

Note for Record
November 25-30, 2016

By: Shoaib Sultan Khan

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Subject: Visit to NRSP & TRDP in Sindh and SRSP in KP

November 25 to December 9, I followed a most horrendous travel plan. Taking a flight from Islamabad to Karachi, starting early next morning by road to Badin and spending the night at Tharparkar. Next day driving to Nagarparkar and by night returning to Karachi by road. Next morning taking flight back to Islamabad and from the airport driving to Peshawar to drive next morning to Kalam in Swat where European Union Ambassador was inaugurating the 1.2 megawatt hydro power project completed by SRSP with EU funding. After a night stay at Kalam, drove back to Peshawar and then to Islamabad to catch the flight on December 3 to Dhaka via Dubai (a 16 hour travel) returning from Dhaka on December 9 to reach Islamabad again after another 16 hours travel time.

I have already circulated my NFR of visit to BRAC. Now it is time for me to retrace my steps from Kalam to Nagarparkar to Badin to Karachi to back in Islamabad.

On our way from Peshawar to Kalam, along with Chairperson Munawar and CEO Masood of SRSP, we enjoyed hospitality at Ehsanullah's idyllic abode at Khwazakhela before taking the road, humpy and broken, to a village in Swat Kohistan Valley, where SRSP has completed one of the mini hydels. A large number of people had collected and while we were waiting for Ambassador Coutain's entourage to arrive, the road was so bad, his bullet proof heavy vehicle could not negotiate it and he had transferred himself in a normal four wheel drive much to the consternation of his security, we saw a drone hovering over us. This was Masood's new toy and very useful indeed for photographing the entire proceedings from above being fully controlled from ground below.

Ambassador Coutain along with his wife Sonya finally arrived and inaugurated the hydel lighting up the valley. One special feature of the project was linking it up with a value chain social enterprise. Connected to the hydel was a state of the art drying unit powered by electricity processing the local fruit and vegetable products especially the persimmon whose value multiplied manifold when marketed processed. We all tested the product which was indeed most tasty. The Ambassador in his speech greatly appreciated the achievement and expressed delight at utilization of EU funding so effectively by SRSP.

Kalam was like a ghost town and the last 35 km from Bahrain to reach there, took us over two hours. In 2013 when I had come to Kalam with Imran Khan and the Chief Minister KP, of course by helicopter, people had bitterly complained about the condition of the road. A promise was made in the meeting where SRSP had over 700 households of the area assembled, that the road shall be got repaired. So much for political promises. Of course in 1953 when I brought my tutorial group of Jahanzeb College, where I was a lecturer, we had to cover the distance on foot there was no road. There were only trees and no people. Now I saw much lesser number of trees but a very high population which becomes manifold during the tourist season and the Kalam hotels become bustling with activity. A hotel was especially opened for our visitors and we spent a comfortable night at Digital Heights.

The 1.2 new Ashuran hydro power project was an incredible feat of SRSP. All done by locals and indigenous technical knowhow mobilised by Masood and his team leaves one thunder struck with amazement and surprise. The physical work and engineering demanded not only diverting the water, which should also act as a spillway, but also the power channel like a Roman aqueduct, at many places supported by columns, traversing a terrain which had to be terraced in such a way not to damage the channel Ambassador Coutain was taken to the head works to release the water in the channel before coming to the power station to inaugurate the project and let electricity light up the entire valley.

I had never visualized the RSPs will be able to do projects of this magnitude. The Productive Physical Infrastructure (PPI) of AKRSP days was on an average \$ 10,000. Here was a project millions of dollars. But there is one thing in common between PPI and hydels that both

are income generating. PPI brought land under irrigation range, bydels generate substantial income for the communities which are involved also in big hydels like Ashuran, not so much in running it but communities are responsible for recovery of electricity charges and use of surplus funds so generated, after maintenance cost, to utilize it for CIF and other social enterprises.

The power house machinery is of Chinese origin who have taken responsibility for training locals and have given guarantee for smooth functioning for a year of the equipment. After inaugural of the power house and visit to different sections, we all repaired to the assembled villagers which had come in thousands including a Provincial Minister and Additional Provincial Secretary besides local MPA Jaffar shah, a great ally of SRSP, District, Tehsil, Village Council Nazims, LSO and community representatives and members. It was a grand assembly and everyone spoke highly of the SRSP achievement. Ambassador Coutain was especially delighted because EU funding is the taxpayers money of the people residing in the Union and he would be happy to report how usefully their money has been used.

It was a most satisfying day. I am most grateful to Masood for inviting me and Munawar for facilitating the travel. On our way back, the entire team along with Ambassador's entourage stopped over at Ehsanullah's place for a sumptuous late lunch before returning to Peshawar and Islamabad.

As I had mentioned I had come straight from Nagarparkar in Tharparkar, the southern extremity of Pakistan to Kalam the North-western extremity.

The main reason for my visit was Jubilee Insurance arrangement for holding two medical camps in collaboration with TRDP and NRSP in Badin and Tharparkar districts. More than 11 doctors including five doctors from Karachi attended these camps treating nearly 1000 patients who were given free medicines and even facilities such as the ones available only in hospital like ultrasound, were also provided to pregnant women by the lady doctor in attendance who came from Mithi. In addition 1000 mosquito nets and blankets were given to 50 ante natal patients. These were all arranged by the Insurance Company in collaboration

with a renowned pharmaceutical firm through good offices of Dr. Tariq. The arrangements made at the medical camp sites by TRDP, were excellent. The specialty of doctors included general practitioners, gynecologist, pediatric, psychiatrist, dermatologist and ENT besides lab set up with rapid kits handled by lab technicians.

It was a most heartening phenomenon seeing patients from long distances and eagerly being examined by doctors and free medicines were given on the spot. Most doctors opined that poor nutrition and high frequency of births combined were the main source of illness of the majority of patients.

Badin was one of the first eight districts selected by the Prime Minister Mr. Nawaz Sharif's government when National Rural Support Programme (NRSP) was launched in 1992 as the harbinger to cover the entire country gradually. That did not happen because of the change in government soon But NRSP survived because of the first tranche of Rs. 500 million which the Board of Directors wisely invested as an endowment earning 18% profit at that time.

I was visiting Badin after sixteen years where Ghulam Mustafa Jhamro, the Regional General Manager Hyderabad Region gave me an overview of the entire Region and detailed presentation on Badin district. NRSP Sindh operations cover 9 districts, including four under EU supported SUCCESS programme. Badin has 243,918 households and NRSP organised 105,267 with presence in all the 5 tehsils of the districts and 41 Union Councils out of 46 and in 376 Revenue Villages out of 502. The number of organised COs is 7291 with a membership of 120,133. 3704 are federated in 317 VOs with 22 LSOs. RSPN CIF of Rs. 12.6 million was given to 3332 women households, who over the years revolved it to Rs. 35.09 million as an average loan size of 10531 and will keep on revolving. PPAF gave Rs. 185.04 million for Assets transfer to 4112 households which has been expended. I wish if PPAF would have agreed to the proposal to use the CLF amount as CIF, it would have benefited 51368 households and the money would still have been in circulation.

More than a billion rupees has been disbursed as microcredit with 8323 as active loans and over 50% taken by women.

Micro Health Insurance covers 65,333 mostly credit clients and their dependents and of the Rs. 5 million premium paid Rs. 4.7 million has been reimbursed to the insured.

Nearly 5000 including 1917 women have been given management training besides 15959 in Social Sector, NRM, Physical Infrastructure, Enterprise Development Training, 2215 have received vocational training and gone on exposure visits. 413 staff have also been trained.

Badin is a disaster prone area facing 1999 cyclone, 2003 Rain Disaster, 2010 Floods and again 2011 Rains. NRSP responded by Rescue, Immediate Relief especially women and children, Recovery and Reconstruction and Rehabilitation. More than Rs. One billion worth of infrastructure was undertaken by NRSP.

Besides supporting schools and increasing enrollment, environmental natural resource management programmes, NRSP with the assistance of Water Aid (WA) got 370 villages declared as Open Defecation Free (ODF) benefiting 116236 population.

NRSP forged linkages with Government of Sindh and most of the district departments besides RSPN-USAID, WA, UNICEF and others. Two major projects of the Government of Sindh included Sindh Coastal Community Development Project and Grant of State land to landless Haris.

My meeting with the staff led by RGM and representatives of six LSOs was most heartening seeing the commitment and dedication of the staff and the clarity of concept expressed by LSO members. Ghulam Mustafa Jhamro deserves all praise and so does his team. I am grateful to CEO Rashid and GM Javad for the guidance and support they give to RGMs of which I witnessed a practical example in RGM Hyderabad Jhamro.

On my request TRDP had very kindly arranged LSO meetings at Union Council Khario Ghulam Shah in Tehsil Islamkot and Khetlari in Tehsil Diplo of District Tharparkar, where Medical Camps had been organised by Jubilee Insurance. At both the places, Union Council

Based Poverty Reduction Programme, funded by Government of Sindh had been implemented.

In Union Council Kherio because of CIF and IGG amounting to over Rs 8 million, despite phasing out of the programme, the CO/VOs/LSO are still active especially in forging linkages with Health, Education, NADRA etc, thus LSO getting nominated on Health Committees, helping in polio campaign, wheat distribution monitoring, reopening of 14 closed schools and conducting enrolment campaigns.

Forging linkages with Elected Representatives, installed 17 RO plants, got constructed 8 school buildings and 3 government dispensary buildings. Linkages with NGOs like Marie Stoops resulted in mobilizing women for family planning with PVD for fodder for livestock in 8 villages, with Sukkaar Foundation supported latrine and water tank facilities in 10 schools, with HANDS support for malnourished children and pregnant women. It was a clear demonstration what organised communities in Institutions of the People can achieve. It was a bit overwhelming for me seeing my photograph with a turban on a placard on the main road welcoming me profusely.

UC is very closed to Nagarparkar and affected by coal mining for power generation. The LSO cluster Activist made an impassioned plea for adequate compensation to the affectees of coal mining and emotionally recounted the impact resulting on migration, landlessness, assetlessness and danger to biodiversity besides affecting religious buildings, graveyard and overall employment. He demanded adequate compensation including gaochar (loss of pastures for grazing animals). Fortunately, Fazullah Qureshi had kindly joined us and was quite abreast with these developments and promised to put their genuine demands before the concerned authorities.

However, it were the case studies of individual members which were most heartening, especially what they had achieved through CIF support in both the Union Councils and how UCBPRP had made a difference to their livelihood and empowerment of women. At Khatlari how members after proudly described the changes in economic status of their families. These

were all under 18 on the poverty scorecard. One of them by forming a group accessed CIF and started a clothes business, making fashionable design. Each one of them was dressed like a fashion model and were now providing employment to 20 households. Many of them stated how they started with a few goats and now they had a herd, some having as many as 50. The fashion designers had even displayed colourful posters of what they were making. It was all too surreal. Women who a few years ago, could not even show their faces.

Fortunately, the Chairman TRDP Board of Directors Dr. Naseer Nizamani also very kindly came from Islamabad for the visit and witnessed what transformation UCBPRP can bring about in the lives of the rural poor, especially through women. Now that EU has given funding for a programme on UCBPRP lines and TRDP has Dadu and Jamshoro districts to implement the programme called Sindh Union Council Community Empowerment and Strengthening Support (SUCCESS), I very much urge and hope that TRDP will implement SUCCESS as UCBPRP has been implemented in the two Union Councils I visited. Fortunately for TRDP the person who made a success of UCBPRP Dr. Sonon Khangharani is associated with TRDP and I hope the management of SUCCESS will take full advantage of Sono's experience.