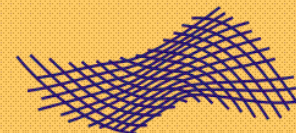


# A Study of The Local Support Organisations in Rural Pakistan



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## **A Study of The Local Support Organisations in Rural Pakistan**

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## INTRODUCTION

As a student of history, with interest in the human condition, I tend to subscribe to the view that the evidently tenacious struggle for *progress*—i.e. improvement in the quality of life (well-being)—is probably part of the genetic make-up of the *Homo sapiens*.<sup>2</sup> But the process is certainly not linear with a predictable trajectory: the path of progress is strewn with bumps and potholes of uncertain severity. And it is by no means painless (costless) either, since it involves deep change, both anticipated and unanticipated, in technology, institutions and relationships. In addition, the issues of human rights (freedom) and distributional justice (fairness) constitute the core of any discourse on human development.<sup>3</sup>

In the context of the Rural Support Programmes (RSPs) and the Local Support Organisations (LSOs), let me make two points at the outset. First, we must be clear about the goal (aim), which is *to help improve the quality of life of rural people particularly those who are marginalised (powerless)*. The difference between the RSPs and LSOs is that the former are the outside facilitators (catalysts) at best for the people whereas the latter are the apex organisations of a three-tiered structure that the people themselves own and operate. Second, an edifice without a strong and stable foundation cannot last for too long if at all. This principle applies almost equally to both the physical and institutional structures no matter how simple or complex. It follows that the state and quality of Community Organisations (COs) is *sine qua non* for the viability of LSOs since the voluntary COs of men and women are the foundation stones.

This study is part of my ongoing education about the partnership of RSPs with the rural communities in Pakistan that started in the Northern Areas in December 1982. It focuses on the formation and development of LSOs as representative entities (confederations) of the participatory COs in different parts of Pakistan and Azad Jammu & Kashmir (AJ&K). The intent here is to shed some light on a limited number of aspects that are of direct relevance to the well-being of households and communities in rural Pakistan. *I make no attempt to evaluate or assess the effectiveness, efficiency and impact of LSOs.*<sup>4</sup>

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I am grateful to the Management of RSPN for giving me the opportunity to learn about the three-tiered institutional structure which the rural communities in different parts of Pakistan and Azad Jammu & Kashmir (AJ&K) have started recently to adopt and build with the support of RSPN and RSPs. I spent the month of May (2010) in the field, visited sites and met with many men and women members of 18 LSOs, including the ordinary members of COs and VDOs, and several RGMs, DMs and professionals of SRSP, NRSP, PRSP, TRDP, and AJKRSP in the provinces of Khyber Pakhtunkhwa, Punjab and Sindh, and in Azad Jammu and Kashmir (AJ & K). I thank them all for their warm hospitality and cooperation throughout. I owe a lasting debt to Shoaib Sultan Khan, Shandana Khan, Khaleel Ahmed Tetlay, Mohammed Ali Azizi, and the support staff of RSPN for their encouragement and help. I take full responsibility for the contents, warts and all, of this report.

<sup>2</sup> There is a long and contentious history of the idea of progress—what it is and how it comes about. See, for example, Robert Nisbet, *History of the Idea of Progress*, New York: Basic Books, Inc., 1980, and “The Idea of Progress,” in *The Economist*, (Special Holiday Double Issue), December 19, 2009-January 1, 2010.

<sup>3</sup> See, for example, the writings of Amartya K. Sen on the issues of development and justice: *Development as Freedom*, New York: A. A. Knopf, 1999 and *The Idea of Justice*, Cambridge, Mass.: Harvard University Press, 2009.

<sup>4</sup> There are at least two good reasons. First, most of the LSOs are still in the formative stage (too young) and require more time to develop or evolve. Second, Shaheen Rafi Khan and Shah Rukh Rafi Khan have attempted to analyse

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I have divided the study into five parts. In the first section, I look at the rationale for LSOs and the challenges they seem to face. It is followed by a discussion on the coverage, quality and viability of the COs and LSOs. In the third section, I examine the governance structures and processes of LSOs. I focus on the plans, programmes, resources and linkages of LSOs in the fourth section. Finally, I highlight the constraints on and achievements of the COs and LSOs. Throughout the report, I lay much emphasis on the partnership of the organised communities with the RSPs and the Rural Support Programmes Network (RSPN) in the transition from dependence to autonomy (self-reliance). In conclusion, I list some of the major issues not as guideposts but for reflection and possible action.

This report is based on my meetings and discussions with (1) about 215 men and 193 women members of the COs, Village Development Organisations (VDOs) and LSOs of 18 Union Councils (UCs) in Sindh, Punjab, Khyber Pakhtunkhwa, and A J & Kashmir; (2) senior managers and professionals in the Thardeep Rural Development Programme (TRDP), National Rural Support Programme (NRSP), Punjab Rural Support Programme (PRSP), Sarhad Rural Support Programme (SRSP), and A J & Kashmir Rural Support Programme (AJKRSP); and (3) the executives and professionals of RSPN. I want to stress that the discussions and interviews were not structured, but I took copious notes. I have also benefited from the data and information I collected during these meetings and numerous other documents made available to me. Almost all of my observations and inferences are based on my interpretation of the information I was able to gather from the visits and meetings, the data and documents to which I have had access. I do not claim that my arguments and interpretation of the evidence are by any means unbiased however much I have tried to be objective.

### I. Rationale and Challenges

Community organisations at the neighbourhood (*mohallah, para*) level have served their purpose in one important respect: that the weak and marginalised people, men and women, are willing and motivated to get together, muster their human and material resources, and acquire resources and services that they need but do not get as individuals from the outsiders (government and non-governmental agencies) to enhance their well-being. But they have not started to get the benefits that the agglomeration of small-scale organisations can generate. The process of horizontal and vertical scaling-up of organisations, much as it looks valid and attractive, poses strong challenges as well. I examine the rationale and challenges here as the starting point for a detailed analysis of the formation and development of LSOs in the following sections.

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these aspects in some detail in a recently completed study for RSPN, titled *Local Support Organisations: Institutionalising Participatory Development* (April 2010).

## **1. Rationale for Local Support Organisations**

It makes good sense that the COs of men and women, while maintaining their individual identity, join together (federate) to seek solutions to the problems and issues that transcend the boundaries of the *mohallah* or *para* and are beyond the institutional and material capacity of the COs. In most but not all areas of Pakistan, the next level is of the village, which can be large or small but certainly larger than most neighbourhoods. Needless to add that, in administrative terms, there is no autonomous structure of government at the neighbourhood and village levels. They are parts of the Union Council (UC), which is the lowest tier of the local government structure.

Until about 2007, neither the RSPs nor the COs—some exceptions notwithstanding—made any concerted effort to rise above the level of the neighbourhood.<sup>5</sup> I would include the following among the reasons for moving from the neighbourhood to the village and UC levels.

- The extent of ‘social mobilisation’—helping people organise for the common good— was quite limited (a major point made by outsiders) given that it depended almost entirely on the limited human and financial resources of RSPs. Also, it was both laborious and expensive.
- The community-based process of social mobilisation would have at least three advantages: (i) it would be relatively inexpensive and fast; (ii) it would ‘empower’ communities to do things on their own; and (iii) it would allow communities to own the process and the institution.
- A formally federated structure of rural communities will increase their capabilities to engage with the government to influence public policy and practices, and with the private for-profit (business) and not-for-profit (civil society) institutions and agencies. Also, it can greatly facilitate the development-oriented work of the public and private sector organisations and donors for the benefit of communities on a fair and efficient basis.

The three-tiered structure—in two places I saw a two-tiered structure—with the CO as the foundation, followed by the VDO at the village level, comprising a group of elected representatives from each member CO, and the LSO at the UC level, comprising a group of elected members from each VDO who constitute the General Body of the LSO. The LSO is governed by an Executive Committee (Board) elected from amongst the members of its General Body.

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<sup>5</sup> The exceptions are a few informal networks of COs and the Village Organisations (VOs) in the Northern Areas. The idea of inducing the communities to build a three-tiered structure of organisations concretised probably soon after a group of the executives and professionals of RSPN and RSPs returned from a visit to Andhra Pradesh (India) in March 2007.

### **2. Challenges for Local Support Organisations**

The multi-tiered (pyramid-like) structure, much as it has many clear advantages, poses some daunting challenges as well. Let me list at least five of them, some of which I discuss later in some detail.

- A strong and viable foundation is the key to the success of this experiment. In other words, the quality and not the number of COs will be the litmus test.
- The quality of community activists is the linchpin for the sustainability of the COs, VDOs and LSOs. Proper selection, training and nurturing of these men and women would in turn determine their quality and that of the institutions they help to establish.
- RSPs must facilitate the communities in various ways to develop the institutional capacity for autonomy and sustainability. A reasonably large part of the material and human resources of RSPs must be directed (devoted) to this important work.
- Most communities, particularly in the rural areas, are segregated by gender, although the extent of segregation is not uniform. It is also the case that generally women play a subordinate role, the more so in the affairs of communities outside the four walls of their homes. Their voices are heard rarely in matters that are important for their well-being and that of their children. A major challenge for communities is to include women as equals with men in the processes and decisions of the COs, VDOs and LSOs. The formation of separate and joint LSOs of men and women raises the issues of inclusion and coordination by which both men and women can exercise their basic rights equally and enhance the collective good.
- Direct participation by the CO members in its deliberations assures to a large degree equal opportunity, transparency, and accountability. However, at the next two levels, the representative structure can create at least two problems. First, the electoral process can politicise the organisations (with potential for serious divisions and conflicts) since the stakes get larger as the level goes up. Second, the distance between the CO members and the decision-makers of the VDOs and LSOs becomes quite long, probably impairing the flow of information and transparency of the decision-making process.
- The potential for conflict of interest and political rivalries would tend to increase as the LSOs engage with or through the elected members of the local, provincial and federal governments. The commitment of government support, even if it exists, can work either way since the LSOs are not legally recognised as part of the governance structure although they are part of the growing civil society.

## **II. Coverage, Quality and Viability**

The partnership of rural communities with the RSPs, which started on a limited scale in the Northern Areas at about the end of 1982, has by now expanded to almost all areas of Pakistan, including its provinces, the Northern Areas and A J & Kashmir. Community organisations exist in 63 per cent of all rural UCs in 105 districts with representation from about 3.3 million rural households or over one-quarter of the rural households in these districts (Table 1). At the end of

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March 2010, there were over 226,500 COs, of which 41 per cent were of women, 55 per cent of men, and four per cent of women and men together (so-called mix COs). The CO membership was around four million individuals, of which 42 per cent were women.<sup>6</sup>

**Table 1. Outreach of RSPs in Pakistan**

Province/Area	Total Number of Districts	Number of Districts with RSP Presence	Number of Rural UCs in All Districts	Number of Rural UCs in Districts with RSP Presence	Number of Rural Households in All Districts	Number of Rural Households in Districts with RSP Presence	Number of Rural Households Organised
Balochistan	29	16	547	223	814191	523953	172795
Islamabad	1	1	12	12	43884	43884	13143
Khyber Pakhtunkhwa	24	19	961	505	1889904	1580629	534350
Punjab	35	34	2635	1946	7444020	7307712	1670670
Sindh	23	22	921	604	2911764	2816903	691197
FATA and PATA	13	2	190	--	343650	48411	--
Gilgit-Baltistan	5	5	103	93	132410	115497	94001
A J & Kashmir	8	8	196	119	362476	280057	149855
<b>Total</b>	<b>138</b>	<b>105</b>	<b>5565</b>	<b>3502</b>	<b>13942298</b>	<b>12717046</b>	<b>3326011</b>

*Notes:* (1) The data are taken from RSPN. *Outreach*: Issue 5, April-June 2010. (2) FATA stands for the Federally Administered Tribal Areas and PATA for the Provincially Administered Tribal Areas.

With regard to the three-tiered structure of community organisations, at present there are 306 LSOs, of which 23 are of women only, in 306 UCs of 41 districts, involving about 445,000 rural households, 22,000 COs, and 1,956 VDOs of men and women (Table 2). The organised households associated with these LSOs represent about 60 per cent of the reported rural

<sup>6</sup> There are now ten RSPs, all members of the Rural Support Programmes Network (RSPN), working in partnership with the rural communities in 105 out of 138 districts of the four provinces, Gilgit-Baltistan (Northern Areas), A J & K, and parts of FATA and PATA. The community organisations have saved R.2.2 billion and, in partnership with the RSPs and through linkages with numerous government and non-governmental organisations (NGOs) and donors, they have built the community physical infrastructure worth about Rs.11.6 billion, improved the management of natural resources (for farming, livestock, forestry, and fisheries), provided new skills through vocational training programmes, and created new capacity and improved the availability of school education and health services. The COs have also acted as the main vehicle for the poor men and women to get small loans (worth about Rs.54 billion) for incomes and jobs and the facility of health insurance for 3.1 million men and women. Perhaps the more lasting are the less tangible achievements: the COs have created new social capital and helped the marginalised groups, especially women, acquire greater influence on the decision-making processes that affect their own and the family's well-being. For a recent account of the nine RSPs and RSPN, see Mahmood Hasan. Khan, *Participatory Rural Development in Pakistan* (Karachi: Oxford University Press, 2009). The organisational approach embedded in the work of RSPs has been acknowledged for its effectiveness by the international donor agencies (World Bank in particular) and accepted by successive governments in Pakistan as an efficient and equitable strategy to reduce rural poverty. More importantly, it has been adopted on a large scale in other countries as well (e.g. India, Tajikistan, and Kenya).

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households in the UCs with LSOs.<sup>7</sup> About two-thirds of the 306 LSOs have been formed since early 2009: a little less than one-third of the 306 LSOs existed at the end of 2008 and there were only 70 LSOs at the end of 2007—almost one-half of them were in Gilgit-Baltistan.<sup>8</sup>

**Table 2. Local Support Organisations in Pakistan**

RSP	Number of		Number of Households		Number of COs			Number of VDOs	Number of LSOs	
	Districts	UCs	Total	Organised	Total	Men	Women		Total	Women
AKRSP	6	40	66189	45354	2255	1305	950	26	40	0
BRSP	1	3	3767	3244	272	172	100	33	3	1
NRSP	23	241	612254	352664	17655	8402	9253	1723	241	17
PRSP	3	3	9749	7978	530	218	312	34	3	1
SRSP	5	7	18303	13277	515	293	222	41	7	1
TRDP	2	10	36867	20764	709	415	294	90	10	3
GBTI	1	2	2417	1602	77	42	35	9	2	0
Total	41	306	749546	444883	22013	10847	11166	1956	306	23

Note: The data are from RSPN, indicating the state as of June 30, 2010.

My sample of 18 LSOs (Table 3) includes 13 with both men and women COs, three of only women, and two of only men.<sup>9</sup> One-half of them were formed in 2008 and, eight in 2006 and 2007 and only one in 2009. Eleven of the LSOs have been registered with government departments under one or another Act or Ordinance; the rest (seven) are either in the process of registration or planning to get registered.<sup>10</sup> The LSOs report 125 VDOs (with 14 of women-only) and 2,090 COs, of which 48 per cent are of women. Nearly 30 per cent of the COs have been formed after the formation of LSOs, but the share of the new women COs in the total number of women COs is 36 per cent compared with the 24 per cent for the men COs. There are probably

<sup>7</sup> The household count cited by RSPN is from the 1998 census. By now the numbers of households have increased probably quite substantially, hence the proportion of the organised to total households would be lower than what is reported by the RSPN and RSPs as cited in Tables 1 and 2.

<sup>8</sup> The LSOs formed in Gilgit-Baltistan, with the support of AKRSP, though they led the crowd, are modeled very differently from those formed elsewhere in Pakistan and A J & Kashmir. See: Shandana Khan, Khaleel Tetlay and Steve Jones, *An Assessment of AKRSP's LSO Strategy and Implementation in the Northern Areas and Chitral (NAC)*. Report for the Aga Khan Foundation. September 2009.

<sup>9</sup> The three women-only LSOs are: DAWN in Tharparkar, 432-6R in Bahawalnagar, and PHK in Haripur and the two men-only LSOs are Babuzai in Mardan and Wafa in Nowshera. The representatives of women COs in the Wafa LSO hold their meetings separately from men and cannot be considered as equal partners. I describe the major characteristics of the sample LSOs in the Appendix Table.

<sup>10</sup> Two LSOs are registered under the Companies Ordinance of 1984; one under the Cooperative Societies Act of 1925; two under the Societies Registration Act of 1860; six under the Voluntary Social Welfare Agencies (Registration and Control) Ordinance of 1961; and four with the A J & Kashmir Council. Four LSOs are registered with two agencies under different Acts or Ordinances. The clout and responsibilities of an LSO depend on the Act or Ordinance under which it has been registered.



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two explanations for this difference. First, women have shown greater interest than men in joining the process of social mobilisation. Second, and perhaps in response to the evidence of women's interest and in view of their relatively low share in the COs, RSPs have encouraged the LSOs to focus on the formation of women COs.<sup>11</sup>

**Table 3. Sample of 18 LSOs**

Name of LSO	Union Council and District	RSP	Area
1. Mohar Rural Development Programme	Kamar Mashani, Mianwali	NRSP	Punjab
2. Mirza Ali Mohammad Organisation	Mallot Sattian, Rawalpindi	NRSP	Punjab
3. Kohsar Welfare Organisation	Karela Majhan, Kotli	NRSP	AJ&K
4. Dhanak Rural Development Organisation	Dothan, Poonch	NRSP	AJ&K
5. Society Development Foundation	Rawali, Bagh	NRSP	AJ&K
6. Kashmir Area Welfare Society	Chinnari, Hattian	NRSP	AJ&K
7. Chak 432-6R	432-6R, Bahawalnagar	NRSP	Punjab
8. Goth Mehrab	Goth Mehrab, Bahawalpur	NRSP	Punjab
9. Ailimpur	Ailimpur, Multan	PRSP	Punjab
10. Nabipur	Nabipur, Multan	PRSP	Punjab
11. Pakistani Hoslamand Khawateen	Pind Hashim Khan, Haripur	SRSP	KP
12. Pine Rural Area Development Organisation	Garhi Phulgran, Abbottabad	SRSP	KP
13. Beer Development Organisation	Beer, Haripur	SRSP	KP
14. Babuzai (SABA)	Babuzai, Mardan	NRSP	KP
15. Wafa	Azakhel Payeen, Nowshera	SRSP	KP
16. SARANG	Malenhore Veena, Tharparkar	TRDP	Sindh
17. DAWN	Diplo, Tharparkar	TRDP	Sindh
18. SURHAN	Bhakou, Tharparkar	TRDP	Sindh

*Note:* I visited the sites of these LSOs and held meetings with their members during May 2 and 26, 2010.

Let us now look at the data about (i) coverage of households by COs in the sample UCs (in which the LSOs have been formed) and (ii) representation of the poor households in the COs (Table 4). Seventy-seven per cent of all rural households in the 18 UCs are represented (organised) in the COs and, except for one LSO, the proportion ranges from 71 to 95 per cent. This is a much higher proportion than the average reported for the UCs in which either the LSOs have not been formed or formed recently.

<sup>11</sup> In some areas, the Pakistan Poverty Alleviation Fund (PPAF) has provided financial support to the RSPs to focus on the formation of women COs. Similarly, the UC-Based Poverty Reduction Programme (UCPRP) is designed to help the poor women form their participatory organisations for accessing the community infrastructure, public sector services and the credit programme for small loans.

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**Table 4. Organised and Poor Households in Sample LSOs**

Name of LSO	All Households	Organised Households		Poor Households as Per Cent of:	
		Total	Per Cent of All Households	All Households	Organised Households
Mohar Rural Development Programme	2139	1797	84.0	27.5	29.8
Mirza Ali Muhammad Foundation	1097	1038	94.6	6.4	6.7
Kohsar Welfare Organisation	2331	1736	74.5	35.9	48.2
Dhanak Rural Development Organisation	2695	1938	71.9	18.9	19.7
Society Development Foundation	3575	2814	78.7	8.5	10.8
Kashmir Area Welfare Organisation	4377	3336	76.2	15.6	20.5
432-6R (Dharanwala)	2751	2025	73.6	31.8	38.3
Goth Mehrab	3492	1666	47.7	33.5	48.0
Ailimpur	3957	3652	92.3	53.8	54.3
Nabipur	2260	2022	89.5	57.5	55.8
Pakistani Hoslamand Khawateen	2170	1675	77.2	34.8	39.9
Pine Rural Area Development Organisation	2100	1838	87.5	--	--
Beer Development Society	4247	3010	70.9	--	--
Babuzai (SABA)	1749	1268	72.5	38.4	41.0
WAFAs, Azakhel Payeen	2242	1714	76.4	--	--
SARANG	4325	3460	80.0	38.0	39.8
DAWN	2906	2394	82.4	55.2	51.7
SURHAN	4039	2967	73.5	54.9	67.8
Total (for all 18 LSOs):	52452	40350	76.9	--	--
Total (for 15 LSOs)	43863	33788	77.0	15459	13315
Per Cent Poor Households				35.2	39.4

Note: Poor households have a score between 0 and 24 in the poverty score card method using 10 indicators.

Turning to the poverty headcount (Table 4), according to the Poverty Score Card (PSC) data available for households in 15 out of the 18 sample LSOs, the average proportion of the poor (with scores ranging from 0 to 24) in the organised (member) households is higher (39.4 per cent) than in the general rural population (35.1 per cent).<sup>12</sup> This evidence is reinforced by the fact

<sup>12</sup> I was not able to get the poverty data for three LSOs: Pine Rural Development Organisation, WAFAs, and the Beer Development Society. The PSC questionnaire included only 10 indicators whereas the questionnaire used now includes 13 indicators. The poverty data collected through the PSC method should be used with caution since the results depend on the type and number of indicators included in the questionnaire and the locality in which the respondents reside. In addition, the results represent at best the probability (likelihood) of the respondent being poor or non-poor. The numbers and identities of the poor and non-poor households based on the perceptions of people in their community and the numbers based on the PSC method can diverge quite significantly. It may be of interest to the professionals of RSPN and RSPs to look at the concept and measurement of the Multidimensional Poverty Index (MPI)—which estimates the ‘deprivation’ (or living conditions) of households using 10 indicators—developed recently by the Oxford Poverty and Human Development Initiative (OPHDI). OPHDI has estimated the values of MPI for 104 underdeveloped countries which will be published in the 20<sup>th</sup> issue of the *Human Development Report* (HDR) of UNDP in October 2010. MPI replaces the Human Poverty Index (HPI) that UNDP has been reporting in the annual HDR. The estimated value of MPI for Pakistan indicates that one-half of its population is poor (deprived)

that the proportion of the poor above 35 per cent for all rural households is reported in just under one-half (7 out of 15) of the sample LSOs compared with two-thirds (10 out of 15) of the LSOs for the organised (member) households. Put it differently. *The extent of inclusion of the poor households as members in the COs far exceeds their proportion in the general rural population.* A second feature indicated by the data for the 15 sample LSOs is that the poverty headcount ranges quite widely: from less than 7 per cent (LSO Mallot Sattian) to about 58 per cent (LSO Nabipur) for all rural households and from less than 7 per cent (Mallot Sattian) to 68 per cent (LSO SURHAN) for the organised households. Not unexpectedly the higher poverty headcount is in the sample LSOs of Tharparkar, Multan, Bahawalpur, and Bahawalnagar and the lower count is in the LSOs of AJ & Kashmir (except one), Rawalpindi and Mianwali. It would be interesting to do a similar exercise about the coverage of rural households by the COs and the poverty headcount for all UCs in which the CO members have established LSOs.

I have not assessed or measured in any systematic way the quality of the COs, VDOs and LSOs, but I can draw inferences from the available evidence and my discussions with the members participating in these organisations. For one thing, it is well known that a reasonably substantial proportion (ranging from about 25 to 45 per cent) of the men and women COs are not functional as participatory organisations and often the reasons are well known. The anecdotal information on this account is that, after the formation of LSOs, a major part of the time and effort of the community activists, or Community Resource Persons (CRPs) as they are called, are spent on trying to revive the defunct or dormant COs across the board in each UC. Apparently the COs dominated by men form a high proportion of the inactive COs.

What attracts or motivates ordinary people to join together and stay organised on a common platform? A simple calculus is to compare the individual (and collective) benefits by participation in the community organisations with two alternatives, either no benefits or benefits involving higher cost and greater inconvenience. One-time experience of shared benefits or lack of continuity in the stream of benefits is probably a good reason for members to stay nominally active or withdraw from the community organisation. Other factors can also come into play, e.g. poor leadership or mismanagement, divisions and conflicts, lack of transparency and accountability, exclusion or unfair treatment, and inadequate support and supervision (monitoring) by the support organisation (RSP). In some communities one finds that men are not as interested as women are in forming the organisations and making them work. The effects of these factors on the COs are reflected by their almost persistent dependence on outsiders with few initiatives taken autonomously.

That men tend to dominate the social scene is not surprising, but it is not universally so. In some communities, women have acquired influence in community affairs for at least three reasons: their own education and that of men, their age, and their experience of participation in community organisations. While men still play a disproportionately greater role than women, the idea of social mobilisation is far more attractive to women than men for various reasons. One reason is that women (and their small children) spend more time in the village than men do. The

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whereas the World Bank estimate (based on \$1.25 per day) shows that less than one-quarter of the population is in poverty.

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other reasons include: growing awareness of their low social status and powerlessness to solve the problems they encounter at the community level (e.g. access to potable water, health care and education). Community organisations can be an effective vehicle for women to get access to the services and infrastructure they need and also earn discretionary incomes with new skills and small loans. The signs of growing awareness and experience of these benefits can be seen in almost every community. I should add that the attitudes of men have changed as well, thanks to education, exposure to and interaction with the outside world, and participation in community organisations. In some places, one finds women in the leadership role for men! Some of the initial signs of ‘empowerment’ among women can be seen across the board.<sup>13</sup>

The LSOs are very *diverse* no matter how one looks at them. Some have their roots in the informal networks or clusters of COs; others existed as clusters or networks preceding the formation of COs; still others have started from scratch. Whatever their antecedents, the fact is that all LSOs have come into existence in response to the initiative taken by the RSPN and RSPs starting in 2007. However, it appears that the RSPs and RSPN have not invested enough time and resources to first canvass the communities, particularly members of the men and women COs, about the advantages of the three-tiered structure and their role in it. I have found ample evidence that the ordinary CO members do not understand or are confused about the new structure and have little or no sense of ownership. Also, I am not sure if the RSPN and RSPs have succeeded in convincing the elected and appointed officials at different levels of the government that the federated structure of COs is a credible vehicle for association and coordination in the planning, designing and implementation of their projects and programmes to reduce rural poverty.

There are two other issues of relevance to the formation and development of LSOs. First, the speed at which the process of LSO formation is proceeding across the country entails major risks, given that most organised communities seem to possess limited human-resource capacity to take the next step in haste.<sup>14</sup> The fragile structure of a substantial proportion of the COs cannot be a firm base for the VDOs and LSOs to function effectively as organisations of the people. Second, the potential risk for (expensive) failure is substantially higher in establishing the LSO networks at the Tehsil and District levels since there is barely any evidence that most of the newly formed LSOs are firmly grounded and have a good track record. In most communities it may be quite premature to take the giant leap. A more cautious approach would be to allow the communities at the UC level gain experience of working together at the three levels and develop strong linkages and partnerships with governments, through their elected and appointed officials, and the private sector organisations.

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<sup>13</sup> Interestingly a major conclusion of the Organisation for Economic Cooperation and Development (OECD), based on its Gender, Institutions and Development Database (GIDD) for 162 countries, is that, with few exceptions, the greater the power (status) of women the greater the country’s economic success. For some other important implications of the rising power of women, particularly in Western countries, see Hanna Rosen, “The End of Men,” *The Atlantic*, July/August 2010.

<sup>14</sup> It seems that it was not considered necessary to first experiment with a few ‘pilot’ projects for the three-tiered structure and, based on the experience, go nationwide. I guess it was assumed that, given the need to hasten the process of social mobilisation, the organised communities (CO members) were quite capable of scaling-up the process through a three-tiered structure with the initial support from the RSPs and RSPN.

The community activists (CRPs), men in particular, seem to have played a major role in taking the message of social mobilisation to their communities. Most of these men and women have been engaged as volunteers or paid modest compensation for a limited period. However, the claims by some LSOs about the large number of new COs and revival of the inactive (dormant or defunct) COs—ranging from 40 to 60 per cent of the COs that previously existed—do not sound credible. The number and quality of CRPs do not warrant these claims. Both men and women CRPs seem well-motivated and committed to the organisational principle, but the capacity, training and skills of these individuals do not seem to match the challenge they face in carrying the message with confidence or weight to the communities. It may not be altogether a bad idea to give material incentives to the good (well trained) CRPs. Also, it is not entirely clear if the RSPs have provided competent field staff in adequate number to guide and monitor the activities of CRPs. It seems that the LSOs and RSPs have not given enough attention and resources for the exchange of CRPs to learn from good practices.

The viability of the three-tiered structure depends not only on how well it has been understood and accepted by the communities but also on the social environment in which it has to function effectively. The acceptance level would depend on several factors, including (i) the awareness of participants about their responsibilities and experience of benefits; (ii) the quality and performance of community activists at each level; and (iii) the level and quality of support and guidance of RSPs in the process of transition from dependence to autonomy. There is some evidence that the first two factors play a very important role in making or breaking the LSO and its subsidiary structure. In this context, the contrasting examples of the apparent success of the women LSO in Pind Hashim Khan (Haripur) on one hand and the fledgling LSO in Ailimpur (Multan) on the other come to mind. The role of RSPs in the transition period is no less important. I examine this issue in a later section.

With regard to the social environment, perhaps the most important factor is the role of the elected and appointed officials at different levels of government. The evidence so far is quite mixed. It is fair to say that, in the last decade or so, public policy has become, haltingly but surely, quite favourable to the idea of community organisations. This is reflected in the official documents and some of the programmes that the federal and provincial governments have undertaken in the rural areas.<sup>15</sup> There is also good evidence that in many UCs the CO members,

<sup>15</sup> The Union Council Poverty Reduction Programme (UCPRP), which draws on the experience of RSPs and long advocated by the RSPN and RSPs, was approved by the President of Pakistan in 2008. In 2009 the governments of Sindh and Khyber Pakhtunkhwa launched the Programme in eight of their poorest districts—Kashmore-Khandkot, Shikarpur, Jacobabad, and Tharparkar in Sindh and Karak, Upper Dir, Mardan, and Battagram in Khyber Pakhtunkhwa—with the focus on the poorest groups, particularly women. Initially the Programme is for two years and the two provincial governments have allocated Rs.7.0 billion (Rs.6.0 billion in Sindh). The major components of UCPRP include: income-generating grants and small loans; scholarships for vocational training; community physical infrastructure schemes; low-cost housing and village improvement schemes; and health insurance. The participatory organisations, including the LSOs, in each Union Council of the selected districts—there are no LSOs in the selected districts for UCPRP in Sindh—are the main vehicle for the implementation of all public sector schemes, including the infrastructure and services. It looks like a major milestone for the participatory approach to rural development in that a three-tiered structure of community organisations is being used at the UC level as the main vehicle for the public sector programmes based on the assessed needs of the communities and with their direct participation. But the government-funded programmes and projects, given their chequered history, raise several

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particularly the activists, have played a significant role in the local government structure as councillors, *naib nazims* and *nazims* and as members of the Community Citizens Boards (CCBs) in accessing public resources and services for their communities. Similarly, many organised communities have been involved in, either on their own or through the RSPs, government projects and programmes and worked with the government Line departments and associated agencies.

However, the elected and appointed government officials seem to be either lukewarm or opposed to the idea that the three-tiered structure of community organisations can or should play a major role in the planning, designing and implementation of projects and programmes that involve substantial public sector resources. Apparently the elected officials (Members of the Provincial and National Assemblies) do not much appreciate sharing the control of public resources and publicly-funded projects with the elected local government officials much less with the community organisations which are not recognised as legal entities—even the registered LSOs are at best non-governmental organisations (NGOs). In fact, the Constitution of Pakistan does not embody the local government structure: it leaves the local government (its existence and structure) to the discretion of provincial governments.<sup>16</sup> Given these circumstances, the organised communities through the LSOs will have to engage actively with governments at all levels: lobby to influence public policy and establish effective linkages and partnerships. How much they can achieve would depend on the *institutional capacity* they can develop and how well (effectively) they use it. My guess is that, in the long-run, with deep social and economic changes in the society, the three-tiered structure would itself transmute into some other form.<sup>17</sup>

### III. Governance Structure and Processes

The tenure of elected office-holders in the CO, VDO and LSO runs from one to three years. The governance structure at the CO level is simple and transparent since the elected office-holders are accountable to the General Body (GB) of the CO which consists of all members who generally attend the CO meetings and, at least in theory, participate in the proceedings and the decision-making process. In other words, the ordinary CO members can and do have a direct influence on the affairs of the CO: there is no screen between them and the office-holders whom the members elect for a prescribed period and can remove by majority vote or consensus.

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questions. For one thing, they are rigidly structured (PC-1) with quantitative targets for inputs and outputs to be met within a fixed time-frame; they are not flexible and have little if any room for learning. More importantly, government support is given often for a short period and then terminated sometimes quite abruptly. Apparently, the provincial government's financial and technical support to the UCPRP in Sindh and Khyber Pakhtunkwa is limited to two years (2009-2011). What happens after the end of the project in 2011? Will the LSOs have enough resources and capacity to carry on the Programme autonomously? How will the appointed officials in the provincial Line departments and the elected officials (MNAs and MPAs) coordinate their work with the LSOs?

<sup>16</sup> In 2008 the elected provincial governments suspended the 'devolved' structure of local government introduced by General Pervez Musharraf in 2001. It appears that the 'democratically' elected federal and provincial governments do not like an elected local government structure whereas an unelected (military) government, whatever its motives, has always shown preference for an elected local government structure in Pakistan.

<sup>17</sup> Increased urbanisation, education, and job opportunities and the associated shift from the extended to nuclear family structure will require different, perhaps more specialised, form of associations and institutions.

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The governance structure changes quite significantly for the VDOs and LSOs in that their General Bodies (GBs) consist of the elected (or nominated) representatives from the COs for each VDO and from VDOs for the LSO. The Executive Committees (ECs), also known as the Boards, of the VDO and LSO are in turn elected by their respective GBs. The number of elected representatives at each level is not fixed; it ranges from 2 or 3 (at the CO level) to as many as 12 (at the VDO level). The size of the GB of a VDO depends on the number of the COs clustered together (4-6 is the range) and the number of representatives from each CO in the cluster. The size of the GB of an LSO depends on the number of VDOs in the UC and the number of representatives elected (range 2-12) by each VDO for the GB of LSO.

The members of the LSO Executive Committee (Board) constitute its 'cabinet'. The size of the Executive Committee (Board) varies a great deal, depending on the size and diversity of the LSO and the local political conditions. The quality of the Executive Committee (Board) members is quite impressive in some LSOs, but in others one or two individuals, men and women, tend to dominate. In the sample LSOs (Table 5), the average size of the GB of LSOs is 56 (of which 56 per cent are men) and the average size of the EC of LSOs is 14 (of which 49 per cent are men). The number of members in the GB of LSO ranges from 19 to 160 and the number for the EC ranges from 10 to 26. As I have stated earlier, in the sample LSOs, three LSOs are almost exclusively of women, one is of men only and the rest have both men and women in the GB and EC.<sup>18</sup> The proportions of women and men in the GB and EC of mix LSOs are even or almost even in only four LSOs. In the rest, except one in which there are more women than men by a wide margin, the number of men exceeds substantially.

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<sup>18</sup> In a sample of 51 LSOs, which have received the CIF from RSPN, about 40 per cent of the GB members are women—the range is from 14 to 58 per cent—and their proportion in the EC is just about 35 per cent—the range is from 26 to 70 per cent. In my sample of the LSOs, the proportions of women in GB and EC are affected by the inclusion of men-only and women-only LSOs.

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**Table 5. Distribution of Representatives by Gender in Sample LSOs**

Name of LSO	Chair/President		General Body		Executive Committee /Board	
	Men	Women	Men	Women	Men	Women
Mohar Rural Dev. Programme	1	--	18	12	12	5
Mirza Ali Muhammad Organisation	1	--	8	6	5	6
Kohsar Welfare Organisation	1	--	22	22	6	6
Dhanak Rural Dev. Organisation	1	--	11	8	5	3
Society Development Foundation	1	--	41	67	7	15
Kashmir Area Welfare Society	1	--	104	56	8	6
432-6R	--	1	0	37	0	19
Goth Mehrab	1	--	18	4	7	2
Ailimpur	1	--	15	12	8	3
Nabipur	1	--	17	8	9	4
Pakistani Hoslamand Khawateen	--	1	0	106	0	11
Pine Rural Area Dev. Organisation	1	--	21	9	8	5
Beer Development Organisation	1	--	140	0	7	3
Babuzai (SABA)	1	--	36	0	12	0
WAFSA	1	--	47	3	10	3
SARANG	1	--	30	23	10	5
DAWN	--	1	0	36	0	26
SURHAN	1	--	27	29	8	7
Total	15	3	555	438	122	129

Note: These are the best numbers, given the discrepancies between the RSPN data and the numbers given to the author by the office-holders of LSOs.

It is significant that not all LSOs have a set of written by-laws and most members of the EC (or Board), much less members of the GB, do not have a good working knowledge of the statutes. Can the by-laws be of any practical use if their contents remain on paper only? It seems that the electoral process at each level is not always transparent and tends to create divisions along the lines of caste and *biradari* especially as the stakes get higher. It is also the case that a few individuals, thanks to their economic and social status or level of education, exercise disproportionate influence both in the electoral process and after assuming the office. But there is equally good evidence that some of these elected office-holders are genuine and credible leaders among both men and women.

With regard to the decision-making process, at the CO level, the participatory principle allows each member an equal chance and possibly equal weight. But in the GBs of VDOs and LSOs, with the potential for competitive group politics, the decision-making process gets less egalitarian and more complex.<sup>19</sup> There is evidence in some LSOs that the divisions have

<sup>19</sup> I am not suggesting that politics is bad. On the contrary, politics as the art of power-sharing among individuals is an essential part of every living community, starting from the household (family). The important point is to discover and follow those principles and processes that can help resolve conflicts without denying the individuals their basic rights and enhance the common good by just and fair means.



adversely affected the effectiveness of the organisation. I should also emphasise the point that in some communities women want to form (and have formed) their separate LSOs. This raises the issue of coordination between the women-only LSOs and the men-dominated or men-only LSOs in the same UC. I have found no credible evidence of a formally effective mechanism for coordination among the men and women LSOs. A workable solution might be to hold the EC meetings jointly on a regular basis to allow the exchange of ideas, plans and develop strategies that work equally well for men and women.

In practice, the roles of the CO, VDO and LSO are not well-defined or understood, hence the evidence of overlap and wide gaps.<sup>20</sup> A clear division of labour, with some flexibility, needs to be established between the three levels. The role of the VDO as the bridge between the CO and LSO is not entirely clear: in some cases the VDO acts simply as a clearing-house without executive power. However, if the executives or members of the General Body of the VDO are strong or well-established they can play a significant role with their influence on the LSO. A reasonable division of labour would be to let the COs concentrate on decisions about the well-being of individual members, say about grants and loans and trainings for skills and vocations. The VDO and LSO should concentrate on building and improving the community physical infrastructure and economic and social services. The LSO should harmonise the VDO plans and reach out to the public and private sector agencies for resources, projects and programmes that can help achieve the objectives articulated by the rural communities.

The influence of the members of GBs and ECs on the decision-making processes of LSOs is affected naturally by the socio-economic and gender position of the participants: generally men carry more weight than women and among men the better-endowed (or of status by tradition) tend to dominate. These imbalances are unlikely to disappear any time soon, but with time and effort—increasing education and alleviating poverty—they can be reduced significantly. With regard to the imbalance between men and women in the decision-making process, except in the women-only LSOs, the number of women in the GBs and ECs of the VDO and LSO is lower than of men. The ability of women to participate equally with men is also dented by their generally subordinate position in most communities; exceptions are found in some communities where women are relatively more educated and younger and the men are less active because of age, education and engagement in work away from their place of residence. A point to be stressed is that at least the number of women and men should be equal on the GB and EC of every LSO in which the men and women COs are involved.

In any organisation, transparent operations and accountability are at the core of good governance. For the accountability of decision-makers it is essential that their deliberations and decisions are transparent. Transparency is a function of the flow of information, both up and down, and the written record. While the flow of information from the CO level to the next two levels (VDO and LSO) looks well-documented and relatively transparent to the CO members,

<sup>20</sup> In almost every LSO I visited and held meetings with the members, the office-holders showed very little or no familiarity with the operational procedures and processes outlined in the two manuals published by the RSPN: *Operational Manual for Social Mobilisation* (2009) and *Operations Manual for Community Investment Fund* (2010). In most places I was told that the LSO office-holders either did not receive the manuals or received only one copy (in some cases only the English version). Also, it appears that the two manuals were written without prior consultations with the organised communities (i.e. CO members) and probably intended for use exclusively by the RSP professionals.

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the downward flow of information is certainly not as transparent. There is no mechanism in place to monitor and validate the downward flow of information. There is substantial evidence that the deliberations of the LSO Executive Committee (Board), affecting the individual CO and its members, is not conveyed or conveyed verbally only and with considerable delay. It is quite disconcerting that the elected representatives of LSOs—most of them are office-holders in the COs—do not report back to the CO members about the important deliberations and decisions of the executives of VDOs and LSOs, the decisions about individual applications for loans are the exception. The verbal feedback, even if it is there, is no substitute for the written record in the CO books.

With the exception of few LSOs, the standard of bookkeeping is quite poor, especially for the account books (cash transactions, bank account and loan disbursement and recovery). The account books of the visited LSOs, except one (LSO PHK in Haripur), have not been audited and probably are not even auditable. It is essential that all LSOs are registered and they abide by the rules which normally require a regular audit of their books and record. It is quite certain that the rate of rejection would be high if the registers and books were audited by an accredited group or company. The registers are not standardised; a majority of the bookkeepers seem to have received rudimentary training if at all. It appears that the RSPs have not invested time and effort in providing adequate training and in monitoring the written record with emphasis on standardised procedures. Inadequate material incentives given by a majority of LSOs to the bookkeepers may also be a reason for not hiring and retaining individuals who can provide quality service.

### IV. Programmes, Plans, Resources and Linkages

In theory, the three-tiered structure of community organisations has a common programme with each level (i.e. CO, VDO and LSO) doing its part according to what it can do best. The major components of the programme include: small grants and loans; vocational training; physical and social infrastructure; and natural resource management. In implementing the programme components, the emphasis is on harnessing the human and material resources of the community and acquiring the resources from outside through linkages and partnerships with the government agencies, NGOs, private businesses, and donors (local, national and international). In the transition from dependence on the RSPs to self-reliance, the support and guidance of RSPs is an important ingredient for success. In practise, as stated earlier, there is some ambiguity about the division of labour between the COs, VDOs and LSOs. It is perhaps too early to expect the three levels of organisations establish clear boundaries, according to what each level can do best, and lay down the operational procedures. Apparently, some procedures have been laid down, but they are not uniform nor are they followed uniformly.

Almost all of us have plans.<sup>21</sup> Some plans are nebulous and others more concrete; some are made for a day and others for longer periods. Plans can, but not necessarily will, help individuals and groups (organisations) in achieving their goals with finite (limited) resources in a set time-frame. But goals have to be realistic (and not a wish-list); required resources have to be identified; programme components have to be defined; and unambiguous strategies have to be

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<sup>21</sup> Since plans are in reference to the future, and future is generally quite unpredictable, thanks to the unknown and unknowable (random) events, the plan makers and users should be aware of their limits.

laid out. Also, it is important to know that planning is a process, subject to changes in response to unanticipated (good and bad) events. It follows that the plan documents should indicate, with enough flexibility, the goals, resources, strategies, and programmes for a defined period.

In practice, at the CO level, there is supposedly a Micro Investment Plan (MIP) for each CO member's needs, priorities and resources. In many COs, the MIP document may exist, but is not reflected in the activities or programmes of the CO. Then there is supposed to be an Annual Development Plan (ADP) separately for each CO, VDO and LSO. From the evidence on paper, the so-called ADP of LSOs—in some cases there are multi-year plans—are no more than a wish list; they tend to indicate that the office-holders have had no exposure to what plans are and how planning exercises are or ought to be done. Given the pedestrian state of the LSO plans, it is fair to assume that the plan documents of VDOs, if they exist, would be no better. At the CO level, I have found no credible evidence of planning or plan documents. If planning is regarded as a useful tool for putting together the prioritised needs of the community and the required resources with clearly identified strategies, then the planners (community leaders) must be trained properly. In my meetings, it became quite obvious that the community leaders were not exposed to even the elementary techniques of planning.

With regard to resources, the members of community organisations have a rich stock of knowledge about the local conditions; they also know well their needs and the constraints they face in meeting these needs. The most important constraints they generally identify are (i) acute shortage of financial capital and (ii) lack of access to the infrastructure and services by which they can improve the quality of human capital. The levels of productivity of their resources and income are low because of these constraints: raising productivity is essential to improve the standard of living and quality of life. Of course, there are other constraints as well—the rural poor consider their constraints limitless—but they are not as binding. The important point is that, at least in theory, the available options and access to resources tend to increase as one moves from the level of the CO to that of the VDO and LSO.

The most important resource of the LSOs is their office-holders, men and women, who have had substantial experience as leaders (activists) in the community organisations. Most of them seem highly motivated and trusted by others. They are both young and not so young and most have had some education. Age and economic status are still quite important in many communities. These office-holders are supported by men and women CRPs, ranging from 4 to 8 in each LSO, whose major contribution is in the revival of the dormant or dead COs and the formation of new ones. Then there are individuals, mostly men, in many LSOs as employees of the organisation to assist in maintaining the office and keeping the accounts and records (registers). Earlier I have commented on the quality of CRPs and the paid staff: it is a mixed bag and, according to the available evidence in most of the sample LSOs, they are not well supported and monitored by the RSP professionals. Most of the individuals, office-holders, CRPs and paid office assistants (accountants in particular), need proper training in the requisite skills to play their role efficiently and effectively. Adequate investment in this stock of human capital—a vast majority of these individuals are highly motivated and possess much potential—will have a high pay-off for the effectiveness and viability of the three-tiered structure.

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**Table 6. Community Investment Fund Given by RSPN and RSPs to LSOs**

RSP	CIF Given by RSPN		Use of RSPN Funds (Rs. million)			Monthly Income (Rs.)	CIF Given by RSPs	
	Number Of LSOs	Amount (Rs. million)	Deposit	Revolving Fund	CIF		Number of LSOs	Amount (Rs. million)
AKRSP	12	12.00	7.00	8.00	3.00	71,663	--	--
NRSP	17	28.00	3.00	25.00	--	244,179	76	68.63
SRSP	7	14.00	12.00	2.00	--	105,000	--	--
TRDP	10	10.00	0.00	7.00	3.00	92,500	5	1.00
BRSP	2	2.00	2.00	--	--	16,667	--	--
PRSP	4	14.24	5.91	--	7.07	66,667	--	--
Total	53	81.24	29.91	43.0	13.07	609,175	81	69.63

Note: The data are given by RSPN for the period ending on June 30, 2010.

There are two main sources of finance for the LSOs: the Community Investment Fund (CIF) given by the RSPN and RSPs and the donations and contributions made by the members of COs, VDOs and LSOs. A small minority of LSOs generate income (revenue) from the training services they offer and the savings from projects in which they are directly involved with governments, NGOs and donors. Of the 306 LSOs, 129 have received the CIF worth about Rs.150.87 million from the RSPN and RSPs (Table 6).<sup>22</sup> RSPN has given so far Rs.81.24 million to 53 LSOs (of which 7 are of women only) and the NRSP and TRDP have given the rest. The amounts range from Rs. 125,000 to Rs. 2.0 million, but most LSOs have received Rs.1.00 to Rs.2.00 million each. The recipient LSOs have used more than one-half of the RSPN contribution to enhance their 'revolving' fund for small grants and loans and more than one-third has been deposited in the banks which earns them interest. The LSOs use their income from the bank deposits and the credit programme to increase the size of the CIF and meet their operational expenses.

In the sample LSOs, 15 have received the CIF worth Rs. 24.51 million from the RSPN and RSPs, of which Rs. 24.27 million is the share of RSPN (Appendix Table). Ten LSOs have received Rs. 2.0 million each, four Rs. 1.0 million each and one Rs. 0.5 million. The LSOs use the CIF in at least three ways. Some have deposited the total amount in the bank and use the interest income mainly to meet their operational (office) expenses; others use the CIF for grants

<sup>22</sup> These numbers include 81 LSOs that have received Rs.69.63 million from the NRSP and TRDP: NRSP has given Rs.68.63 million to 76 LSOs and TRDP Rs.1.00 million to five LSOs. Five LSOs in Tharparkar have received the CIF from the RSPN and TRDP. Some LSOs in A J & Kashmir have received matching grants from the AJ & K government for their credit programme based on the savings of COs. The basic purpose of the CIF is to give access to the poorest groups, particularly women, to financial capital in areas where the alternative sources for credit are either weak or non-existent (See: RSPN, *Operations Manual for Community Investment Fund*, February 2010).

to the very poor women in the COs and small loans mostly to other poor women for income generation; still others use the income earned from loans to enhance the size of the revolving fund. The donations or contributions by the CO, VDO and LSO members are important for some LSOs but not in many. Most LSOs have not imposed a fee on the COs or their members as a requirement for membership and similarly on the GB and EC members of the VDOs and LSOs. Some have received the contributions from members on a predetermined basis and others on a voluntary basis.

There are several issues related to the size and use of the CIF in practice. If the basic purpose of the CIF is to support a grant and loan programme, mainly for the poorest groups (especially women), then why prior assessment is not made of the need for such support in each prospective LSO. It looks both inefficient and unfair to give almost the same amount across the board without any assessment of the need for and the capacity of the LSO to manage the loan and grant programme on its own. Also, it appears that no attempt has been made to impress upon the COs the importance of their collective savings in building a credible 'village bank' as is the case, say, in LSO Pind Hashim Khan. Perhaps it is a good idea for the LSOs to forge partnership with the Micro Finance Institutions (MFIs) for running a credible savings and loans programme. The CIF given to the LSOs by the RSPN and RSPs could be used to (i) bargain with the government for matching grants and (ii) enhance the size of CIF. The enhanced amount could well serve the LSO as a revolving fund for its credit programme, meet its operational expenses, and give it the necessary financial autonomy for its viability

The CIF-based grants and loans are very popular and are probably helping a significant proportion of the poorest women members of the COs. However, the quality of credit appraisal varies a great deal, depending on the support provided by the RSPs and the capacity of the credit appraisal staff of the VDOs and LSOs. It is hard to offer any observation about the soundness of the credit programme since no evidence exists that the loan books and record are ever examined much less audited. The service charge for small loans given by the LSOs to the CO members is generally lower than charged by the RSPs, but it varies a great deal. In at least one case, the LSO (Babuzai in Mardan) follows an Islamic (*murabeha*) approach.<sup>23</sup> In many COs, the members use their meagre savings for small loans as well, but that record has not been examined. The range of savings is very large, but the CO savings have generally played no major role. In fact, there is almost no relationship between savings and loans, except in the small number of village banks.

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<sup>23</sup> In its simple form *murabeha* involves transactions based on the transfer of goods. For example, a CO member wants to borrow money to buy a goat. The LSO as the 'lender' will buy the goat from the market that the borrower likes and agrees to its price (e.g. Rs.5,000). The goat is transferred to the 'borrower' (CO member). The LSO as the seller (lender) of goat will charge the buyer (borrower) the purchase price of the goat (Rs.5,000) plus transport and other expenses (e.g. Rs.150) and add a sum as profit, say at 10 per cent of the base price (Rs.500). The total amount (Rs.5,650) is the amount of 'loan' that the borrower must repay in either lump sum or equal instalments over a fixed period. How much profit should the seller (lender) charge on the price of goat is left ambiguous. The problem is that if the lender (i.e. LSO) takes no profit then the business cannot last for too long. In case the lender decides to take profit then the question is: what yardstick can or should the lender use to set the profit rate?

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A close examination of the current practice for grants and loans based on the CIF raises several important questions. There is almost no evidence that the COs have properly assessed the poverty-status of the candidates (mainly women) for small grants and loans and followed a credible set of criteria by which the grants and loans are rationed given the limited amount available and the multiplicity of demand for loans. In addition, the CRPs and other LSO office-holders are not assisted and certainly not adequately monitored by the RSP staff in their credit programme. The loan books do not indicate that standardised procedures are followed in recording the transactions. In some places the RSPs also give small loans to both the men and women CO members as long as they meet their basic requirements, but in other places there is no alternative credit programme for either men or women.

It seems that the LSOs have not attempted to persuade or even encourage the CO members across the board that a financial contribution made by them on a regular basis would be an important token of their on-going support for the three-tiered structure that they supposedly own. Of course, the fee structure in the CO, VDO and LSO would have to take into account the financial position of the individual member as long as each CO and VDO pays more or less the same amount in a given period (say each month or each year). To maintain the trust of the CO and VDO members, it would be absolutely necessary to make the office-holders fully accountable to the CO and VDO members and keep the transactions transparent through good records and communications. As stated earlier, the current state of record keeping and flow of information is grossly inadequate.

In almost every area or region, thanks to their partnership with the RSPs, the CO members have access to resources and services from or through RSPs—which they most probably could not have achieved without this partnership—and there are tangible and some important intangible results to show on the ground. Most of these achievements are reasonably well documented. The COs have developed linkages and even partnerships, mainly by the active mediation of the RSPs, in different forms with other outsiders, including the government agencies, NGOs, businesses, and donors. It should be added that many of the achievements precede the introduction of the three-tiered structure of community organisations. The form and number of linkages that the LSOs have forged differ a great deal, reflecting the differences in the ages and human-resource capacity of their member COs. The location of the COs, available opportunities for partnership, programmes and projects of governments and donors, and the efforts of the RSP staff have also played their role in the observed differences.

Not all linkages formed by the COs, either through the RSPs or on their own, with the outsiders have endured because of the nature of activity or service. But many linkages have endured and even strengthened, thanks to the efforts of CO members and the active support of the RSPs. The LSOs are building on the existing linkages and partnerships and establishing new linkages with or without the intercession of RSPs. There is some evidence that the RSPs are not

as forthcoming in giving the guidance and support that the three-tiered structure needs in the formative stage. The level of required effort in forging and strengthening the linkages and partnerships is not uniform across the board. Some LSOs have evidently far exceeded the expectations, but a majority of them are probably groping. In this context, it makes sense to get the LSOs registered, at least as voluntary social welfare agencies, to carry a bit more weight than they do without registration. Also, it is a good idea for the LSO office-holders, with support from the RSPs, to get on the right side of the elected and appointed officials of the local and provincial governments. They need to invest substantial time and effort to make their case on every platform for legitimacy, resources, infrastructure, and services. The UCPRP under way in some districts of Sindh and Khyber Pakhtunkhwa, if it works well, may just turn out to be a good beginning. The programme in Sindh, however, looks the more risky since it is not based on a UC-wide three-tiered structure of organisations, but on the COs alone.

## **V. Constraints and Achievements**

Community organisations do not exist and function in vacuum; they are part of an intricate milieu. The rural society in Pakistan is a multi-layered patchwork of relationships with intersecting divisions on the basis of ethnicity, caste, class, and religion. But almost everywhere men dominate in what is a generally rigid and gender-segregated social structure. The distribution of power is quite unfavourable to individuals and groups at the bottom of the heap due to their gender, caste or class. In addition, the rural society is greatly handicapped by the low level of public investment in the physical and social infrastructure and services and their poor quality. The grossly inadequate infrastructure and services for education and health care, particularly for women, are among the major indicators of societal neglect and the low quality of life one generally observes in the country in general and in its rural areas in particular.

The three-tiered structure of community organisations is designed to overcome these constraints and help improve the quality of life of the disadvantaged (powerless) individuals and groups. In practice, it faces other important constraints as well. I can identify at least four of them because of their influence on the formation and viability of the new structure. First, there is an enormous imbalance between men and women with regard to their ability to participate as partners in the organisations. Much as it is necessary to organise men and women separately, to accommodate the cultural barrier, generally it acts as a serious constraint to work as partners: can men and women be 'separate but equal'? Second, the low level of collective savings of the COs, given the limited means of the CO members and the half-hearted emphasis on the importance of savings, imposes a serious constraint on the ability of the three-tiered structure to function without dependence on outsiders. Third, the RSPs are probably not giving the level and quality of support and guidance that the new structure needs in the early stages. Finally, the three-tiered structure has not found a firm ground so far in the existing order of the state and must keep on struggling at the margins for recognition. There is substantial evidence that these constraints are not fixed and can be alleviated by vigorously pursuing some well-crafted strategies. The process of change, reflected by the formation of the VDOs and LSOs, is in itself a significant achievement for the community organisations.

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But much more has been achieved from what I have gathered in evidence for this study. Given the diversity of LSOs, in terms of their age, structure and composition, location, human and material resources, and experiences, it is reasonable to expect differences in their activities and achievements (Appendix Table). A common feature that struck me almost every where is the quest for change, reflected in the tenacious efforts to achieve it by various means.

- Almost all LSOs have devoted their human and material resources to take the message of social mobilisation to other communities within the UC and beyond its borders in some cases, using the community activists (CRPs) to persuade others to organise and to revive the inactive COs in their area.
- Almost all LSOs have used the CIF and other funds to extend grants to the destitute and very poor and small loans to the poor CO members for income generation. Generally women are the main recipients (beneficiaries).
- Almost all LSOs have established linkages, some very strong others less so, with the government Line departments (at the local and provincial levels) and the private sector entities and are using them to access the social and economic services, build the community physical infrastructure, and introduce new practices and products (particularly in farming). The scale ranges from modest schemes to relatively large and innovative projects significantly affecting the productivity of resources and income levels.
- Some LSOs have lobbied successfully on behalf of the weak and poor to gain access to grants and funds from agencies of the government, NGOs, etc. Others have helped the CO members to get on the voters lists and receive their ID cards from the National Database and Registration Authority (NADRA).
- Some LSOs have established, with and without outside support, training facilities of varying scales and quality for a variety of vocational skills for the CO members in their own UC and for others (men and women) from outside the area.
- Some LSOs have engaged actively in creating awareness about the basic rights of individuals and groups, changing some of the traditionally expensive customs, and resolving conflicts both serious and not so serious.
- Some LSOs have directly helped the internally displaced persons (IDPs) and others affected by natural calamities and human conflicts with cash, goods and services on both large and small scales.
- Finally, there are palpable, if not pervasive, signs of growing confidence and even 'empowerment' among both men and women. Almost every where the signs among women are seemingly the more striking.

RSPs have made a significant contribution to these achievements in numerous ways: taking the message of social mobilisation to the rural communities; forging partnership with them on a voluntary basis; fostering the COs; helping train the CO members and others in numerous vocational and managerial (leadership) skills; giving small loans to build assets and earn income; supporting communities to improve the management of natural resources (land, trees, water, and animals); extending technical and financial assistance to improve and build the community physical infrastructure; and getting access to facilities for health care and education. RSPs have supported the organisations directly with their own resources and, perhaps more importantly, through linkages with the government Line departments, private sector agencies, and the donors



both local and foreign.<sup>24</sup> The recent initiative of the RSPs, supported strongly by the RSPN with ideas and funds, to induce the formation of LSOs throughout Pakistan probably would be their most important contribution if it works as anticipated.

### CONCLUSION

There are several issues on which the members of organised communities, their activists in particular, should reflect to avoid costly mistakes and to get the optimal (best) return for their invested resources and effort.

- They should invest enough resources to improve the quality of the primary community organisations of both men and women: numbers do matter but quality should matter even more. The dialogues with communities should concentrate not so much on the prospective benefits as on the advantages of ownership and self-reliance that come with organisation in which people can share fairly the burdens (costs) and fruits (benefits).
- The speed of scaling-up from the UC-level LSO to the networking of LSOs at the Tehsil and District levels should be based on a rigorous assessment of the capacity of the UC-level LSOs and after extensive consultations with the organised communities: the impending attempts to establish the LSO network at the Tehsil level can turn out to be a costly experiment if the UC-level LSOs have not been tested well enough.
- The formation of separate LSOs for men and women in a UC is not a bad idea, but a workable mechanism must be found to make them work in tandem and not compete for resources at each other's expense. In any workable arrangement, the primary focus should be on the inclusion of women as equal partners.
- The LSOs may want to focus their attention on encouraging the CO members to raise the level of their collective savings and accept the principle of financial contribution to the LSO for increasing its capacity to serve the communities. The fee-for-service idea, if accepted, will also help in strengthening the sense of ownership among ordinary members of the COs if the fee structure is fair and the office-holders at each level are accountable to the membership.
- The LSOs along with the VDOs and COs have to develop a reasonable consensus about the division of labour between them and follow the processes and procedures that they agree upon. LSOs should also seriously examine the issues related to the downward flow of information, transparency and accountability.
- The LSOs have to invest effort and resources to get accepted as partners with the elected and appointed officials of the provincial and local governments: advocacy,

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<sup>24</sup> See Khan (2009) for a detailed analysis of the role that the RSPs and RSPN have played in partnership with the organised rural communities in Pakistan since the early 1980s.

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lobbying and participation in the electoral process should all be considered as important means for the common good.

- Community organisations at each of the three levels should give serious attention to the quality of human resources in performing their functions efficiently and effectively: it is not enough to have bodies in place. Acquiring new skills and establishing good practices and procedures can make the difference between failure and success for the organisations.
- Learning from others through exchanges (visits and meetings) should be made an essential part of the normal activities and programmes of the organisations.
- Good records, documentation of activities, and dissemination of information widely will help make the organisations credible and strong.

At the end, I want to address perhaps the most important issue for the RSPs. What is their role in the transition and how well it is being played? Let me premise my observations on the assumption that the RSP professionals and workers have a clear vision about the scaling-up process of social mobilisation through the three-tiered structure and they have a commitment to support its realisation according to their capacity and authority. I see their role as facilitators for the organised communities, in the transition from dependence to self-reliance, to run the three-tiered structure for the common good of rural people. I have found evidence that there are wide gaps between claims and practice. Let me highlight some of the important issues that the RSPs may want to reflect on and address in the context of their support to make the three-tiered structure autonomously sustainable.

- It seems that the vision of the three-tiered structure is not shared equally across the board: some managers and professionals of the RSPs are quite ambivalent about the idea and the adopted approach. There are probably two reasons for this state of ambivalence. First, they are concerned about the continuity of their jobs. Second, they are sceptical about the ability of organised communities to make the new structure work on their own.
- It is crucial that the scaling-up process is well understood and agreed upon through extensive consultations (dialogues) with the communities or else they will have little or no sense of ownership.
- Since the three-tiered structure cannot sustain itself without substantial financial support in the beginning, an effective strategy for the RSPs is to persuade the provincial governments to give matching grants to the LSOs against the CO savings and the financial contributions made by the RSPN and RSPs. The UC-Based Poverty Reduction Programme can be used as a major source for the initial injection of resources into the LSOs to be shared equitably with the VDOs and COs.
- In some places the level of RSP support to the communities has been seriously impaired by cuts in their financial and human resources, resulting from lack of funded projects or uncertainty about their continuity and a drastically curtailed credit programme.
- In A J & Kashmir, there is quite a bit of confusion about the role of AJKRSP and NRSP since the division of labour is not quite clear. The Chief Executive Officer

(CEO) of AJKRSP happens to be the Regional General Manager (RGM) of NRSP as well. The NRSP professionals working in A J & Kashmir are uncertain about their role in the future given the formation of AJKRSP and the speed at which the networking process of LSOs is being driven.

- There has been a tendency to go after targets and not focus on the process perhaps because of the involvement of the RSPs in many short-term projects funded by governments and donors. In some areas, a disproportionate emphasis on credit targeted at small groups has not had a positive effect on the process of social mobilisation.
- Training of the community activists (managers and CRPs in particular) and bookkeepers (especially accountants) seems to have been perfunctory and in some cases none at all. Proper training should be treated as an essential condition for the viability of LSOs.
- Apparently the RSPs have not invested enough resources (human in particular) in monitoring the quality of the new and the so-called revived COs and the routine practices of the COs, VDOs and LSOs. Generally the records and account books do not reflect standard procedures and are rarely if ever checked by the RSPs staff. The RSPN manuals for various operations and processes have either not reached the LSO office-holders or not read by them.
- The RSPs have not given enough attention to the exchange visits and meetings between the organised communities to learn from the examples of failure and success: there are enough examples of both to be shared.
- Finally, given the generally unsatisfactory state of documentation, the RSPs should help the LSOs to document properly and disseminate widely the best practices, models, outputs, and outcomes. Credible documentation in different forms can be used as a powerful tool to influence public policy and acquire resources for the rural communities.

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Appendix Table: Major Characteristics of Sample LSOs

Name of LSO	Name of UC	Total No of House-holds in the UC	No of Poor House-holds in the UC	No of Organised Households in the UC	No of Poor House-holds Organised in the UC	Total No of Men COs	Total No of Women COs	No of MCOs Formed after LSO	No of WCOs Formed after LSO	Total No of Mix VDOs	Total No of Women VDOs	Total Amount of CIF Received (Rs.)	CIF Received from RSPN (Rs.)	CIF Received from RSP (Rs.)	CIF from Own Fund (Rs.)
Mohar R.D.P. Kamar Mashani	Kamar Mashani	2,139	589	1,797	536	66	57	45	29	6		2,000,000	2,000,000		
Mirza Ali Muhammad Foundation	Mallot Sattian	1,097	70	1,038	70	12	50	5	35	4		500,000	500,000		
Kohsar Welfare Organisation	Karela Majhan	2,331	837	1,736	837	40	45	15	10	6		1,000,000	768,000	232,000	
Dhanak Rural Development Org	Dothan, Pooneh	2,695	510	1,938	382	44	62	2	7	4					
Society Development Foundation	Rawali, Bagh	3,575	305	2,814	305	60	75	12	5	16					
Kashmir Area Welfare Society	Chinnari, Hattian	4,377	683	3,336	683	67	93	23	73	11		2,000,000	2,000,000		
Dharanwala - 432 - 6R	Dharanwala	2,390		1,250		-	122	-	42	9					
Goth Mehraab	Goth Mehraab	2,729		1,825		148	7	13		7		2,000,000	2,000,000		
Ailimpur	Ailimpur, Multan	3,957	2,129	3,652	1,984	77	35	25	10	7		2,000,000	2,000,000		
Nabipur	Nabipur, Khanewal	2,260	1,130	2,022	1,128	78	60	6	2	5		2,000,000	2,000,000		
Pakistan Hosliamand Khawateen	Pind Hashim Khan	2,170	755	1,675	669	6	54	-	24	2		2,000,000	2,000,000		
Pine Rural Area Development Org.	Garhi Phulgran	2,100		1,838		95	31	49	31	12		2,000,000	2,000,000		
Beer Development Society	Beer, Haripur	4,247		3,010		52	37	15	17	-		2,007,400	2,000,000		7,400
Babuzai (SABA)	Babuzai, Mardan	1,842	271	908	157	57	-	5	-	10		2,000,000	2,000,000		
WAFSA Azakhel Payeen	Azakhel, Nowshera	2,242		1,714		47	20	3	3	4		2,000,000	2,000,000		
Sarang	Malenhore Veena	4,325	1,643	3,460	1,376	120	145		10	7		1,000,000	1,000,000		
DAWN	Diplo	2,906	1,605	2,394	1,237	-	45		19	3		1,000,000	1,000,000		
Surhan	Bhakou	4,039	2,218	2,967	1,714	120	63	44	41	26		1,000,000	1,000,000		
Total:		51,421	11,990	39,374	10,409	1,089	1,001	262	358	125	14	24,507,400	24,268,000	232,000	7,400

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Name of LSO	Date of Formation	State of Registration	Governance Structure	CRPs & Staff	Planning and Records	CIF, Savings and Loans	Major Achievements and Issues
<b>SURHAN (M+W)</b> UC: Bhakou Taluka: Mithi Distt: Tharparkar  UC HH: 4039 Poor: 54.9% Org HH: 2967 Poor: 57.8% MCO: 120 WCO: 63 MCO after LSO:44 WCO after LSO:41  [met with 12 men and 12 women members together on May 26, 2010]	Sept 2008	Not registered; Plan to register under the Societies Registration Act of 1860	MCOs + WCOs + VDOs: 26 GB: M27 W29 Board: M8 W7 Chair: M1 Vice: M1 + W1 Comm: 3 No fee from Members; plan to impose on GB members of LSO: Free of cost LSO office in a <i>chaurra</i> owned by the Chair who is a teacher and shopkeeper	CPRs: M5 + 3W Volunteers, but with no training: Quality of COs not known; TRDP SOs not really focused on new COs; Paid Staff: M1 (office assistant)	No planning nor any training for it; Registers not well kept; no training given to treasurer or office assistant; Written By-laws in Sindhi; RSPN Handbooks on CIF and Social Mobilisation (SM) not read (only one copy available in Sindhi)	CIF: Rs.1M from RSPN + RSPN award for Rs.250K (2009) CIF used for loans and grants; 20% interest and grants to very poor women; Books for credit not well kept; Meagre CO savings used for internal lending or for grants to the needy; TRDP also has a credit programme for small loans	Completed MCH project with a partner organisation; Through Education Department raised the Middle School to High School; Through UC Nazim distributed sewing machines, built community halls, established a girls school and acquired hand pumps; Introduced milk collecting points for poor women; Provided health insurance to poor HHs; Completed poverty score card forms for poor women given to authorities of BISP; Won the second prize in the Second LSO National Convention in Islamabad in Dec 2009 TRDP professionals tend to dominate people's understanding of the idea of organisation at all levels; TRDP professionals have not monitored CRPs or activities of new COs or records of LSO; CO members not really aware of the role of LSO because the downward flow of information is either very weak or absent
<b>DAWN (W)</b> UC: Diplo Taluka: Diplo Distt: Tharparkar  UC HH: 2906 Poor: 55.2% Org HH: 2394 Poor: 51.7% MCO: 0 WCO: 45 WCO after LSO:19  [met with 20 women members on May 25, 2010]	July 2007	Not registered	WCOs only; WVDOS: 3 GB: W36 Board: W26 Chair: W1 Vice: W1 Secretary: W1 Committees No fee from members; Office building rented	CRPs: 3W who work as volunteers; no signs of training though seem quite motivated; TRDP SO does not seem smart or trained; Paid Staff: One Field Worker (not impressive at all) and One Office Assistant (badly maintained records). Both are men and paid monthly	No planning or any training for it; Registers are badly kept; no training to Office Assistant By-laws written in Sindhi; Not received the Sindhi version of RSPN Handbooks on CIF and SM	CIF: IM in two instalments from RSPN and Rs.300K from TRDP; CIF is used for small loans (Rs.5000-10000) at 15% interest; Women members also receive loans through TRDP credit programme; Credit assessment is done by the Field Worker and assisted by SO; they do not seem to have the capability; There is credit policy document in Sindhi; Credit record with LSO not very good	Imparted skills to poor women for stitching and tailoring; Poultry sheds given to women; Lobbying for and publicising the rights of women; Made a video on poor women in Asia  TRDP professionals tend to dominate people's understanding of the idea of organisation at all levels; TRDP professionals have not monitored CRPs or activities of new COs or records of LSO Credit; CO members not really aware of the role of LSO and the downward flow of information is either weak or absent; There is no LSO for men in this UC, though there are men PDC. This UC is part of the Sindh Government-funded "UC-Based Poverty Reduction Programme"

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<p><b>SARANG</b> M+W UC: Malenhore Veena Taluka: Mithi Distt: Tharparkar</p> <p>UC HH: 4325 Poor: 38% Org HH: 3460 Poor: 39.8% MCO: 120 WCO: 145 MCO after LSO:0 WCO after LSO:10</p>	<p>March 2008</p>	<p>Not registered; plan to register with provincial Social Welfare Department (under the Voluntary Social Welfare Agencies Ordinance of 1961)</p>	<p>MCOs + WCOs + Mix COs VDOs: 16 (Mix) GB: M30 + W23 elected for 4 years Some GB members elected directly from COs Board: M10 + W5 Chair: M1 2 Secretaries + 12 Directors; Fee taken from Board members but returned; LSO Office building (2 rooms) rented in Mithi</p>	<p>CRPs: M5 + W2 (all Board members); volunteers with almost no training; one LSO "focal person" from TRDP is supposed to monitor meetings, etc of LSO with questionable capability for facilitating LSO activities; Paid Staff: 1 Office Assistant (M) with no trace of training</p>	<p>No planning or training for it; Registers are badly kept (Cash Register in particular); No training to Office Assistant; By-laws in Sindhi; They have not received the Sindhi version of the RSPN Handbooks on CIF and SM; only the Chair has one copy and has not read it</p>	<p>CIF: Rs1M from RSPN; It is used for grants only to poor women (who pay Rs500 for registration) TRDP credit available for M and W; LSO pays 10% to TRDP and charges 15% from borrowers; LSO does all the credit work monitored by TRDP professionals which seems quite inadequate</p>	<p>Most of the CIF grants given to the poorest women Health insurance arranged for 240 HH ID cards through NADRA for 313 individuals</p> <p>PDC members think that LSO is "small" TRDP; awareness of LSO is perfunctory; credit is the major glue;</p> <p>Women members are weaker than men in their knowledge about the LSO (most are Hindus and some Muslim <i>bajezers</i>); Downward flow of information from LSO is not transparent; Some Board members are quite knowledgeable, but others are not</p>
<p>[met with 15 men and 8 women together on May 24, 2010]</p>							
<p><b>432-6R</b> (W) UC: 432-6R (near Dharanwala) Tehsil: Haroonabad Distt: Bahawalnagar</p> <p>UC HH: 2751 Poor: 31.8% Org HH: 2025 Poor: 38.3% MCO: 0 WCO: 122 WCO after LSO:42</p>	<p>Sept 2009 (Very new; first WCOs established in early 2009 as part of the PPAF-funded "Social Mobilisation" Project of NRSP)</p>	<p>Registered with provincial Social Welfare Department (under the Voluntary Social Welfare Agencies Ordinance of 1961)</p>	<p>WCOs only; WVDOS: 9 GB: W37 Exec.Com.: W19 President: W1 Vice: W 2 Sec.: W5 Fee (Rs.100) taken from each member of GB of LSO; Office Building: donated by the President without charge</p>	<p>CRPs: W4 (each paid Rs.2000/m for 6 months); They look smart and motivated, but without training or monitoring by the NRSP staff; No paid staff</p>	<p>No planning or training for it; No training in book keeping; records are not good or well kept; No written By-laws; RSPN Handbooks on CIF and SM not available</p>	<p>CIF: LSO has not received any funds from RSPN or NRSP NRSP also does not have a credit programme; WCOs have only internal lending based on their savings; limited amount given only to destitute women</p>	<p>Dug well with community resources (Rs44,000) benefiting several HH; 10 hand pumps (Rs13,000) installed for 45 HH; Completed road pavement (200ft) with assistance from LG; Watercourse (1600ft) paid by community and NRSP and PPAF; Pond cleared and watercourse improved with community resources (Rs75,000); Trained 40 women in stitching and tailoring and 3 men in mobile phone repair; Acquired 2000 ID cards at the VO level through NADRA mobile camps; Disseminated information to create increased awareness about women's rights, <i>nikah nama</i>, ID card, and birth registration; Linkages with provincial Line departments (Agriculture, Livestock, Health and Social Welfare)</p>
<p>[met with 25 women members on May 11, 2010]</p>							<p>President enjoys moral authority and knows well what the community wants; Most LSO members look smart and are vocal about their rights, etc. Men have no COs but want to organise using women as the model; Poverty score cards are being processed; Downward flow of information from LSO not there</p>

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<p><b>Goth Mehrab</b> (M+W+Mix) UC: Goth Mehrab Tehsil: Bahawalpur Distt: Bahawalpur</p> <p>UC HH: 3492 Poor: 33.5% Org HH: 1666 Poor: 48.0% MCO: 148 WCO: 7 MCO after LSO:7 WCO after LSO:0</p>	<p>Dec 2006</p>	<p>Registered in Jan 2009 with provincial Social Welfare Department (under the Voluntary Social Welfare Agencies Ordinance of 1961)</p>	<p>MCOs+WCOs+ Mix COs VOs: Mix6+M1 GB; M18+W4 Exec.Com.: M7+W2 President: M1 Vice: M1 + W1 Sec.: M3 Fee (Rs.50) per month from Exec. Com. members; Fee (Rs.120) per year from GB members; LSO owns a building (with a meeting hall) for office donated by a prominent resident (landlord) of the village</p>	<p>CRPs: M5+W2 Two or three men activists look quite good; their achievements are impressive for initiatives and linkages; But women activists (mostly young) not that impressive and not sure of their role; Monitoring by NRSP is not there; Paid Staff: one (M) accountant and one chowkidar/gardener</p>	<p>No planning at the LSO level, nor any training for it; Registers are not well kept and no training for book keeping; Written By-laws in Urdu; They have not received the RSPN Handbooks on CIF and SM</p>	<p>CIF:Rs. 2M from RSPN; It is used for small loans and grants and LSO has given Rs800,000 from the CIF to WWF as its share for Agric. Resource Centre (agric. machinery); NRSP also has a credit programme for small loans; CO savings are not emphasised: limited internal lending</p>	<p>LSO has its credit many activities and projects for the communities: established an Agric. Resource Centre (Rs.1.8M) with help from WWF and NRSP; constructed the office and furnished it; straightened the road on self-help basis; installed hand pumps; established a vocational training centre for women; introduced mushroom cultivation; installed 6 community turbines (300 feet deep) with connecting pipes to carry sweet water to land to make it cultivable and, with small loans to farmers, has made farming profitable to the marginalised farmers (400 families); established a model school for children; and installed a bio-gas plant; LSO has given small loans worth Rs1 M to members of 12 COs; VDOs have helped COs get water supply schemes from LG; Ordinary CO members do not know about VDOs and LSO and who has formed them (NRSP?); Downward flow of information is quite inadequate or absent; Quality of COs formed by CRPs not monitored adequately by the SOs</p>
<p><b>Ailimpur</b> (M+W) UC: Ailimpur Tehsil: Multan Distt.: Multan</p> <p>UC HH: 3957 Poor: 53.8% Org HH: 3652 Poor: 54.3% MCO: 77 WCO: 35 MCO after LSO:25 WCO after LSO:10</p>	<p>March 2008</p>	<p>Not registered, but in process with provincial Social Welfare Department (under the Voluntary Social Welfare Agencies Ordinance of 1961)</p>	<p>MCOs+WCOs but no mix COs; VDOs: 7 mix GB:M15+W12 Exec.Com.: M8+W3 President: M1 (trader) but not impressive Vice: W1 Sec.: M3 Two or three men seem to dominate the LSO; No fee from members, but donation of wheat from COs through VDOs worth Rs. 100,000 in 2009, which has been used for office expenses and loans</p>	<p>CRPs: M5+W6 Work as volunteers; No dialogues with CO members about LSO: some completely unaware Paid Staff: M1 (accountant) paid Rs.4,000 per month; no training received by him PRSP monitoring not evident</p>	<p>No planning or training for it; Registers are not standardised and not well-kept; By-laws written in Urdu; No evidence of awareness of the RSPN Handbooks on CIF and SM (Copies with PRSP staff only)</p>	<p>CIF: Rs.2M from RSPN; LSO has a credit programme from its CIF; all loans (ranging between Rs.5,000 and Rs.10,000) are given to women for one year at 10% interest; Almost all COs depended on PRSP credit programme, but it was suspended one year ago because of loan default; Savings not emphasised and used on a limited scale for internal lending</p>	<p>Assisted CO members with ID cards through NADRA mobile vans; In 2008, it established a training centre for crafts; Guided poor HHs for benefits under BISP With PM's intervention, LSO received Rs.300,000 for a child's treatment in India and through LG completed a 7-KM metalled road  This LSO (UC) is part of the constituency of PM, hence many of its achievements reflect successful lobbying; Many of the COs in UC were dead or dormant for some time; PRSP stopped its credit programme (for both men and women COs) one year ago because of substantial loan default; There is good evidence of deep distrust between the leaders of LSO and PRSP professionals, particularly against the former DM (who left in early May) ; People's perception about PRSP as a government agency</p>

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<p><b>Nabipur</b> UC: Nabipur Tehsil: Kabirwala Distt.: Khanewal</p> <p>UC HH: 2260 Poor: 57.5% Org HH: 2022 Poor: 55.8% MCO: 78 WCO: 60 MCO after LSO:6 WCO after LSO:2</p> <p>[met with 8 men and 12 women together on May 14, 2010]</p>	<p>March 2008 (COs were started in 2006)</p>	<p>Not registered, but plan to register</p>	<p>MCOs+WCOs, but no mix COs; VDOs: Mix5 (5 members elected from each VDO to GB of LSO); GB: M17+8W Exec.Com.: M9 +W4 President: M1 (advocate) Vice: M1+W1 Sec.: M3+W1 Rented office at Rs.2500/month</p>	<p>CRPs: M2+W2; Volunteers with little or no training, but seem well-motivated (especially women); Quality of COs not monitored by PRSP SO; Paid Staff: M2</p>	<p>No planning or training for it; Registers are not well-kept (no standard is met); By-laws are not written; No idea about the RSPN Handbooks on CIF and SM (exception being perhaps the President)</p>	<p>CIF: Rs.2M from RSPN; Rs430,000 in the bank and the rest given out in loans; Used for small loans (Rs.5,000-Rs.10,000) and grants for women only; PRSP's credit programme available to both men and women</p>	<p>Took initiative for a girls college, converted an abandoned government building into a school, maternity and health care centres, and technical and vocational centres for the unemployed; Assisted CO members with ID cards (3680) through NADRA mobile vans; Added almost 2,000 persons to the voters list; Helped 242 persons get Rs.1,000/m as food subsidy under the Punjab CM Stamp Scheme; Guided poor HHs for benefits under BISP; VDOs donated wheat (worth Rs.16,000) in 2009 and proceeds from <i>Qurbani</i> hides; LSO is the Tehsil convener of "Fair and Free Election Network" (FAFEN)</p> <p>Ordinary members, except few, do not really know the purpose of the three-tiered structure; they see COs, VDOs and LSO simply as agencies for loans and not as vehicles for self-help or self-government; LSO has a real challenge to function in Nabipur because the area is dominated by one or two families who own most of the land and the rest are their tenants who participate in the COs</p>
<p><b>Mohar Rural Development Programme</b> UC: Kamar Mashani Pakka Tehsil: Isa Khel Distt: Mianwali</p> <p>UC HH: 2139 Poor: 27.5% Org HH: 1797 Poor: 29.8% MCO: 66 WCO: 57 MCO after LSO:45 WCO after LSO:29</p> <p>[met with 18 men and 12 women members together on May 2, 2010]</p>	<p>January 2008 Since April 2009 LSO Kamar Mashani has been a 'pilot' project under the UC Plan for Poverty Reduction, funded by RSPN and NRSP</p>	<p>Not registered, but in process under the Societies Registration Act of 1860</p>	<p>MCOs+WCOs, but no mix COs; VDOs: 6 (Mix) GB: 30(M18+W12) Exec.Com: M12+5W (Exec. Body: M6+W2) President: M1 Vice: M1 Sec. M2 Committees: 4 Office Building (including training hall) rented</p>	<p>CRPs: 3M+3W Young men and women volunteers with almost no training though look quite smart Paid Staff: M2 (One SO and one accountant);</p>	<p>VD plans are not well done; no training for planning; Records are not standardised or well kept; Written By-laws in Urdu; RSPN Handbooks on CIF and SM are not read by most members of Exec. Comm.</p>	<p>CIF: Rs.4.5M from RSPN and NRSP; Used for small loans and grants to poor women only; NRSP credit programme for men as well; CO savings are meagre and used for limited internal lending</p>	<p>Since April 2009, when the UC Plan was initiated, the LSO seems to have made progress on several fronts: Built CPI schemes; Given vocational trainings; Grants to about 100 destitute families and loans to poor women; Established wan industry machinery; Conducted adult literacy sessions for women in 8 centres; Provided health insurance to CO members and families</p> <p>Initial signs of self-confidence can be seen among young women in particular: Poverty is quite severe and widespread; Few individuals (men "social workers") seem to dominate the LSO executive; Rented building and furnishings look quite expensive and lavish</p> <p>(See: Tazeem Ullah Khan, <i>Rural Poverty Reduction through Social Mobilization</i>, NRSP: Progress Report., March 2010)</p>



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<p><b>Mirza Ali Muhammad Organisation</b>                  UC: Mallot Sattian                  Tehsil: Kotli Sattian                  Dist.: Rawalpindi</p> <p>UC HH: 1097                  Poor: 6.4%                  Org HH: 1038                  Poor: 6.7%                  MCO: 12                  WCO: 50                  MCO after LSO:5                  WCO after LSO:35</p>	<p>Feb 2008                  (There is a "Tehsil Network" of 10 LSOs in Kotli Sattian)</p>	<p>Not registered</p>	<p>MCOs+WCOs+ Mix COs (Most COs formed after the LSO are of women)                  VDOs: 7 (mix)                  GB: M8+W6                  Exec.Com.: M5+W6                  President: M1                  Vice.: W1                  Sec.: 6                  Committees: 9</p>	<p>CRPs: W5 at Rs.2,500/month                  ; Woman SO is supposed to monitor CRP, but does not look like;                  No paid staff</p>	<p>Planning is not evident; nor has there been any training for it;                  Record keeping is not good and books are not standardised;                  Written By-laws in Urdu;                  RSPN Handbooks for CIF and SM are not reflected in the work</p>	<p>CIF: Rs.500,000 from RSPN and Rs.500,000 from NRSF;                  Small loans are given to only poor women;                  Grants are given to destitute women for income-generation;                  Procedures followed are somewhat similar to the ones laid down for the NRSF credit programme; NRSF Field Unit monitors CIF loans;                  Savings are not emphasised and limited for internal lending</p>	<p>Grants, loans and sewing machines to poor women both from CIF and NRSF credit programme;                  Provided energy-efficient stoves to 100 poor households; cheap-latrines through CONCERN International to 26 HH; rain-water storage tanks to 42 poor HH with PPAF-NRSF support;                  Provided training to men for tailoring, and work with heavy machinery and electricity;                  Provided financial support to 242 poor women through BISP;                  Infrastructure projects (water supply, link roads, etc.) and income-generation projects through linkages with LG and NGOs worth Rs.10 million</p>
<p>[met with 8 men and 12 women members together on May 4, 2010]</p>	<p>Jan 2007</p>	<p>It was first registered in 2004 as Pind Hashim Khan (Network) Multi-purpose (Women) Society Ltd. under the Cooperative Societies Act of 1925); In 2007, the name was changed to Pakistani Hoslamand Khawateen Cooperative Multi-purpose Women Society Ltd.</p>	<p>WCOs+MCOs VDOs: 6 (W)                  GB: 106 (W)                  Exec Com: 11 (W)                  President: W1  <i>Sarparas Aida</i>: W1                  Vice: W1                  Sec.: 5                  Fee of Rs.50 from each WCO for registration;                  LSO has 2offices: main office is in a rented building (Rs.11000/m) in Haripur town and the other office is in a rented building (Rs.1000/m) in village Nartopa</p>	<p>CRPs: W(3) paid from Rs.6000 to Rs.11000/m; They are quite smart and seem to have been well trained;                  LSO trains women for leadership and social organisation work for SRSP from all over;                  No monitoring by SRSP;                  Paid staff: M1 (accountant) paid Rs.6000/m</p>	<p>One-year work plan, but no evidence of real planning;                  Records are well kept;                  accounts have been audited in 2007, 2008 and 2009;                  By-laws are written;                  The Urdu version of the RSPN Handbooks on CIF and SM has been read only by the President</p>	<p>CIF: Rs2M from RSPN given through SRSP in Feb 2010; Rs7,000 has been given to only one WCO and the rest earns interest (Rs15,000/m) in the bank;                  LSO has used the "Village Bank" model—which seems to connect CO savings with loans to WCO members;                  There is no credit programme of SRSP;</p>	<p>PHK has its credit many projects on its own initiatives, and through linkages with SRSP, government Line departments, NGOs and international donors: e.g. irrigation schemes, hand pumps, street pavement, training for agriculture and livestock, nurseries, forestry, horticulture, health care, schools, latrines, water supply schemes, livelihoods programme, gender sensitisation training, literacy among adult women;                  LSO has also extended material support to the Internally Displaced Persons (IDPs);                  LSO established a community training resource centre in early 2010 to provide training to outsiders in diverse fields for new skills</p> <p>This LSO is perhaps the most developed and autonomous entity among the 18 LSOs;                  While there is reasonable awareness of the role of COs (credit being an important function), there is little or no understanding of the three-tiered structure (especially LSO);                  Downward flow of information seems quite limited;                  The President (a former school teacher) and two women associates seem to dominate the LSO</p>

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<p><b>Beer Development Society</b> UC: Beer Tehsil: Haripur Distt.: Haripur</p> <p>UC HH: 4247 Poor: ? Org HH: 3010 Poor: ? MCO: 52 WCO: 37 MCO after LSO: 15 WCO after LSO: 17</p> <p>[met with only 18 men members on May 19, 2010]</p>	<p>Dec 2006 (It used to be a network of COs from 2000)</p>	<p>Registered under the Societies Act of 1860 (in May 2000); Also applied for registration with provincial Social Welfare Department (under the Voluntary Social Welfare Agencies Ordinance of 1961)</p>	<p>MCOs+WCOs and no Mix COs VDOs: M10 GB: M140 (2 from each VDO and 2 from each MCO) Exec. Comm.: M7 + W3 (elected by WCOs separately) President: M1 Vice: M1 Sec.: M3 Comm.: M5 Fee: One time Rs200/MCO member; Office building is rented in Haripur town at Rs.6,000/m</p>	<p>CRPs: M5+W5 paid Rs1500/m from April 2010; Men CRPs look soft and have had almost no training; Quality of women CRPs not known; Paid Staff: 2M (one office secretary and one chowkidar); SRSP does not have the staff to monitor activities of COs or LSO</p>	<p>No planning or training for it; Records are reasonable given the audit requirements; Written By-laws in Urdu; RSPN Handbooks on CIF and SM have been received recently, but no one seems to have read them</p>	<p>CIF: Rs.2M from RSPN received through SRSP in Feb 2010; it has been deposited in the bank and earns monthly income; There is no credit programme, except for internal lending based on CO savings</p>	<p>Have helped 350 poorest women through BISP and 100 men and women through <i>Bait ul maal</i>; Arranged NADRA mobile team for ID cards; Completed about 46 projects worth Rs.81M, e.g. drinking water supply, link roads, pavement of streets, sanitation, soil conservation, irrigation channels; Increased the endowment fund to Rs.2.8M by facilitating activists exposure visits from other districts; Established effective linkages with Action-Aid Pakistan, USAID, Save the Children, SUNGI, Hazara Advocacy Foundation, TVQ, Departments of Agriculture, Livestock, Health, and Wild Life; LSO has used its offices to resolve serious and ordinary conflicts among individuals and groups; LSO has lobbied for and has been successful in changing certain social customs at funerals and weddings to reduce the financial burden on affected individuals and groups; these changes have been generally accepted</p>
<p><b>Pine Rural Area Development Organisation (PRADO)</b> UC: Garhi Phulgran Tehsil: Havelian Distt.: Abbotabad</p> <p>UC HH: 2100 Poor: ? Org HH: 1838 Poor: ? MCO: 95 WCO: 31 MCO after LSO: 49 WCO after LSO: 31</p> <p>[met with 15 men and 8 women members on May 18, 2010]</p>	<p>April 2007</p>	<p>Registered in April 2010 under the Companies Ordinance of 1984</p>	<p>MCOs+WCOs VDOs: Mix 12 +W3 (All WCOs formed after LSO); GB: M21+W9 M8+W5 President: M1 Vice: 1W Sec.: M2+W2 Members of Exec. Comm. contributed Rs.32,000 initially; Office building rented in Havelian town (Rs.5,000/m)</p>	<p>CRPs: M5+W3 Paid Rs.4,500/CRP No training for CRPs Monitoring by SRSP SO not visible at all; Paid Staff: M2 (accountant and SO at Rs.3,500/m) Both look quite inadequate, especially the SO (without vision or confidence)</p>	<p>Planning is not there; nor has there been any training; annual work plan does not look good; Registers are reasonably well-kept though not standardised; Accounts are audited; Written By-laws in English; RSPN Handbooks on CIF and SM; only President seems to have read them</p>	<p>CIF: Rs.2M from RSPN given in 2007, but kept by SRSP; SRSP gave Rs.2M to LSO in Jan 2010; CO members (especially poor women) have started receiving small loans from the CIF; SRSP has had no credit programme</p>	<p>Linkages with LG, MPA and MNA have enabled substantial development work: e.g. new trained teachers for schools; girls Middle School converted to High School; 2 BHUs established and 2 LHWs appointed; TOT by Agric. Deptt. for kitchen gardening; Gender sensitisation sessions for men; Women CRPs have contributed to improved participation by women in a society dominated by men This LSO was based on COs only until Oct 2009 and VDOs were formed only after that; Almost one-third of the COs were dormant because of lack of useful activities and availability of credit; LSO has had serious problems with the first elected President (who was also the <i>Najib Nazim</i> of UC). He was voted out by the Exec. Comm. in early 2009. The present President was then Vice-President and has replaced the ousted President; Palpable signs of deep divisions are there; Awareness, especially among women are quite forthcoming</p>

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<p><b>WAFa</b> UC: Azakel Payeen Tehsil: Nowshera Distt: Nowshera</p> <p>UC HH: 2242 Poor: ? Org HH: 1714 Poor: ? MCO: 47 WCO: 20 MCO after LSO: 3 WCO after LSO: 3</p> <p>[met separately with 18 men and 8 women members on May 21, 2010]</p>	<p>July 2006</p> <p>Registered in July 2006 under the Companies Ordinance of 1984; Also registered with provincial Social Welfare Department (under the Voluntary Social Welfare Agencies Ordinance of 1961)</p>	<p>MCOs+WCOs (they work separately); VDOs: 1M+3 (mix) GB: M47+W3 Exec.Com: M10+W3 (women do not sit with men) President: M1 (businessman and "doctor") Sec. M2 Com.: 9 Fee: Rs.50/CO for registration only; Office building: rented at Rs1800/m</p>	<p>CRPs: 5M+2W CRPs have worked with nominal payment; They are not trained, nor do they look effective; No monitoring by SRSP; 40% of MCOs and WCOs were inactive before LSO was formed; Paid Staff : 1M (office asst.)+M1 (chowkidar)</p>	<p>No plans or evidence; Registers are not well kept and accounts have not been audited; By-laws written in English; RSPN Handbooks on CIF and SM have not been seen or read;</p>	<p>CIF: 2M from RSPN through SRSP in 2007; Monthly interest income is used for office expenses; LSO has no credit programme of its own; limited internal lending from meagre CO saving; SRSP had a credit programme since 2001, but suspended for men some 3 years ago and the limited credit programme for women was also suspended a year ago</p>	<p>LSO earns income from the training fee it charges outsiders (e.g. activists from FATA, Abbottabad, Shagla, etc.); It has had good linkages with government Line departments, NGOs, and donors, especially through SRSP; Several projects have been completed—some through the Community Citizen Boards—for physical infrastructure, health care, schools, livestock and farming; LSO has used its weight to transfer an ineffective Headmaster and has fought for the rights of locals to jobs; A major achievement is the court case against unfair compensation for land (nearly 810 hectares) grabbed by the army; Peshawar High Court has raised the rate from Rs160/marla to Rs3650/marla, but the army has appealed to the Supreme Court; Since environmental pollution (from the kilns) is a major problem for residents, LSO has been protesting against the polluters and lobbying for measures to mitigate the bad effects on health</p>	<p>The ordinary CO members do not seem to know much about the LSO or the three-tiered structure; The men members of LSO have gone through a very divisive period: the first group of office holders were booted out and a new group was elected (selected?), but the new group proved much less effective; another round of elections was held and the first group was re-elected; surface harmony conceals much instability; Women, who seem more motivated than men, want to work with men, but the pace of change is very slow; their priorities are for: a training centre for stitching and tailoring, garbage disposal, sewerage, dispensary and school; the main question facing women is: how can they participate effectively in the decision-making at the LSO level?</p>
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<p><b>Babuzai</b> (Formerly called SABA)</p> <p>UC: Babuzai Tehsil: Mardan Distt: Mardan</p> <p>UC HH: 1749 Poor: 38.4% Org HH: 1268 Poor: 41.0% MCO: 57 WCO: 0 MCO after LSO: 5</p> <p>[met with 18 men members on May 20, 2010]</p>	<p>Aug. 2007 [NRSP came here in 2006 through a prominent journalist, Rahimullah Yousufzai. There was a network of COs known as SABA from 1991-1997 under the German-funded IRDP for physical infrastructure and agric. technologies.]</p>	<p>Registered in Nov. 2008 with provincial Social Welfare Department (under the Voluntary Welfare Agencies Ordinance of 1961)</p>	<p>MCOs only; There were no COs here until 2006; VDOs: 3 (M) GB: M36 (12 members from each VDO) Exec.Com: M12 Cabinet: M7 President: M1 Vice: M1 Sec.: M5 Committees: 4 Fee of Rs.100 per GB member (one time only); Office building rented from SABA at Rs 3000/month</p>	<p>CRPs: M6; LSO paid Rs2500 to 3 CRPs for 3 months; CRPs have not been exposed to any training, but most are educated and relatively young; Paid staff: M1 (office manager) at Rs6000/m</p>	<p>There is an "action plan", but it does not reflect real planning; No training for preparing plans; Registers and records not well kept; By-laws written in Urdu; RSPN Handbooks on CIF and SM not available</p>	<p>CIF: Rs2M from RSPN in Aug. 2007; CIF (Rs.1.4M) used for grants to the very poor and small loans based on the Islamic principle of <i>murabe'ha</i> (based on transactions in the buying and selling of goods); NRSP has no credit programme now due to high incidence of default in the region; CO savings are meagre and not used for lending</p>	<p>LSO and COs have built physical infrastructure and received support for health care and natural resource management; Trained CO members through NRSP and LG departments; It has helped the IDPs (from Swat, Malakand and Buner) with cash and food; provided them medicines and help establish medical camps funded by RSPN and NRSP</p> <p>Relatively young teachers dominate the LSO, although an elder is kept as President; CO members are not aware of decisions of LSO (only verbal communication from their representatives); Too much is expected from RSPs (NRSP in this case); Men show little or no interest in women participating equally in the decision-making processes beyond the household;</p>
<p><b>Kohsar Welfare Organisation</b> UC: Karela Majhjan Tehsil: Fatehpur Takiata Distt: Kotli</p> <p>UC HH: 2331 Poor: 35.9% Org HH: 1736 Poor: 48.2% MCO: 40 WCO: 45 Mix COs: 12 MCO after LSO: 15 WCO after LSO: 10</p> <p>[met with 14 men and 14 women members together on May 5, 2010]</p>	<p>Dec 2008</p>	<p>Registered in June 2009 with the AJ &amp; Kashmir Council</p>	<p>MCOs+WCOs+ Mix COs VDOs: 11 GB: 44 Exec. Com.: M6+W6 President: M1 Vice: M2 Sec: 8 (6M+2W) Committees: 2 LSO has its office in the Livestock Department building free of charge</p>	<p>CRPs: 3M+2W; they are paid on contract; do not look very pedestrian and have received little or no training for SM; No sign of monitoring of SM by NRSP staff; Paid staff: M1 (office keeper) who is paid Rs20000/m</p>	<p>No planning or training for plans; AJ&amp;K CDP has made a plan for Kotli district of which Karela Majhjan is one UC; By-laws are written in Urdu; Records are not well kept; RSPN Handbooks on CIF and SM not available</p>	<p>CIF from RSPN (Rs768K and Rs530K from NRSP for grants to "desitute" members (especially women); Credit programme of LSO depends on CO savings (Rs.1.2 million) and the matching grant from the AJ&amp;K Community Development Programme (AJKCDP) that will last probably until next year (2011); Income from the interest charged on small loans (16%) is distributed to COs (9%), VO (2%) and LSO (5%); Some internal lending based on CO savings</p>	<p>The COs in the UC have done several projects with the assistance of AJ&amp;K CDP (schools, link roads, water storage, street pavement); LSO has also completed projects on self-help basis (e.g. a production centre and consumer goods shop (including a beautician stall) and assisted CO members with training in candle-making for women and plumbing and electricity for men</p> <p>High level of literacy among men and women; Awareness of rights is quite high; Look to government for assistance a bit too much; There are delays in receiving funds from AJ&amp;K CDP office; Retired men tend to dominate</p>

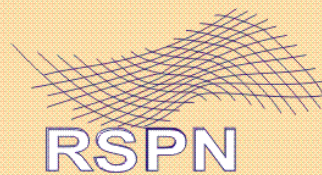
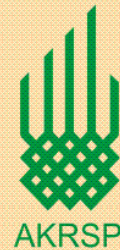
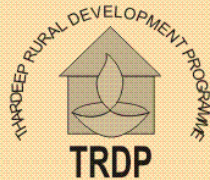
<p><b>Dhanak Rural Development Organisation</b>                  UC: Dothan                  Tehsil: Rawalakot                  Distt: Poonch                    UC HH: 2695                  Poor: 18.9%                  Org HH: 1938                  Poor: 19.7%                  MCO: 44                  WCO: 62                  MCO after LSO: 2                  WCO after LSO: 7</p>	<p>Jan 2008                  (A cluster of COs was formed in Dec 2002)                  LSO signed a partnership agreement with NRSP in Jan 2008</p>	<p>Cluster registered with the AJ &amp; Kashmir Council in 2004</p>	<p>MCOs+WCOs                  VDOs: 4 (M+W)                  GB: M1+W8                  Exec. Com.: M5+W3                  President: M1  <i>Sarparast</i>: M1                  Vice: M1+W1                  Sec.: M3+W1                  Rented office at Rs3500/m</p>	<p>CRPs: M2+W2                  They look smart and well aware, but with no training for SM; No sign of monitoring of SM by NRSP staff;                  No paid staff</p>	<p>No planning in evidence;                  Registers and records not well kept;                  By-laws not written; (only an agreement signed by LSO with NRSP outlining the functions of LSO and its office holders);                  RSPN Handbooks on CIF and SM not available</p>	<p>No CIF from RSPN;                  LSO has a credit programme which includes CO savings and matching grant from the AJ&amp;K CDP that will last probably until next year (2011);                  Income from interest charged on small loans (16%) is distributed to COs (9%), VOs (2%) and LSO (5%);                  There is some internal lending based on meagre CO savings</p>	<p>LSO received Rs40,000 as award for performance at the LSO Convention in 2009;                  LSO completed a training programme for poor women in kitchen gardening with support (worth Rs.232000) from NRSP and Hissar Foundation;                  It completed a project with the support of NRSP and Agribusiness Support Fund of Lahore for cultivation of gladiolus on a commercial basis;                  LSO has completed a livelihood rehabilitation project funded by FAO and ERRA for income generation through livestock and farming;                  LSO has also been working with the AJ&amp;K government Line departments on several projects                    Most women are literate and young women seem to assert themselves; teachers are in the frontline;                  Retired men tend to dominate because young men are away for work;                  Flow of information from LSO downward is a major issue                  LSO seems to have considerable influence on LG and the AJ&amp;K government Line departments</p>
<p>[met with 12 men and 7 women members together on May 6, 2010]</p>							
<p><b>Society Development Foundation</b>                  UC: Rawali                  Tehsil: Harigal/Bagh                  Distt: Bagh                  UC HH: 3575                  Poor: 8.5%                  Org HH: 2814                  Poor: 10.8%                  MCO: 60                  WCO: 75                  MCO after LSO: 12                  WCO after LSO: 5</p>	<p>Nov. 2008</p>	<p>Registered in March 2009 with the AJ &amp; Kashmir Council (under the Voluntary Social Welfare Agencies Ordinance of 1961)</p>	<p>MCOs+WCOs+ Mix COs                  VDOs: 16 (Mix)                  GB: M41+W67                  Exec Com.: M7+W15                  President: M1                  Vice: M1+W1                  Sec: M4+W2                  Office owned by LSO but training centre is rented                  Fee of Rs1000 paid by each CO (one time) and members of Exec. Com.: Rs500/member (one time) and Rs100/month</p>	<p>CRPs M1+W3                  They all look well motivated and quite smart but without training;                  LSO pays Rs3000/month to each of them; NRSP has no monitoring of SM;                  No paid staff</p>	<p>There is a five-year plan document, but it does not reflect understanding of what planning is or should be;                  Records are well kept but registers are not standardised;                  Accounts for 2010 have been audited by a chartered accountant;                  By-laws written in Urdu;                  RSPN Handbooks on CIF and SM not available</p>	<p>No CIF received from RSPN or NRSP;                  NRSP has a credit programme for small loans for borrowers directly through COs; interest of 25-28% is charged on all loans;                  Limited internal lending from CO savings</p>	<p>LSO runs a vocational training programme for women and includes computing, stitching, tailoring, embroidery, etc.;                  It also trains members for SM and leadership skills;                  It has completed several schemes for water supply and link roads with the help of LG;                  Its linkages with the AJ &amp; Kashmir government Line departments (e.g. Agriculture, Forestry and Livestock) has also brought benefits to CO members                    Young women seem very motivated and active;                  Downward flow of information from LSO to the VOs and COs is much limited or unreliable</p>
<p>Met with 7 men and 15 women                  On May 7, 2010</p>							

## A Study of the Local Support Organisations in Rural Pakistan

<p><b>Kashmir Area Welfare Society</b>                  UC: Chinnari                  Tehsil: Hattian                  Distt: Hattian</p> <p>UC HH: 4377                  Poor: 15.6%                  Org HH: 3336                  Poor: 20.5%                  MCO: 67                  WCO: 93                  MCO after LSO:23                  WCO after LSO:73</p> <p>[met with 18 men and 7 women members together on May 8, 2010]</p>	<p>May 2007 (NRSP came here after the earthquake in 2005)</p>	<p>Registered in Feb 2008 under the Societies Registration Act of 1860 and with the AJ &amp; Kashmir Council</p>	<p>MCOs+WCOs+ Mix COs                  VO:11 (Mix)                  GB: M104+W56                  Exec.Com: M8+W6                  Exec Body: M4+3W                  President: M1                  Vice: W1                  Sec: M3+W2                  LSO owns the office building (with a meeting hall) and training centre in Chinnari</p>	<p>CRPs: M3+2W                  They were paid Rs20000/m each for 5 months;                  CRPs are well motivated but without training.                  No monitoring of SM by NRSP staff;                  No paid staff</p>	<p>No planning in evidence nor any training;                  Records and registers are in reasonable condition but not standardised;                  By-laws written in Urdu;                  RSPN Handbooks on CIF and SM not available</p>	<p>CIF: Rs2M from RSPN;                  LSO has used some of it for grants to poor women and the rest is kept in the bank;                  Interest income is used for office expenses;                  NRSP has no credit programme;                  First Microfinance Bank uses COs directly to give small loans;                  Some COs have received matching grants from AJ&amp;K CDP for small loans to CO members;                  Limited internal lending from CO savings</p>	<p>LSO has used its linkages and partnerships with several donors (e.g. Oxfam-Novib, ICRC, FAO, UNICEF, Red Crescent), AJ &amp; Kashmir government Line departments (e.g. Forest, Agriculture, Health, Education, PWD), ERRRA, and BISP;                  Among other projects, LSO has completed 3 water supply schemes, built 6 link roads and a vocational training centre with funds from Oxfam-Novib through NRSP;                  It has also completed several projects on self-help basis, e.g. computer and tuition centres, bath rooms, office structure;                  With the Line departments and LG, it has built link roads, water supply schemes, street pavements, school structures, tree plantation for forestry;                  Income support for 175 destitute households through BISP</p> <p>A substantial part of the LSO activities was made possible by the involvement of numerous local and foreign agencies after the earthquake of 2005;                  Women members look very active and motivated;                  Lack of downward flow of information from LSO to COs is a serious issue</p>
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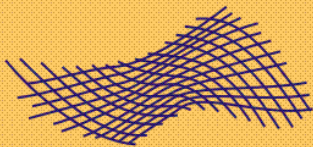
# RSPs Mission Statement

The RSPs aim to reduce poverty and improve the quality of life of the rural poor by harnessing the potential of people to manage their own development, through their own institutions.



# RSPN Mission Statement

A prosperous Pakistan where people - especially the poor and women - are provided with equal livelihood opportunities and are not socially and economically excluded.



**RSPN**

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