

An Assessment of  
Institutional Development of  
Local Support Organisation Umeed  
UC Jamal Chapri, District Layyah

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Every effort has been made to verify the accuracy of the information contained in the study. All information was deemed to be correct as of May 2013. Nevertheless, Rural Support Programmes Network (RSPN) cannot accept responsibility for the consequences of its use for other purpose or in other contexts.

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December 2012

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Institutional Development of  
Local Support Organisation Umeed  
UC Jamal Chapri, District Layyah**

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## List of acronyms

AGM	Annual General Meeting
AJKRSP	Azad Jammu & Kashmir Rural Support Programme
BoD	Board of Directors
CBO	Community Based Organisation
CEO	Chief Executive Officer
CIF	Community Investment Fund
CNIC	Computerised National Identity Card
CO	Community Organisation
CRP	Community Resource Person
CSO	Civil Society Organisation
CMST	Community Management Skills Training
DM	District Manager
EC	Executive Committee
GAD	Gender and Development
GB	General Body
HH	Household
HRD	Human Resource Development
ID	Institutional Development
IGG	Income Generating Grant
LMST	Leadership Management Skills Training
LSO	Local Support Organisation
MIP	Micro Investment Plan
MIS	Management Information System
NIC	National Identity Card
OTW	Orientation Training Workshop (in Social Mobilisation)
PPAF	Pakistan Poverty Alleviation Fund
PRSP	Punjab Rural Support Programme
PSC	Poverty Scorecard
RSP	Rural Support Programme
RSPN	Rural Support Programmes Network
SM	Social Mobilisation
SMT	Social Mobilisation Team
SO	Social Organiser
TNA	Training Need Assessment
TOP	Terms of Partnership
UC	Union Council
VDP	Village Development Plan
VO	Village Organisation
WCO	Women Community Organisation

## I. Preface

The Rural Support Programmes Network (RSPN) and the Punjab Rural Support Programme (PRSP) are jointly piloting Community Investment Fund (CIF) at Union Council Jamal Chapri Layyah since November 2007. This is the 5th year of the pilot project. The CIF Pilot Project consisted of the expansion of social mobilisation which entailed the formation of COs and VOs till 2009 and the formation of the LSO after 2009. The second and main part of the pilot project was the introduction and implementation of CIF; initially being managed by the COs and VOs and post-2009 by the LSO. The PRSP requested the RSPN to look into this Pilot Project five years on. Their specific focus was on two main issues; firstly the CIF itself and how it had been managed and whether it had brought about any benefits for the communities of Jamal Chapri Union Council. Secondly, they wanted to assess the institutional strength of the social mobilisation process which took place as a part of the pilot; in terms of the capacities of the COs and VOs, and particularly the LSO which was formed in 2009. This study specifically focusses on the second aspect of the Pilot Project, namely the institutional assessment of the three tier structure, mainly focussed at the LSO. The CIF part has been carried out by Mr. Muhammad Hasnain and his team in a separate study.

## ii. Methodology

The Local Support Organisation (LSO) is the apex body of the Three Tier Social Organisation set up of the Rural Support Programmes (RSPs). Under this set up first 15 to 25 marginalised rural poor households living in a particular geographic area and sharing some common development interests join hands to get themselves organised under a men's or a women's Community Organisation (CO). Later on the COs of a particular village, resolve to form a Village Organisation (VO) at the village level, by nominating at least 2 members from each CO to plan and manage the village level development projects. And finally, the VOs of a particular Union Council (UC) form a Local Support Organisation by nominating at least 2 members into its General Body. This unique organisational set up gradually becomes the vehicle of building 'self-direction, self-help and self-reliance', identifying the development needs of its members at households, group, village, UC and beyond, acquiring the skills and resources to undertake the planned development projects by mobilising their locally available resources and accessing resources from government and non-government development agencies.

The RSPs of Pakistan have been fostering LSOs for the last 6 years and by the end of September 2012, around 715 LSOs have been formed across the country.

The LSO is required to plan and execute all its programmes in close consultation and partnership with its member VOs and COs. So an LSO could not be studied in isolation of its member VOs and COs. Therefore, 2 member VOs were selected purposively; one from the older ones (5 year old) and one from the newly formed ones. Moreover, 2 COs were selected randomly from each one of these 2 VOs for the study. The purpose of the study of the member VOs and COs was to first see the nature and quality of institutional relationship between each tier of the three tiered institutional model and second, to obtain their feedback about the performance and serviceability of the LSO.

Therefore, two types of questionnaires were developed, one for the LSO and the other for the VOs and COs. The LSO questionnaire was discussed with a group of Executive Committee members at the LSO office on 11 October 2012, while the VO and CO questionnaires were shared with groups of General Body members of the respective VOs and COs on the same date at their office or a central place of the village. Other required information and data was collected from the written records of the respective organisations as far as possible. In case of non-availability of written record, verbal statements of the community leaders and other informant members were relied upon. The researcher tried to cross check such statements with other sources as far as possible.

The institutional maturity of the LSO has been evaluated around the following capacity areas:

1. Governance System
2. Management System and Infrastructure
3. Human Resource Management
4. Financial Capacity, Management and Record Keeping
5. Programmes and Projects through linkages and through self-help initiatives
6. External Relations
7. Poverty Targeting
8. Gender Equity
9. Sustainability

### **iii. Acknowledgements**

The researcher is deeply thankful to the leaders of LSO Umeed Layyah for giving their valuable time and for providing information and data from all available sources and means. The researcher is thankful to PRSP and RSPN management for providing him the opportunity to carry out this interesting study. The researcher is especially thankful to Ms Aqeela Alvi and her team at Layyah for their support, and excellent logistical arrangements during the course of this study.

Needless to say, only the researcher is responsible for all types of errors and omissions of the study.







# 1. Introduction of the LSO



## 1. Introduction of the LSO

LSO Umeed operates in the Union Council Jamal Chapri, District Layyah. The common sources of livelihoods for the people of the area are agriculture farming, shop keeping, poultry farming, labour work, and private and public jobs. Total households of the UC are 3,537, out of which 3,229 (91%) are organised in the form of 107 men and 136 women COs. The total membership of men and women COs is 4,234. The men COs are not part of the LSO so far. Total households covered under women COs is 2,254, which is 64% of the total households of the UC. According to the Poverty Scorecard survey, 1,637 households are poorest (0-24), 1,032 are poor (25-34) and 868 are non-poor. So far, 1,538 (94%) poorest, 516 (50%) poor and 200 (18%) non-poor households are organised under women COs.

The UC is subdivided into 25 villages. The women COs have been formed in all 25 villages. However, VOs have been formed in only 23 villages so far. According to the Social Mobilisation staff of PRSP Layyah, the villages of 347 and 360 are mainly populated by migrant families from different parts of Punjab, and therefore, foundations for establishment of formal social relationships are quite weak in them. Despite repeated efforts by the LSO and PRSP staff, they showed no interest to cooperate with PRSP and the LSO. Due to their non-cooperative behaviour, social mobilisation process has not been formally initiated in these villages.

The CIF pilot project was initiated in November 2007. VOs and LSO formation was integral part of the CIF programme. So where ever majority of poor households were organised in COs, VOs were immediately formed in those villages. After formation of the VO, they were given CIF for on lending to members through their COs. By the end of 2009, when VOs were formed in the majority of the villages, the LSO formation was processed by the VO leaders with technical support of PRSP staff.

The LSO Umeed Layyah was formed on 15 December 2009. Its registration is still in process under Societies Act 1860. All 23 VOs became members of the LSO. However, in VO 326, some activists claimed that the CIF is their property hence they have no obligation to repay it. They plainly refused to pay back their CIF loans. Therefore, the LSO decided to suspend its membership till full recovery of CIF loans from them. So at the moment 22 VOs are LSO members.

The General Body of the LSO has 44 members, 2 from each member VO. The General Body has elected a 16 member Executive Committee. The General Body members are elected permanently unless the member VOs decide to change their members. The Executive Committee members are elected for a one-year term. The General Body is required to convene an Annual General Meeting (AGM) and also holds its meetings on need basis. The Executive Committee is required to hold monthly meetings. The LSO is led by the President. The President is assisted by a Vice President, General Secretary, Joint Secretary and Finance Secretary. However, the office holders do not hold their meetings separately. Being a women only LSO, all its CO members and representatives in VOs and the LSO are women and 100 per cent General Body members and office holders of the LSO and its member VOs and COs are volunteers.

The General Body is responsible for approval and amendments in the bylaws of the LSO, approval of the annual plan and budget, the annual progress report and the audit report. The Executive Committee is empowered to develop, implement and monitor the annual plan of the LSO, manage its office and run day to day affairs. The members of LSO Executive Committee are also mandated to monitor member COs/VOs to keep them active, to ensure their regular meetings and to implement their development projects effectively and efficiently. The Executive Committee is also responsible for fundraising and establishing linkages with different government line departments, NGOs and local philanthropies. They are also responsible to ensure best utilisation of available funds through close monitoring.

The LSO has established its office in a rented building at a centre place of the UC Jamal Chapri. The LSO has hired an Accountant and a CIF Recovery Officer to run its office and manage the CIF smoothly. Their salary is paid out of CIF service charge income.

The main activity of the LSO is the management of a Community Investment Fund (CIF) of Rs. 8,997,143 granted by RSPN in the year 2008. Initially, the CIF was given out to VOs for lending to member COs. The VO was also made responsible for timely recovery of CIF loan with the due service charge and to deposit back the service charge into the CIF pool. After the formation of the LSO in December 2009, the General Body decided to centralise the CIF at the LSO level by asking member VOs to deposit their shares of funds into the LSO bank account. However, only 14 VOs have deposited their entire amount with the LSO, while 6 VOs are still paying their amounts after recovery of loans from their members. But one VO (VO 319) is offering to pay the principal amount to the LSO and withheld the service charge received for investing in development projects at their own village. One VO has developed some internal disputes, and therefore, the bank signatories are not cooperating with the LSO for transferring the funds.

The main source of income of the LSO is the service charge on CIF loans. According to the financial records, the LSO has so far accumulated Rs. 485,557 from the service charge income after paying operating and development expenditures to re-invest into the CIF, bringing the total CIF to Rs 9,482,700 by 31 December 2012.







## 2. Governance System



## 2. Governance System

Governance relates to decisions that define expectations, grant power or verify performance<sup>1</sup>. Governance provides the leadership, direction and legitimacy for LSOs. The leadership becomes more effective and efficient if it is fairly representative, democratic in decision making, open to opinions and suggestions from stakeholders especially its member VO/COs and strictly follows rules and regulations framed for ensuring transparency and accountability. The General Body is the governing organ of the LSOs. Having a set of proper and written bylaws, well defined organisational objectives, maximum inclusion of the poorest and poor in the organisational system, equal representation of member VOs in the General Body and empowerment and efficiency of the General Body are the topics discussed under this section.

### 2.1 Bylaws:

The LSO had developed its written bylaws right after its formation. But this was not comprehensive. The LSO leaders claimed that the bylaws was presented and approved by the General Body of the LSO. However, the researcher could not find this fact mentioned in any of the LSO meetings minutes.

Recently, the LSO has amended its bylaws and transformed it into a more comprehensive form compared to the previous one. However, copies of the old and new bylaws have not yet made available to member VOs.

### Comments:

The LSO should present the revised bylaws to its General Body and get it approved as soon as possible via an extra ordinary meeting. Moreover, copies of the approved bylaws should be given out to each member VO for their record and future use.

### 2.2 Goals and Objectives:

The LSO has articulated its vision and objectives in its old bylaws. The Vision of the LSO is “the women, men and children of the UC Jamal Chapri are educated, healthy and prosperous”. The LSO has not articulated its Mission, which it should. The objectives of the LSO include, inter alia, the following key points.

- a) 100% organisation of the poorest and poor households
- b) Alleviation of poverty through CIF and technical trainings

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<sup>1</sup><http://en.wikipedia.org/wiki/Governance>



- c) Promote mass education by ensuring 100% enrolment of school aged children and improve quality education
- d) Promote health, hygiene, water and sanitation
- e) Agriculture, livestock and forestry development
- f) Rural infrastructure development
- g) Improve environment
- h) Develop linkages with government, private and other organisations
- i) Support women to become equal partners with men for their development
- j) Protect the youth from harmful environment and guide them to become responsible citizens
- k) Improve marketing facilities for the farmers

The programmes and projects initiated by the LSO so far are aligned with its goals and objectives. For example the CIF operations and housing for poor members are pro-poor and pro-women; the vocational training programmes are meant for economic empowerment of women members, and the vaccination of livestock in consultation with the government Livestock Department is an NRM activity as well as linkage development with external agencies.

#### Comments:

The member VOs and COs are not aware of the LSO objectives. The LSO should disseminate its vision and objectives to its member VOs and COs in written form. It should also display its vision and objectives on its office walls.

#### 2.3 Household Coverage:

The total households in UC Jamal Chapri, according to the Poverty Scorecard data is 3,537, out of which 3,229 (91%) are organised in the form of 107 men and 136 women COs. The men COs are not part of the LSO so far. Total households covered under women COs is 2,254, which is 64% of the total households of the UC. Before the formation of the LSO, women COs were only 20 and they had organised 320 members. The LSO hired 10 CRPs and one CRP supervisor in 2008 and within a short period of six months they organised 1,180 additional households in 114 new WCOs. The total household coverage into 136 women COs till the reporting date is 2,254.

**Table 1: Scaling up Social Mobilisation by the LSO**

	WCOs	Total HHs Organised	VOs	VO Members
Before LSO	20	320	0	0
By LSO	116	1,934	23	272
%age increased	580%	604%	100%	100
<b>Total</b>	136	2,254	23	272

The LSO Accountant who frequently visits COs for recovery of CIF loan reported to the researcher that a large number of COs did not hold their monthly meetings regularly, mainly because nobody from PRSP or the LSO monitors regularity of their meetings.

In addition to that, the LSO leaders have established 23 Village Organisations (VOs) in as many villages. The membership in these VOs is 272.

#### Comments:

The LSO has to go a long way to organise the remaining poorest and poor households. With the current pace of mobilisation, coverage of the remaining households seems to take ages. Therefore, the LSO should establish a special committee and organise them as soon as possible in WCOs and then establish VOs in the remaining 2 villages. Alternatively, the LSO can hire services of some tested CRPs for speeding up mobilisation. For ensuring regular meetings, the LSO should make the VO leaders responsible for proper monitoring of their member COs and reporting

back to the LSO on quarterly basis. PRSP staff should assist the LSO in developing a simple monitoring format for this purpose.

#### 2.4 Inclusion of Poorest Households:

RSPN and PRSP supported the LSO to conduct Poverty Scorecard survey of the entire UC in 2008. According to the Poverty Scorecard survey, 1,637 households are poorest (0-24), 1,032 are poor (25-34) and 868 are non-poor. So far, 1,538 (94%) poorest, 516 (50%) poor and 200 (18%) non-poor households are organised under women COs.

**Table 2: Ratio of Organised Households by Poverty Bands**

<b>Poverty Bands</b>	<b>Total HHs</b>	<b># organised HHs</b>	<b>%age</b>
Poorest (0 – 24)	1,637	1,534	94%
Poor (25 – 34)	1,032	516	50%
Non poor (35-100)	868	200	18%
<b>Total</b>	<b>3,537</b>	<b>2,254</b>	<b>64%</b>

#### Comments:

The coverage of the poorest household is quite high and commendable. However, the overall household coverage is low. The LSO should keep on working to organise the remaining poorest and poor households on a priority basis so that they too could also get the opportunity to actively take part in their development and share the benefits of development projects initiated by the LSO.

#### 2.5 Membership in The General Body of The LSO:

There are 25 villages in the UC. VOs have been formed in 23 of them and initially all 23 VOs became members of the LSO. However, one VO deliberately defaulted CIF loans and stopped cooperating with the LSO. Therefore, the LSO cancelled its membership in 2010. Currently, the General Body is composed of 44 members, 2 each from 22 VOs. All 44 members are women. However, the LSO leaders reported that there are 5 VOs who are not functioning up to the expectation of the LSO. These are VOs 324, 325, 328, 331 and 369. The LSO leaders say that they are trying to resolve their issues and make them properly functional, but it will take some time. However, the researcher feels that due to lack of proper training, planning and financial management of CIF operations, their efforts are least effective.

#### Comments:

The General Body of the LSO equally represents all functioning VOs. The cancellation of membership of one non-functioning VO and disclosure of problem VOs with the researcher are healthy signs of transparency and accountability. However, the LSO leaders need to take the issue seriously and leave no stone unturned to resolve their problems and making them functional and active. They should include this point in their next year annual plan with clear time lines, responsibilities and targets.

#### 2.6 Membership in The Executive Committee:

The 16 member Executive Committee has been elected by the General Body members for a period of 1 year. The election for the year 2011 was held on time. All the 16 members were re-elected. The next election is due in December 2012. They all work as volunteers. The ratio of women's representation in the Executive Committee is 100%.

Analysis of poverty ranks of the Executive Committee members shows that, 9 (56%) are from poorest, 2 are from poor and 5 are from non-poor families. In other words, 11 members (69%) represent poor families.



**Table 3: Poverty status of the members of the Executive Committee:**

<i>Total Members</i>	<i>Poorest</i>	<i>Poor</i>	<i>Non Poor</i>
16	9	2	5
<i>Ratio</i>	56%	13%	31%

**Comments:**

The representation in the Executive Committee fairly reflects the varied interest of the community across poverty status. This would warrant that decisions taken in the Executive Committee fairly reflect the needs, aspirations and benefits of different interest groups.

**2.7 Role of The General Body in The LSO Governance:**

The General Body is the supreme authority of the LSO. It is responsible for making all types of organisational and programme related decisions. However, the General Body of LSO Umeed is not performing its due role properly. It has held only one meeting during the period July 2011 to June 2012. After probing the status of both number and quality of General Body meetings as revealed by their minutes, the researcher found that the General Body has very little role in the decision making of the LSO. It should approve annual plan, budget, financial statements and audit report. But none of these functions are carried out by the GB.

**Comments:**

The LSO should take the issue seriously and allow the General Body to play its due role properly. The LSO should hold its Annual General Meeting (AGM) regularly to discuss and approve the following matters:

- a) Annual Progress Report and Financial Report of the previous year
- b) Audit Report and appointment of auditors for the next year
- c) Annual Work Plan and Budget for the coming year

In addition to the AGM, the General Body should meet at least on 6 monthly basis to review interim progress reports and financial status, issues and problems and to provide guidance to the Executive Committee on resolving such issues.

**2.8 Monitoring of Member VO/COs by The LSO:**

Performance monitoring of member organisations is a key governance agenda in the Three Tier Structure of LSO. Members of the LSO General Body and Executive Committee are required to monitor the performance of their VOs and the VO leaders are mandated to oversee the performance of their member COs.

The LSO does not have any formal monitoring committee. However, the President, General Secretary, Finance Secretary and the Vice President attend monthly meetings of member VOs. They visit those VOs who send their issues to the LSO for guidance or support, discuss those matters with the VO members, resolve their problems, guide them on their issues like timely recovery and proper utilisation of CIF loan etc. and check their records. They also ask the VO leaders to bring the records of their COs and they check their record and guide them to resolve CO issues. The study VOs and COs unanimously confirmed that the LSO monitors their organisations, checks their records, frequency of meetings, attendance in meetings, timely deposit of savings into bank account, utilisation of CIF loan and IGG and timely recovery of CIF loans.

However the other LSO leaders seldom visit member COs. Similarly, the VO leaders do not regularly attend meetings of COs. Therefore, the frequency and quality of CO meetings are not monitored properly.

### Comments:

The current monitoring practice is good but not systematic and hence effective. The reasons are that there is no proper schedule for monitoring of all member VOs in turn so the LSO leaders, therefore, tend mostly to attend meetings of only those VOs who raise issues with them. Naturally, such VOs would be those who are active or even proactive. Therefore, the less active or inactive VOs may not get proper attention of the LSO leaders. Second, the LSO does not maintain records of these monitoring visits. Therefore, it is difficult to objectively ascertain the frequency and quality of these monitoring visits. Third, there is no proper mechanism in place to monitor the COs. The LSO should first establish a monitoring system for both VOs and COs and get the same approved by its General Body. The LSO needs proper training in monitoring, so it should arrange training in monitoring for its General Body members. The LSO should establish at least two monitoring teams in order for speeding up monitoring visits to VOs and also to some COs. The LSO should properly assign monitoring responsibility of COs to monitoring teams of their VOs and ensure their monitoring visits. The LSO and VO monitoring teams should be trained in maintaining simple monitoring reports at their office for record, reference and follow up actions.



### 3. Management System and Infrastructure





### 3. Management System and Infrastructure

The Executive Committee and the paid staff jointly make the managing body of the LSO. The General Body and Executive Committee can form special committees with clear mandate and TOR. Examples are Finance, Education, Health and Project committees. Such committees are also part of LSO management.

The LSO management is responsible for coordinating activities to implement its Operational Plan approved by its General Body and to achieve its mission. It has to take all decisions through proper meetings. Initially, the management of LSO oversees all aspects of the organisation with little need for formal systems and procedures. As the LSO grows and its operations increase and activities diversify, the reliance on formal systems and procedures increases. Therefore, the LSO has to adopt management systems for Human Resource Management, Financial Management and control, and Monitoring and Reporting.

To ensure smooth operation of its activities the LSO must have adequate office space, furniture, computers and other equipment. The LSO should have proper policies and procedures in place for weekly working days, holidays and office timings. The office environment must be conducive for women members and employees.

#### 3.1 LSO Meetings and Decision Making Mechanism:

According to the previous bylaws the General Body of the LSO was required to hold one meeting every six month and the Executive Committee was required to hold monthly meetings. Table 4 below shows the status of frequency and quality of LSO meetings.

**Table 4: Status of LSO meetings during the last 12 months**

Type of meeting	# of scheduled meetings in the last one year	%age and No of meetings held	Overall Attendance %	Number of minutes recorded:	
				Properly	Not properly
General Body	2	50% (1)	Attendance not recorded properly		1
Executive Committee	12	116% (14)	Attendance not recorded properly	7	7



The General Body of the LSO held only one meeting during the 12 months, July 2011 to June 2012. The minutes of the meeting was not properly recorded and shared with member VOs in written form. Attendance of the participating members was not taken, so in effect, it could not be considered as a proper official meeting.

The Executive Committee holds monthly meetings on a pre-determined date in the LSO office. During the period July 2011 and June 2012, the Executive Committee held 14 meetings, 12 of them were routine monthly meetings and 2 were special meetings. The Committee discusses a pre-set agenda and decisions are made on merit after thorough discussion and debate. Most of the decisions are made through consensus.

Though the frequency of meetings of the Executive Committee is impressive, however, the quality of minutes taking is not up to mark. Minutes of only 50% meetings are properly recorded. Further probe revealed that the properly recorded minutes were taken by some PRSP staff. The most striking observation was that only few members sign their initials in the minute book. In fact in one meeting held on 15 August, no members had signed the minutes book. Moreover, there is no proper system in place to share the important decisions taken in these meetings with the VO/COs and other stakeholders.

#### **Comments:**

The LSO should assign the General Body with its due roles and responsibilities, regularly hold its meetings and discuss and decide strategic matters like annual plan and budget, bylaws, annual progress report and audit reports in it. Moreover, the LSO should receive training in proper minute taking and ensure to record all important decisions concluded in its meetings properly and also ensure to take signature of the attending members either on the minute book or on a separate attendance register. The LSO should also distribute the minutes of the General Body meetings and the important decisions taken in the Executive Body meetings amongst its VOs and other stakeholders in writing.

### **3.2 Office Space, Furniture and Equipment:**

The LSO has a rented office. It is a one-room office. Moreover, the LSO office has a wide veranda for organising larger events. The office has a wash room with running water. There is adequate furniture and fixture with the LSO to meet its current needs. The LSO keeps its documents in box files. The LSO has a Desktop Computer and a Laser Printer.

### **3.3 Office Management:**

The LSO office is not maintained up to the standard. There are no written office management system and HR and financial policies in place. The LSO office follows the official days, holidays and timings of the PRSP office at Layyah. Attendance of the staff is taken in an attendance sheet, but there is no provision of leave of any kind for the paid staff.

Currently, the entire operation of the LSO is centred around the CIF. Therefore, CIF records are maintained properly. The Poverty Scorecard data is available in the office. The loan/grant appraisal forms are filed in VO wise box files. The CIF data is maintained on a Credit MIS provided by PRSP. Cash Book, Bank Statements, bills and vouchers are properly maintained. However, no documentation and record are available about member VOs and COs.

#### **Comments:**

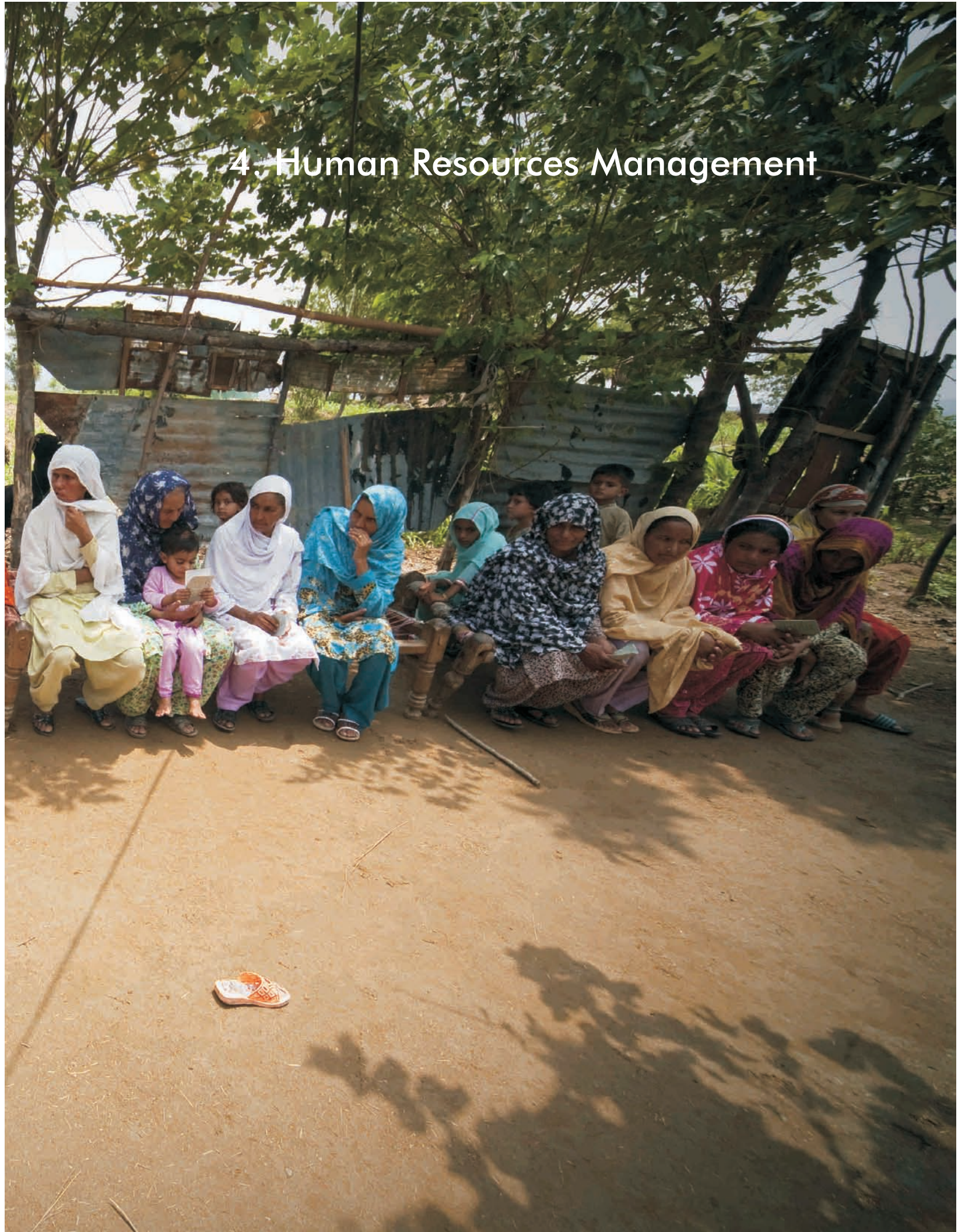
The LSO should adopt simple management policies and procedures for office management, HR and financial management. These then should be revised on need basis and modified to accommodate changes and incorporate improvements. Moreover, the LSO should maintain separate box files for each VO, where documents and resolutions related to the respective VOs and their member COs along with their organisational profiles are filed in an orderly manner, by using separators.







## 4. Human Resources Management





## 4. Human Resources Management

The human resources of the LSO consist of its 16 member Executive Committee, especially the five office holders. The Executive Committee members work in volunteer capacity. Moreover, the LSO has hired services of the Accountant and the CIF Recovery Officer by paying them modest salaries. In this section, the quality and capacity of the human resources of the LSO has been evaluated in the context of their due roles and responsibilities and recommendations have been made for improvements.

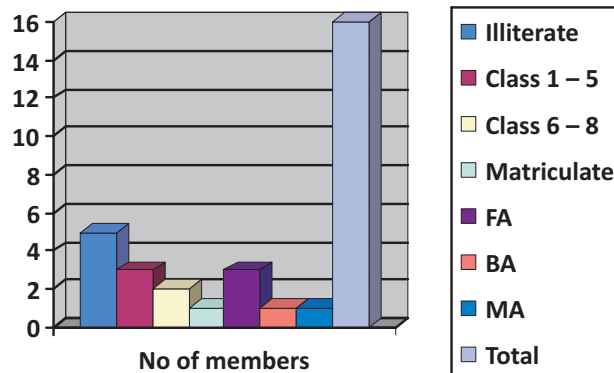
### 4.1 Education level of the Executive Committee members:

Needless to say, education level is a key factor in the quality of human resource. Table below shows the education level of the 16 member Executive Committee of LSO Umeed. According to the table, 5 members had never gone to school and 3 had only primary level education. The Executive Committee is responsible for planning, monitoring, financial management and progress reporting of the LSO. These functions require at least basic ability of literacy and numeracy in the Executive Committee members. However, according to this analysis, 50% members do not seem capable of playing their roles in the key and critical domains of the LSO functions.

**Table 5: Education Level of Executive Committee Members**

<i>Highest Completed Education Level</i>	<i>No of members</i>	<i>%age</i>
Illiterate	5	31%
Class 1 – 5	3	19%
Class 6 – 8	2	13%
Matriculate	1	6%
FA	3	19%
BA	1	6%
MA	1	6%
<b>Total</b>	<b>16</b>	





#### Comments:

Around 50% of the Ex. Committee members are literate above class 6 level while another 19% seems to have basic literacy skills as they had attended school for 1 to 5 years. This means that the majority of the Ex. Committee members are literate and they can be trained in LSO Management trainings.

#### 4.2 Management Capacity of the Executive Committee:

Capacity refers to the organisational ability to achieve its mission and sustain itself over time. Organisational capacity in effect determines the level of its success and achievements.

The researcher tried to assess the managerial capacity of the Executive Committee of the LSO via a self-assessment tool. Table 6 shows the result of the assessment. Due to the non-availability of public transport as a result of a local strike against murdering a local shopkeeper by robbers, only 6 members, including the Chairperson, Vice Chairperson, 3 Executive Committee members and one VO member could attend the meeting. According to their assessment, the LSO has adequate capacity in office management, attending meetings regularly, establishing good working relationship with the community, participating in LSO activities, communicating effectively with VO/COs, solving LSO related conflicts, allocating resources to COs equally and on merit, holding elections regularly and on time. However, it has inadequate capacity in planning and budgeting, resource mobilisation from internal and external sources, understanding financial statements and records, effectively presenting the case of the LSO to the outsiders, organisational development of the LSO, documenting and disseminating LSO progress to stakeholders, writing project proposals, developing linkages with external agencies and capacity building of member VOs and COs. In addition to that, the LSO reported having weaker capacity in representing the LSO in other agencies, scaling up household coverage and monitoring performance of member VO/COs.

The feedback from general members of VOs and COs also supports the same view. All 6 study VOs and COs unanimously mentioned the low managerial capacity of their LSO leaders as the main weakness of their organisation.

#### Comments:

The Executive Committee of the LSO needs practical training in each and every weak capacity area, particularly in planning and budgeting, resource mobilisation, monitoring of member VO/COs and progress reporting to stakeholders. These trainings could be financed from LSO resources, as it has a sizable amount of accumulated service charge income at its disposal. PRSP should arrange these trainings for the LSO on priority basis.

**Table 6: Management Capacity of the Executive Committee**

<i>Indicators</i>	<i>Strongly Agree</i>	<i>Agree</i>	<i>Undecided</i>	<i>Slightly disagree</i>	<i>Disagree</i>	<i>Strongly disagree</i>
Actively participates in the meetings of the LSO	6					
Able to do LSO planning and budgeting in consultation with member VOs/COs					6	
Able to understand the LSO financial records and statements	2				4	
Able to maintain good working relationship with communities	6					
Participates in LSO projects/activities actively	5			1		
Participates in fundraising/resource mobilisation for LSO					6	
Communicates effectively and regularly with its VO/CO members	6					
Able to credibly represent the VO/COs in other organisations		6				
Able to effectively present the case of LSO to outsiders					6	
Able to solve LSO related conflicts	6					
Is trained in organisational management of LSO					6	
Able to allocate resources to COs equally and on merit	6					
Able to scale up household coverage in the UC		6				
Able to hold regular elections in the LSO	6					
Able to document and disseminate LSO progress to stakeholders					6	
Able to write project proposals						6
Able to create linkages with other development and government organisations					6	
Able to monitor performance of member VOs/COs		6				
Able to do capacity building of member VOs/COs			6			

**4.3 Profiles of LSO Office Holders:**

In the Civil Society Organisations, the office holders are responsible to perform all key management functions. Therefore, their level of education and professional skills to perform their respective roles and responsibilities play critical roles in the success of the organisation. Table below shows the education qualification and professional skills of the office holders of LSO Umeed:

**Table 7: Status of Professional Skills and Experiences of LSO Office Holders**

<b>Name and Position</b>	<b>Age (Year)</b>	<b>Education</b>	<b>Relevant Skills and Experiences</b>
1. Khalida Touqeer (President)	36	FA	1. CMST
2. Fouzia Mureed (General Secretary)	25	Middle	1. CMST
2. Mehwish (Vice President)	27	Matric	1. CMST
3. Azra Bano (Finance Secretary)	50	Middle	1. CMST 2. 2 day training in village planning 3. 2 day training in CIF record keeping
4. Hajira Bibi (Joint Secretary)	23	BA	1. CMST

**Comments:**

The education qualification of the President and the Joint Secretary are relatively better than the rest. The General Secretary and the Finance Secretary have to perform significant roles in LSO record keeping, but both these office holders are under qualified. That is why the LSO minutes book is maintained by the President and the LSO's financial records are maintained by a paid staff.

Unfortunately, no relevant trainings have been given to the office bearers to carry out their responsibilities properly. The LSO should first appoint more educated members for the posts of General Secretary and Finance Secretary. Second, the office holders should be given relevant trainings in order for them to perform their official responsibilities professionally.

**4.4 Professional Capacity of Paid Staff:**

The LSO has been hiring services of the Accountant right from its formal inception in December 2009. It has recruited a CIF Recovery Officer in July 2011. The education qualification and professional skills of these staff are given in the table below:

**Table 8: Status of Professional Skills and Experiences of Paid staff**

<b>Name and Position</b>	<b>Age (Year)</b>	<b>Education</b>	<b>Relevant Skills and Experiences</b>
Haji Asghar Ali (Accountant)	53	Matriculate	1. CMST 2. 2 day training in village planning 3. 2 day training in CIF record keeping 4. Practical training in CIF record keeping by PRSP District Accountant 5. CIF loan recovery experience of 5 years
Rashid Mahmood (CIF Recovery Officer)	25	MSc. Sociology (part one)	1. OTW in Social Mobilisation 2. 3 day training in an accounting software by Unilever 3. Practical training in CIF MIS by PRSP Accountant at Layyah 4. Loan recovery experience of 18 months with PRSP 5. 16 months experience of CIF MIS operations



**Comments:**

The LSO Accountant has very little knowledge and experience in accounting. Therefore, he is not capable of maintaining LSO Cash Book, Ledger and Stock Registers independently. Moreover, he is not proficient enough to prepare Trial Balance, Income and Expenditure Account and Balance Sheet of the LSO. Therefore, either he should be given proper training in accounting or a properly trained accountant should be hired by the LSO and make the current accountant Hajji Asghar CIF Recovery Officer.

## 5. Financial Management



## 5. Financial Management

Financial management involves generation and effective and efficient utilisation of financial resources. It needs financial planning, generation of sources of funds, timely and sufficient procurement of funds, and administration of surplus funds and savings. The LSO must adopt a proper financial policy describing its financial procedures and systems, appropriate accounting system, and financial control and reporting procedures. However, the LSOs cannot be burdened with unnecessarily complicated financial procedures or systems.

In addition to having adequate resources and necessary cash flow, the LSO should have a diverse resource base and long-term plans for meeting its financial needs. Reliance on one or a few funding sources may result in serious problems. An LSO is more financially sound if it can diversify its funding base, secure multiyear rather than short-term grants, and build up reserves to see the organisation through tough financial times.

### 5.1 Financial Procedures and Reporting Systems:

The LSO has been managing a 10 million CIF loan and grant programme for the last 5 years. But it does not have any written financial policy and procedures approved by its General Body so far. The LSO has a set of guidelines for the operations of the CIF. But this guideline requires revisions and modifications to accommodate the revised policies and procedures introduced by the LSO time to time. For example, the recent decision of the LSO to pool all CIF from VOs accounts into the LSO account to centralise the operations from the LSO office is a significant departure from the original model in which the fund management and CIF operations were both decentralised at the level of VOs. Therefore, it would cause significant changes in the operational model. The re-scheduling of overdue loans in draught affected villages is another case that needs to be properly documented as there are no re-scheduling provisions in the existing CIF guidelines.

#### Comments:

The LSO should adopt a simple financial management system as soon as possible after getting it approved by its General Body. Moreover, it should revise the CIF guideline to accommodate the changes in the financial operations of the CIF. In future, the LSO should first revise the guidelines, get the same approved by the General Body and then implement them.

### 5.2 Financial Record Keeping:

The LSO has hired a local male activist as its accountant from 2009. Recently it had hired an ex-PRSP staff as CIF recovery officer, who also maintains the CIF MIS and manages routine office work.



As exhibited by the table below, the LSO maintains an official receipt book, cash book, bank statement and these books are up to date. It keeps paid bills and vouchers in files. The bank balance is reconciled with the bank statement on monthly basis. The LSO maintains CIF loan and IGG appraisal forms in VO wise files. The CIF data is maintained on a Credit MIS. Monthly schedules of due and overdue loans are prepared and both the Accountant and the Recovery Officer do follow up visits of COs for their timely recovery.

However, the LSO was not maintaining any General Ledger and Fixed Assets Register before the assessment. Moreover, there was no tradition of developing financial statements i.e. Trial Balance, Income and Expenditure Account and Balance Sheet before the assessment. Due to lack of these critical financial statements, the LSO Executive Body and General Body had no idea about the overall financial status of the LSO.

The main reasons for such negligence by the LSO are first, the Executive and General Body are not well aware of the importance and urgency of financial information, and second, the LSO has no properly trained Book Keeper.

The LSO accounts had never been audited by any external auditors. This is a serious matter, because it has been managing over Rs. 10 million funds and paying CIF loan and IGG to hundreds of clients. At the same time it has been receiving service charge on the CIF loan at varied rates and re-depositing the balance amount after payment of overhead cost into the CIF endowment. Without an independent audit, ascertaining the accuracy of LSO accounts and financial statements is impossible.

#### Comments:

Financial record keeping is the most important tool for management control and transparency and accountability of the LSO. As stated earlier, the LSO has no properly trained accountant. Therefore, it should either train the current accountant fully in financial record keeping or hire a trained accountant on permanent basis. Moreover, the LSO accounts need to get audited by any external auditor. The auditors should be asked to do audit of accounts for the financial years 2008, 2009, 2010, 2011 and 2012 in one go.

**Table 9: Financial Record Keeping Status of the LSO**

<i>Financial Records/Statements</i>	<i>Status</i>	<i>Date of last entry</i>	<i>Remarks</i>
1. Receipt Book	Up dated	12-09-012	
2. Paid bills/vouchers	Up dated	30-06-012	
3. Cash Book	Up dated	30-06-012	Cash in hand Rs.8,540. No transactions in July-Sept 2012
4. General Ledger	Not exists		
5. Bank Reconciliation Statement	Up dated		
6. Fixed Assets Register	Does not exist		
7. Trial Balance	Does not exist		
8. Income and Expenditure Accounts	Does not exist		
9. Balance Sheet	Does not exist		
10. Audit Report	No audit of accounts by any external auditors		PRSP accountant checks financial records and helps in accounting

### 5.3 Operation of LSO Bank Account:

The LSO bank account is jointly operated by the President, the General Secretary, the Finance Secretary and the District Manager PRSP Layyah. The LSO signatories belong to different VOs. All accounts holders are women. All four signatories sign the cheques and other bank documents.

**Table 10: Profiles of Bank Signatories of the LSO**

Name	Designation	VO Name
1. Khalida Tauqeer	President	Iqra
2. Fouzia Mureed	General Secretary	Ittefaq
3. Azra Bano	Finance Secretary	Al-noor
4. Aqeela Alvi	Dist. Manager	PRSP Layyah

### 5.4 Financial management:

The LSO was lucky enough to get an endowment of Rs. 8,997,143 in the year 2008 for CIF. The LSO levies 20% service charge on CIF loans. As exhibited by Table 11, the LSO has disbursed a cumulative amount of Rs. 10,127,100 to 1014 borrowers during the last five years. According to Table 12, it had earned a total amount of Rs 1,222,859 in the form of service charge. After payment of operational cost of the LSO and CIF, a net amount of Rs. 730,557 has been added back into the CIF pool.

Potentially it could lend the entire amount to the poorest and poor members. Moreover, it could have re-deposited a much larger amount of service charge income, after deducting operational expenses, into the CIF endowment.

**Table 11: CIF Loans Status on 31 December 2012**

	No. of Loans	Amount of Loans (Rs)
2008	36	332,000
2009	101	815,000
2010	318	3,144,600
2011	267	2,667,500
2012	292	3,168,000
Total	1,014	10,127,100
Recovery	(590)	(4,454,006)
Outstanding	424	5,673,094
Overdue	254	1,341,265
Overdue ratio	60%	24%

**Table: 12 Change in CIF**

	Amount
Fund Received from RSPN	8,997,143
Less: Income Generating Grants (IGG)	245,000
	8,752,143
Add: Service Charges Recovered	1,222,859
Less: Operational Expenses	447,842
Expenditure on Fixed Assets	44,460
Net CIF Amount as at 31-12-2012	9,482,700
Increase in CIF Amount	485,557

Currently the average annual operational cost of the LSO is Rs. 45,000. Had the LSO fully utilised its available funds, it could have earned a large amount of income on annual basis and the size of its CIF endowment could have grown significantly. Tables 13 and 14 below exhibit potential CIF loaning operations and the resultant benefits both to the community and the LSO as an organisation under 2% and 5% operational cost regimes. Other assumptions have been kept the same, which are lending of 50% of the available CIF endowment in the year 2008, 75% in the year 2009 and 100% in the last 3 years; receipt of effective service charge @ 15%, and; average loan size of Rs. 10,000. According to the table 13 under which the operational cost of CIF has been assumed as 2% of total CIF lending, the LSO could have lent Rs. 37.7 million to some 3,773 poor women during the last 5 years and could have earned Rs. 5.7 million as service charge income. Moreover, the LSO could have re-invested Rs. 4.9 million in the CIF endowment bringing it to Rs. 13.9 million. Table 14 provides the expected benefits of CIF operations @ 5% operational cost. But unfortunately, the LSO was not able to utilise the available resources properly. It had so far lent Rs. 9.4 million to 1,268 borrowers and has received a relatively trivial amount of Rs 0.73 million as service charge.

**Table 13: Potential CIF Income and Investment @ 2% operational Cost**

Year	CIF Amount	CIF Loaning ratio	CIF borrowers	CIF Loan	Service Charge @ 15%	Operational Cost @ 2% of CIF Loan	Net savings
2008	8,997,000	50%	450	4,498,500	674,775	89,970	584,805
2009	9,581,805	75%	719	7,186,354	1,077,953	143,727	934,226
2010	10,516,031	100%	789	7,887,023	1,183,053	157,740	1,025,313
2011	11,541,344	100%	866	8,656,008	1,298,401	173,120	1,125,281
2012	12,666,625	100%	950	9,499,969	1,424,995	189,999	1,234,996
	13,901,621						
<b>Total</b>			3,773	37,727,854	5,659,178	754,557	4,904,621

**Table 14: Potential CIF Income and Investment @ 5% operational Cost**

Year	CIF Amount	CIF Loaning ratio	CIF borrowers	CIF Loan	Service Charge @ 15%	Operational Cost @ 5% of CIF Loan	Net savings
2008	8,997,000	50%	450	4,498,500	674,775	224,925	449,850
2009	9,446,850	75%	709	7,085,138	1,062,771	354,257	708,514
2010	10,155,364	100%	762	7,616,523	1,142,478	380,826	761,652
2011	10,917,016	100%	819	8,187,762	1,228,164	409,388	818,776
2012	11,735,792	100%	880	8,801,844	1,320,277	440,092	880,184
	12,615,977						
<b>Total</b>			3,619	36,189,767	5,428,465	1,809,488	3,618,977

**Comments:**

The LSO should transform the CIF into a professional lending operation by developing proper operating systems and engaging professional staff in order for providing maximum financial services to its poor members and earning enough funds to re-invest into its CIF endowment to meet the expanding financial demands from its borrowers over time and also to offset the inflationary effects, after fully meeting its operational cost.

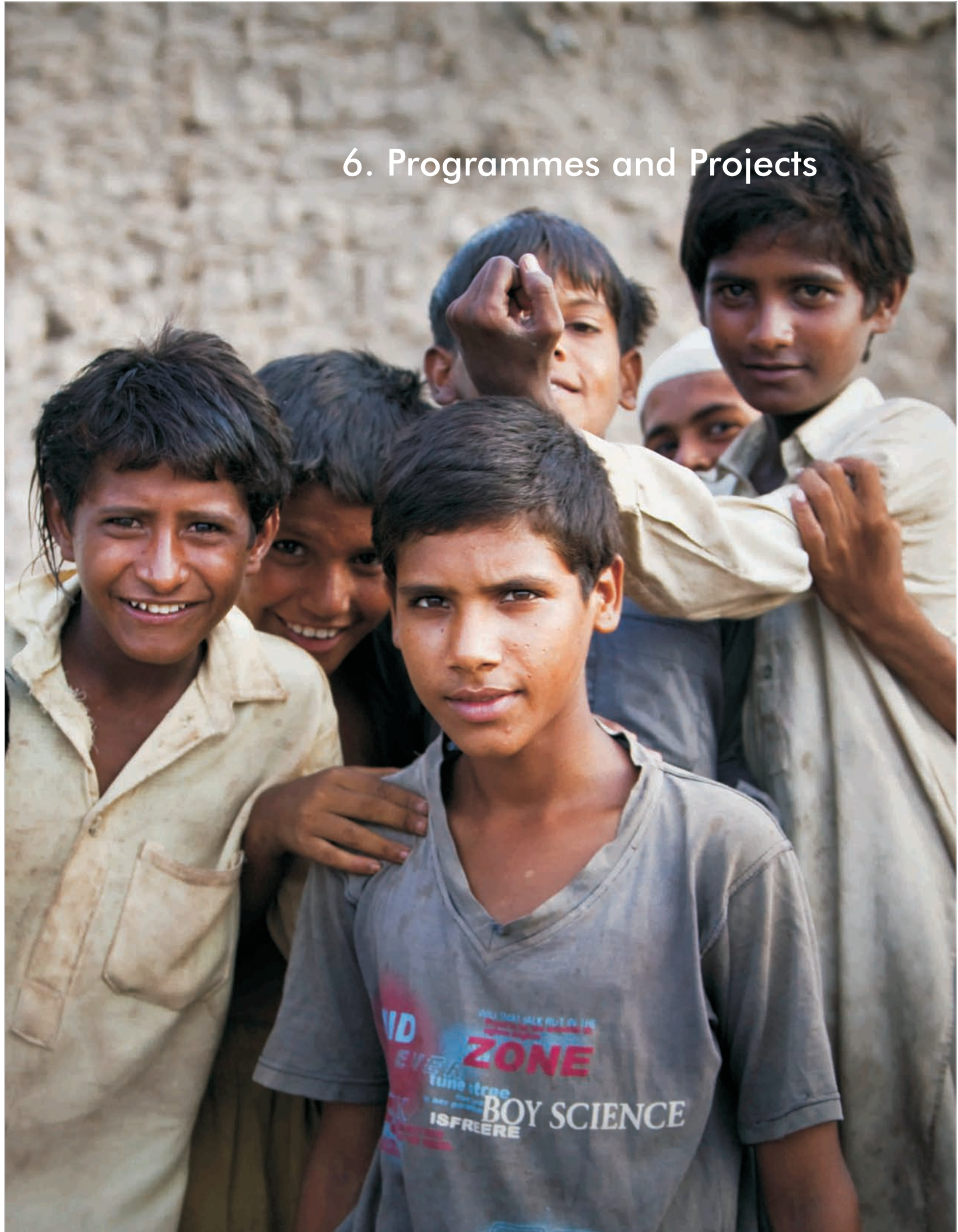


CIF Loan Management: According to Table 11 above, a large amount of Rs. 1,341,265 was overdue in the CIF loans by the end of December 2012. The number of overdue borrowers was 254. The overdue portion of the CIF loan was 24% of the total outstanding amount and 60% of active borrowers.

**Comments:**

The overdue ratio is very high. The LSO should bring it down to an acceptable level by all means.

## 6. Programmes and Projects



## 6. Programmes and Projects

The most important indicators of the success and value of LSO are its development programmes. To deliver relevant development programmes efficiently and effectively, the LSO must have Operational Plans. Moreover, the development plan should have a balanced mix of self-help initiatives and donor funded activities. The operation plans should be developed, reviewed and updated regularly on annual and quarterly basis by the Ex. Community and approved by the General Body. They should be developed in a manner that they reflect LSO objectives, strategies and programme priorities. Similarly member organisations should be involved in programme designing, implementation, monitoring and evaluation.

The LSO should follow a proper M&E system that allows for programme modification during implementation. The LSO should routinely use result-based indicators to track progress in achieving objectives of the programs and projects. The LSO should regularly report on activities and results of evaluations, if any, to its member organisations, donors and other stakeholders

### 6.1 Development Planning:

During the year 2008, RSPN gave training to a selected number of VO leaders in development planning. But no VO prepared its development plans even after the training. After that, no proper training has been given to the LSO leaders in development planning and budgeting. Therefore, neither the LSO nor its member VOs had ever developed any annual plan and budget.

#### Comments:

Development planning is a key priority area for the LSO and its member VO/COs. Therefore, the LSO leaders need proper practical training in both Village and LSO level annual planning and budgeting. They then should first help member VOs to prepare their annual plans in consultation with member COs and then develop annual development plan and operational budget of the LSO in consultation with member VOs. The annual plan and budget should then be discussed and approved by the General Body of the LSO and handed over to the Executive Committee for implementation. The Village Development Plans should also be approved by the General Body of their respective VOs.

### 6.2 Implementation of Development Programmes and Projects:

The LSO tries its best to implement development activities according to the terms and conditions agreed with the donor. It undertakes its development activities through member VOs and COs. In the case of CIF Loan and IGG, the COs pass demand resolutions and submit to the LSO through their concerned VOs. If the LSO receives services and resources



from PRSP, government departments and local NGOs, it discusses the projects in the Executive Committee meeting. The Members of the Executive Committee then take the message to their respective VOs and discuss it in the meetings of the VOs and identify the beneficiary COs. Finally, the beneficiary COs identify the beneficiary members in case of targeted projects like vocational training and then pass on their decision through a resolution to the LSO. The LSO then implements the projects through the concerned VOs and COs.

**Comment:**

This is the right way of implementing development projects and activities and the LSO should continue the healthy practice of delegating maximum roles and responsibilities to its member VOs and COs.

**6.3 Development Activities Through Self-help Initiatives:**

The LSO has carried out the following activities on self-help basis:

**Table 15: Self-help Initiatives by the LSO**

S. No.	Description of Initiative	Start Year	Cost	End Year	No of Beneficiary households		
					Members	Others	Total
1	Poverty Scorecard survey	2008	0	2008	1,637	0	1,637
2	Organised poor families in 136 Cos	2008	0	Continue	1,538	0	1,538
3	Provided CNIC to women from NADRA	2010	0	2010	492	0	492
4	Provided food items to 50 flood affected families	2010	100,000	2010		50	50
5	Arranged 2 Tailoring Trainings of 3 month duration each	2011	62,880	2011	40	0	40
5	Total		162,880		3,707	50	3,757

**Comments:**

The self-help initiatives of the LSO are quite few, only one activity per year. The LSO is capable of doing a lot more. However, due to lack of proper planning exercise, they are not exploring the potential self-help activities that require no or minimum cash. For example, the celebration of national and international days, celebration of Parents Teachers days at local school and the like. The LSO should develop a proper annual development plan in consultation with its member VOs and COs with maximum self-help activities starting from 2013.

**6.4 Donor Funded Development Activities:**

The LSO has carried out/carrying out a number of donor funded development activities. Table 16 below shows the details of such programmes and projects. Analysis of the donor funded activities shows that the LSO had done little efforts in accessing most of them. The CIF project was allocated to the LSO even before its formation. The Housing for Poor project was initiated and implemented mainly by the PRSP. The vocational and other training activities were funded by the Pakistan Poverty Alleviation Fund (PPAF) as part of its Social Mobilisation Programme. Having said that, the

members of the COs rated all these activities as very important and the members of the COs said that they are fully satisfied with these activities. These are clear evidence for their relevancy, efficiency and effectiveness.

**Comments:**

The LSO needs to become more proactive and strive for developing productive linkages with more government and non-government organisation. That will not be possible without preparing proper development plans. Therefore, there is an urgent need of planning training to the LSO leaders.

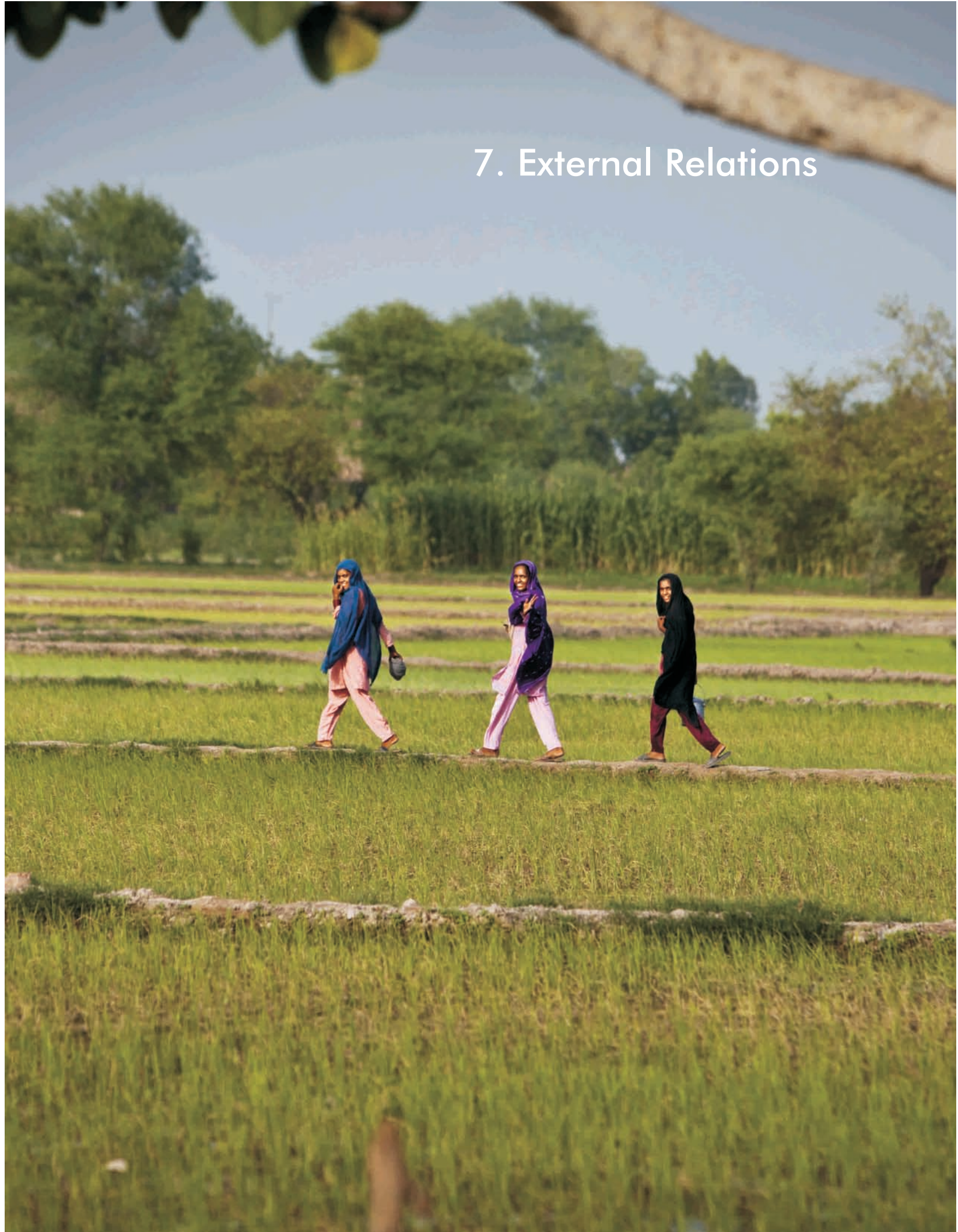
Table 16: Donor supported activities by the LSO

LSO Project/Activities since formation											
S. No.	Name of Project/ activity/ event	Name of support organisations	Estimated Cost (PKR)	Estimated community contribution (PKR)	Status	Activity starting date	Activity ending date	How do LSO members rate these activities which have taken place?			Importance of activities which have taken place to CO members? Very important....1 S-what important....2 Not important.....3
								Members	Others:	Activity /project/ event very successful...1 S-what successful...2 Not successful....3	
1	CIF loan	RSPN	9,453,000	0	2	January 2008	Continue	1,268		1	1
2	CIF IGG	RSPN			2	January 2008	Continue			1	1
3	Housing for the Poor	RSPN/ PRSP	3,336,000	12,000	1	June 2009	January 2010	168	0	1	1
4	Vaccination of animals	Govt. Live Stock Dept.	0	0	1	2010	2010	800	0	1	1
5	Vaccination of animals	Govt. Live Stock Dept.	0	0	1	2011	2011	960	0	1	1
6	Beautician Training	PPAF	45,000	9,000	1	2010	2010	4	0	1	1



LSO Project/Activities since formation											
S. No.	Name of Project/ activity/ event	Name of support organisations	Estimated Cost (PKR)	Estimated community contribution (PKR)	Status Completed...1 In process...2 Terminated...3	Activity starting date	Activity ending date	How do LSO members rate these activities which have taken place?			Importance of activities which have taken place to CO members? Very important...1 S-what important...2 Not important...3
								How many households benefited from this activity, project and event?	Members	Others:	
7	TBA Training	PPAF	20,000	4,000	1	2010	2010	2	0	1	1
8	8 Vocational Trainings	PPAF	176,583	33,284	1	2011	2011	206	0	1	1
9	6 LSO Management Trainings	PPAF	43,428	0	1	2011	2011	174	0	1	1
10	15 Social sector Trainings	PPAF	35,226	0	1	2011	2011	365	0	1	1
	<b>Total</b>		<b>13,109,237</b>	<b>58,284</b>				<b>3,947</b>			

## 7. External Relations



## 7. External Relations

External relations are essential for an LSO to build links and supportive partnerships. These relationships depend on the LSO becoming known within pertinent communities and establishing an image and track record that reflects its achievements. Building these types of relationships will strengthen and widen its impact through partnerships and collaboration with government agencies, donors and other civil society organisations active in the same sectors and geographic areas.

### 7.1 Linkages with Donors:

As discussed in the previous chapter, the LSO has not made any active efforts for developing development linkages with government and non-government organisations in order for procurement of programmes and projects for the development of its constituent community.

### 7.2 Contacts with Local Government:

There is no coordination between the Local Government and the LSO.

### 7.3 Networking with Other Likeminded Civil Society Organisations:

The LSO has developed no contacts with other like-minded development and welfare organisations working in the area. The LSO can share information and resources and seek guidance from them on a need basis.

### 7.4 Relations with Private Business Sector:

The LSO has so far not developed any institutional relationship with any private sector organisation.

### Comments:

The LSO must pay special attention to initiating and maintaining excellent relationships with local government, provincial authorities and line departments, particularly with departments whose functions can have a direct bearing on the activities of the LSO. Local, provincial and federal authorities can provide financial or in-kind support to the LSO, help reform or enact regulations or laws pertaining to its work, and help raise its public profile.

The LSO must maintain relationships with select fellow organisations and advocacy organisations/groups which have converging interests and are involved in similar work. Such relationships are important for the development of partnerships and collaborative projects, and the securing of community support for advocacy or lobbying efforts. Fostering external relations is a sensitive and tricky job. Therefore, the LSO should have requisite knowledge and skills to conduct and engage in public relations. The image and identity of the LSO should be clear to its stakeholders and public at large. To this end, information about the LSO and its programmes should be easily available and mechanisms should exist for their dissemination.



## 8. Poverty Targeting





## 8. Poverty Targeting

The core objective of the RSP fostered social mobilisation programme is reducing poverty of the rural communities of Pakistan. It is an established fact that targeted programmes and projects are the most effective mechanisms for reducing poverty. Therefore, poverty targeting will remain a key strategy of the LSOs.

### 8.1 Poverty Targeting Policy:

The LSO has no clear policy in writing for poverty targeting. The CIF loan, IGG and Housing for Poor projects, which are the three main activities of the LSO so far had poverty targeting in the very design of their project proposals. So implementation of such projects does not mean that the LSO will automatically plan and execute its future projects with poverty targeted objectives.

#### Comments:

The LSO should adopt poverty targeting as a core strategy in all its development projects. The LSO can do that by adding a paragraph in the bylaws to this effect.

### 8.2. Poverty Targeted Projects:

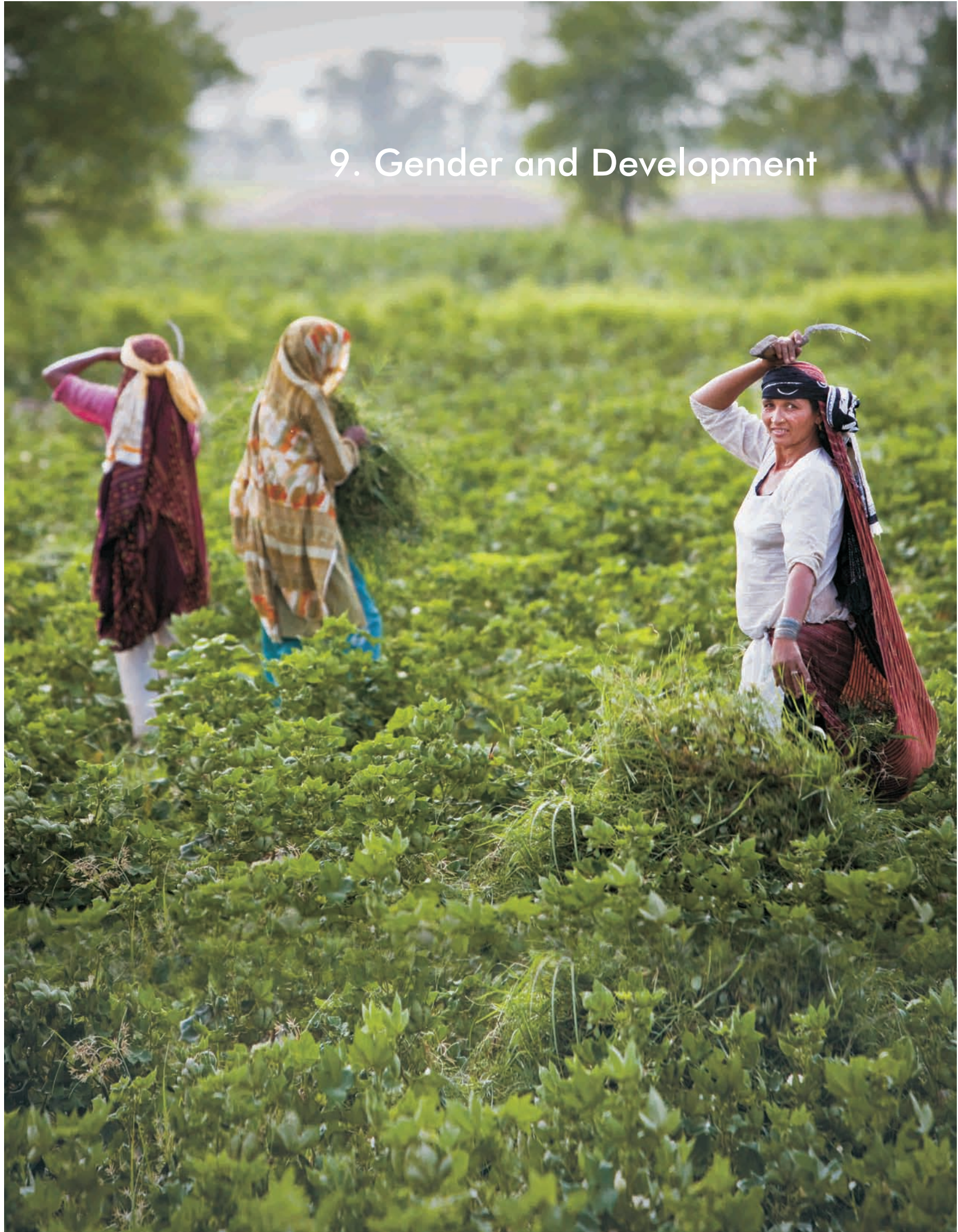
Poverty profiling of the member households is a key consideration in poverty targeting. As stated earlier the LSO had carried out a Poverty Scorecard survey of the entire UC and identified the poorest and poor members. A number of poverty targeted packages including CIF loan, IGG and housing for poor had been initiated by the LSO and are very successful. However, there are a large number of unorganised poor households in the LSO area. Moreover, despite availability of a large fund, the CIF outreach is restricted to a smaller number of poor families.

#### Comments:

The LSO should first organise 100% poor and poorest members in COs. Second, it should use the unspent CIF amount for loaning to maximum poor families. It should also identify vulnerable families to provide them with IGG.



## 9. Gender and Development





## 9. Gender and Development

The GAD approach to development recognises that women, poor men and other disadvantaged groups are the victims of social structures that impact them negatively. The ultimate goal of such an approach is to create equitable and sustainable development with women and men as decision-makers through empowering these groups to create social transformation with a gender perspective. It proposes taking into account the different practical and strategic needs of women and men at all stages of a project cycle, this involves gender mainstreaming.

### 9.1 Representation of Women:

The LSO is a women only one. Therefore, members of COs, VO's and LSO are all women. The fact that there are no men in the General Body and Executive Committee of the LSO gives women unrestricted authority over its governance and management matters and full opportunity to plan, execute and control the development activities according to their own priorities.

#### Comments:

As stated earlier, the women are not capable enough to play their due role in the development activities of the LSO. They need proper training in planning, monitoring, progress reporting and financial management of their respective COs, VO's and the LSO. Second, men will still have a dominant role both at household and societal level. Therefore, they must be made sensitised about gender equity through trainings as well as through their active engagement in LSO programmes and projects.

### 9.2 Allocation of Resources for Women's Projects:

The major development activities of the LSO CIF loan and Income Generating Grants, that are women focussed.

#### Comments:

Experience worldwide shows that without proper capacity building, the women generally cannot utilise the loan themselves, therefore, they simply pass on the funds to their men. In other words, women do not enjoy control over the resources generated by the CIF. The study conducted by Mr. Hasnain on the impact analysis of CIF also endorses the same result. The LSO, therefore, should arrange vocational, enterprise and fund management trainings for women borrowers before and after giving them CIF loan.

### 9.3 Inclusion of other Disadvantaged Groups:

The LSO has no policy for priority lending to disabled women nor it has so far identified special persons of the UC to plan and execute appropriate development activities that suit their capacities and needs.

#### Comments:

The LSO should identify the special persons, both men and women, of the UC through a survey conducted by its member VO's. The LSO then should develop their short profiles, highlighting their cause of disability, medical and technical help, instrument or equipment for their rehabilitation. The LSO should adopt a priority lending policy for the special persons.

## 10. Sustainability



## 10. Sustainability

Sustainability refers to the long-term continuation of an organisation, programme or project. The LSO has been conceived as a permanent institution. Therefore, sustainability of its very existence as well its operations to an acceptable level is a key capacity consideration. To this end, capacity building, especially concerning fundraising and strengthening their sustainability, is a strategic consideration. The LSO has to seek to build new models of institutional management and mobilisation of resources that will reduce dependence on funds from traditional sources - RSP and national and international donor agencies and that will contribute for the LSOs to grow roots in their communities.

### 10.1 Sustainability of Initiated Projects:

The LSO implements all its programmes and projects through its member COs and VOs. The main activity of the LSO is CIF loan to its CO members. Both the member COs and VOs are fully engaged in CIF operations. The LSO monitors the operations and that significantly improves the sustainability of the completed activities.

### 10.2 Organisational Sustainability of The LSO:

As stated in Chapter 4 the LSO has not enough trained and capable volunteers to handle its management issues effectively. Therefore, the LSO urgently needs serious capacity building programmes for its VO leaders and the members of its General Body and Executive Body based on a Training Need Assessment (TNA). Moreover, the LSO should either hire a trained accountant to maintain its records up to mark.

### 10.3 Financial Sustainability:

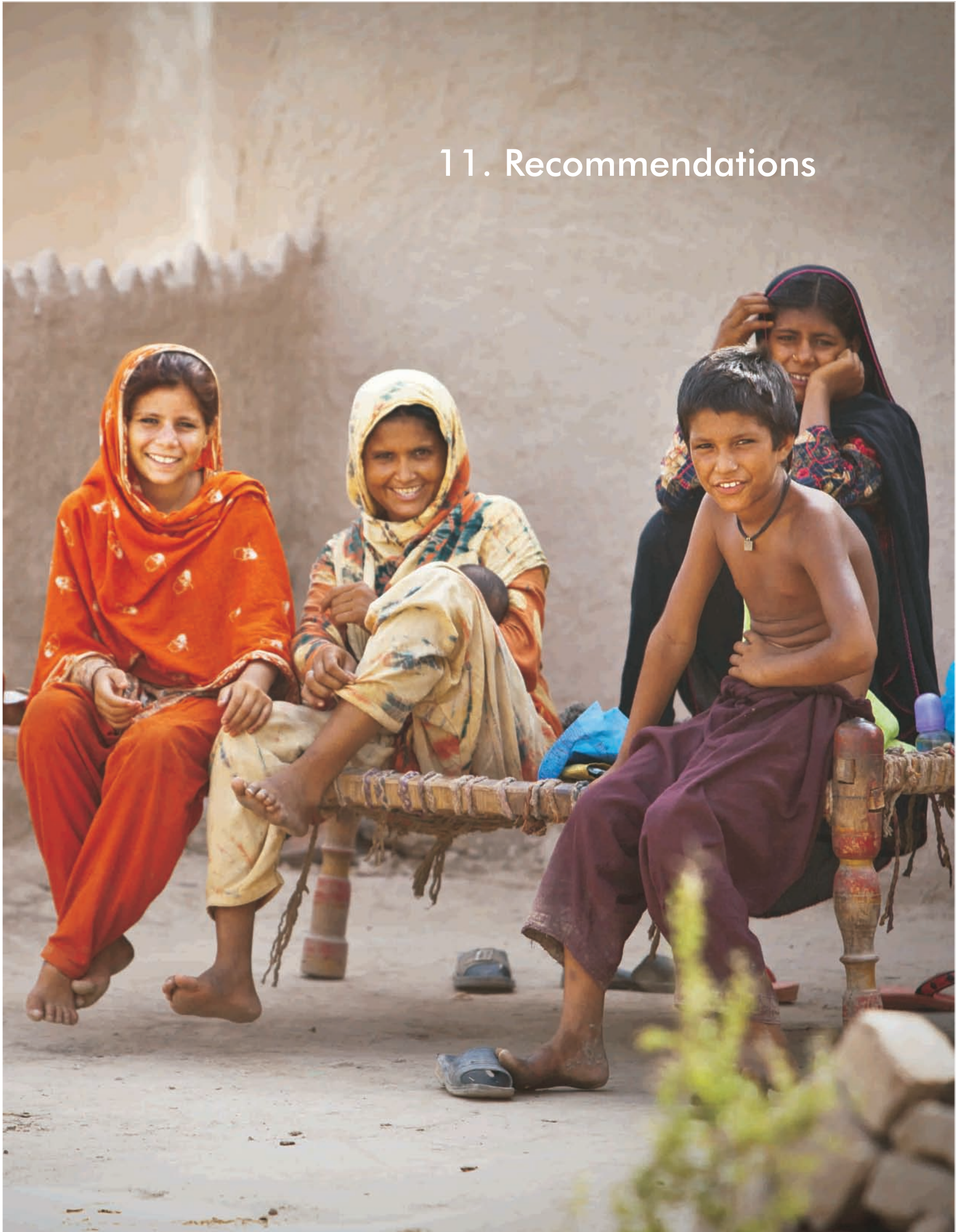
The LSO has a large endowment fund. It earns more than enough funds annually in the form of service charge income. Therefore, it has been successfully meeting its operational costs from its own sources over the last 3 years.

#### Comments:

Though the LSO is managing its operational costs through internal resources at the current level of operations, it would need to explore more fund-raising options both from internal and external sources to meet its programme costs. Moreover, for the sake of diversification of funding sources, the LSO should explore other sources of income. For example, the LSO can adopt a membership fee policy, collection of donations in kind and a modest fee for its services and supplies.



## 11. Recommendations



## 11. Recommendations

### 11.1 Bylaws:

The LSO should present the revised bylaws to its General Body and get it approved as soon as possible via an extra ordinary meeting. Moreover, copies of the approved bylaws should be given out to each member VO for their record.

### 11.2 LSO Vision and Objectives:

The member VOs and COs are not aware of the LSO objectives. The LSO should disseminate its vision and objectives to its member VOs and COs in written form. It should also display its vision and objectives on its office walls.

### 11.3 Household Coverage:

The LSO should establish a special committee to organise the uncovered poor households as soon as possible in WCOs and then establish VOs in the remaining 2 villages. Alternatively, the LSO can hire services of some tested CRPs for speeding up mobilisation.

### 11.4 Regularity of CO Meetings:

For ensuring regular meetings, the LSO should make the VO leaders responsible for proper monitoring of their member COs and reporting back to the LSO on quarterly basis. PRSP staff should assist the LSO in developing a simple monitoring format for this purpose.

### 11.5 Reactivation of Inactive VOs:

The LSO leaders need to take the issue of dormancy of some VOs seriously and leave no stone unturned to resolve their problems and making them functional and active.

### 11.6 Role of General Body in LSO Governance:

The LSO should allow the General Body play its due role properly. The LSO should hold its Annual General Meeting (AGM) regularly to discuss and approve the following matters:

- a) Annual Progress Report and Financial Report of the previous year
- b) Audit Report and appointment of auditors for the next year
- c) Annual Work Plan and Budget for the coming year

In addition to the AGM, the General Body should meet at least on 6 monthly basis to review interim progress reports and financial status, issues and problems and to provide guidance to the Executive Committee on resolving such issues.

#### **11.7 Monitoring of Member VOs and COs:**

The LSO should first establish a monitoring system for both VOs and COs and get the same approved by its General Body. The LSO needs proper training in monitoring, so it should arrange training in monitoring for its General Body members. The LSO should establish at least two monitoring teams in order for speeding up monitoring visits to VOs and also to some COs. The LSO should properly assign monitoring responsibility of COs to monitoring teams of their VOs and ensure their monitoring visits. The LSO and VO monitoring teams should be trained in maintaining simple monitoring reports at their office for record, reference and follow up actions.

#### **11.8 LSO Meetings and Dissemination of Minutes:**

The LSO should hold regular and proper meetings of its General Body. Moreover, the LSO should receive training in proper minute taking and ensure to record all important decisions concluded in its meetings properly and also ensure to take signature of the attending members either on the minute book or on a separate attendance register. The LSO should also distribute the minutes of the General Body meetings and the important decisions taken in the Executive Body meetings amongst its VOs and other stakeholders in writing.

#### **11.9 Management Systems and Policies:**

The LSO should adopt simple management policies and procedures for office management, HR and financial management. These then should be revised on need basis and modified to accommodate changes and incorporate improvements.

#### **11.10 LSO Office Management:**

The LSO should maintain separate box files for each VO, where documents and resolutions related to the respective VOs and their member COs along with their organisational profiles are filed in an orderly manner, by using separators.

#### **11.11 Management Capacity of Executive Committee Members:**

The Executive Committee of the LSO needs practical training in a number of capacity areas, particularly in planning and budgeting, resource mobilisation, monitoring of member VO/COs and progress reporting to stakeholders. These trainings could be financed from LSO resources, as it has a sizable amount of accumulated service charge income at its disposal. PRSP should arrange these trainings for the LSO on priority basis.

#### **11.12 Professional Capacity of Paid Staff:**

The LSO accounts are not maintained properly. The reason is that the accountant has very little knowledge and experience in accounting. Therefore, he is not capable of maintaining LSO accounts and preparing even the basic financial statements like the Trial Balance, Income and Expenditure Account and Balance Sheet. Therefore, either he should be given proper training in accounting or a properly trained accountant should be hired by the LSO and make the current accountant Haji Asghar CIF Recovery Officer.

#### **11.13 Financial Policy:**

The LSO has no financial policies and procedures. It should adopt a simple financial management system as soon as possible after getting it approved by its General Body. Moreover, it should revise the CIF guideline to accommodate the



changes in the financial operations of the CIF. In future, the LSO should first revise the guidelines, get the same approved by the General Body and then implement them.

#### **11.14 Audit of Accounts:**

The LSO accounts had never been audited by any internal or external auditor. The LSO urgently need to get its accounts audited by any external auditor. The auditors should be asked to do audit of accounts for the financial years 2008, 2009, 2010, 2011 and 2012 in one go. For the time being, PRSP should do audit of LSO accounts.

#### **11.15 Financial Management:**

The LSO is losing huge funds on annual basis due to in-efficient management of CIF endowment. It should transform the CIF into a professional lending operation by developing proper operating systems and engaging professional staff in order for providing maximum financial services to its poor members and earning enough funds to re-invest into its CIF endowment to meet the expanding financial demands from its borrowers over time and also to offset the inflationary effects, after fully meeting its operational cost.

#### **11.16 CIF Loan Management:**

A sizable amount of Rs. 1,341,265 was overdue in the CIF loans by the end of December 2012. The number of overdue borrowers was 254. The overdue ratio is very high. The LSO should bring it down to an acceptable level by all means.

#### **11.17 Development Planning:**

Development planning is a key priority area for the LSO and its member VO/COs. Therefore, the LSO leaders need proper practical training in both Village and LSO level annual planning and budgeting. They then should first help member VOs to prepare their annual plans in consultation with member COs and then develop annual development plan and development plus overhead budget of the LSO in consultation with member VOs. The annual plan and budget should then be discussed and approved by the General Body of the LSO and handed over to the Executive Committee for implementation. The Village Development Plans should also be approved by the General Body of their respective VOs.

#### **11.18 Activities Through Self-help Initiatives:**

The self-help initiatives of the LSO are quite few, only one activity per year. The LSO is capable of doing a lot more. However, due to lack of proper planning exercise, they are not exploring the potential self-help activities that require no or minimum cash. The LSO should develop a proper annual development plan in consultation with its member VOs and COs with maximum self-help activities starting from 2013.

#### **11.19 Development of Linkages with Donors:**

The LSO needs to become more proactive and strive for developing productive linkages with more government and non-government organisation. The LSO should explore opportunities for institutional linkages with government line departments, local government and NGOs. Moreover, the LSO should establish working relationships with private sector entities to provide quality supplies and services to its members on reasonable rates as well as for the sale of their own products on higher prices.

#### **11.20 Poverty Targeting:**

The LSO should first organise 100% poor and poorest members in COs. Second, it should use the unspent CIF amount for loaning to maximum poor families. Third, it should identify handicapped persons, both women and men in the UC and develop some special programme packages for their rehabilitation and development.

### **11.21 Gender Equity:**

The women leaders of the LSO are not capable enough to play their due role in the development activities of the LSO. They need proper training in planning, monitoring, progress reporting and financial management of their respective COs, VO's and the LSO. Second, men will still have a dominant role both at household and societal level. Therefore, they must be made sensitised about gender equity through trainings as well as through their active engagement in LSO programmes and projects.

Third, the LSO has been providing CIF loan through women. Experience elsewhere shows that without proper capacity building, the women generally cannot utilise the loan themselves, therefore, they simply pass on the funds to their men. The LSO should, therefore, arrange vocational, enterprise and fund management trainings for women borrowers before giving them CIF loan.

### **11.22 Sustainability:**

Though the LSO is managing its operational costs through internal resources at the current level of operations, it would need to explore more fund-raising options both from internal and external sources to meet its programme costs. Moreover, for the sake of diversification of funding sources, the LSO should explore other sources of income. For example, the LSO can adopt a membership fee policy, collection of donations in kind and a modest fee for its services and supplies.





## 12. Conclusion



## 12. Conclusion

LSO Umed Layyah is a community organisation that is owned and led by women of Union Council Jamal Chapri, Layyah. It is embedded in the women VOs and COs of the UC. It is fairly represented by different social and interest groups around gender, poverty status and caste. It has scaled up household coverage in COs to 64% from 10% over the last five years with special focus on women. The LSO had identified the poorest families via the Poverty Scorecard method, organised a vast majority of them into COs and successfully implemented a number of projects targeted at the poorest families and members.

On the other hand, the LSO is not performing up to mark. It is not utilising available resources, like CIF endowment, properly. It is neither actively mobilising internal resources nor interacting with development agencies in government and non-government bodies to access their resources and services by establishing development linkages with them.

The main cause of under performance of the LSO is lack of required management capacity in its leaders and paid staff. They urgently need proper training in the low capacity areas.

Second, the LSO needs to establish its CIF operations on professional lines in order for running it smoothly, serving its members appropriately and raising its income maximally.

Third, the LSO has to develop simple and easy-to-follow annual development plans, in close consultation with member VOs and COs, get them approved by its General Body and implement them systematically by producing quarterly and annual progress reports for its own management as well as for the donors and other stakeholders.

Fourth, the LSO should explore opportunities for institutional linkages with private sector entities to provide quality supplies and services to its members on reasonable rates as well as for sale of their own products on higher prices.

Fifth, the LSO needs to pay special attention to improve its financial management system and record keeping standards. It should get its accounts of last 5 years audited by an external auditing firm.

Last, but not least, the LSO should capacitate and mobilise its VOs to monitor their member COs to ensure their regular meetings and proper record keeping.

In short, the LSO needs to work harder to become a viable, dynamic and committed institutional support mechanism for the poor men and women of the UC and a trustworthy development partner to external agencies.





Annex 1:  
LSO Assessment Format



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## Annex 1: LSO Assessment Format

(To be filled by the researcher in a group discussion with LSO Executive committee members)

Date of Group discussion: \_\_\_\_\_ Number of participants: \_\_\_\_\_ Venue \_\_\_\_\_

### A: Identification:

1. Date of formation of the LSO: \_\_\_\_\_
2. Is the LSO registered with government authority: Yes/No/Applied for \_\_\_\_\_
3. If yes or applied for,
  - a. Name of registration authority: \_\_\_\_\_
  - b. When (year) \_\_\_\_\_
  - c. Registration number \_\_\_\_\_
4. Name of the Chair person : \_\_\_\_\_

### B: Governance

#### a. Goals and objectives of the LSO:

1. Why the LSO was formed? What are the objectives of the LSO?
2. How relevant are the objectives of the LSO with the specific needs of extremely poor and vulnerable populations in the context of the LSO area?
3. What are the strategies of LSO to achieve the stated objectives/goals of the LSO?
4. What major actions/activities have been undertaken by the LSO so far to achieve its objective?

#### b. General Body

5. Does the General Body of the LSO fairly represent all member VOs?
6. Does the General Body properly perform its roles and responsibilities?
7. Does the General Body have enough capacity to perform its due roles and responsibilities?

## C: Management Capacity

### a. Composition of the Executive Committee

#	1	2	3	4	5	6	7	8	9	10	11
	Name of Executive committee members	Sex (1 = M, 2 = F)	Age (Years)	Cast/ethnicity	Poverty Score	Member of Executive committee since:	Highest completed education level	Membership status in CO	Name of CO	Got SMST/LMST (Y/N)	Present / absent
1											
2											
3											
4											
5											
6											

**Codes:**  
 Q1: Chairperson = 1, Voice chairperson = 2, Accountant/Bookkeeper = 3, Head of any LSO committee = 4, member = 5, other = 6  
 Q4:  
 Q7: Kachi/nursery = 0, class 1 = 1, class 2 = 2, class 3 = 3, ..... class 12 = 12, Graduation = 13, Masters 14, Above = 15, Not schooling = 16  
 Q8: President = 1, Manager = 2, member = 3, other = 4

**b. Executive Committee Capacity**

Indicate number of participate agreeing or disagreeing on the identified indicators							
Indicators	Strongly Agree	Agree	Undecided	Slightly disagree	disagree	Strongly disagree	Remarks /comments/examples
Attends Committee meetings regularly							
Actively participates in the meetings of the LSO							
Able to do LSO planning and budgeting in consultation with member VOs/COs							
Able to understand the LSO financial records and statements							
Has good working relationship with communities							
Participates in LSO projects/activities actively							
Participates in fundraising/resource mobilizations for LSO							
Communicates effectively and regularly with its VO/CO members							
Able to credibly represent the VO/COs in other organisations							
Able to effectively present the case of LSO to outsiders							
Large enough to be inclusive of all segments of the UC							
Able to solve LSO related conflicts							
Is trained in organisational management of LSO							
Able to allocate resources to COs equally and on merit							
Have been able to scale up household coverage in the UC							
Have been able to hold regular elections in the LSO							
Able to document and disseminate LSO progress to stakeholders							
Able to write project proposals							
Able to create linkages with other development and government organisations							
Able to monitor performance of member VOs/COs							
Able to do capacity building of member VOs/COs							



**c. Impact on Social Mobilisation outreach**

	Number of VOs		VO Membership			Number of CO				CO Membership		
	Men	Women	Men	Women	Total	Men	Women	Mix	Total	Men	Women	Total
Before LSO												
After LSO												
LSO members												

**d. Impact on poverty targeting**

HH category	Total HHs in the UC		Before LSO		After LSO	
	#	%	# organised HHs	%	# organised HHs	%
Poorest (0 – 11)						
Poor (12 – 24)						
Non poor (25-100)						
Total						

## D: Financial Capacity

### a. Income/Expenditure and Assets

	2010	2011	2012
Income (Rs.)			
Expenses (Rs.)			
Balance (Rs.)			

	2010	2011	2012
Assets (Rs.)			
Liabilities(Rs.)			
Net assets (Rs.)			

#### Income Sources

	2010	2011	2012
Membership Fees (Rs.)			
Donations (Rs.)			
Donor Grants (Rs.)			
Interest/servie charges (Rs.)			
Other (Rs.)			
Total (Rs.)			

#### Assets

	2010	2011	2012
Office space/land (Rs.)			
Furniture (Rs.)			
Computers and Printers (Rs.)			
Other (Rs.)			

### b. Financial Record Keeping

	Up dated=1, Not updated=2, Not exists=3	Date of last entry	Remarks
1. Receipt Book			
2. Paid bills/vouchers			
3. Cash Book			
4. General Ledger			
5. Bank Reconciliation Statement			
	Quarterly=1, six monthly=2, Annual 3, Not exists=4		
1. Trial Balance			
2. Income and Expenditure Accounts			
3. Balance Sheet			
4. Annual external Audits	Yes/No		
5. Does the LSO have by laws approved by General body	Yes/No		

Overall observation/comments on the financial systems/procedures and record keeping:

### E: Documentation and dissemination

How well the LSO documents its progress, achievements, minutes of meeting etc?

How well the LSO communicates its decisions, achievement and progress with member VOs/COs?

Has the LSO developed a development plan with budgets? If yes assess its quality?

Has the LSO developed its development plan in consultation with member VO/COs? How?

Has the LSO shared its development plan with member VOs? How?

Do the General Body and Executive Committee of the LSO meet regularly on scheduled meetings and minutes of meetings are properly written?

	# of scheduled GB meetings in the last one year	% of meeting held	Overall Attendance %			Number of minutes recorded:	
			Men	Women	Both	Properly	Not properly
Executive Committee							
General body							

Observation and comments:



**F: Programmes and Projects:**

a. LSO project/Activities (any activity including projects, grants, training, exposure visit etc through RSP or linkages with other organizations) since LSO Formation										
S. No.	Name of Project/activity/event	Name of support organizations	Estimated Cost (PKR)	Estimated community contribution (PKR)	Status Completed..1 In process..2 Terminated..3	Estimated date activity started	Estimate date activity end	How do LSO members rate these activities/projects/events which have taken place?		Importance of projects/events which have taken place to CO members? Very important....1 S-what important..2 Not important.....3
								How many households benefited from this activity, project and event?  Members  Others:	Activity /project/ event  very successful...1 S-what successful...2 Not successful...3	
1										
2										
3										
4										
5										
6										
7										

Observation Comments:

b. LSO activities - Self Initiatives (APNI MADAD AAP) (with LSO and members' own ideas and resources, e.g. helping the poor widows, orphans, help poor school children, building something, cleaning irrigation channels etc)							
S. No.	Description of Initiative	Start Year	Estimated cost	End Year	Nos. of Beneficiary households		Remarks
					a. Members	b. Others	
1							
2							
3							
4							
5							
6							
7							
8							
9							
10							
11							

Overall observation and comments:

### G: LSO networking support to other civil society organisations, VOs and COs

a. How does the LSO networks and shares resources and information with other civil society organisations to pursue objectives of common interest?

Organisation	Activity	Purpose

b. Does the LSO monitors the activities of its member VO/COs    a. Yes    b. No  
If yes:

Activities monitors in VOs

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

c. Activities monitors in COs

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

d. How does the LSO provides capacity building support to its member VOs and COs?

### H: General:

- a. What are the major achievements of the LSO so far?
- b. What major constraint/weakness of the LSO?
- c. What are specific constraints they faced as female LSO members?
- d. How the women responded to the constraints?
- e. How it impacted the status and power of women in the household and community etc.?



## Annex 2: VO/CO Assessment Format





## Annex 2: VO/CO Assessment Format

(To be filled by the researcher in a group discussion with VO or CO General Body members)

Date of Group discussion: \_\_\_\_\_ Number of participants: \_\_\_\_\_ Venue \_\_\_\_\_

### A: Identification:

1. Name of VO/CO
2. Date of formation of the VO/CO: \_\_\_\_\_
3. Name of the President : \_\_\_\_\_
4. Name of the Manager : \_\_\_\_\_
5. Total Members: \_\_\_\_\_

### B: Goals and Objectives of The LSO:

1. Why the LSO was formed? What are the objectives of the LSO?
2. Are the objectives of the LSO relevant with the specific needs of extremely poor and vulnerable populations in the context of the LSO area?
3. What major actions/activities have been undertaken by the LSO for the wellbeing of the members of the VO/CO?
4. Are they satisfied with the performance of their LSO? If yes why? If no why?

### C: Transparency and Accountability

1. How well the LSO communicates its decisions, achievement and progress with member VOs/COs?
2. Has the LSO developed its development plan in consultation with member VO/COs? How?
3. Has the LSO shared its development plan with member VOs? How?
4. Does the LSO monitors the activities of its member VO/COs    a. Yes    b. No

If yes:

Activities monitors in the VO/CO

- a. \_\_\_\_\_
- b. \_\_\_\_\_
- c. \_\_\_\_\_
- d. \_\_\_\_\_
- e. \_\_\_\_\_

5. Has the LSO provided capacity building support to the VO/CO?

**D: General:**

1. What are the major achievements of the LSO so far?
2. What major constraint/weakness of the LSO?
3. What are specific constraints they faced as female LSO members?
4. How the women responded to the constraints?
5. How it impacted the status and power of women in the household and community etc.?









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