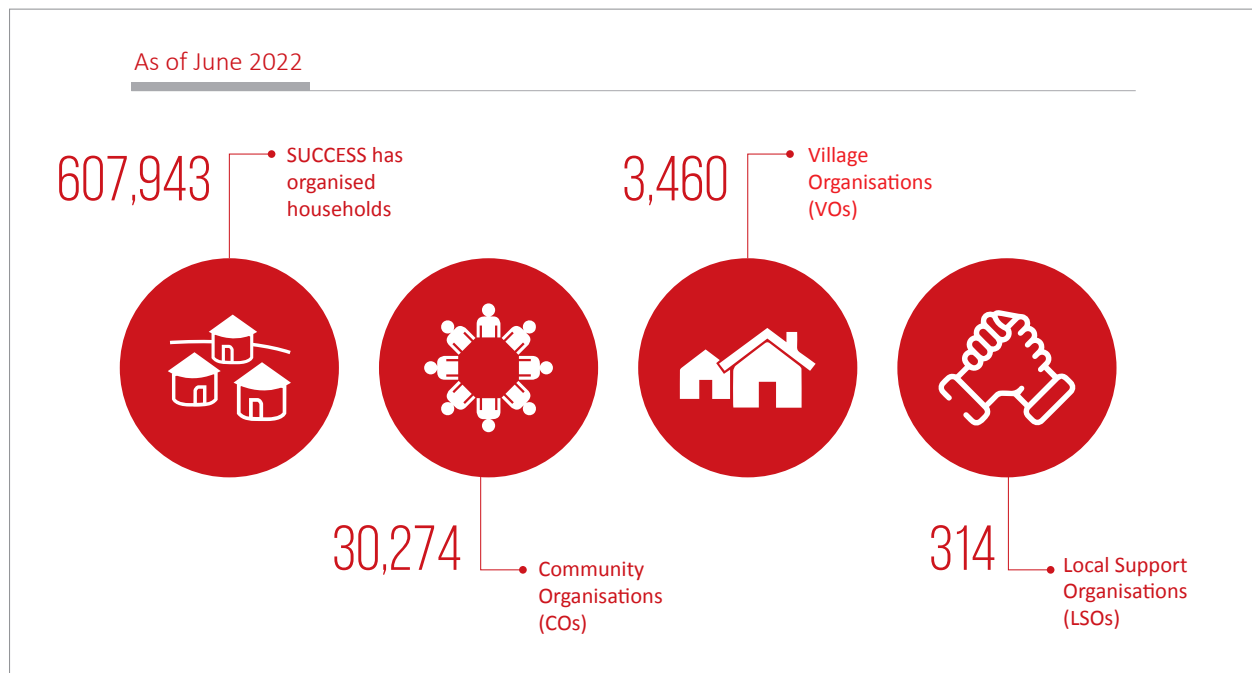
The programme collaborated with national and international stakeholders and engaged with local and national media to highlight the Programme activities and its impact and growth. SUCCESS produced several communication products for advocacy at national and international policy forums. A number of programmes events were organised at local, provincial and national levels with communities for highlighting the impact of the programme. The research and monitoring teams have completed several studies to document the outcome, results, and impact and to showcased lessons and evidence on the programme interventions as well as their effectiveness.

## 1. SOCIAL MOBILISATION LEADING TO WOMEN EMPOWERMENT AND POVERTY ALLEVIATION

The tried and tested social mobilisation approach adopted by the RSPs revolves around the belief that individuals have an intrinsic potential to work for their betterment by realising their abilities and helping themselves to reach to their goals. The social mobilisation approach assists poor and vulnerable communities to effectively manage with their local resources, improve their access to social and production services and participate in the decision making process, both at household and neighbourhood level.

The main objective of the SUCCESS Programme is to work for the socio-economic betterment of the rural communities by fostering a network of community institutions and providing opportunities to them by building social capital to access the development services. At the initial stage, women members from rural households were organised into three-tiered structure of community organisation (CO) at neighbourhood level, village organisation (VO) at village level and local support organisation (LSO) at union council level. After electing the leaders in each level of community institutions, they hold regular meetings to identify the potential of the poorest households through preparing their Micro Investment Plans, and adopting the practice of saving in regular meetings to generate their own capital. The RSPs assist these community institutions to run effectively by providing technical and financial support in the Programme and support the Micro Investment Plans of the poor households.

As of June 2022, SUCCESS has organised 607,943 households into 30,274 Community Organisations (COs), 3,460 Village Organisations (VOs), and 314 Local Support Organisations (LSOs).



**Table 1-1: Social Mobilisation Indicators**

KPI	Overall Programme Target (As of June 2022)	Overall Achievement (As of June 2022)	Achievement (%)
Total Households Organised	607,270	607,943	100
Number of Community Organisations	31,015	30,274	98
Number of Village Organisations	3,474	3,460	100
Number of Local Support Organisations	314	314	100

Source: Monthly KPI report as of 30th June 2022.

### 1.1 Community Management Skills Training (CMST)

Following the COs formation, the elected women leaders including Presidents and Managers were inducted to a three-day long training programme to build their capacity to manage and lead their respective Community Organisations (COs) so that they could perform development activities with a participatory methodology. The Community Management Skills Training comprised of interacting lectures, group work and individual tasks where participants were trained on managerial skills, development planning, social mobilisation, utilisation of community awareness toolkit, record keeping, household micro investment plans, and methodologies of the SUCCESS Programme. In most of the COs, additional members were provided the CMST so that in instances when officer bearers stop holding the positions, they could be replaced with the already trained members.

### 1.2 Leadership Management Skills Training (LMST)

At the Village Organisation (VO) and Local Support Organisation (LSO) level, the Presidents and Managers received Leadership Management Skills Training (LMST). The LMST included multiple topics: the approach of SUCCESS Programme, significance of the higher tiers of social mobilisation approach, need and development of the Village Development Plan (VDP) and Union Council Development Plan (UCDP), implementation and management of Income Generating Grants and Community Physical Infrastructures schemes at VO level and management of Community Investment Fund (CIF) and linkages with government line departments at LSO level.

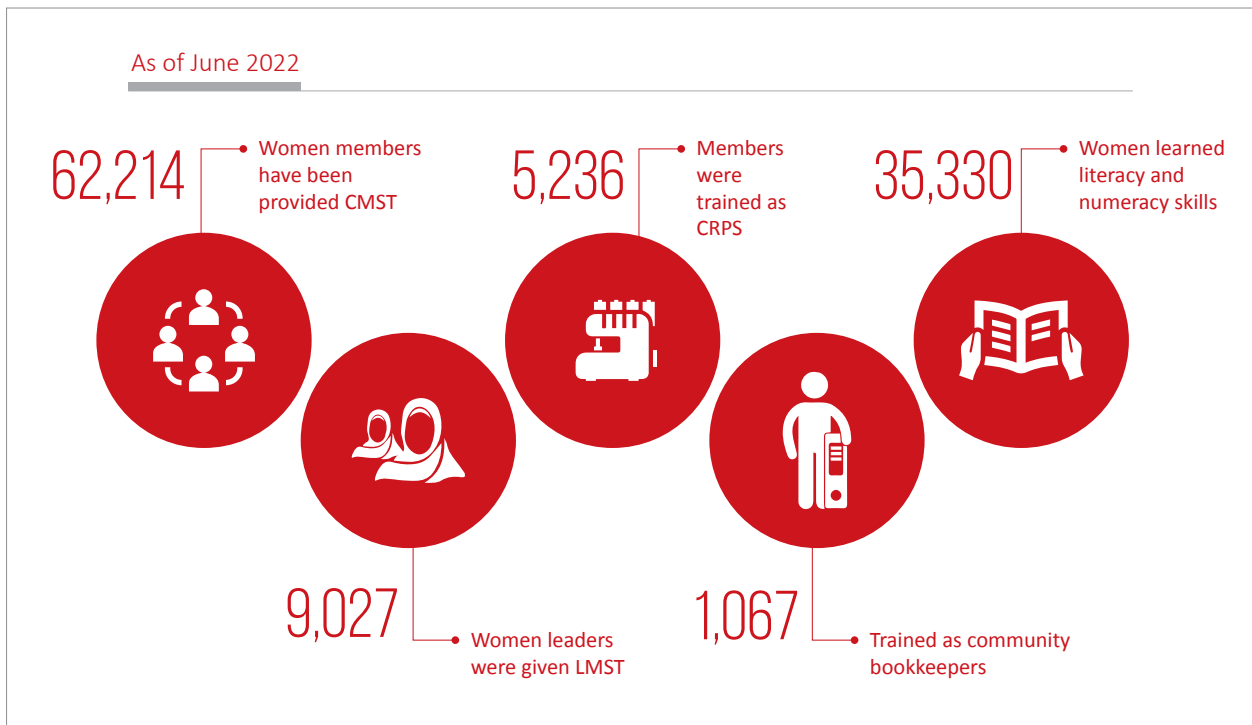
### 1.3 Trainings of Community Resource Persons (CRPs) and Community Bookkeepers

The Community Resource Persons (CRPs), mostly women from the target local area and committed to work for the advancement of their community, were chosen in the Programme to raise awareness among rural household members on basic social issues such as, environment and disaster risk management, basic civil rights, education, health and sanitation. They conduct Community Awareness Toolkit (CAT) sessions in the monthly meeting of the COs with the member households and assist RSPs and community institutions to

mobilise non-members to increase the organised household coverage. They are also responsible to monitor the CO meetings and assist in record keeping.

The LSOs and VOs managing CIF have identified and hired Community Bookkeepers (CBKs). CBKs support the LSOs and VOs in beneficiaries CIF appraisal, record keeping and CIF recovery. RSPs provided the LSOs/VOs leaders and community bookkeepers' training on their roles/responsibilities through the SUCCESS project.

As of January 2022, a total of 62,214 women members have been provided CMST, over 9,027 women leaders were given LMST, 5,236 members were trained as CRPs, 1,067 trained as Community Bookkeepers and 35,330 women learned literacy and numeracy skills



**Table 1-2: Training and Capacity Building Indicators**

KPI	Overall Programme Target (As of June 2022)	Overall Achievement (As of June 2022)	Achievement (%)
Number of community members trained in CMST.	67,005	62,214	93
Number of community members trained in LMST.	9,221	9,027	98
Number of community members trained as Community Resource Persons (CRPs)	5,449	5,236	96
Number of community members trained as Bookkeeper	1,149	1,067	93
Source: Monthly KPI report as of 30th June 2022			

#### 1.4 Adult Literacy and Numeracy Skill (ALNS)

Adult literacy and numeracy skill component was added in the revision of the SUCCESS Programme in 2021. The overarching objectives of the ALNS is to enable the women to develop their knowledge and skills, to participate fully in their communities and wider society and to achieve their goals. It further anticipates that women could influence gender roles positively in the long-run and mainstreaming their roles for social and economic empowerment. This component aimed to reach women and girls who either never attended school or dropped out before completing the 5th grade in formal schooling. Moreover, it is also being linked with other components of the Programme. For example, women beneficiaries of TVST, CIF and enterprise development, who need basic literacy and numeracy skills to run their businesses, are enrolled at the adult literacy centers to learn financial literacy skills.

**Table 1-3: Adult Literacy and Numeracy Skill Indicators**

KPI	Overall Programme Target (As of June 2022)	Overall Achievement (As of June 2022)	Achievement (%)
Number of women ALNS centres established	1,450	1,450	100
Number of women learners enrolled in ALNS	35,300	35,614	101
Number of women learners successfully graduated	35,614	35,330	99
Number of learners got certification from government literacy department	35,330	31,374	89
Source: Monthly KPI report as of 30th June, 2022			

## Impact of Social Mobilisation

The evidences of social mobilisation's impact are found in the Result-Oriented Monitoring (ROM)<sup>2</sup> Mission (2022) report, which reinforces that the Programme intervention resulted in creating a sense of ownership among Community Institutions and the Government of Sindh. The intervention rationale is consistent with the needs of community members and therefore enabling communities to leverage better access to basic services and manage their own economic and financial resources. The report further provides evidence of impressive progress delivery of the planned outputs. While appreciating the Programme strategy, the ROM Mission contends that the implementation strategy is rightly adopted for strengthening the Community Institutions and the local administration's recognition of their strategic contribution to poverty reduction.

The ROM report further asserts that the Programme was successful in providing social guidance along with the technical and financial assistance to the organised households. It evidences that the strong and effective linkages with the government line departments, including health, education, livestock, social welfare and domestic water sectors, have resulted in increased public service delivery which motivated the community members to continue the social mobilisation efforts to benefit the overall community.

According to the 4th External Performance Monitoring Mission (EPMM) Report (2021)<sup>3</sup> which reflects that RSPs and LSOs' work are well acknowledged and appreciated by the government line departments due to the effective linkages fostered from the Joint Development Committee (JDC) forum. Government departments and community institutions complement each other's work and their coordination remains effective outside of JDC. The district administration worked with the LSOs for the COVID-19 response; they were engaged to identify eligible deserving households for the emergency grant, organise vaccination camps and distribute rations and personal protection equipment.

The EPMM team further acknowledges the effectiveness and outcomes of CAT sessions: LSO members facilitated women in registering for CNIC, marriage certificate and birth certificate which they did after the SUCCESS Programme; Their development collaboration is not only limited to health services or civic registration but the LSO members also took initiatives in getting closed schools reopened, out of school children enrolled and doing other social activities. The findings of the EPMM report share that 29% of sample LSOs have successfully developed linkages with the Education department, 21% with Health and Agriculture Departments each, 9% with the Public Health and Engineering Department, 7% with National Database and Registration Authority, 6% with Population Welfare Department, 5% with Livestock and 2% with Social Welfare Department.

The Institutional Maturity Index (IMI) survey conducted in 2022<sup>4</sup> by RSPN that measures the level of the maturity of community institutions in the domain of organisational motivation, performance and capacity, places 80% of LSOs, 83% of VOs and 77% of COs in top 'A' category and 19% LSOs, 17% of VOs and 22% of COs in "B" category and only 1% of LSOs and 2% of COs in "C" category.

2 Result Oriented Monitoring (ROM) Report 2022 by ROM Expert Massimo Canossa

3 External Performance Monitoring of Sindh Union Council and Community Economic Strengthening Support (SUCCESS) Programme, Final Report Nov 2021. ICE-International Consulting Expertise

4 SUCCESS IMI Analysis Report: Institutional Assessment of Community Institutions 2022. RSPN Islamabad August 2022

## ***Investment into the future: “Educate a boy, and you educate an individual. Educate a girl, and you educate a community”***

*Fozia Bibi, an LSO member, hails from Qasim Bhugio village. She is a married woman with one girl and three boys. While Fozia’s education experience was more a trifle than zero, she was convinced on the importance of education by being a part of community institution. Knowing how imperative it is for daughters to receive education, Fozia strived to get her daughter, Muskaan, the best of possible education. Muskaan received her education until 5th grade and soon after that; Sindh Education Foundation (SEF) conducted an assessment test in her village. Not only did she participate in test but she also passed with flying colours. Subsequently, she was awarded 100% scholarship to continue her education in Hyderabad city. When Muskaan was awarded the scholarship, Fozia’s family and neighbour objected for sending a girl in city. However, the head master of the school was the only one who endorsed the decision of sending her to Hyderabad. Along with Muskaan, two other girls from the village were selected for the scholarship but their parents did not let their daughter to accept this offer. Fozia did not pay attention to the discouraged comments by her communities and sent her daughter to receive education. Coming from an area where women do not commute to main spots without being accompanied by male members, sending her young daughter to the city, that too to live in a hostel, was no less than a struggle itself. Currently she is pursuing her education, grade 9th, at City Public School while living in the dorms. Muskaan has availed scholarship until 12th grade, if she secures top position in her final exams of 12th grade, she will be awarded another scholarship for her bachelor’s from the Mehran University. Fozia stated, “Although my daughter is quite bright, irrespective of her capacity to avail scholarship for the bachelor’s program, I will send my daughter to a university which I could afford”. Now, seeing Muskaan receiving good education inculcated a sense of education to other parents in the village and they desire to send their daughter to schools. Recently, SEF conducted another assessment at her village whose result is not finalised yet. Parents have been waiting to hear about the result. Now they are supporting their children to go to the school, especially if it is fully funded. Fozia further stated, “I have high hopes for my daughter and I will support her in achieving her dreams”. Not only did Fozia’s struggle enable her daughter receive the best of education but it also motivated other community members to invest in their daughters’ education.*

As result of the social mobilisation activities to create demand for social sector services and linking with the government services department, the organised communities have reported a significant improvement in almost all of the selected social sector indicators over the baseline (See Table 1-4).



**Table 1-4: Percentage of sample COs Achievements in Social Sector Indicators**

Indicators	Status of sample CO member Households (IMI 2022) <sup>5</sup>	Baseline Status in the SUCCESS districts (PSC 2016, MICS 2014 and PDHS 2018)
% of deliveries took place through skilled birth attendant or at health facility (public or private) in last one year	92	49.7*
% households that have vaccination cards for children (0-23 months)	93	52**
% of households that have latrines in their homes	75	52***
% of eligible (above 18 years of age) women and men have CNICs	86	76***
% of married couples with marriage certificates	39	Not available
% of children (5-12 years) enrolled in school	78	32***
% of CO members who are aware of at least four basic human rights	92	Not available
% of children (boys and girls) with birth registration	44	1*** 11****
No. of forest/fruit trees planted by CO member households per CO	40	Not available
Participants' knowledge on COVID-19 precautions	96	Not available
CO married members of reproductive ages using any modern contraception	49	25*****
<p>*Institutional delivery in rural Sindh, MICS 2014  **Child (0-35 months) ever had vaccination card, MICS 2014  ***Result of PSC survey for poor households (PSC 0-23) RSPN, 2016  **** According to MICS 2014 for rural Sindh  ***** According to PDHS 2018</p>		

The IMI survey 2022 also asked the sample of 13,618 CO members about their perception about changes in some of the women empowerment indicators: 80% of them reported that women's mobility to the market, banks, hospital or clinics, government offices and place of work has increased, 95% women have reported increased ownership and control of household assets, 93% women have reported increased participation in household decision making and 92% women have reported gained awareness on their rights. The adult numeracy and literacy skills component has contributed to increase in women's confidence<sup>6</sup>. The ability to read and write has resulted in women being able to operate independent businesses, sign legal documents and exercise their civic rights, financial management and budgeting of household expenditures and savings and improved social interactions through use of mobile phones for calls and texts.

5 The result is for 13,618 CO member households coming from 619 sample COs in 2022 IMI

6 An Assessment of Adult Literacy and Numeracy Skills component of SUCCESS. Devtrio 2022, Islamabad

## 2. ECONOMIC EMPOWERMENT OF WOMEN

Community Investment Fund, Income Generating Grant and Technical and Vocational Skills Training are the three major components of the Programme which focus directly to improve the financial and economic conditions of the community members.

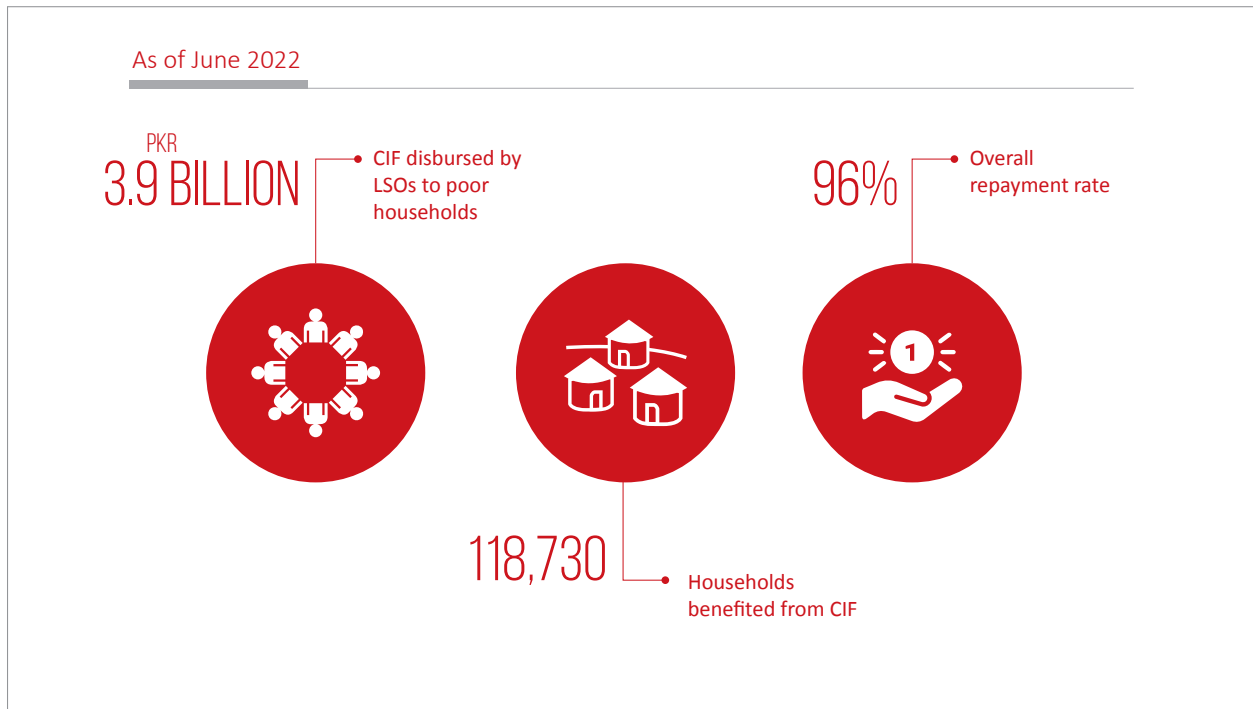
### 2.1 Community Investment Fund (CIF)

Community Investment Fund (CIF) is a capital grant from the EU funded SUCCESS programme to the community institutions, especially LSOs fostered under the SUCCESS Programme. The LSOs use this capital grant to extend small loans to the poor (PSC 0-23) households. Loans are extended through women members of the Community Organisations (COs) and the management of the CIF is entrusted to the women members of LSO. The implementing partner Rural Support Programmes (RSPs) provide technical support and training to help community institutions manage the CIF as a long term revolving fund. The CIF serves two broad objectives (a) it helps ensure the sustainability of COs/VOs/LSOs and (b) it helps poor members increase their incomes by setting up and enhancing the existing small businesses and creating livelihood assets (e.g. investment in livestock and agriculture inputs) through CIF loans.

To achieve the objective of sustainability of COs/VOs/LSOs through CIF, LSOs/VOs take various steps before disbursing loans from their pool of CIF, these steps include: formation of a Credit Committee within the LSO/VO development of a Credit Policy explaining all terms and conditions by the LSO/VO, appointment of a book keeper by the LSO/VO, preparation of Micro Investment Plans by COs/Member households, training of office bearers in fund management, opening of a bank account and issuance of special instructions by the RSP to the bank for safeguarding the CIF and method for processing loans from CO to VO to LSO etc.

This CIF management process strengthens the institutional capacity of the LSO/VO, which helps them continue their operations beyond the project life. In this process, a large number of community institutions' members learn about the CIF management and its operation. The LSO/VO managing the CIF generally start recovering a Service Charge from the CIF borrowers after initial one or two years depending on the local condition of their members. This service charge helps recover the LSO/VO operating cost and loan losses if any and provides a continuous source for capacity building of community managers.

The objective of income generating activities through CIF is achieved by engaging all poor households in the preparation and implementation of household level Micro Investment Plans (MIPs). Without the intervention of CIF, it is not possible for the Community Institutions to engage all or majority of the poor households in the development process. Hence, it is the CIF, which works as an incentive and entry point to engage the poor households who later get involved in a number of household and community level activities and develop the feeling of being the beneficiaries as well as the owners of the COs/VOs/LSOs.



As of June 2022, a total amount of PKR 1.7 billion has been sub-granted to the community institutions by the RSPs, The community institutions (LSOs/VOs) revolved the CIF and disbursed PKR 3.9 billion to 118,730 poor households for income generating and productive asset creation activities. The overall repayment rate stays at 96%.

**Table 2-1: Economic Empowerment Indicators- Community Investment Fund**

KPI	Overall Programme Target (As of June 2022)	Overall Achievement (As of June 2022)	Achievement (%)
Total amount of CIF with LSOs/VOs (PKR in million)	1,710	1,710	100
Total amount of CIF disbursed to poor households by (VOs/LSOs) (PKR in million)	1,710	3,884	227
Number of households benefiting from CIF	264,694	118,70	45
Number of loans	264,694	196,281	74

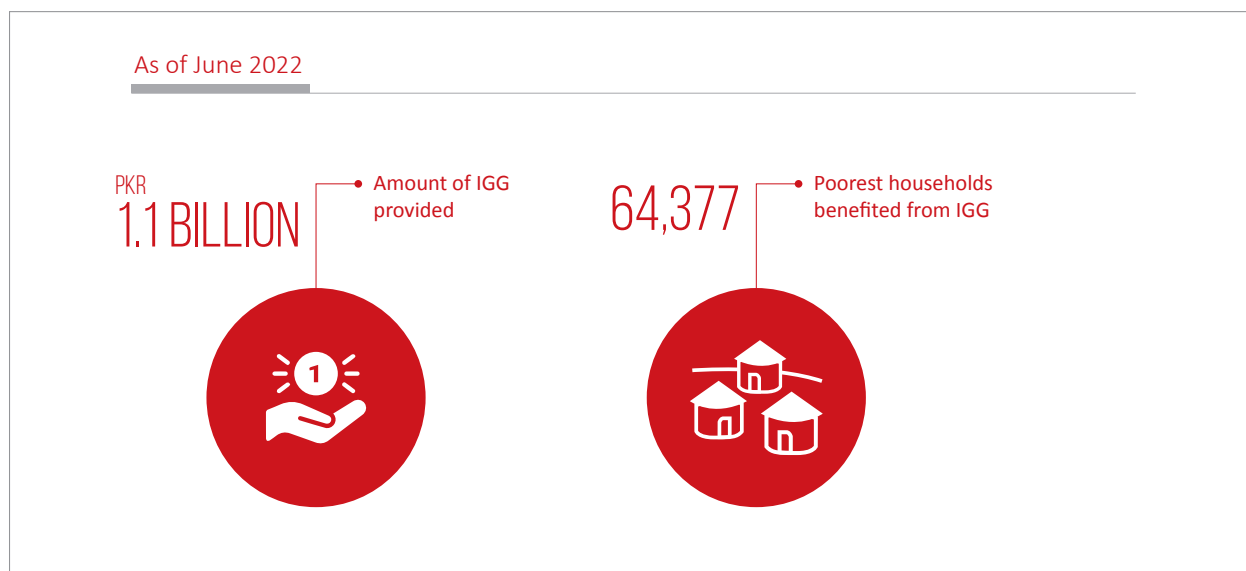
Source: Monthly KPI report as of 30th June, 2022

## ***A ray of hope***

*Hailing from Tiko Patel village, Gomi resides with her husband and a son in a makeshift housing made up of mud clay, straws and dry leaves. She and her husband had never received any formal schooling; therefore, they had to rely on labor work to make their ends meet. While the labor job is already highly unguaranteed, the global pandemic made the situation worse for Gomi's family, which deprived them to have the opportunity of earning. Gomi, being a member of the community institution applied for the CIF with the plan of investing it to start a business. Following the rural tradition of rearing livestock, she initially invested the amount to buy goats; however, she later realised that it is not that profitable as some of the profit goes into feeding them. Therefore, learning from this practice of implementing her own business, she later sold her goats and invested that money into buying cosmetic products for women and toys for children. She made a small makeshift shop on a donkey cart, which she and her husband take to the whole village. She claimed that the demand of cosmetic products among village women is quite high as these women heavily rarely on their male members to take them to cities to buy these products. Having receiving them at their doorsteps makes the community women happy and generates more profit for Gomi. Although during the Eid and wedding, season her business flourishes and are more profitable, her regular average saving ranges from 300 to 800 per day. So far, she has availed two rounds of CIF: first to start a business and later to expand it a little. She now plans to take another one so her family could buy a rickshaw and use it to generate more income. Income Generating Grant (IGG)Income Generating Grant (IGG)*

## **2.2 Income Generating Grant (IGG)**

Income Generating Grant is a one-time cash grant provided to the poorest women members of the community organisations, having a PSC between 0-15, accompanied with a guidance to assist them start income generating activities as a mean to increase their household incomes. The target households 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 and latter linked with the CIF.



As of June 2022, over PKR 1.1 billion amount of IGG provided to 64,377 poorest households (below PSC 15) to utilise the one-time grant for income generating activities.

**Table 2-2: Economic Empowerment Indicators- Income Generating Grant**

KPI	Overall Programme Target (As of June 2022)	Overall Achievement (As of June 2022)	Achievement (%)
Total amount of IGG sub-grants with LSOs/VOs/COs (PKR in million)	1,154	1,114	97
Number of households benefiting from IGGs	65,208	64,377	98.96

Source: Monthly KPI report as of 30th June, 2022

## ***Self-reliance conquers any difficulty***

*Shabbiran and her household is the beneficiary of income generating grant (IGG) given under the SUCCESS Programme. Her household, having the poverty scorecard of 09, was chosen for the IGG and she was given the grant in December 2018. Her household has 17 members including her husband, four sons, mother-in-law, and four brother in laws, their wives and their children. She received PKR 13,000 as a grant, which she invested to open a vegetable shop in their village, which is run by her husband. The shop is rented which costs them PKR 3000 rent per month. Her husband buys the vegetable in bulk from Hyderabad city and sell them in his shop. She reported that her husband earns a profit of about 1000 per day, which is being spent on 17 members of the households. Her brothers in law also contribute in the household expenditure and she herself sometimes stitches clothes; however, her income is not steady. She mentioned that before opening the vegetable shop, her husband used to be a labour at the farm where working hours were limited. He used to work one week in a month, which was not enough to generate sufficient income for the whole family. She stated, "If you look around now, there are no jobs, not even for educated people, and no labour work; people are being fired from their employment. The inflation is very high and everything is getting unaffordable. We are highly grateful that we have our own business now and we are not dependent on anyone. This business is making our ends meet and we are living a peaceful life even during this economic crisis in the country." In January 2022, Shabbiran availed CIF of PKR 24,000 to invest more in their business. She pays a monthly instalment of PKR 2000 back to the LSO. She shared that her family and she is happy with this new business and intends to grow it.*

### **Impact of CIF and IGG**

The Result Oriented Monitoring (ROM) mission (2022) acknowledges in its report that the revolving mechanism of CIF gives it a strong incentive within the social mobilisation. It is a low cost sustainable solution to provide loans to the poorest, unlike micro-credit institutions in the country, which charge a hefty amount to cover their costly structure. By running CIF through the social institutions, it will give an edge to the communities because of the already established social mobilisation structure that is manifested in the recovery rate of 95%. The provision of CIF to the households with a sound investment plan has demonstrated effect on their resilience. The ROM report reflects that those households, who have taken repeated loans, have significantly increased their assets. Savings by CO members are also instrumental for household resilience to emergency shock as most of it was spent on healthcare, emergency situations and household consumption.

According to the 4th mission of the External Performance Monitoring (2022), livestock beneficiaries accumulate the assets rather than selling the animals immediately to save them to be used for the

emergencies. While the others, who invested in micro enterprises, earn from 1000 to 1500 PKR per month. Approximately, 25% of CIF/IGG beneficiaries earned between 8,000 to 12,000 PKR per month. The EPMM report asserts that subsequent to the positive results generated by the utilisation of the CIF, the demand of the loan money has substantially increased as it provides poor households an access to easy finance facilities at their doorstep. Multiple loan cycles contributed to increased and sustainable household income of households.

Similarly, the Financial Inclusion Study conducted by CDPP<sup>7</sup> reveals that the CIF enabled the poor households to develop a productive asset base (livestock and enterprise 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 the money 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 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. However, a high amount of unrealised 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 CDPP study concluded that CIF and IGG investment in micro income generating activities positively impacted the 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 CDPP 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, beneficiaries 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.

CIF has resulted in the creation of financially sustainable access to finance for the poor and women. It has also strengthened social mobilisation on sustainable basis by directly encouraging the creation of community-based institutions, kept them active, functional and has enhanced participation of the poor in such community institutions. It has also resulted in improving the livelihoods of individual borrowers and their households and it is financially self-sustaining. The key findings and conclusion of the CDPP study about CIF sustainability is reported as:

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7 Impact of Financial Access Interventions of Sindh Union Council and Community Economic Strengthening Support (SUCCESS) Programme on Poor Households, Centre for Development and Public Policy (CDPP), 2021

- “The LSOs increased their CIF amount by 7% (net income from membership fee/service charges, bank profit), and thus endorsing that CIF is financially self-sufficient to cover its current costs during the project period. However, during the project period, some of the operational costs are directly paid from the SUCCESS project budget. These costs include honorarium for community book-keepers and operational costs of the RSP staff supporting the LSOs to manage the CIF. This current cost is estimated at 7% of the total CIF portfolio. To be financially self-sustainable post project, the LSOs thus need to increase their services charges up to 10%.
- The findings of KIIs with programme implementers at LSO and programme levels and FGDs at the beneficiaries’ level also support the above analysis. It can mainly be attributed to the fact that although loan conditionalities target the poorest of the poor, it is done so by putting heavy emphasis on the viability of their micro-investment plan.
- Most of the LSOs have developed the capacity to manage the revolving of CIF with a modest level of support from the RSPs. The system has effectively monitored the activities of its staff and beneficiaries with an adequate mechanism to ensure loan recovery and avoid leakages and pilferage. The CIF is a key financial inclusion instrument for the poor households on sustainable basis.

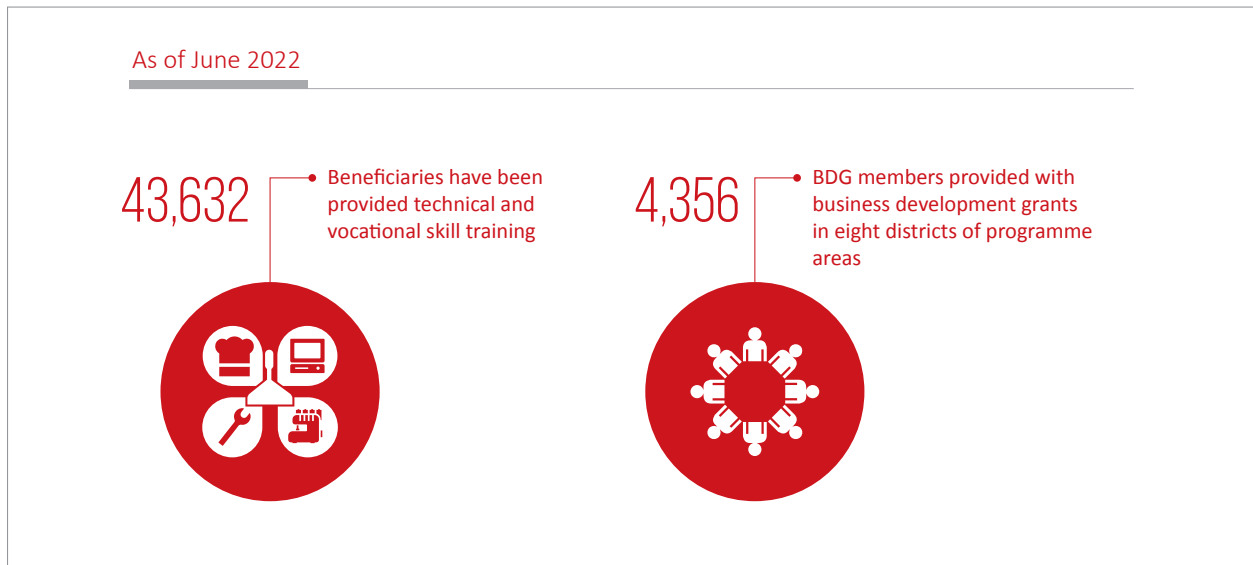
### 2.3 Technical and Vocational Skills Trainings (TVST) and Micro-Enterprise Development

The Technical and Vocational Skill Training component in the Programme aims to provide demand driven skill and vocational training to men and women from the poor households, so they could have access to the labour market for employment and participate in income generating activities, concerning self-employment.

Following the recommendation made by Mid Term Review, the selection for TVST’s beneficiaries has amended from community-demanded training to market-oriented ones. Each of the implementing partner RSPs conducted market assessment survey to assess the market needs in order to enable the participants gain the particular skills, which are in demand so that they could increase their earnings. Memorandum of Cooperation was signed with the employers before the training wherever possible. All three implementing RSPs took initiatives to link the TVST beneficiaries with the CIF, IGG and enterprise grants to access start-up capital or buy tools, where the beneficiaries needed to start self-employment initiatives. Business Development Groups (BDGs) formed for those micro enterprises who have similar skills or business interest, so that they could, purchase inputs in bulk and sell products in scale. Efforts were made to create linkages of artisan and BDG with local as well as national market actors, through organising exhibitions of the products of artisans and social media marketing.

As market employment, opportunities are limited in rural areas, to encourage self-employment a micro-enterprise component is added where trainees, who opt to start self-employment, are provided with financial capital known as Enterprise Development Fund (EDF). This component was added in the revision as a start-up capital to buy relevant tools and finances required to start self-employment initiatives.





As of June 2022, overall 43,632 beneficiaries have been provided technical and vocational skill training, and 4,356 BDG members provided with business development grants in eight districts of programme areas.

**Table 2-3: Training and Capacity Building Indicators**

Indicators	Overall Programme Target (As of June 2022)	Overall Achievement (As of June 2022)	Achievement (%)
Number of community members trained in Technical and Vocational Skills Training (TVST)	46,041	43,632	95
Number of women Business Development Groups (BDGs) formed	551	551	100
Number of women Member of BDGs	3,279	3,279	100
Number of BDG and TVST members provided with Business Development Grants	5,035	4,356	87
Amount of Business Development Grant provided (PKR)	192,222,795	192,222,795	100

Source: Monthly KPI report as of 30th June 2022

### Impact of TVST and Micro-Enterprise Development

According to the Result Oriented Monitoring (ROM) report 2022, the Programme successfully improved the quality of the technical and vocational training by making it more market oriented in order to cater the needs related to income generation.

The 4th EPMM report (2021) appreciates the implementation of linking TVST beneficiaries with that of CIF and IGG components to generate better substantial and tangible results. In total, 41% of sample TVST beneficiaries availed CIF or IGG which they used to execute the business activities on which they received vocational training. The EPMM validates that 56% of TVST beneficiaries were employed before taking the training, which they continued after enhancing their skills. About 38% of beneficiaries were employed after taking the TVST and have been generating some amount of income using the skills they have been provided. Overall, 94% of TVST are involved in some kind of income generating activities. One third of the TVST beneficiaries earn PKR 1000 to 3000 per month, and 12% of TVST beneficiaries earn PKR 12,000 to 15,000 per month. The EMMM report appreciates the initiative to link the TVST beneficiaries with the markets actors. Now female entrepreneurs are directly selling products in the local market as well as actively participating in festivals, fairs and exhibitions to sell and market their products to a wider audience.

While discussing the utilisation of income earned as a result of TVST/CIF/IGG, the external monitoring reflects that income was used on food (52%), health (22%), education of children (12%), expanding the business (6%), loan repayments and clothes (3% each). The EPMM also reports that 2% households used the income to construct latrines, which exhibit their recognition towards the importance of hygiene, health and cleanliness for their households. In addition to this, the report further highlights the commendable initiative of young girls receiving computer trainings, particularly in Kambar Shahdadkot and Jamshoro districts, which create employment opportunities or make them start their own business.

## ***The future belongs to those who master their skills***

*Hailing from rural area of Jamshoro district, Parisa Ghopang was an 8th grade qualified who never thought to be employed at the formal economy before being a SUCCESS beneficiary. Subsequent to a two-month technical training on the MS Office, including MS WORD, EXCEL and PowerPoint, she visited a superstore and witnessed girls working as cashiers. At that moment, she had an epiphany about the relevance of her acquired skill and her ability to deliver the similar work. Thus, she prepared her CV and submitted it at that store named Max Bachat, situated in one of the affluent areas of Hyderabad city. She successfully secured a job as a cashier where she worked for almost a year for PKR 15,000 in a month. She claimed that despite being under-qualified, a two-month certificate of the computer training has begged her this job. Later, she started working at a restaurant.*

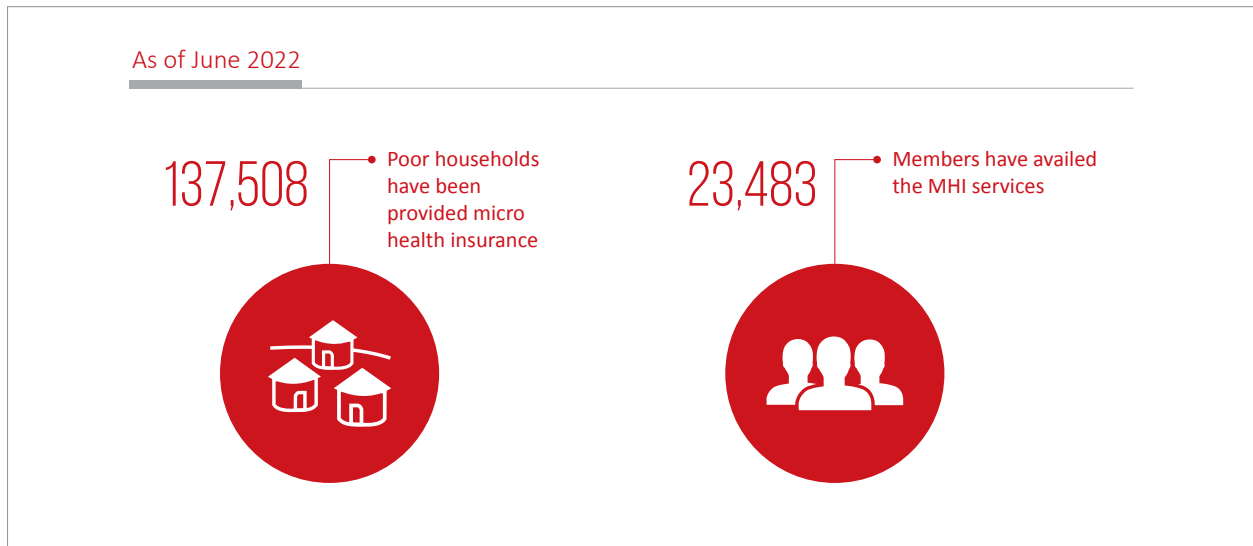
*Being the only bread earner at her family who also bears the expenses of her brother's cancer ailment, she is doing two shifts at the restaurant: one from 9 a.m. to 5 p.m. where she takes order of the food and the second from 6 p.m. to 3 a.m. as a cashier with no day off. She appeared for three interviews and were selected for the position without any personal references. Her total monthly salary is 24,000 PKR excluding the tip, which is about 1200 PKR per day that is being distributed among all the waiters. She is the only female working at the restaurant with other 37 male staff. Currently, she has another job offer from Sandos Pharmacy for 18,000 PKR for 8 hours, which she is planning to join as she intends to continue her education alongside her job. She also bears the education expense of her sister who studies in 6th grade.*

*Working in a male-dominant society where harassment and passing sexual advances is not seen as an aberration, Parisa had to go through the same experience where she got harassed by the customers sometimes, got stalked by a car on her way back to home, received marriage proposal by her harasser and became a victim of cyber bullying when an anonymous person made a fake account with her display picture on it started sending her messages from it. Such encounters did not stop her from stepping out of her home, rather she faced the harsh reality of the society and lodged a complaint to the Assistant Superintendent of Police (ASP), who herself was a woman and took this issue seriously, at Kotri taluka. The case got resolved within few days and the harassers apologised to her for their actions.*

### 3. MICRO HEALTH INSURANCE (MHI)

To protect the poorest households from health shocks that can force them to sell their assets and confine their capacities to generate earning, the programme provided them MHI for 5 years. For each poorest family a premium of Rs. 1000 per year was paid to the insurance company from the SUCCESS project. The insurance company provided a Micro Health Insurance Card to each of the insured family. The MHI cards covers in-patient expenses of up to PKR 25,000 every year for each insured family member and can be used in the panel hospitals designated in each SUCCESS programme districts.

The utilisation of MHI by the beneficiaries remained low during the first two years. RSPN conducted a study<sup>8</sup> to understand the issues of low utilisation and based on the recommendations of the study, a revised targeted communications campaign strategy implemented and transportation costs for patients to visit the hospitals was included. The utilisation rate has picked up in year three of the programme and peaked in the 4th and 5th year. The overall premium to claim ratio remained at 75%. Women predominately used their MHI for treatments including deliveries and pre and post-natal care and by children for ailments and injuries. Most of them used the panel hospitals for treatments and were satisfied with the services and with the easy to use processes.



As of June 2022, a total of 137,508 poor households have been provided micro health insurance. 23,483 members have availed the MHI services.

8 Abdur Rehman Cheema, Shehla Zaidi, Rabia Najmi, Fazal Ali Khan, Sultana Ali Kori & Nadir Ali Shah (2020). Availability Does Not Mean Utilisation: Analysis of a large Micro Health Insurance Programme in Pakistan. Global Journal of Health Science; Vol. 12, No. 10; 2020

**Table 3-1: Micro Health Insurance Indicators**

KPI	Overall Programme Target (As of June 2022)	Overall Achievement (As of June 2022)	Achievement (%)
Number of household insured	138,566	137,508	99
Amount of MHI premium given to MHI service provider (PKR in million)	505	469	93
Number of patients treated	-	23,483	-
Claim to premium ratio	-	-	75

Source: Monthly KPI report as of 30th June 2022

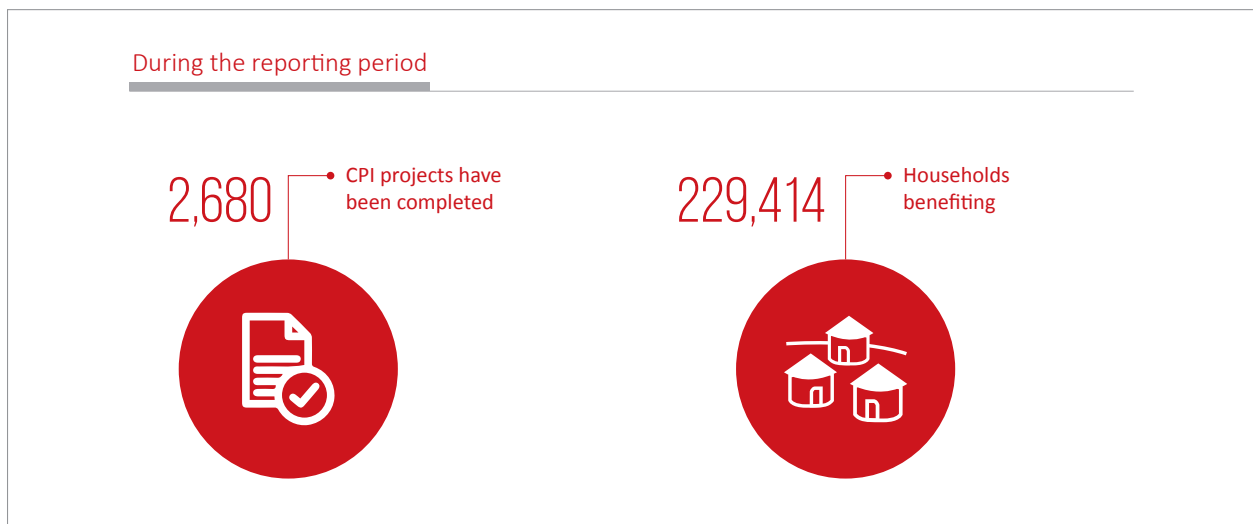
### Impact of MHI

The 4<sup>th</sup> EPMM report (2021) reflects that while the micro-health insurance covers the hospitalisation cost of everyone from the insured households, most of the women and children availed this service, especially in the event of injuries and delivering babies. Keeping the straightforward process in sight, most of the beneficiaries used the panel hospital and reported to be satisfied with the services provide to them by qualified doctors which might not have been affordable otherwise. The MHI component served its purpose in preventing families to sell their belongings or long-term resources in order to cover the health expenses, particularly in the unforeseen circumstances. It also stopped them from borrowing money at higher interest rates from landlords or moneylenders or approaching traditional medical practitioner for inexpensive services.

Over the programme implementation, the MHI component’s claim ratio to premium investment drastically increased to 73%. This shows that not only did the community members understand the importance of the health insurance and used it during the emergencies, but the insurance also contributed in improving the health indicators.

## 4. COMMUNITY PHYSICAL INFRASTRUCTURE (CPI)

The purpose of the CPI projects is to improve basic community level infrastructure and productive assets. The women Village Organisations (VOs) identified, implemented, and maintained these projects, thus building their institutional capacity and ownership, and meeting their needs. The women Village Organisations (VO) prepare a Village Development Plan (VDP) through a participatory planning process. The need and type of the infrastructure projects are identified in the VDP. The RSPs through the SUCCESS programme provide funds to the village organisation to implement one of the top prioritised need identified by the VO. Each VO has implemented one CPI. The VOs prioritised their needs in the following order: Link roads and bridges, drainage and sanitation, water supply, renewable energy and irrigation projects. The engineering team of the RSPs provided technical support to the VOs to design and implement these CPIs. Each VO has formed three committees including, Procurement Committee, Audit Committee, and Operations and Maintenance Committee. The participation of the community members not only create ownership of community but also helps in building their capacity to implement and maintain the CPI projects.



During the reporting period, a total of 2,680 CPI projects have been completed benefiting a total of 229,414 households

**Table 4-1: Community Physical Infrastructure Indicators**

KPI	Target As of June 2022	Achievement As of June 2022	%
Number of CPIs completed	2,719	2,680	99
Number of households benefiting from completed CPIs	117,837	229,414	195
Cost of completed CPIs (PKR in millions)	1,613	1,613	100

Source: Monthly KPI report as of 30<sup>th</sup> June 2022

### Impact of CPI

The 4th Mission report (2021) by External Performance Monitoring (EPM) team admired the noticeable improved progress by RSPs on the quality of CPIs. Following the recommendations of the previous mission findings, RSPs provided railings for hand pump platforms in order to ensure that CPIs are inclusive and facilitate the persons with disabilities. The EPM asserts that that 33% of visited sample CPIs are ranked to the 'highly satisfactory' category, whereas 65% are rated as 'satisfactory'. RSPs follow the practice of water testing of boreholes and hand pumps conducted by Pakistan Council of Research in Water Resources (PCRWR), government approved laboratory, to ensure the availability of safe drinking water.

Serving to its objective of increasing economic benefits and social services, the CPI component draws multiple socio-economic benefits for the beneficiaries. Direct benefits involve employment for the local people in the form of wages and business opportunities for local construction entrepreneurs to provide material for building the schemes. The direct social benefits involve cohesion among the community members in implementing and ensuring the maintenance of the scheme along with the conflict resolution during the whole process. While the 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. Moreover, it capacitates community's technical and fund management skills by engaging in the process of procurement of material and labor and overall implementation of the CPIs. The ROM 2022 team reinforces that even though women's participation was limited in terms of physical construction of schemes, women have taken leadership positions in the management committees of the CPIs thus acting as role models for young girls.

Moreover, CPIs, such as brick pavements, street pavements, link road and culverts, provide the poor community members with easy access to nearby metaled roads and public services such as hospitals in an emergency, local markets, schools, courts, government department offices and so on. These CPIs have reduced the transportation cost for local members. The water hand pumps schemes enhanced year-round availability of safe drinking water, reduced water-borne diseases, and saved time for women and children in fetching water that is now used for other economic, social and educational activities. 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. Moreover, the low-cost CPIs latrines have contributed in improving the hygiene and sanitation conditions in the areas, which resulted in reducing the frequency of hospitals' visit. In addition to this, 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. Solar power CPIs enabled communities to extend their work hours beyond sunset and earn better income by working more due to the availability of lights.

The ROM 2022 mission findings contends that in a feudal rural setup, rural women's participation in the public sphere playing leadership roles is a great contribution of SUCCESS. The report was able to verify a high level of satisfaction about the quality of the schemes and that maintenance committees were in place and functioning. It further asserts that the organisational work for the CPI maintenance is effective as community members are capacitated to manage the investments of the intervention. A few of CPIs cater to the needs of persons with disabilities especially when roads and hand pumps constructions are concerned.

The CPI Assessment Study 2021<sup>9</sup> reported that the economic return on investment (ROIs) of almost all schemes is high. Sector wise summary of the economic impact of CPIs is given below:

**Drinking water supply schemes:** The installation of drinking water supply schemes have reduced the burden of fetching water for women and men thus saved their time and improved the water quality that led to reduction in health expenditures, mainly because of decline in diseases and in transport expenditures. The average annual economic gains per drinking water supply scheme range from PKR 0.98 million (Sujawal) to PKR 9.23 million (Jamshoro) and Return on Investment (ROI) ratio is 13.8 with a range of 6.7 (in Dadu), to 19.3 (in Qambar Shahdadkot).

**Drainage and sanitation schemes:** The estimated amount of savings gained through the reduction in medical expenditures of beneficiaries of drainage and sanitation schemes range from PKR 300,000 in case of Sujawal to PKR 714,000 in Qambar Shahdadkot. While the ROI of these schemes varies from 71% in Dadu to 185% in Tando Allahyar.

**Roads and bridges:** The value of the time saving for beneficiary communities range from PKR 301,042 as in the case of Tando Allahyar to PKR 952,500 as in the case of Sujawal. These saving alone are equivalent to one third of the average cost of CPIs in the case of Larkana to almost twice the average cost of CPIs in the case of Sujawal. Besides, the CPIs have also lowered down transportation costs for travel to and from the markets and the work places.

**Irrigation schemes:** The irrigation schemes have helped farmers to increase crop yield, improved cropping intensity and brought more area under cultivation. The average yields of wheat and rice crops have increased by 5.5 mounds/acre and 2.5 mounds/acre, respectively. Eventually, the annual income of each of beneficiary household/irrigation scheme has increased by PKR 27,157.

**Alternate energy:** The average annual total economic gains of the beneficiary communities are estimated at PKR 1.94 million which is more than twice of the average investment made by the project on the two schemes i.e. PKR 0.82 million

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9 Assessment of Community Physical Infrastructure projects of EU funded SUCCESS programme. Himat Consulting Pvt Ltd, September 2021



## ***Reshaping the social fabric***

*Leading and managing the construction of physical infrastructure was never considered a job performed by women. It has always remained a male-oriented and dominated activity. However, in the village Phulpota, women leaders took the initiative to manage and oversee the construction of block pavement. Phulpota was known as a village with awful infrastructure; not only was the mudded road dangerous but it was also adversely affecting the residents in a negative way.*

*The VO leader uttered, "The road condition was so poor that driving bike or auto-rickhsaw without the fear of encountering an accident was close to impossible. Elderly inhabitants and children were at a higher risk to fall over while crossing the road. Farmers also could not pass their livestock from the road to take their crops to the market. People were forced to take different route that were neither cost-effective nor time-efficient. These roads were full of potholes that carry stagnant water resulting in the wild spread of diseases and higher chances of accidents. The nearby houses were suffering due to stagnant water after rain."*

*Such condition made the organised households prioritise the construction of the block pavement scheme. The scheme was completed in 2020 within a period of 6 months with the cost of PKR 711,115 and a total length of 458 RFT. It provided an easy access to 334 households consisting of 511 males, 495 females and 500 children. With improved infrastructure, the rate of fatal accidents has reduced over last two years. Children and young students started taking this route to go to the school and elderly people have an ease to cross the road. Farmers and suppliers take their crops and products in the market using the newly constructed infrastructure. This road has become a mean for increasing source of income for many local businesses.*

## 5. TECHNICAL ASSISTANCE (TA) COMPONENT IMPLEMENTED BY EY

The Technical Assistance (TA) component of SUCCESS Programme helped the Government of Sindh (GoS) in developing Poverty Reduction Strategy (PRS) and Community Driven Local Development (CDLD) policies for the Sindh province in 2016-17. The TA team worked closely with the GoS in formulating, the PRS Sindh. The Cabinet of GoS approved the PRS and CDLD policy officially in October 2018. The PRS encompasses three strategies 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 of Sindh approved the Poverty Reduction Strategy (PRS) and Community Driven Local Development (CDLD) Policy in the province of Sindh.

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. Moreover, the Chief Minister of Sindh approved five target districts for RGC pilot implementation i.e. Sujawal, Thatta, Badin, Tharparkur and Larkana. 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.

The inclusion of "Establishment of RGCs under the PRS" in the provincial Annual Development Plan 2020-21 approved for establishment of the district-based Project Implementation Unit (PIU) at Chuhar Jamali.

### 5.1 Implementation of Strategy 1 of the PRS

The PPRP's Programme incorporates two contracts for CDLD implementation, which are implemented by Sindh Rural Support Organisation (SRSO). The revision of the PC-1 for this programme provided the opportunity to incorporate some changes in interventions and approach, which 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.

### 5.2 Implementation of Strategy 2 of the PRS

The TA Team assisted the Urban Directorate to develop its approach and initiatives under Strategy 2 of the PRS, which focuses on urban poverty, particularly on small towns in rural districts and peri-urban areas and creating enterprise and employment opportunities with emphasis on Urban Economic Clusters (UEC). Investigative work as part of the RGC programme to explore the possibilities for UEC development linked to the RGC pilot and potential for UEC sites in other target district was conducted. The Team had liaison with other EU funded programmes, GRASP and supported the transition to the PAIDAR Programme (particular focus on enterprise development and UECs) through continuing liaison with the UNIDO team.

### **5.3 Implementation of Strategy 3 of the PRS**

The TA Team maintained extensive liaison with the UPSP (Urban Directorate) to support them during the GoS annual budgeting cycle. Both 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. They provided technical assistance to UPSP with the design of sectoral infrastructural developments for the pilot RGC. The Team further assisted the Bureau of Statistics (BoS) to establish the baseline and execution of the survey.

## 6. EVIDENCE DRIVEN APPROACH TO SUCCESS

Under its research and advocacy component, the SUCCESS Programme strives to not only generate evidence, but also to share the findings through various publications with national and international audiences. The key studies carried out during the reporting period include:

An experimental design of a Randomised Control Trial (RCT) had been set up in two Union Councils of Tando Allahyar district after the first socio-economic baseline survey (2016) with randomly selected 2,300 households. As part of the research design, a midline survey of these households was conducted during 2020 and the endline survey in 2022. The objectives of these surveys are to track changes in the socio-economic indicators of the households and overall household poverty dynamics. The result of this will be available by end of 2022.

The RSPN research team conducted a study on the effectiveness of Joint Development Committees (JDCs) formed under the SUCCESS Programme and the effectiveness of the Micro Health Insurance Utilisation. Both the studies have provided insight for improvement in the Programme implementation and policy recommendations for the future programme. The studies were disseminated to stakeholders including development policymakers, practitioners, and other stakeholders by organising advocacy workshops. In the year 5, based on the Micro Health Insurance study, the RSPN research team collaborated with a professor at the Public Health Department of Aga Khan University to write an analysis paper on Micro Health Insurance in order to take the findings to the international audience and contribute to the body of knowledge in the Micro Health Insurance sector. The analysis paper has been published by the Global Journal of Health Sciences and available at the link. In 2020 a book chapter “Rural Development in Contemporary Pakistan: The Case of SUCCESS in Sindh” was published in the book titled “Perspectives on Contemporary Pakistan Governance, Development and Environment” edited By Ghulam Ali, Ejaz Hussain, and published by Routledge.

Assessment of the Adult Literacy and Numeracy Skills (ALNS) component (2022) assess the learning outcomes of the learners and the benefits of ALNS to the learners.

The report concluded that the key benefits of ALNS counted by learners, teachers and community members are:

- a) social prestige, as they live in communities having lowest literacy rate, makes the ALNS learners unique in having some sort of reading and writing skills and now they feel a social prestige in the community;
- b) daily life application - able to read the signboards particularly visiting an urban centre or a hospital etc.; reading the expiry dates on medicines and the required dose of medicine for a specific age; using mobile phone and its text features, increased safety due to privacy of message;
- c) use in business and income generation activities - now can read the weight of selling and buying products, reading messages related to BISP, use of measuring tape for stitching clothes;
- d) Due to reading and writing skills, no one can cheat them in weighing and scales; can read receipts etc.

- e) More empowered and independent and become able to be enrolled in formal schooling or skills development programme, if any opportunity arises.

Assessment of Community Physical Infrastructure Projects (2021): The objectives of the study were to determine the impact, both economic and social, of the component; assess the relevance of the CPIs to the needs of the beneficiaries; conduct a technical assessment of the component; and develop a capacity building action plan. A sample of 101 CPI schemes was drawn from across the eight districts of the Programme ensuring representation of different types of schemes i.e. drainage and sanitation, drinking water supply, irrigation, renewable energy, roads and bridges and others. The key results indicated that in general, the construction of CPIs was relevant to the priorities, identified by community women, and needs of these women beneficiaries. The finding further reflected that the social impact of CPI schemes, in terms of accessibility to social services, is highly rated by beneficiaries; access to safe drinking water has improved, sanitation and hygienic conditions have ameliorated and access to education and health services has also increased. About economic impact, the overall economic return on investment (ROIs) of almost all schemes was reported to be high. The improved services through these schemes contributed to reducing the household expenditures and improving household earnings. In terms of technical assessment, the study reported that the sampled CPI schemes were well designed, implemented and maintained.

Impact of Financial Access Interventions of SUCCESS Programme on Poor Households (2021): The objective of this study was to assess the CIF, IGG and saving components in achieving its objectives and contributing to the overall impact on the community lives. The study adopted a mixed method approach in which a sample of 4,023 randomly selected beneficiaries for across the eight programme districts was selected for an in-depth household survey. The survey is supplemented with focal group discussions and key informant interviews with various stakeholders. Overall the study's results indicated that CIF and IGG investments in micro-income generating activities have positively impacted the income and poverty levels of sampled beneficiaries and have also led to an increase in empowerment, measured in terms of intra household decision-making power.

External Performance Monitoring Mission (EPMM): The EU has engaged an external consulting firm to do an external performance monitoring of the programme. The 4th EPMM was undertaken in May and June 2021 in six districts of SUCCESS: Jamshoro, Kambar Shahdadkot, Larkana, Sujawal, Tando Allahyar and Tando Muhammad Khan. The report encompasses an assessment of the progress, result of the interventions, gaps identified and recommendations for corrective measures to be taken. The report reflected that the social mobilisation approach is the building block of the SUCCESS Programme, which has developed vibrant and valuable human capital in the programme area. A common strategy of forming three-tiered structure, COs, VOs and LSOs, developed by RSPs, was very successful in meeting the Programme objectives. The Programme intervention had a positive impact on household incomes and improved the living standards of households while resolving many social issues. The design of the Programme aimed to meet the needs of the local community, mainly women. The level of confidence of capacitated Programme's women beneficiaries was elevated, enabling them to raise their issues and voices with local government and enabling them to assist government departments in running some programmes such as immunisation. The oversight system to support and guide RSPs being implemented through RSPN worked well and helped with smooth implementation of the programme.

Study on the Linkages Formed under the SUCCESS Programme by LSOs through Self-initiatives, RSPs, Public and Private Partnership (2022): To assess the extent of linkages created by the LSOs with the public-private development stakeholders, to learn about the enabling factors in fostering stronger linkages and to capture

the challenges faced by the members in linkages creation, a mixed method approach was adopted in this study which was undertaken in 8 districts of SUCCESS Programme.

The study reflects that Joint Development Committees formed in SUCCESS is one of the major contributors in fostering successful linkages of LSOs with the government line departments for accessing their services and supplies; incentive driven partnership which serves both the parties is very effective; members' own dedication, commitment and repeated follow-ups mostly result in getting the job done by the development stakeholder; and supportive behaviour of the line departments is another major enabling factor. To ensure the sustainability of formal linkages, a policy level intervention is required, which means either to get the JDC notified by the Chief Secretary Sindh or to make community members a part of already established District Development Committee (DDC).

**Institutional Maturity Index (IMI) Surveys:** To assess the health of the community institutions formed under SUCCESS programme, the RSPN in collaboration with RSPs conducts annual assessment of the community institutions. The fourth round of the Institutional Maturity Index exercise was conducted March to July 2022. The IMI survey covered a sample of 1,250 community institutions with 474 from NRSP, 394 from SRSO and 382 from TRDP: 314 LSOs, 317 VOs and 619 COs. The 2022 IMI survey results show that 80% of LSOs, 83% of VOs and 77% of COs scored "A"; 19% LSOs, 17% of VOs and 22% of COs scored "B"; 1% of LSOs and 2% of COs scored "C", none of the VOs scored "C".

**Management Information System:** A Management Information System (MIS) of SUCCESS Programme contributes towards strengthening the monitoring system by providing real-time updates on the progress. Regular updates from the RSPs related to discrepancies in KPI/MIS data are helpful and generate discussions on improved data collection methodologies and tools. Thus, updating the MIS more effectively and significantly assisting in tracking programme implementation on the ground. It leads to reduced data redundancy and inconsistencies while improving overall data integrity, monitoring and visualisation using the dashboard. Moreover, mobile application tools are developed and heavily employed for spot-checks and assessment purposes.

The ROM 2022 acknowledges that 'the M&E system is in place. SUCCESS has an M&E system based on a dashboard of output oriented Key Performance Indicators and monitors the progress in organisational development and CIF. The outcome indicators were verified by thematic mid-term studies. A final, third party, end-line survey, will assess the indicators related to the general and specific objectives. The PRS M&E outcome-oriented framework – an output of the intervention – proves a great asset as valid reference for any intervention addressing poverty reduction in Sindh'.

## 7. ADVOCACY AND COMMUNICATION

SUCCESS engages a variety of communications strategies to improve the Programme outreach. The fluctuating situation of the COVID-19 pandemic was alarming as well as tedious; however, our communications managed the uncertain shifts between waves of pandemic. In the beginning of the year 2021, communications mode of operations involved digital-centric approach to promote in-house capacity building and impact sharing. Physical events like conferences, exhibitions, and field visits had to be abated until the decrease in severity of COVID-19 pandemic. In the second half of the year, with resurrecting of the physical interactions and ease in lockdowns, SUCCESS restarted on revitalising the linkages between the key stakeholders and partners through organising physical events, meetings and collaborations. Some major outputs produced during the reporting period are mentioned below:

**Incorporation of Adult Literacy and Numeracy Skills (ALNS) Component:** ALNS is a new component added to the existing Programme in 2021, pitching for far reaching outcomes on literacy, gender mainstreaming, and socioeconomic empowerment. The Programme established around 1400 ALNS centres across the eight Programme districts to reach 35,000 women members. To materialise the goal of educating the underprivileged rural populations of Sindh, the EU-SUCCESS Implementing partner RSPs collaborated with Directorate of Non-Formal Education, Government of Sindh, and Japan International Cooperation Agency (JICA) in launching of ALNS centers across districts on the International Literacy Day, 8th September 2021. Minister of Sindh for Culture, Tourism, and Antiquities and Education, Sardar Ali Shah at the event, highlighted the worth of literacy in meeting the SDGs and improving the education outreach as it is imperative to holistic paybacks to the community. The Director of Literacy and Non-Formal Education from Government of Sindh mentioned that with the support of the directorate 500 learners have recently graduated from the non-formal education and received equivalency certificates.

**Partnerships and collaborations:** In January 2021, SUCCESS collaborated with an award-winning femtech social enterprise 'Aurat Raaj' to conduct the Programme's first menstrual focus group session using digital storytelling techniques and Artificial Intelligence (AI) chat bot Raaji. The collaboration with 'Aurat Raaj' led to more than seven (07) menstrual hygiene and management (MHM) focus group sessions with participation from rural women leaders under all three Rural Support Programmes (RSPs). These included both virtual and on-ground sessions. Our partner SRSO collaborated with Aurat Raj on building capacity in digital literacy. On May 28, we celebrated Virtual Menstrual Hygiene Day to promote menstrual hygiene in Pakistan with our partners and collaborators. Two Digital incubators/Raaji Rooms were created in the homes of women community leaders to spread the word. Uzma and Urbeli hosted the two Raaji rooms in district Larkana and district Kamber Shahdadkot respectively connecting 17 girls' altogether. Digital Literacy Training Cohort (2) with 18 community leaders trained nearly 30 rural community leaders on digital tools (Gmail, Zoom, Chrome, and Whatsapp) and provided them with one-month data plans. Approximately 88 girls and women participated as listening parties from four villages.

**Capacity Building for Sustainability:** Voices from rural poor regions especially of women remain unheard in policy corridors. Among other challenges, one of the issues is the absence of trained women journalists in rural areas. Therefore, to address this issue RSPN organised a workshop and exposure visit for local female journalists in Sukkur. The participants included reporters of local newspaper and bloggers. This activity resulted in publication of articles in mainstream media such as The News and the Sindh Courier and social

media. Among other factors, creating sustained linkages of the community institutions (especially LSOs) with government line departments and other development organisations for providing services to the poor and women is one of the key elements for sustainability. In this regard, the leaders of the LSO office bearers participated in a four-day training held by NRSP in Tando Allahyar that included communication, advocacy skills, understanding of government systems and exposure visit to government offices. Similarly, a three-day training was conducted by TRDP in District Jamshoro.

**LSO Convention:** On 8th April 2021, RSPN hosted the Annual National Convention of LSOs. This year the convention focused on linkages and partnerships among government agencies, donors, LSOs and community institutions. Ms. Sajida, President LSO Umeed, District Jamshoro, explained that the LSO has collaborated with the district administration and the education department for reopening of closed schools and for enrolment of children in school. A similar partnership was observed between National Commission for Human Development (NCHD) and LSO Umeed for the opening of six adult literacy schools in the area. This linkage was reinforced by the executive body member of LSO Hope in Haripur who mentioned that the collaboration of LSO with NADRA led to the CNIC registration and facilitation of over 150 females in the UC; therefore, providing not only an identification but also voting right to females.

**Publications:** SUCCESS published Bi-Annual Newsletter Issues 11 and 12 in the year 2021 emphasising the impact of the programme interventions and key highlights. 48 news articles in English, Urdu, and Sindhi language about the SUCCESS programme were published in Pakistani national and regional newspapers including The News, The Daily Times, Dawn, The Sindh Courier, and The Lahore Times. Visit of the European Union Delegation to NRSP programme districts in January 2022 were broadcasted in 08 local news channels. In response to the journalist media visit arranged by the SUCCESS RSPN Communications team in September 2021, articles in the Friday Times and the Sindh Courier were published.

**Social Media Presence:** Capacity-building exercises were a continuous activity with the communications officers from SRSO, NRSP, and TRDP to guide them on manoeuvring with different storytelling styles and creating diverse social media content. This led to an increased production in video clips, field stories, and photograph posters with a noticeably steady growth in user engagement and outreach. As Jan 2022, the SUCCESS social media statistics are: Facebook (27,558 followers), Instagram (1072 followers), Twitter (1,312 followers and 133,725 total impressions), and number of website visits (22, 0320).

The ROM 2022 confirms that the communication and visibility actions of SUCCESS have been effectively implemented. The visibility of the intervention and the support of the EU is good and there adequate awareness on the side of the target groups and beneficiaries.



## 8. SUSTAINABILITY AND KEY LESSONS

According to the DAC-OECD<sup>10</sup>, sustainability relates to the continuation of benefits from an intervention after major support has been completed. The probability of continued long-term benefits. The resilience to risk of the net benefit flows over time.

The design of the SUCCESS programme incorporates high level of sustainability of the results in terms of financial, institutional, policy and environmental aspects. The RSPs promote the three-tiered social mobilisation approach, founded on, over three decades of community-driven development experience of RSPs across Pakistan. The EU funding for SUCCESS further strengthened and broadened the RSP efforts to provide strategic support for developing Province wide Poverty Reduction Strategy (PRS) and Community Driven Local Development (CDLD) policy in Sindh.

At the policy front, SUCCESS was able to influence public policy with official approval of the PRS and CDLD policy that paved way for the establishment of a specific directorate for the implementation of the government's CDLD programme – The Peoples Poverty Reduction Programme (PPRP) implements the RSP's community driven development approach across all the rural districts of Sindh. Similarly, the PRS's second strategy of addressing urban poverty and third strategy of Rural Growth Centre are entrusted under UPSP Directorate. The provincial Annual Development Plan 2021-22 included budget allocations for extending the PPRP programme and piloting of RGCs in five districts. These policy interventions are unlikely to undergo substantial changes in the coming years.

At the district level, the Joint Development Committees are now recognised as platforms where Community Institutions, Line Departments and Local Government engage regularly. The Community Institutions are considered instrumental to increase the outreach of the government Line Departments' (LDs) services. The RSPs have signed MoUs with LDs to improve service delivery on social indicators including children and livestock vaccination, enrolment of children in schools, registration of CNICs, women voters etc through the network of community institutions.

However, these are insufficient institutional provisions and inclusive mechanisms to formalise Community Institutions, with specific functions and rights, to implement the CDLD policy. The higher level policy success can be leveraged with an act of parliament or administrative order from the highest level that (i) directs the LDs to use the Community Institutions as conduit to deliver its existing services and supplies to the poor, (ii) changes the rules of business of budget making, to include the development needs identified by the Community Institutions into the government's Annual Development Programme, and (iii) institutionalise a separate law to register the LSOs as legal entities. The government of Sindh may engage the RSPs as long-term partner to design and implement innovative programmes according to the changing needs of the communities.

Through the SUCCESS and PPRP, the RSPs were able to motivate the women members of the community to create a network of community institutions (COs, VOs, and LSOs) that now cover 90% of the poor households and over 75% of all households in the 20 districts of rural Sindh. These institutions have a cadre of trained

10 Development Assistance Committee of Organisation for Economic Cooperation and Development

and dedicated women community leaders, Community Resource Persons, Community Bookkeepers, and teachers with skills to independently undertake socio-economic activities and development initiatives. These institutions of the women and trained human resource is one of the key capacities that will continue functioning post programme.

Over 80% of these community institutions are fully functional and community leaders have the capacity to effectively run these institutions. The LSOs have established Community Investment Funds (each LSO with an average of PKR 6million). The ROM mission (2022) was able to verify that 'LSO leaders are now fully aware about CIF management challenges and have developed considerable experience in the micro finance domain. LSOs clearly understand the need to collect CIF processing fees/service charges and use that money to ensure sustainability and revolving CIF once the SUCCESS programme ends.' The ROM mission also asserts that 'keeping the CIF functioning after the intervention completion is extremely relevant because access to cheap micro-loans by ultra-poor is considered a great economic opportunity for meeting people's needs and therefore the main leverage factor to keep social mobilisation alive.'

However, for the long-term sustainability of CIF and its accountability, the support and monitoring role of RSP will be needed even beyond the SUCCESS programme. Accountability is crucial to ensure bottom up accountability of LSOs to its member VO's and CO's and monitoring is critical to ensure that the CIF keeps revolving and continue to benefit the poorest and women for which it has been created.

Another key learning from the assessment of the CIF is that a vast majority of both CIF loans and Income Generating Grants are invested in livestock (82%) by women. The women reported being acquainted with livestock related activities and felt comfortable managing livestock without male support. In contrast, for micro-enterprise, where 8% of CIF/IGG investments were channelled, the involvement of male family members was recorded in running the enterprise, thus potentially undermining the empowerment and financial literacy gains the female beneficiary could herself had enjoyed. Secondly, the return on livestock was higher and less risky than starting any other micro enterprise.

One major takeaway from the CIF assessment report is of households receiving multiple cycles of CIF as compared to beneficiaries with only one CIF loan: the reported profit income of PKR 16,392 for repeated CIF beneficiaries was 2.6 times higher than those with one time CIF. Similarly, the livestock herd size of those who took repeated CIF was at 3.1 compared with 2.4 of those with one time CIF. The current profits from investment in livestock, only reveal half the story as households have also been able to generate a stock of value to be realised and benefited from it in the future; 88% of sampled households still own the livestock purchased through the IGG/CIF and/or the offspring of those animals, with; the current average market value of these animals being PKR 35,982 for each IGG/CIF beneficiary.

Another key challenge is a major resource gap. The SUCCESS funds for CIF and IGG only covered 40% of the poor households. With inflation projected to remain high, COVID 19 and the recent floods, it is expected that more people may have been pushed into poverty. Under these conditions, the access to CIF could play a positive role for poor households in the rural communities. Thus, more funds need to be mobilised for the CIF.

Since the beginning, the **Technical Vocational Skills Training (TVST) component** has struggled to gain the desired momentum. Overambitious targets and a lack of clarity in the approach of TVST created confusion and delays in the first two years. Similar observations were also made by Mid Term Review (MTR) conducted

in 2018-19. The component was revised considering the MTR recommendations and implementation paced up in the third year of SUCCESS.

The revised approach focused on linking the TVST component with enterprise development and creating synergies with the CIF and IGG components of the SUCCESS Programme to make a larger, more visible impact on beneficiary households. The revised strategy has shown improved results. The ROM 2022 reports 'regarding households economic development, the TVST's technical content and market driven course quality is high and effective, leading to sustainable effects in terms of job creation, which was consolidated with beneficiaries' access to the CIF credit scheme and enterprise grant. Vocational training and loans have demonstrated a positive effect on households' resilience. According to the intervention studies, households with access to repeated loans significantly increase their assets. Savings are also extremely relevant for households' resilience to shocks'.

The sustainability, scaling up and job creation through micro enterprises is directly linked with the overall economic conditions at local and national level, that are currently not conducive. However, by linking, the enterprise development initiatives of SUCCESS with the government of Sindh's plan of Rural Growth Centres (RGCs) and new EU funded initiatives such as GRASP and PAIDAR in terms of support to off-farm job creation and self-employment is important.

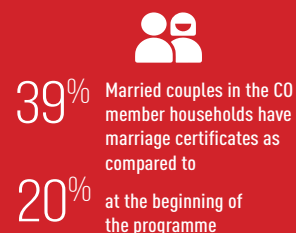
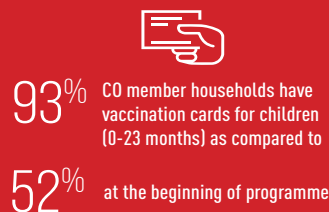
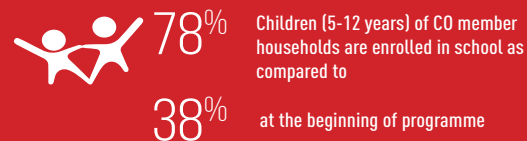
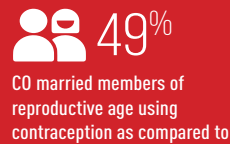
Regarding the Community Physical Infrastructure (CPI) component, the RSPs and women Village Organisation's work for the infrastructure implementation and maintenance is effective as the communities are able to manage the investments of the intervention. A third-party study<sup>11</sup> on CPIs was carried out in September 2021 with a representative sample of 101 schemes divided across the five major types namely drainage and sanitation, drinking water supply, irrigation, renewable energy, and roads and bridges. Key results indicate that in general, the construction of CPIs was relevant to the priorities and needs of the women beneficiaries, with these women actively participating in the process of CPI identification. Direct and indirect social impact of CPI schemes were found to be highly positive. Similarly, about economic impact, overall, the economic return on investment (ROIs) of almost all schemes is high. The report also notes that the RSP engineers designed the CPI Schemes well, and the assessment team found 97% of the sampled schemes functional and actual engineering specifications matched with the designed specifications.

The key challenge, however, remains that as in the other rural parts of Pakistan; rural Sindh is also plagued with poor infrastructure. Schemes around clean drinking water and village drainage and sanitation are on high demand and need more resources. In the future, an integrated village infrastructure programme catering water and sanitation needs, as well as other needs around roads etc. to a select number of large villages seems more relevant and viable to meet the needs of a larger population in a more cost-effective manner. Such a programme would need the support of the government.

11 <https://success.org.pk/wp-content/uploads/2021/12/Assessment%20of%20CPI%20Projects.pdf>

## THE IMPACT OF SUCCESS IN NUMBERS

### SOCIAL MOBILISATION



### WOMEN EMPOWERMENT



## ADULT LITERACY AND NUMERACY SKILLS (ALNS)

 35,614

Women learners enrolled for basic education on reading, writing, and arithmetic skills

 35,330

women learners successfully graduated the course

 85.1%

average marks obtained by learners upon completion of course

## COMMUNITY INVESTMENT FUND (CIF) AND INCOME GENERATING GRANTS (IGG)

CIF-Revolving fund of



PKR 1.7 billion established at LSOs (Union Council level)

LSO provided loans from the CIF to



118,730

poor households for income generating and productive asset creation

PKR 1.1 billion provided as grants that benefited



64,377

poorest households for income generating activities

CIF and IGG beneficiaries created productive assets worth of



PKR 20,428

(micro enterprise) per beneficiary household



PKR 38,894

(Livestock) per household



24%

CIF beneficiaries moved out of lowest band of poverty (Poverty Scorecard category of 0-23)



82%

CIF and IGG beneficiary households invested in livestock



10%

CIF and IGG beneficiary households invested in agricultural input



8%

CIF and IGG beneficiary households invested in micro enterprise

CIF and IGG beneficiaries earned an annual average income of



PKR 15,182

(Livestock)



PKR 24,264

(micro enterprises) per household

## MICRO-HEALTH INSURANCE (MHI)



137,508 poorest families



23,483 patients treated with

PKR 343 Million

(929,909) insured for a 5 year long micro-health insurance programme



75%

Claim to premium ratio

## TECHNICAL AND VOCATIONAL SKILLS TRAINING:



43,632  
people

85%  
women

15%  
men

trained in Technical and Vocational Skills



94% TVST beneficiaries are involved in some kind of income generating activities



12%  
earning an additional monthly income of  
PKR 1200 to 15000  
per month



34%  
earning an additional monthly income of  
PKR 1000 to 3000  
per month



3,279 women members of BDGs



PKR 192 million provided as Business Development grants to BDGs and their members



PKR 42,000  
increase in average annual income of trainees after TVST and ED interventions



551 Women Business Development Groups (BDGs) formed

## COMMUNITY PHYSICAL INFRASTRUCTURE



2,680

CPIs completed to improve water supply, drains and drainages, link roads and bridges and irrigations



229,414

households benefiting from the completed schemes



6,000

hours saved on average every year in traveling to school & work due to construction of roads and bridges



PKR 1 MILLION to  
PKR 9 MILLION

Saved in health expenditure per year due to introduction of water supply schemes



PKR 300,000 to PKR 700,000

Saved in health expenditure per year due to drainage and sanitation schemes



PKR 13,200

increase in average annual income of beneficiary households due to introduction of alternate energy schemes



PKR 27,157

increase in average annual income of beneficiary households from irrigation schemes



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SINDH UNION COUNCIL AND  
COMMUNITY ECONOMIC  
STRENGTHENING SUPPORT  
PROGRAMME

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