

AN INSIGHT INTO GBTI'S INTERVENTIONS IN UC KOTEHRA



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Rural Support Programmes Network

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ACRONYMS

AKRSP	Aga Khan Rural Support Programme
BISP	Benazir Income Support Programme
CAD	Computer Aided Design
CBDRM	Community Based Disaster Risk Management
CDD	Community Driven Development
CEO	Chief Executive Officer
CIF	Community Investment Fund
CO	Community Organisation
COO	Chief Operating Officer
CPI	Community Physical Infrastructure
DRM	Disaster Risk Management
DRR	Disaster Risk Reduction
FCO	Female Community Organisation
GBHP	Ghazi Barotha Hydropower Project
GBTI	Ghazi Barotha Taraqiati Idara
GM	General Manager
HH	Household
HRD	Human Resource Department
IAUP	Integrated Area Upgrading Projects
IFL	Interest Free Loan
IRM	Institute of Rural Management
JICA	Japan International Cooperation Agency
KP	Khyber Pakhtunkhwa
LACIP	Livelihood Support and Promotion of Small Community Infrastructure Project
LBOD	Local Board of Directors
LEP	Livelihood Enhancement and Protection

LSO	Local Support Organisation
MCO	Male Community Organisation
MVO	Mixed Village Organisation
NPO	National Productivity Organisation
NRSP	National Rural Support Programme
OHH	Organised Households
PAP	Project Affected Persons
PITD	Physical Infrastructure and Technology
PMIFL	Prime Minister's Interest Free Loan
PNGO	Project Non-government Organisation
PPAF	Pakistan Poverty Alleviation Fund
PSC	Poverty Score Card
RSP	Rural Support Programme
RSPN	Rural Support Programmes Network
SCPIS	Small Community Physical Infrastructure Schemes
SPARC	Society for the Protection of the Rights of the Child
SRSP	Sarhad Rural Support Programme
UC	Union Council
UCDP	Union Council Development Plan
VDMC	Village Disaster Mitigation Committees
VDO	Village Development Organisation
VO	Village Organisation
WAPDA	Water and Power Development Authority

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Executive Summary

This research paper will provide the readers with an insight into people's lives in Union Council Kotehra in the Haripur district of Khyber Pakhtunkhwa province of Pakistan and how the lives of these people changed for better with the interventions of GBTI. UC Kotehra is a vast territory of dry, barren land and hosts a population of around 13000, scattered all over the UC. With little to no employment opportunities and harsh life conditions, people's only means of earning were livestock and minor labor work. Most of the households in this UC were experiencing extreme poverty and starvation. Moreover,, the UC also suffers from extreme weather conditions in the monsoon season due to heavy rainfalls. These rainfalls make the people's lives even more miserable as they cause large scale destruction to houses, roads and land. Water from the rain rushes down the hills and washes away anything and everything that comes in its way.

Being a remote area with very poor access to medical facilities, people in UC Kotehra faced hurdles all their lives in cases of medical emergencies. People would die, even before they reached any hospital due to the far-gone roads. That is not all. People also faced issues of accessibility to safe drinking water, sanitation and education.

GBTI came to their aid in 1995 and has since been working for the community development of UC Kotehra and for a lot more people in two more districts in KPK and Punjab. Instead of just helping the community with finance, GBTI chose to help the community with a long-term sustainable plan. GBTI introduced the three-tiered social mobilization in UC Kotehra and organised the community into household level Community Organisations, village level Village Organisations and union council level Local Support Organisations. By doing so, GBTI brought the local community at a single platform where they could discuss and find solutions for issues prevailing in their areas, on their own. This way, GBTI self-empowered the community to work in unity and bring positive changes in their lives as well as their communities. GBTI acted as a catalyst and sanctioned the community to make decisions for the development of their community on their own.

With the introduction of social mobilisation, women, who were confined in the four walls of their houses, became empowered and got an opportunity to stand their ground by representing their community organisations. Moreover, with GBTI's skill development trainings and asset transfers, both men and women received sustainable earning sources. GBTI also issued poverty score cards to each household, which represented the economic status of that household. GBTI targeted the extremely poor households

"Our role is that of a catalyst in making communities realise their potential to change their lives for the better"

Chief Operating Officer, Khaleel Tetlay, RSPN

in the UC, using the poverty score cards, and provided asset grants and loans to uplift the financial conditions of these households. This benefitted 87% extremely poor households in UC Kotehra. Furthermore, the awareness that the community received through GBTI opened their eyes to the real world and they came to the realisation that if they work hard, they can earn money and improve their living conditions.. This further led the community to create ties with the local government and private NGOs and to use these ties as a bridge between the locals and higher authorities. It helped the community in getting multiple aids for community development from these organisations. All in all, GBTI's social mobilisation approach allowed the community to not only receive sustainable financial resources, but also social resources in the form of linkages with other organisations and human resources in the form of community leaders in Cos, VOs and LSO. By institutionalising these community organisations, GBTI has instilled a leadership mindset in the locals that will pass on to coming generations, which will continue the legacy and work for the betterment of their communities.

After meeting the local community and learning about their stories, our team members also got to experience the impact of social mobilisation on people's lives in UC Kotehra. We could clearly notice the unity amongst community members and the trust they had on one another.

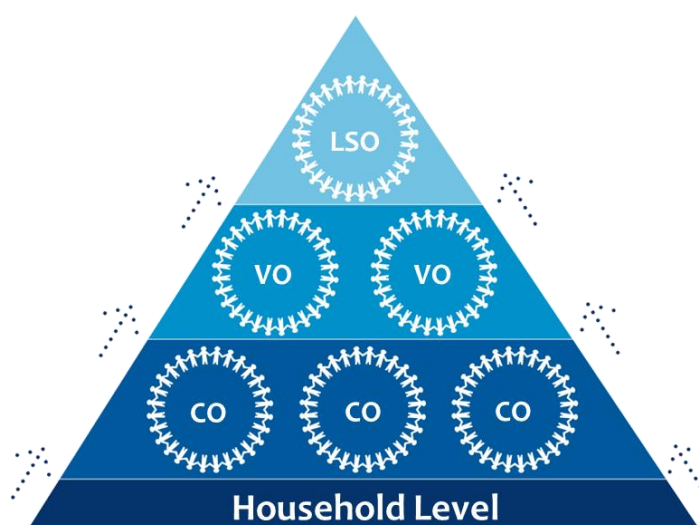
Introduction to RSPN

Rural Support Programmes Network (RSPN) is the largest developmental network operating in Pakistan, with an outreach to over 52 million rural population. It comprises 10-member Rural Support Programmes (RSPs). These RSPs date back to 1982, when the first ever RSP, Aga Khan Rural Support Programme (AKRSP), was established in Gilgit-Baltistan and Chitral, piloted by Mr. Shoaib Sultan Khan. AKRSP's success in developing the economy and social lives of people in North Pakistan paved the path for more RSPs to be established in various parts of the country, with Mr. Shoaib Sultan Khan as the Chairman of Rural Support Programmes Network (RSPN).

By the year 2000, seven new RSPs were created and were working conscientiously. These new RSPs came together to form the Rural Support Programmes Network in Islamabad in October 2000. Today, RSPN aids as a deliberate central organisation for the ten-member RSPs across Pakistan.

RSPN's vision is to empower the poor at the grass root level in order to graduate them from poverty by organising them in to community institutions. The RSPs' approach to CDD (Community Driven Development) is based on the conceptual framework developed by Mr. Akhter Hameed Khan for the world famous Comilla (current Bangladesh) in the 1960s.

The CDD is based on a three-tiered social mobilisation approach. The first level is a *Mohalla* level Community Organisation (COs), comprising of 15-20 households. These COs come together to form the Village Organisations (VOs). Finally, the VOs are merged together to form the Local Support Organisations (LSOs) at the Union Council level. Each organisation has its own duties and obligations to protect and supervise.



For further information on RSPN, please visit www.rspn.org

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Introduction to GBTI

Ghazi Barotha Taraqiati Idara (GBTI) is an autonomous, independent and an apolitical organisation. With the collaboration of NRSP and Water and Power Development Authority (WAPDA), it was established in 1995 as a Project Non-Government Organisation (PNGO). It is a company limited, guaranteed under Section 42 of the Companies' Ordinance (1984). Moreover, it is an approved Not for Profit Organisation under Clause 2 (36) of the Income Tax Ordinance, 2001. Additionally, it is certified as an NPO by Pakistan Centre of Philanthropy, the certification agency of Government of Pakistan.

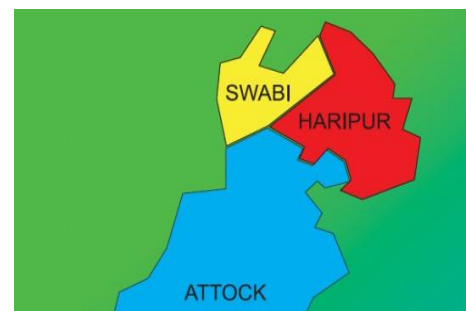


Figure 1. Map of region where GBTI is operational

Source: GBTI

The Board of Directors consist of Technical Directors, hired by the GBTI and Local Board of Directors (LBOD) who are elected through the Community Organisations (COs). This makes it easier to identify the most vulnerable areas where assistance is needed, and it also makes the organisation more approachable for the community.

In the beginning, the prime goal of GBTI was to compensate the direct and indirect affectees of Ghazi Barotha Hydropower project (GBHP). GBHP is a Mega Project of WAPDA generating 1450 MW of electricity. The project is in a vast area, and for its construction about 85000 kanals (42997845 m²) of land was to be acquired. NRSP, with collaboration with WAPDA, established GBTI not only to help the people resettle but also to help them prosper. WAPDA provided endowment fund of PKR 100 million and additional 99 million for the Integrated Regional Development Plan (IRDP). In 2003, when it was observed that the pace of assistance for the GBHP affectees and the project related activities declined, GBTI decided to establish a separate organisational body known as "Affectees Facilitation Cell". It started to work on the just provision of land compensation, legal matters, and resettlement issues. The members were chosen from GBTI staff as well as from the local community. The main objective was to effectively assist Water and Power Development Authority (WAPDA) and Project Affected Persons (PAPs).

GBTI was established for the sole purpose of resettlement of the affectees of GBHP, but later, when it was found that the whole community needs assistances in different aspects of life, it started to expand its developmental programmes. Now it is operational in 20 Union Councils affected by GBHP in four Tehsils of district Attock, Haripur and Swabi. Through Integrated Regional Development Plan (IRDP) it has initiated multiple development projects for the assistance of GBHP affected communities. The target areas of GBTI operational activities include: Capacity building, Skill enhancement, Infrastructural Management, Micro

credits, Interest Free Loans, Grants, Vocational Training, Environmental Issues, Agriculture Development, and Social Sector Services.

For further information on GBTI, please visit www.gbti.org.pk

Objective

The objective of this research is to investigate the overall achievement of the GBTI's developmental operations in UC Kotehra. In particular, to what extent the interventions of GBTI and other organisations have brought change in the socio-economic and environment dimensions over the course of 10 years.

The key objectives of this study are as mentioned below:

- How GBTI influenced the socio-economic status of people of UC Kotehra
- Social Mobilisation and its impact on peoples' livelihood
- Overall emotional and cognitional change in people due to the intervention of GBTI and other Organisations

Methodology

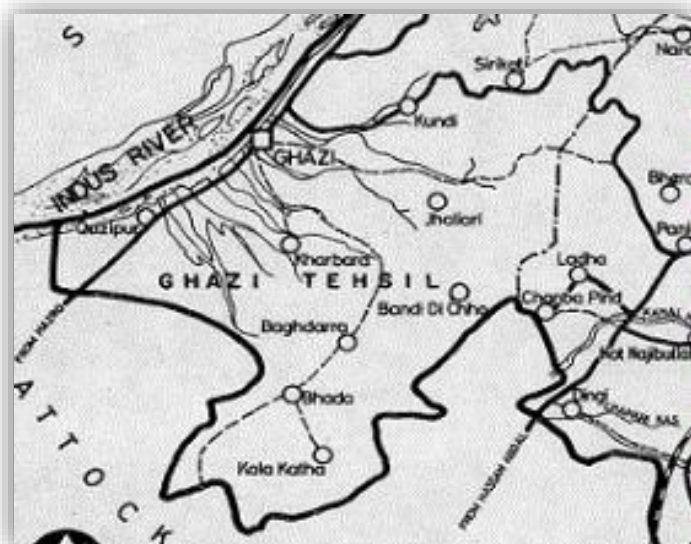
The primary methods we used during this study are: focus group discussions, field observations, archival studies, and in-depth interviews with the local community members. We have also used some online sources to study about the organisations working in the target areas of our research.

Initially, UC Kotehra was chosen as the target area to conduct this research suggested by the GBTI's staff. A questionnaire was developed by the team to inquire about GBTI's interventions in the selected UC. The team went to GBTI's office in Hattian, a small town near Attock city, and met the staff who briefed about their operations in UC Kotehra. GBTI arranged meetings and field visits depending on the availability of local community leaders. The field work lasted for five days and two days were allocated for interviews with the communities and visits to the villages of UC Kotehra. The team visited four villages of UC Kotehra that are: Baghdara, Guwari, Pakkiban, and Tamrai. During the field visit to these villages, the team interviewed the local community leaders and beneficiaries. In addition, the team also visited the infrastructural project sites in UC Kotehra to inquire the on-ground development. While during the stay in Hattian, the team went through archival studies including reports, surveys, and research projects.

Union Council Kotehra

The Union council of Kotehra is located in Tehsil Ghazi of Haripur district of Khyber-Pakhtunkhwa Province in Pakistan. UC Kotehra is a hilly area with rough and dry plateaus and it receives a fairly large amount of rainfall in the monsoon season. Geographically, UC Kotehra is located near the border between Punjab and KPK provinces of Pakistan, which are separated by the mighty Indus River near Attock city. It consists of seven villages with a total of 2,592 households and a total population of 13,192. A Local Support

Organisation (LSO) was established in Ghanghar Kotehra in 2014 and it also consists of 7 Village Development Organisations (VDOs) and 124 Community Organisations (COs). Out of the 124 COs, 78 are Female Community Organisations (FCOs) and 46 are Male Community Organisations (MCOs). The UC of Kotehra is famous country wide for its high quality Guwari sand and its coal reserves. Most of the population speaks Gojri language as well as Punjabi language. The population in UC Kotehra consists of and is divided into various castes and these castes rarely mingle.



Map of Tehsil Ghazi, Haripur, showing the villages of UC Kotehra.

Interventions

Social mobilization

Apart from assisting people with tangible resources, GBTI has played a vital role in creating a mindset of self-driven development in UC Kotehra. Having the aim of educating people about sustainable development, GBTI took the initiative of establishing small organisations in three districts in Pakistan, Attock in Punjab, Haripur and Swabi in Khyber Pakhtunkhwa. Like the other UCs in all the districts, the households in Kotehra region, in Haripur district, were divided into groups of small organisation known as “Community Organisations” (CO), each CO comprises 15-20 households.

COs are basically responsible for the implementation of activities aimed to improve livelihoods as well as the identification of the most deserving beneficiaries for micro credit and micro grant. Furthermore, the participants for skill trainings are also being selected by COs. While, VOs comprise members who are

chosen from the Community Organisations, VO's are responsible for the physical infrastructure related activities on village level. These VO's are supervised by Local Support Organisations (LSOs) which are established separately in each union council. LSO is the executive body, responsible for the maintenance of CO's and VO's, and it acts as a representative body of CO's and VO's. In some cases, LSO directly launches and operates its own projects in the community. Each year the pre-existing CO's are revitalized as well as new CO's are formed. Given in the figure 1 below, in 2014, there were 3145 CO's in all three districts, but with the formation of new CO's each year, by 2018, the number has increased to 3326. When it comes to VO's, as shown in figure 1.1, the number of VO's has also increased over the period of four years, in 2014 it was 71 but by 2018 it has increased to 83. Whereas, the number of LSO's has remained the same throughout the whole period.

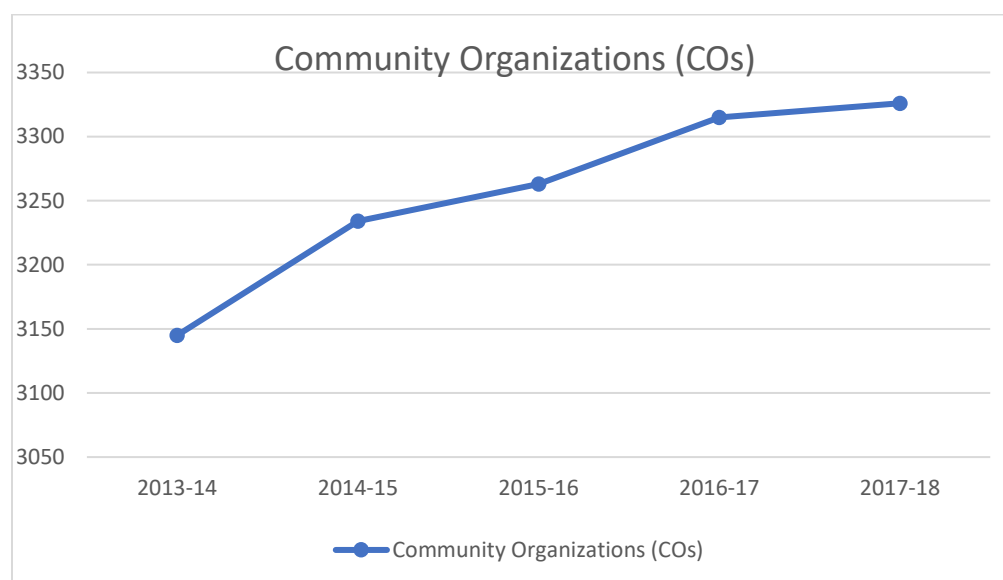


Figure 1: The overall number of COs and its increasing trend

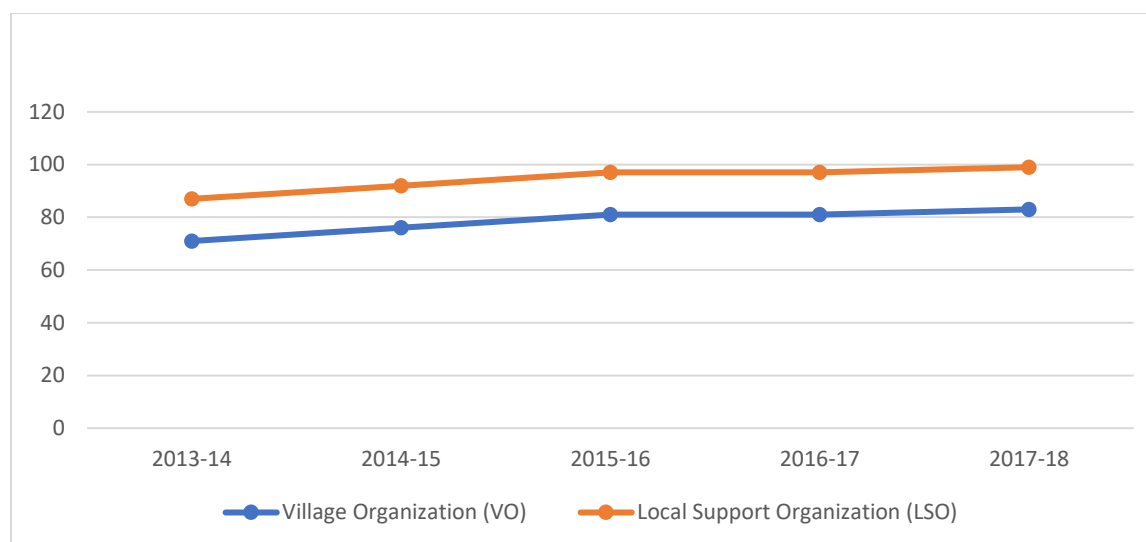


Figure 1.1: the number of VOs and LSOs during 2013-2018

LSO Ghanger Kotehra

The LSO Ghanger Kotehra was established in 2014. Ever since its establishment, the percentage of houses organised under Union Council Development Plan (UCDP) has increased impressively. The efforts of GBTI in getting 72% of the household, starting from zero, is appreciable. Still, there is a small proportion of houses which have not yet been organised. As shown in table 1, in whole UC Kotehra, 71.76% of households have been covered, it means, around 28% households have remained unorganised.

Table 1. Shows the percentage coverage of Households in union council Kotehra.

UC	Village	VDO name	HH	MCOs	FCOs	Total	Organised HH	Coverage%
Gangher Kotehra	Tamarai	VDO Alkhidmat Tamari	478	7	12	19	291	60.88%
	Kotera	VDO Kotera	483	6	13	19	303	62.73%
	Thalikot	VDO Thalikot	306	8	10	18	276	90.20%
	Bagh Dara	VDO Bagh Dara	249	5	8	13	195	78.31%
	Gawari	VDO Gawari	240	5	9	14	188	78.33%
	Jamra	VDO Jhamra	592	8	18	26	382	64.53%
	Pakiband	VDO Pasban Pakiban	244	7	8	15	225	92.21%
Total	7	7	2,592	46	78	124	1860	71.76%

Being an organisation developed by the community, all the representatives of these organisations are chosen from the local community through a proper democratic system. Furthermore, to enhance social mobilization, GBTI staff and the CO members identify activists to get them involved in various social activities. Just like in the other UCs, in each CO of Kotehra, a president and a manager are elected. After the elections, GBTI organises workshops, particularly to provide them with leadership trainings and familiarise them with the vision of GBTI. After pursuing the basic training, all the representatives are supposed to, routinely, schedule meetings in their respective regions. At least once in a month, they arrange a meeting to stay updated about the ongoing situation in the region and discuss communal issues.



Figure 2: Community Representative Persons (RSPs) are given training on Union Council Development Plan

Taken from: UCDP assessment survey by Adnan Anjum

The main purpose of establishing these organisations is to provide the people with a platform where they could work for their mutual interests and discuss common issues and unanimously find the viable solutions for each problem. These organisations have been playing a key role in resolving the disputes among local people. Giving an interview to our team, a local resident in Guwari, Kotehra said “*In the past, local disputes would lead to chaotic physical fights, in severe cases people would kill each other. But now,*

every conflict is resolved in CO meetings with the fair opinions of each member. Having reliability on GBTI and its workers, the decisions are accepted by everyone without any reluctance”.



Figure 2.1: A photo of “Community Organisation meeting” in a village in Kotehra. People are gathered to discuss communal issues.

Taken from: “UCDP annual report” by Adnan Anjum

Moreover, the formation of these organisations has created a social harmony among the people of Kotehra. Kotehra is a diverse region, home to people of different caste groups who are influenced by the caste system. Before the intervention of GBTI, people belonging to upper classes would often discriminate those who were considered lower class. In the past, each family in the region was known with their professions and their children were supposed to succeed the same professions. For instance, people having cobbler ancestors would make one of the caste groups and they were discriminated by those who had roots of ancestors having ministerial positions. As a result, they would always hold grudges against each other and end up living in isolation. Once the formation of Community Organisations took place,

everyone, regardless of their caste, started getting involved in all sorts of communal activities. This made them recognise their common interests and they considered working for it as important as it is their personal jobs. Eventually, they started overlooking the social barriers which had segregated them for decades.

Another great role GBTI has played, through social mobilisation, is women empowerment in the region. While forming the Community Organisations, they made sure that women should have equal participation. Like many other remote areas of Pakistan, women could not work outside their houses. In the initial phase, due to a huge resistance from local communities, GBTI was not able to recruit many women members as it had initially targeted. Then after a couple of years, through Union Council Development Plan (UCDP) and interventions of other organisations, they were successful in drastically increasing the number of women participants. For instance, as shown in table below, the number of Female CO members in LSO Gangher Kotehra in 2014 was 375, while, in 2017 it increased to 1167 which makes it an increase of 211%. In the same time, the number of male COs members in 2014 was 510 but in 2017 it increased to 693 which is an increase by 36% (LACIP,2018).

Table 2. Shows the percentage change in participation of men and women in Community Organisation.

Social Mobilisation	2014	2017	%age increase
COs	59	124	110%
Male COs	34	46	35%
Female COs	25	78	212
CO members	885	1860	110%
Men	510	693	36%
Women	375	1167	211%

Even in Village Organisations women participation has tremendously increased. As shown in the table 3 below, between 2014 and 2017, the number of women members in all the VOs in Kotehra has increased by 40%, while, male members has increased by 38%. If we compare the percentage increase of women participation between the COs and the VOs, it is evident that on VO level women participation has not increased as much as it has on CO level: In COs it has increased by 211% but in VOs only by 40%. As compared to CO, VO is a more of a representative body, hence, less increase in the number of women members in VOs depicts that although women are participating in these organisations, either they

themselves do not want to get represented or they are not qualified enough to be chosen to the next level.

Table 3. Shows the percentage change in participation of men and women in Village Organisation.

Social Mobilisation	2014	2017	%age increase
Total VOs	5	7	29%
Male VOs	1	1	0%
Mix VOs	4	6	33%
VO members	88	142	38%
Men	47	74	36%
Women	41	68	40%

Meanwhile, if we look at the executive body, in 2014 there were no female members. However by 2017, one female member made it to the position. In the same way, the number of women in LSO general body in 2017 remained the same as in 2014. Which births the question; why do women have less participation in the leading organisational bodies? Despite the great representation of women in CO level, there is still a place for improvement in their participation in leading positions.

Table 4. Shows the percentage change in participation of men and women in Executive and General Body.

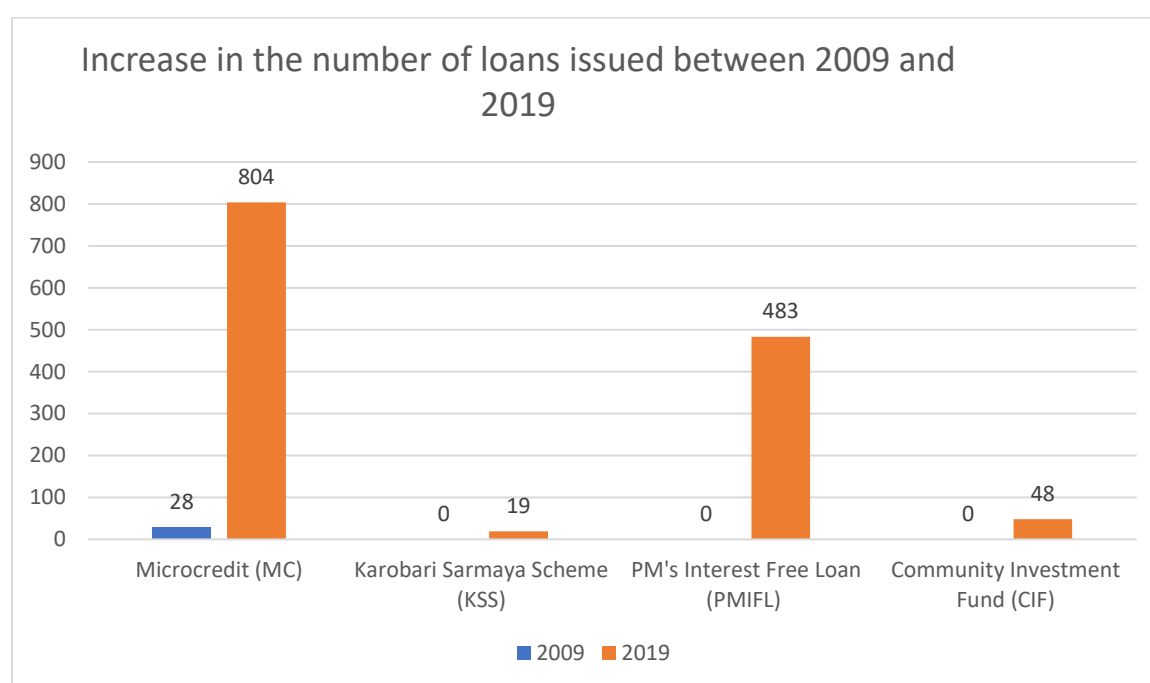
Social Mobilisation	2014	2017	%age increase
LSO Executive body members	4	4	0%
LSO Executive body male members	4	3	-33.3%
LSO Executive body female members	0	1	100%
LSO General Body members	15	21	29%
LSO General Body male members	13	19	32%
LSO General Body female members	2	2	0%

The ultimate goal of forming these organisations was to bring sustainable development through capacity building, self-help, and community driven initiatives. As a result of the efforts of GBTI, a transformative change, particularly in the mindset of the people, can be observed. As compared to the past, people in Kotehra region are capable of getting their problems solved by themselves. With their own capacity they try their best to help the neediest in the community. For instance, in most of the VOs all the members have agreed on contributing a small sum of money each month to the village fund. This fund is used in two ways: either assist the under-privileged household in the village or in case of an emergency situation, mostly when there is a natural disaster, the fund is used to cope with the circumstances. Furthermore, equipped with political awareness, people are now able to unite for their rights. After the intervention of

GBTI, the government, in collaboration with the LSOs, has done many developmental projects in the region.

Micro Credit and Interest Free Loans

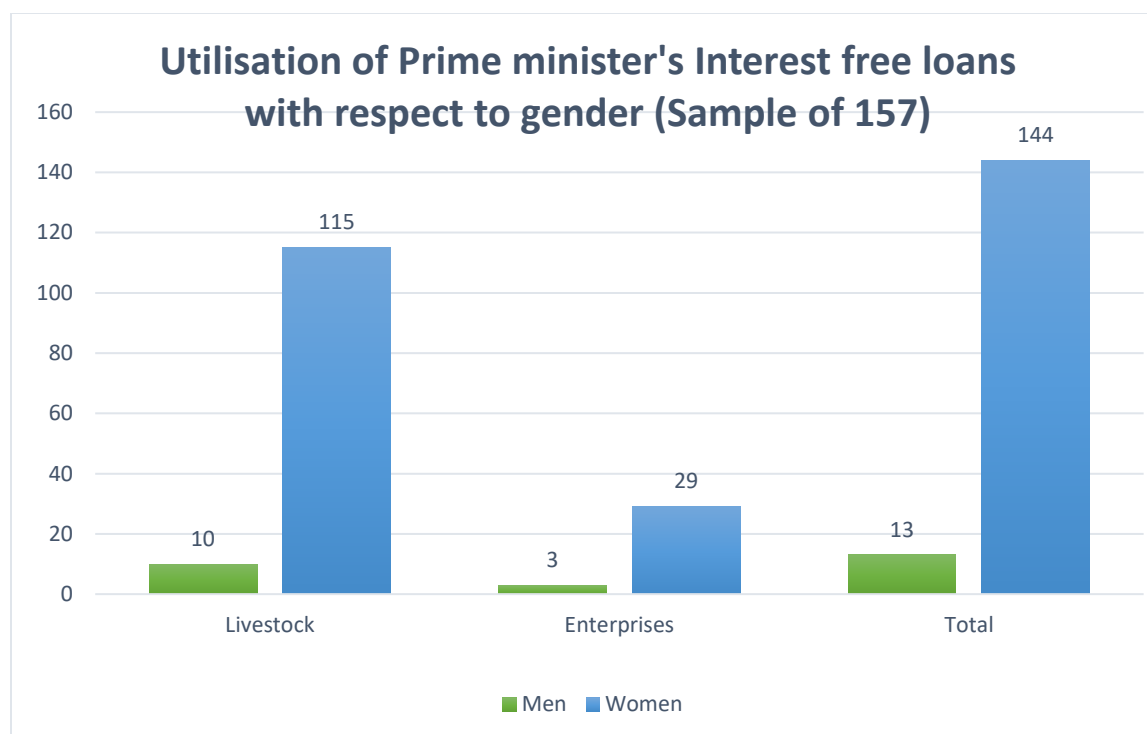
Over the course of its interventions in UC Kotehra, GBTI has issued loans to the local people who wanted to start small-scale businesses of their own but were unable to do so due to financial constraints. These loans were given to people with a poverty score of 0-40. In the last decade, the number of loans issued, and the amount of money given to people has seen a drastic upward trend efficient spending practices. The bar graph below shows the quantitative comparison of loans issued in UC Kotehra in 2009 and 2019.



Reference: GBTI office, Hattian

According to a survey by GBTI, most of the loans received by people through Prime Minister's Interest Free Loan Scheme (PMIFL) were utilised to purchase livestock. This includes goats, buffaloes and cows. On the other hand, some people also opted for building an enterprise and opened stores such for grocery, cosmetics, clothes and lace.

Here is a graph that shows the number and gender of people with respect to how they chose to utilise their loans.



ZAMRUDA BEGUM – RECIPIENT OF ASSET GRANT AND PMIFL

To see the impact of spending the grants on livestock, the team visited one of the beneficiaries in Guwari village in UC Kotehra. The beneficiary is a 49-year old woman named Zamruda Begum. She used to live in a one room house with her husband and five children, two sons and three daughters, with one of the daughters being mentally challenged. Zamruda was always concerned about her family's financial condition and feared that she would not be able to cater the basic needs of her family. She became a member of the community organisation which was formed with GBTI's assistance. In 2014, GBTI introduced the Livelihood Support and Promotion of Small Community Infrastructure (**LACIP**) project which was funded by Pakistan Poverty Alleviation Fund (PPAF). Considering her deteriorating financial condition, members of Zamruda's VO identified her as an eligible candidate to receive an asset grant. Along with her family, Zamruda came up with a Micro Investment Plan (MIP) to buy goats. As a result, Zamruda was granted 3 goats worth PKR 35000. In addition to that, Zamruda and her husband also received training by GBTI in livestock management so she could nourish and take care of the goats well. After six months, her goats gave birth to six offsprings and multiplied to nine in total. After some time, she sold six of her goats and applied for Prime Minister's Interest Free Loan (PMIFL) and received PKR 25000, which she used to buy a buffalo. She started selling the milk from the buffalo and used the profits to pay off her loan. She also took care of her daughter's medical expenses using the profit she made from

her livestock and also built two new rooms in her house. Before she got the assets, her poverty scorecard (PSC) was 18 and now it has increased up to 25. Her success has set an example for women in her village that with strong will-power and hard-work, women can also be the bread winners of their families. Zamruda says she is indebted to GBTI for changing her life for good.



Figures: Zamruda Begum's current livestock and her new room

PHYSICAL INFRASTRUCTURE

In addition to the social mobilisation and loans issued to the people, GBTI has also fostered the community in UC Kotehra through building infrastructure. The main infrastructure projects in UC Kotehra include retaining walls, link roads, water pumps, tube wells, and pavements.

Retaining Walls

As mentioned earlier, UC Kotehra is struck by heavy rainfalls in the monsoon season every year resulting in large-scale destruction. Huge amounts of rain water rushes down the small hills, scrapping away soil, rocks and anything that comes in its way. This was a major issue as it cut the linkages between villages and also affected people's agricultural lands. To minimise the effects of heavy rainfalls, GBTI built retaining walls to help stop and/or divert the direction of rainwater and floods.



Figure 2: Retaning wall in Jhamra Village

Link Roads

UC Kotehra is a vast territory and the small number of people that live in it are scattered all over the UC. With the hilly, rough and uneven terrain, it is not easy for people to travel by foot to nearby villages let alone vehicles. GBTI took this matter into consideration and brought in some projects to build link roads that would connect not only villages but also people living close to each other. One of the greatest link road projects by GBTI is building a link road and a bridge in Jhamra, over an area that faced heavy floods every year. The floods would completely destroy the only path that connected two sides of Jhamra. This road and bridge allowed people, especially young school girls, to easily move back and forth from one side to the other. Another example of link road projects by GBTI is the building of side walls and a link road between Jhamra and Baaghdara. This road is broad enough to allow two vehicles to pass by at a single time.



Figure 3: Link road in Pasban Pakiban

Water Pumps

Easy access to safe and clean water for drinking as well as for irrigation is essential for community development. In an extremely dry area as UC Kotehra, it was essential for the government and private organisations to come forward with water supply schemes to provide people with easy access to potable water. GBTI stepped forward to support this cause. Since then, it has installed water pumps, bore wells and water storage tanks in places like Baghdara, Jhamra and Pasban Pakiban.



Figure 4: A Well providing potable water in the village Jhamra

Pavements

In the rural villages of UC Kotehra, which has a hilly landscape, rainfalls wash away small streets that connect *mohallas* and/or villages. Cemented pavements had to be built in places that were vulnerable to heavy rainfalls in order to make access easier. GBTI has, in addition to multiple other infrastructure projects aforementioned, played its role in community development by building a number of cemented pavements. These pavements allow easy and safe routes to pedestrians all year round.

Community Resource Persons (CRPs) Trainings

In addition to issuing loans to poor people and building physical infrastructure for community development, GBTI provides skill building trainings to poor people with a PSC of 0-30. These trainings include, auto electrician, driving, plumbing, Auto CAD, building electrician, heavy machinery (loader, excavator, shovel), civil surveyor, tailoring, cushion making and hand embroidery. The purpose behind these trainings is to provide a sustainable earning source/skill to the people, so that they can utilise their skills to provide for their families instead of taking loans. Some of the people in the technical trainings are now going abroad, mostly Middle East, for work. As quoted by Mr. Umar Ameen, the manager of VDO Jhamra; *“Almost all of the boys that had skill training have opted to go to Middle East and are earning well. This has encouraged other people in the village to send their sons for such trainings as they feared sending their sons out of their homes before.”*

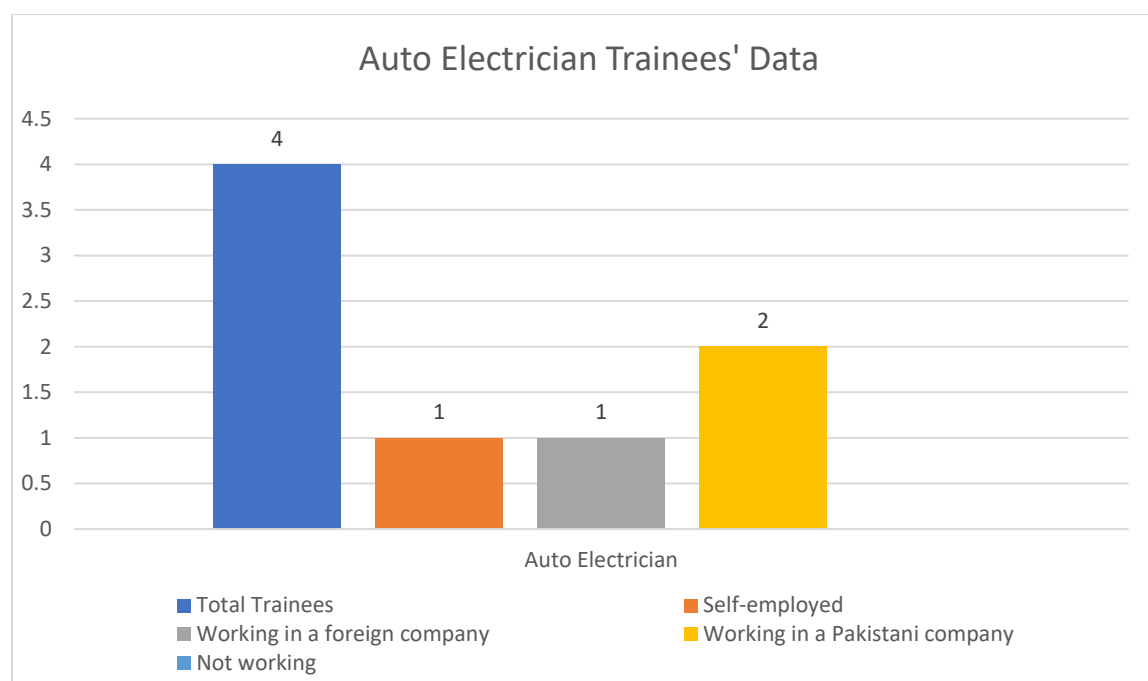
These skill trainings have empowered both men and women and the community has benefitted from it as a result.

The following data shows the number of people per training and what they are doing now.

Auto Electrician

	Total Number	Percentage
Number of trainees	04	100%
Self-employed/working locally	01	25%
Working in a foreign company	01	25%
Working in Pakistani company	02	50%
Not working	00	0%

The following is the graphic representation of the table above.

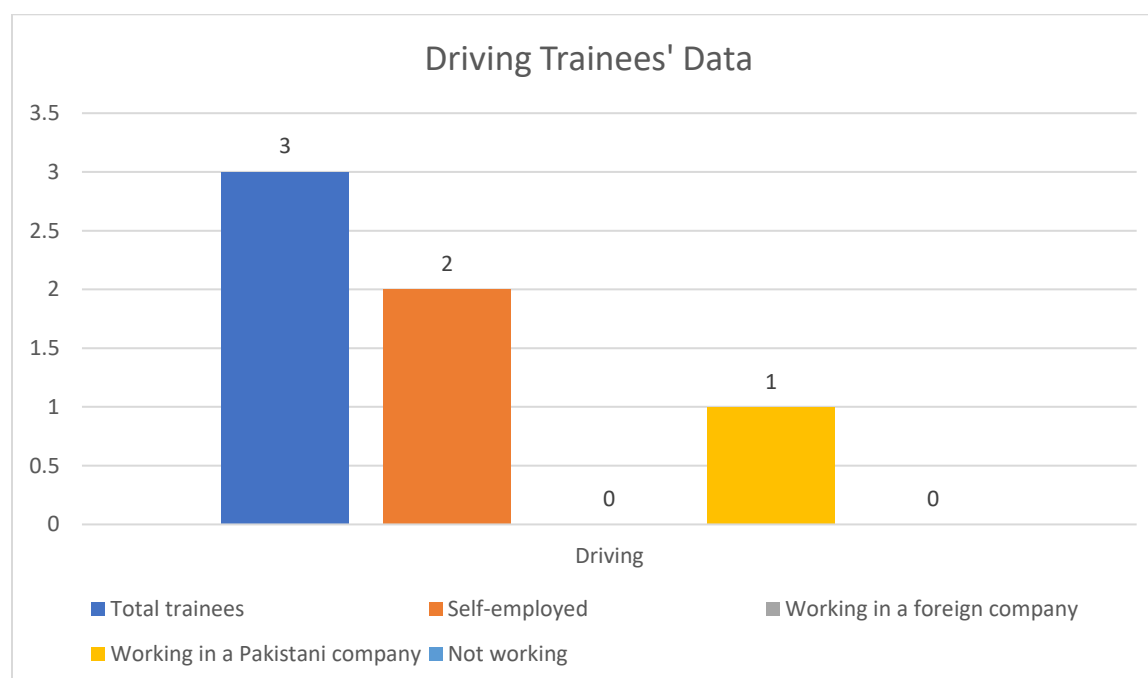


It is evident from the data above that the post of an auto electrician is not popular in UC Kotehra, as only 04 people were trained in this field. However, the employment percentage is surprisingly 100%, as all the trainees are doing some sort of a job. These results making a compelling argument that more people should be trained as auto electricians, in order to increase employment rates in UC Kotehra.

Driving

	Total Number	Percentage
Number of trainees	03	100%
Self-employed/working locally	02	66.67%
Working in a foreign company	00	00%
Working in Pakistani company	01	33.33%
Not working	00	0%

Following is the graphic representation of the table above.

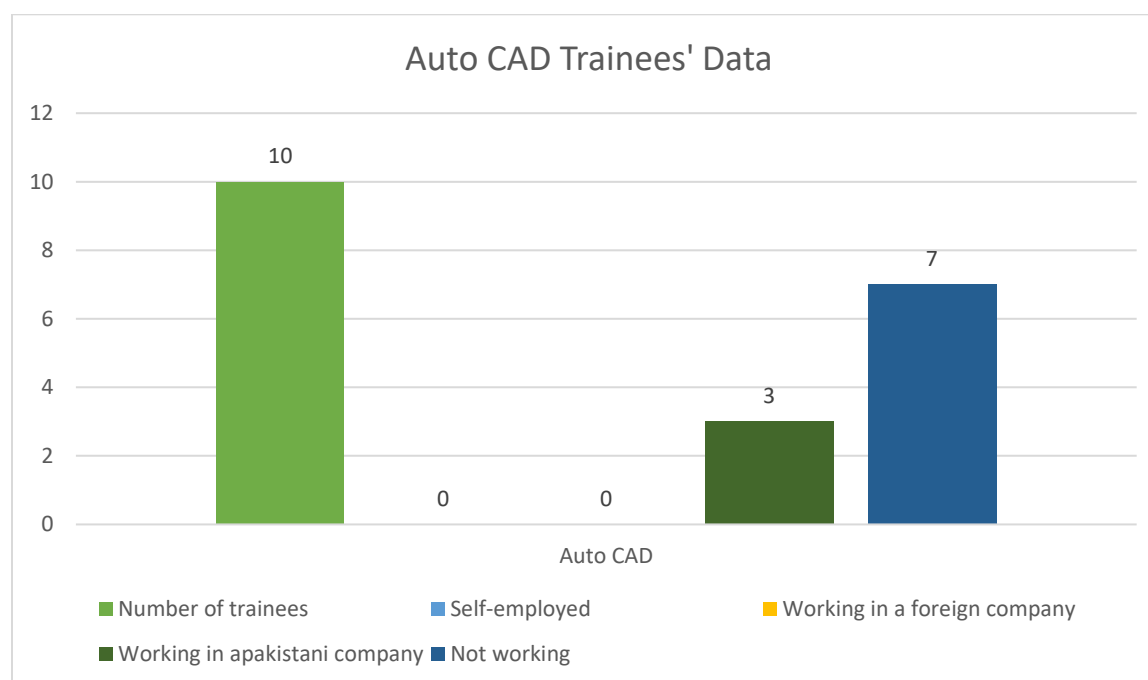


Driving is another field that has shown a 100% employment rate. However, the number of people trained in this field is low with just 03 people. The reason for such a low number of people being trained as drivers could be that people cannot afford to buy a vehicle for themselves to drive and earn. Furthermore, it is difficult to find a job as a driver in any local companies as there is a huge number of people in the cities and towns competing for the same job. GBTI can tackle this issue by providing small vehicles to their driving trainees on easy instalments.

Auto CAD

	Total Number	Percentage
Number of trainees	10	100%
Self-employed/working locally	00	0%
Working in a foreign company	00	0%
Working in Pakistani company	03	30%
Not working	07	70%

Below is the graphic representation of the table above.

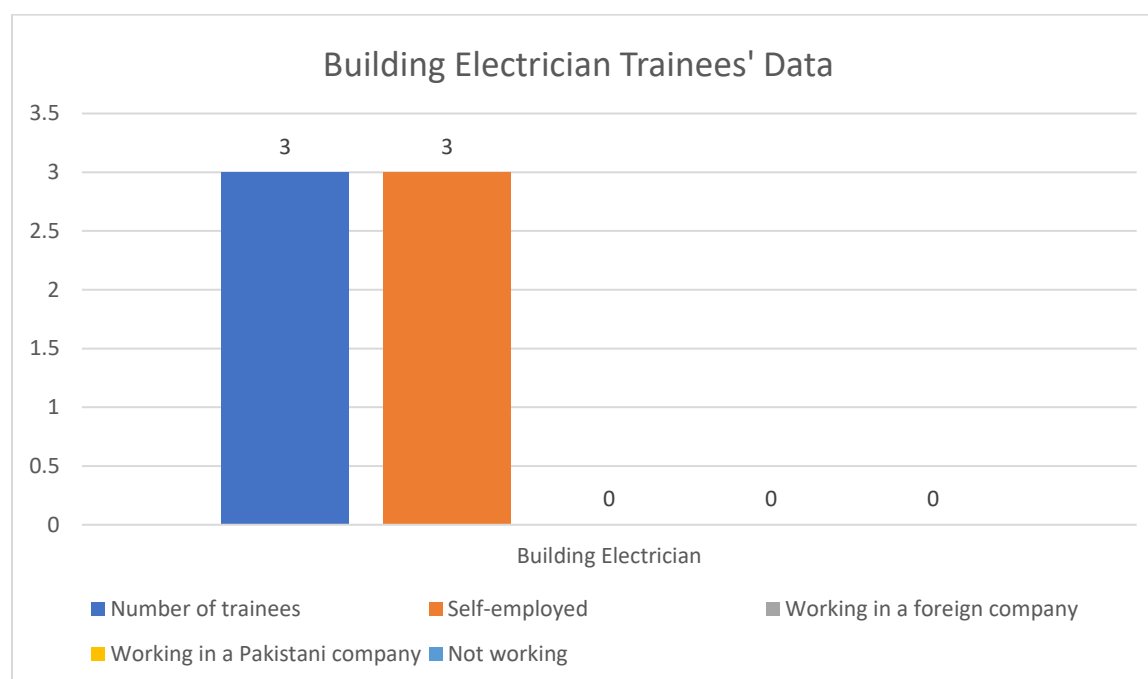


Auto CAD is one of the fields that requires the trainees to apply for jobs in various companies. However, as there are hundreds of candidates out there who apply for these jobs. GBTI trainees face a lot of competition. Therefore, GBTI should re-consider training people in Auto CAD and opt for other fields that are self-sustaining for the trainees, such as barbering, cobbling etc.

Building Electrician

	Total Number	Percentage
Number of trainees	03	100%
Self-employed/working locally	03	100%
Working in a foreign company	00	0%
Working in Pakistani company	00	0%
Not working	00	0%

Below is the graphic representation of the table above.

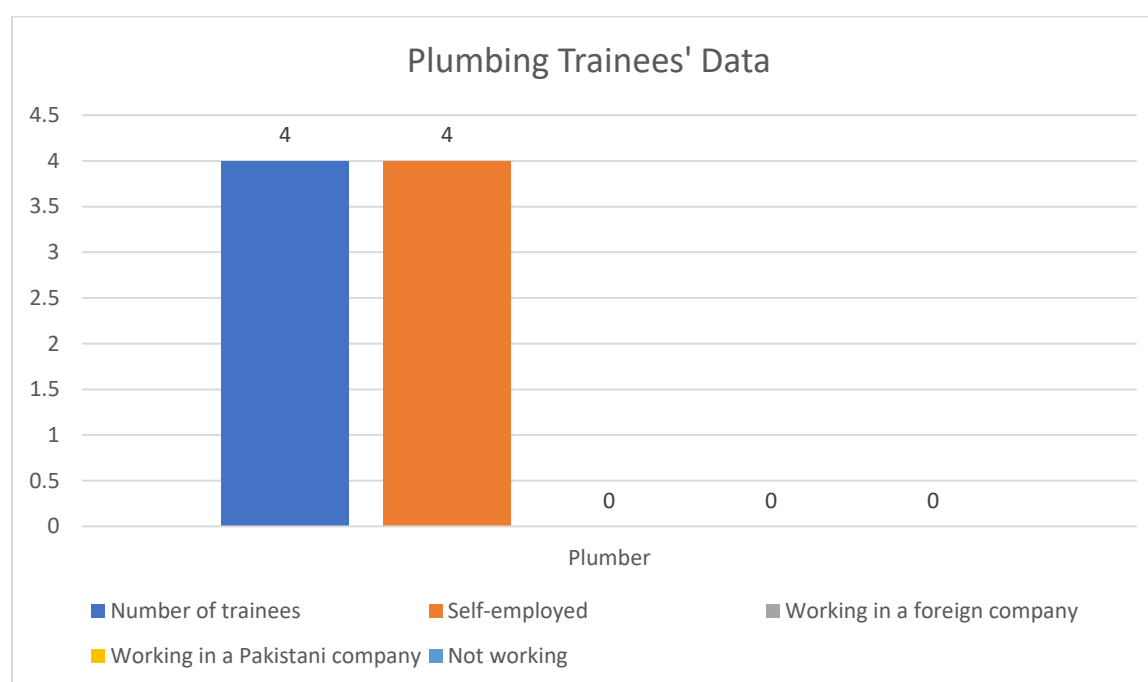


Even though there were only three trainees for this field, all of them are now working locally and earning. This is a field where more people should be trained by GBTI as it has great scope these days, not only in urban areas but also in rural areas as well.

Plumber

	Total Number	Percentage
Number of trainees	04	100%
Self-employed/working locally	04	100%
Working in a foreign company	00	0%
Working in Pakistani company	00	0%
Not working	00	0%

Following is the graphic representation of the table above.



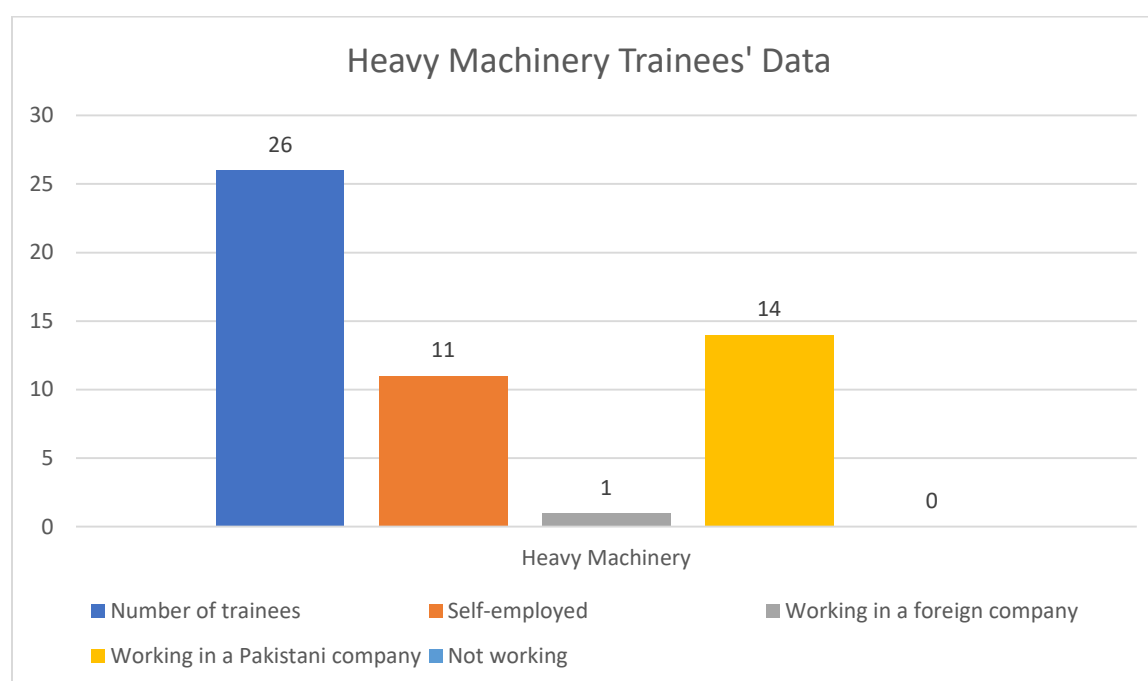
Just like the field of building electrician, plumbing has a great scope of employment as people are building new houses rapidly and they need plumbers to fix all the water and piping related works in their houses. GBTI needs to consider this and train more people in this field.

Heavy Machinery

	Total Number	Percentage
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Number of trainees	26	100%
Self-employed/working locally	11	42.31%
Working in a foreign company	01	3.85%
Working in Pakistani company	14	53.85%
Not working	00	0%

Following is the graphic representation of the table above.

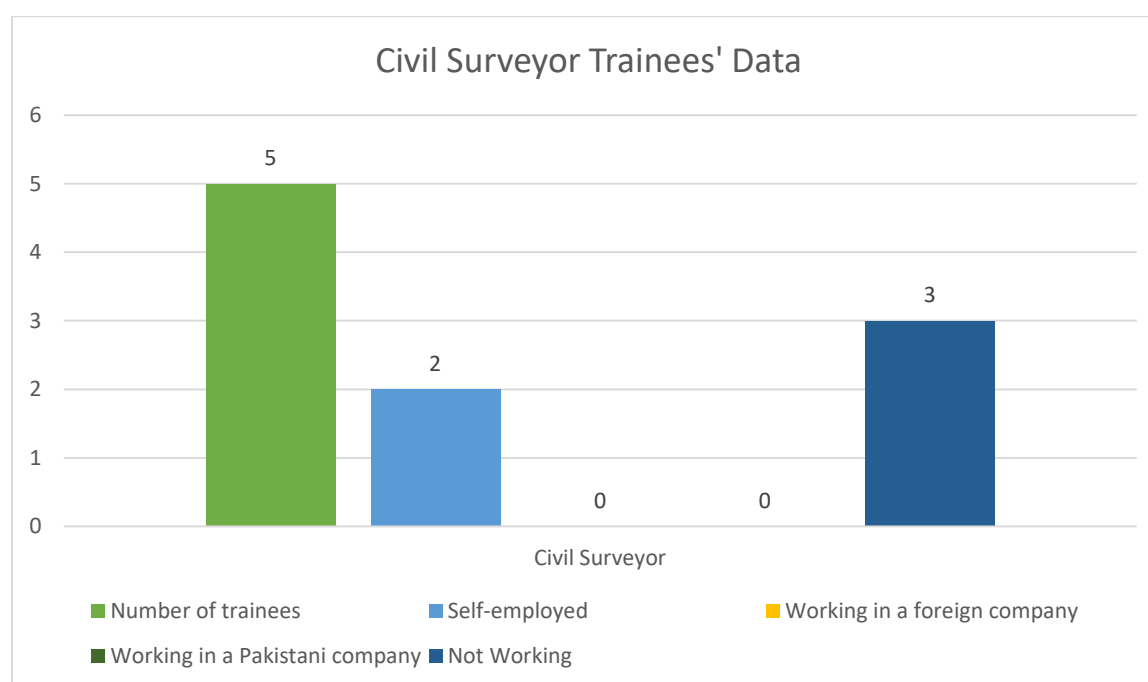


Trainings in heavy machinery, which includes loader, excavator and shovel etc., seems to be productive in creating employment opportunities for the trainees. As seen from the data, employment percentage for heavy machinery trainees stands at a whopping 100%.

Civil Surveyor

	Total Number	Percentage
Number of trainees	05	100%
Self-employed/working locally	02	40%
Working in a foreign company	00	0%
Working in Pakistani company	00	0%
Not working	03	60%

Below is the graphic representation of the table above.

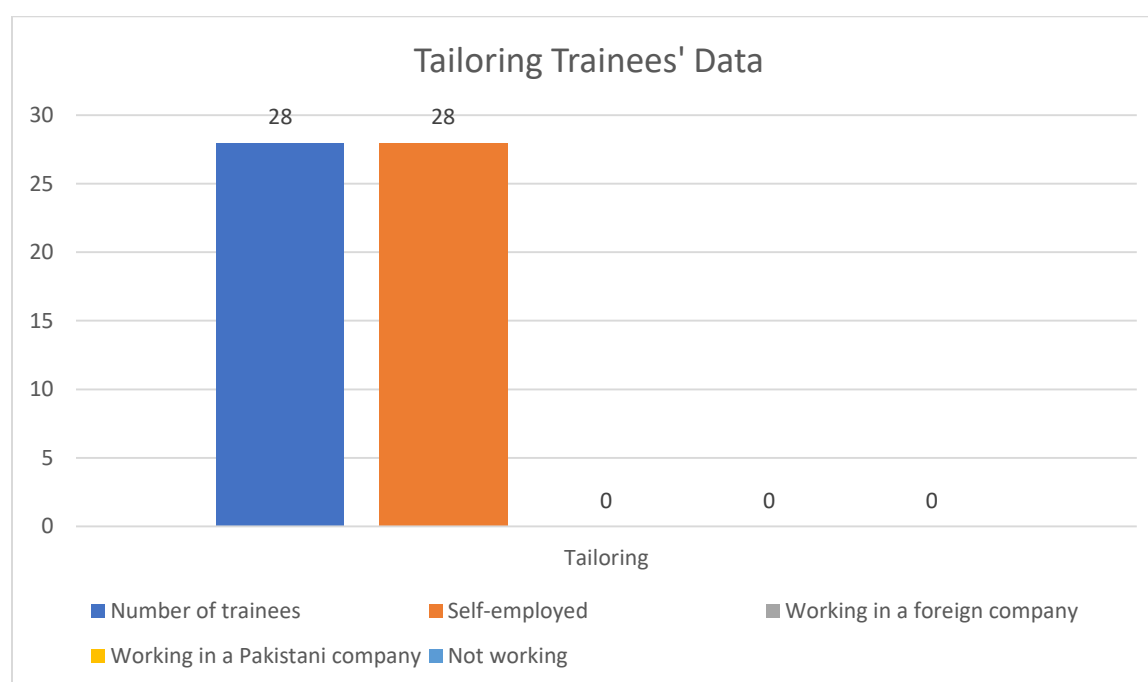


Civil Surveyor's training also does not seem popular amongst the people as only 05 people trained in it. The reason might be clear from the results that show that only 02 out 05 people are earning and 03 are still not working. GBTI should also take these numbers into consideration.

Tailoring

	Total Number	Percentage
Number of trainees	28	100%
Self-employed/working locally	28	100%
Working in a foreign company	00	0%
Working in Pakistani company	00	0%
Not working	00	0%

Below is the graphic representation of the table above.

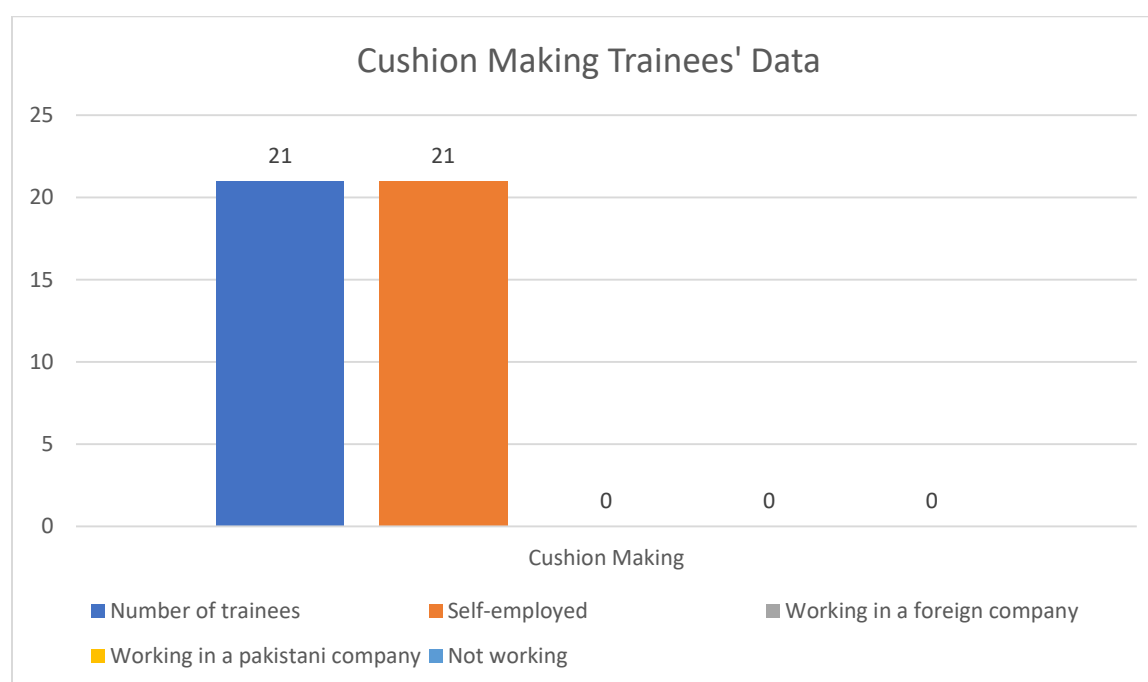


Tailoring is one of the self-sustaining fields that allows the trainees to start their own small-scale businesses. As the data represents all 28 trainees are now self-employed and are earning.

Cushion Making

	Total Number	Percentage
Number of trainees	21	100%
Self-employed/working locally	21	100%
Working in a foreign company	00	0%
Working in Pakistani company	00	0%
Not working	00	0%

Following is the graphic representation of the table above.

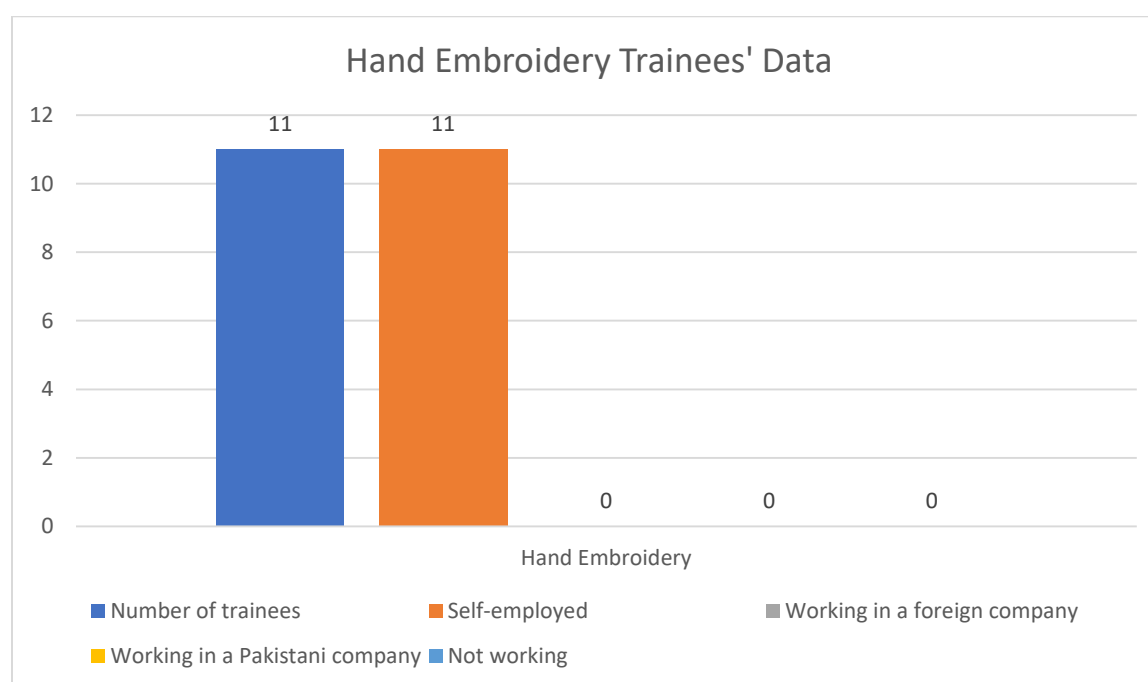


Just like tailoring, cushion making has also proved to be 100% successful in creating earning opportunities for its trainees.

Hand embroidery

	Total Number	Percentage
Number of trainees	11	100%
Self-employed/working locally	11	100%
Working in a foreign company	00	0%
Working in Pakistani company	00	0%
Not working	00	0%

Below is the graphic representation of the table above.



All the trainees in hand embroidery are now self-employed and earning. GBTI should encourage and train more people in this field to create a sustainable earning source for the people in need.

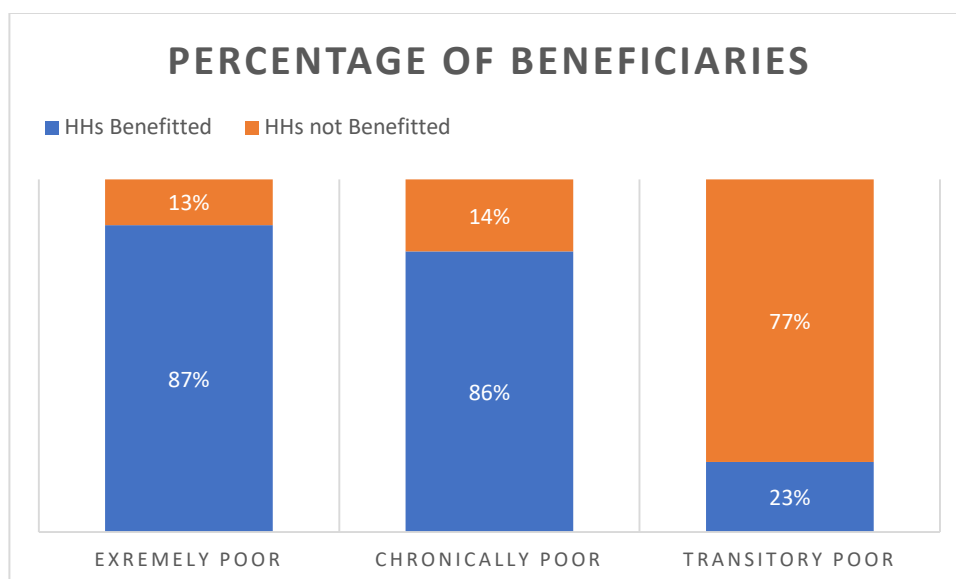
Health Sector

In UC Kotehra, GBTI has intervened in the health sector to help the locals in maintaining a healthy lifestyle by providing seminars and trainings about healthy living. Even though the government has built three Basic Health Units (BHUs) in this UC, the facilities provided there are not up to date and it is also tough for people, in case of an emergency, to take a patient to a BHU as it is quite far away and finding a vehicle is a challenge. GBTI has played its role in helping out the locals with their health by setting up treatment camps and seminars. Following data sheds light on the work GBTI has done in UC Kotehra in the health sector.

Sectoral Activities	As of June, 2009		As of June, 2019	
	Activities	Beneficiaries	Activities	Beneficiaries
Health awareness workshops	5	130	30	828
Health awareness seminars	-	-	1	155
Traditional birth trainings	5	5	5	5
Medical camps (eye camps, antenatal camps)	5	175	30	954
TBA kits provided to trained TBA	5	5	5	5
Trainings for Lady Health Workers (LHWs)	-	-	1	2

Poverty Profile of UC Kotehra

The GBTI has intervened in various sectors to alleviate poverty and to enhance the living standard of the people of UC Kotehra. Through its comprehensive mechanism of LSOs, VO, and COs, it has provided a practical platform for the local people to think and recognise their common problems and work collectively by developing their own plans and strategies to overcome those identified problems. In this context, GBTI launched PSC interventions and benefitted 502 extremely poor households in the UC of Kotehra. Through PSC, they identified 85 extremely poor, 319 chronically poor, and 654 transitory poor households in UC Kotehra. During this course, GBTI assisted the poor households by Asset Transfer, Skill Development Trainings, Micro-Finance, and Interest Free loans. Along with the efforts of GBTI, the poor people of UC Kotehra also received government attention through BISP and PM's IFL. Though these government programmes were questioned by the local residents of being politically motivated and less transparent. Overall, 87% of the extremely poor, 86% chronically poor, and 23% transitory poor in the UC Kotehra were benefitted from both GBTI and government interventions.



The total percentage of beneficiaries to the total HHs in UC Kotehra, source: GBTI

Following is the overall picture of GBTI and government interventions to reduce poverty in the region of UC Kotehra.

Categories	Total HHs	Organised HHS	Asset Transfer	Skill Trainings	Recipient of PM's IFL	CIF	Total Benefitted HHs
Extremely Poor	85	85	37	2	28	7	74
Chronically Poor	319	295	177	14	56	7	254
Transitory Poor	654	574	—	60	61	9	130
Poor	761	557	—	39	12	—	51
Non-Poor	773	349	—	—	—	—	—
Total	2592	1860	214	115	157	23	509

Source: GBTI

Linkages

GBTI has played a significant role in capacity building, social coherence, and community mobilisation. Creating LSOs, VOs, and COs was one of the first efforts of GBTI in bringing people towards achieving common goals. In UC Kotehra alone, there are 7 VOs and 124 COs, each having a concrete representation of women. Women in these local level organisations constitute at least 60% membership. While in some of these organisations, the ratio between women and men is 80% to 20%. During the field visit of our team to UC Kotehra, we found out that the selection process of the leaders of COs is purely based on general consensus. In case there are multiple candidates for a particular position, the leaders of these community organisations are selected through voting. Majority of COs, and VOs have monthly meetings where they discuss their issues and frame possible solutions. Through these organisations, people have started to think and understand their situation and organised their common interest goals. To achieve these goals with their own initiatives and creativity, they have made connections with several national and international organisations that work for rural development.

“Women voices are so powerful in selection procedure that if they want they can remove anyone including the president of VO”

*Umer Amin,
Manager VO United
Ghangher*



Figure 5: Solar Panels have been placed in VO Alkhidmat to fill the energy gap

The visible impacts of GBTI's LACIP/PPAF Programme in UC Kotehra

Livelihood Support and Promotion of Small Community Infrastructure Project (LACIP-KFW-PPAF) was initiated in 2012 with the collaboration of PPAF aiming to develop community institutions, livelihood, and physical infrastructure. In 2014, GBTI extended its operations under LACIP to UC Kotehra and UC Zarobi. In both union councils, 153 COs and 15 VDOs were established to improve social mobilisation and linkages. The establishment/resettlement of COs and VDOs under LACIP has strengthened community institutions and organised households to work for the socio-economic development.

In addition to Institution Development, GBTI has introduced Livelihood Enhancement and Protection (LEP) in the project operations of LACIP. The people of UC Kotehra are most likely to be affected by the courses of climate change and environmental hazards. In summer, there is a high risk of floods that could damage the infrastructure and cause a great deal of crises. To avoid such problems, Livelihood Enhancement and Protection Programme (LEP) was launched as an effort to improve the living standards and reduce vulnerability of poor households to such social and environmental challenges.

LEP comprises two interventions:

1. LEP Assets Transfer
2. LEP Vocational/Skill Trainings

LEP Assets Transfer

LEP Assets Transfer Programme was designed to benefit the poorest in way that it could open income generating opportunities to the extremely poor households. Assets were provided in the form of Livestock (78% of the total assets transferred) and Enterprises (22% of the total assets transferred). The major categories in Enterprises included: grocery shops, fruits and vegetable shops, garments, barber shops, tailoring shops, and motorbike repairing shops.

The Table below shows the number of assets that were transferred in UC Kotehra under LEP.

Assets Transferred	No. of Assets	Worth in PKR
Livestock	188	9,295,000
Enterprises	39	1,842,000
Total	227	11,137,000

Source: GBTI

Rafaqat Ali – Recipient of sewing machine under LEP-Asset Transfer Programme

Rafaqat Ali lives in 'Chabee Chay' *mohalla* in village Kotehra of UC Kotehra, with his wife Najma and four daughters. Due to the meagre financial conditions of his family, none of his daughters go to school. Rafaqat is a polio victim but his disability to walk did not discourage him from working and earning a living for his family. Rafaqat utilised the abilities of his hands and walked all the way from his home to the main market, four hours away, in Ghazi. He worked as a tailor in someone's shop. With guidance and suggestions from other CO members, Rafaqat's wife Najma decided to join the CO. Soon after, members of the CO asked if Rafaqat wants to start a micro business, which he agreed to and opted to get a Joki machine (special tailoring machine) worth PKR 25000 as an asset under LEP – Asset Transfer Programme of LACIP, funded by PPAF. Having a 24 years' experience as a tailor, getting a sewing machine was the best option for him. Najma also helped her husband in his work by stitching clothes and after two years of hard

work, day and night, they were able to pay off their loans. In addition to that, now all his daughters go to school.

Working from his home, Rafaqat now makes around PKR 500-600 every day. He has created linkages with shopkeepers in Ghazi who place orders for him. Rafaqat took another loan of PKR 20,000 from GBTI's Rural Credit and Enterprises Development (RCED) Programme to build a small room as a shop and other accessories like fabric to expand his business. Now, he can easily fulfil the needs of his family and he also saves PKR 10-15 each month for his CO. Rafaqat says that his CO made him who he is now and it is his responsibility to make his CO stronger. Rafaqat and Najma are extremely thankful to GBTI for creating a platform and guiding them to form a sustainable earning source for themselves.



Figure 6: Rafaqat Ali with his wife and daughters

LEP Vocational/Skill Training

LEP Vocational/Skill Training was designed to promote self-sustainability of the poorest households by offering training to the household members who could potentially improve the living standards of their families. These individuals were provided vocational, technical, and entrepreneurial skills development trainings to build confidence and improve their capabilities to be the breadwinners for their families. In

this course 302 male members were trained in developing merely technical skills. These trainings include: Electrician, AC Mechanics, and Heavy Machinery Operators. Moreover, 115 females were trained in developing vocational training that include: Tailoring, Cushion Making, Bed Sheet Making, and hand embroidery.

The table below shows the number of male and female trainees who benefitted from LEP Programme.

Gender	No. of Trainees	Cost (PKR)
Male	302	13,106,100
Female	115	1,558,586
Total	417	14,664,686

Source: GBTI

Community Physical Infrastructure Schemes (CPIs)

CPI Schemes have been developed under the LACIP activities to ensure safety and accessibility of people who are in direct contact with environmental and geographical insecurities. The UC Kotehra is scattered in a vast land in district Haripur. The population is also segregated in harsh areas with less developed infrastructure. Villages have no direct connection to the main road and hence, people face multiple difficulties in emergency situations. In this scenario, CPIs have been executed by GBTI with the collaboration of PPAF under LACIP to build road connections, Irrigation Channels, Potable Water Supply Schemes, Street Pavements, and Sanitation.

CPIs activities are categorised in the following two major areas.

1. Small Community Physical Infrastructure Schemes (SCPIS)
2. Integrated Area Upgradation Projects (IAUPs)

Small Community Physical Infrastructure Schemes are developed to improve Link Road Connections, Sanitation, Street Pavements, Irrigation, and Potable Water. While IAUPS was introduced to the major impacts of SCPIS on overall community wellbeing. In UC Kotehra 11 link roads, 6 sanitation projects, 5 drinking water schemes, and 4 IAUPs have been completed during the course of this project.

The graph below shows the number of households benefitted from the CPI projects in UC Kotehra

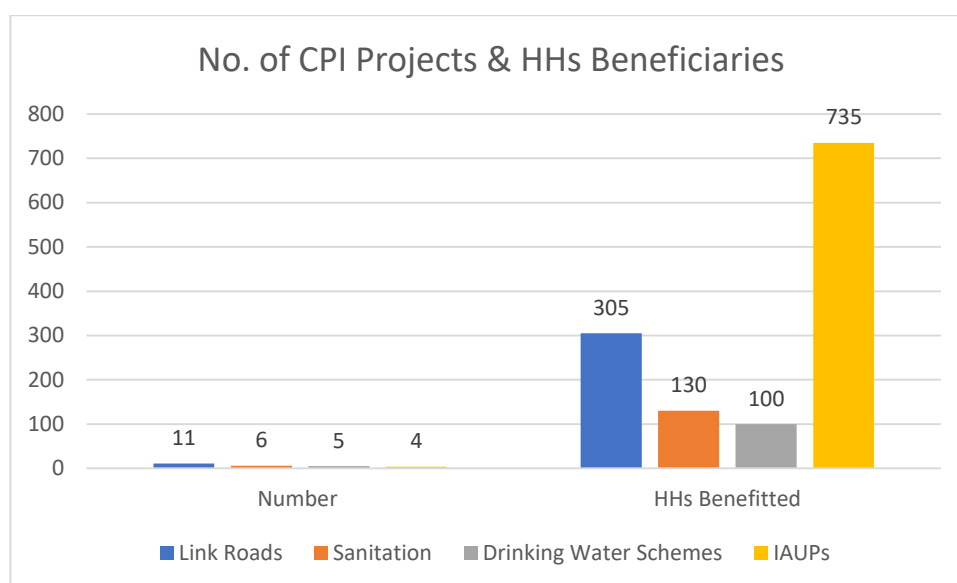


Table 1: The number of CPIs and the HHS benefitted in UC Kotehra

Following table shows the number of CPI schemes, HHs Benefitted, and the total cost of the CPI schemes in UC Kotehra

CPI Schemes	No. of schemes	Cost (PKR)	HHs
Link Roads	11	9,640,739	305
Sanitation	6	3,435,305	130
Potable Water	5	2,193,638	100
IAUPs	4	17,047,256	735
Total	26	32,316,398	1270

Source: GBTI

Disaster Risk Management (DRM)

The geographic location of UC Kotehra is sensitive to natural hazards. During the months of July to September, monsoon/torrential rains cause extreme floods due to which a tremendous amount of damage to infrastructure and residential properties has been experienced in the past. The people of UC Kotehra are living in a high risk area prone to natural hazards like floods, earthquakes, and soil erosion. In addition, people have little knowledge about the protocols of an emergency situation caused by natural disasters and climate change. However, GBTI has taken the initiative to introduce Disaster Risk Management (DRM) to the people of UC Kotehra. In this course, trainings were given to volunteers regarding the aspects of planning, early preparation, and effective response to minimising the impact of a natural hazard. In addition, Village Disaster Mitigation



Figure 7: Retaining wall on the descending road that links Baghdara to the main highway

Committees (VDMCs) were formed and Community Based Disaster Risk Management (CBDRM) trainings were conducted to rapidly counter any emergency situation on village level.

The main objectives of these trainings were following:

- Prevention of the loss of lives
- Minimising residential property and infrastructure damages
- Rapid resettlement and recovery
- Improvement of communications to inform government agencies

Following table shows the different trainings and exercises conducted in UC Kotehra to spread awareness regarding natural disasters and the counter approaches to reduce the impact.

DRM Activities	No. of exercises	Participants
DRM CPIs	6	—
VDMCs formed	7	64
CBDRM Trainings	7	127
Early Warning Trainings	9	227
Mock Drills	1	69
DRR Kit	1	—
Total	31	487

Source: GBTI

If we take the contemporary profile of UC Kotehra, there are 2592 households and most of them are living in high risk areas that are under the constant threat of natural disasters. Although GBTI has provided trainings regarding disaster risk management and constructed retaining walls to prevent the residential areas from heavy floods, there still exists the urgent need of educating the common population of the UC regarding preparedness of natural disasters. Sometimes it is not the magnitude of a disaster that is dangerous but the unaware and unresponsive behaviour of the people that turns out to be catastrophic.

Moreover, along with natural disaster risks, people of UC Kotehra are more vulnerable to envenomation of poisonous animals. Snake bites are common in UC Kotehra and sometimes it becomes life-threatening due to lack of immediate health resources. Our team has found one victim in village Guwari, the victim's father said *"My daughter was bitten by snake and there was no one who could provide instant medical treatment. So, I had to take her to the district hospital where she was in severe pain because no instant care was provided."*

Perception of People about GBTI

GBTI has been working closely with the community in UC Kotehra for more than two decades now. It has been able to secure a place in people's hearts with the developmental work it has been doing in the region. While on the field, one of our questions to people was to rate GBTI from 1 to 10 with 10 being the highest rating. Expectedly, almost all the interviewees said 10 without a doubt. Some of the interviewees even said that they blindly trust GBTI because it has proved to be extremely helpful in uplifting the community and making peoples' lives and livelihoods better. Praising GBTI for its interventions, the locals of UC Kotehra mentioned that if it was not for GBTI and the social mobilisation that GBTI brought, the community in this UC would never have tasted the essence of coming together as a one and working for their community on their own. The community also gives credit to GBTI for all the infrastructure and

developmental projects done by other organisations, including the ones completed by the government. According to the locals, social mobilisation by GBTI provided a platform for them to speak up and reach out to various organisations and to demand for their rights. Moreover, the reason why people in UC Kotehra are appreciative of GBTI is for opening their minds to the outside world and giving them awareness about utilising their resources efficiently. As Mr. Haqq Nawaz, President LSO United Gandger, stated that the women in UC Kotehra did not have Computerised National Identity Cards (CNIC) just because they did not want their pictures taken. However, as they were organised into COs and VO, they became aware of the fact that having a CNIC is necessary for all citizens and for benefits like availing loans.

CONCLUSION

This research is an overview of GBTI's efforts in UC Kotehra over the last few years without mentioning the exponential number of other developmental projects undertaken by GBTI since it was established. e. This research provides information about GBTI's interventions in UC Kotehra to enlighten the reader with knowledge about both the UC and GBTI. All the information presented above was collected through interviews, archival studies and online research and it shows how tremendously GBTI changed the people's lives around in UC Kotehra. The most significant and crucial intervention by GBTI is social mobilisation, that led people in UC Kotehra to stand on their own feet and raise voices for their rights. If it was not for GBTI, the people in this UC would still be scattered and living a miserable life. With GBTI's interventions like the micro-credit loans and skill trainings, people have become independent and have sustainable earning sources. The livelihood of people has seen a huge improvement as people who used to live in mud houses, now reside within brick walls and people who once starved, now have full stomachs. Moreover, women in these areas are now more empowered and stand their ground. Women have even started taking financial matters of their families into their own hands and have become the breadwinners, in some cases. Infrastructural projects have connected people in this UC, not only to one another, but to the outside world as well.

Glimpses from the office, field and the Annual National Convention of LSOs 2019







Ghazi Barotha Taraqiati Idara

An insight into GBTI's Intervention in UC Kotehra

Interventions

Social Mobilisation

- Network of COs, VO, and LSO
- 124 COs, 7 VO, 1 LSO
- 78 Female Cos, 46 Male COs
- 1860 organised households (72% coverage)
- Linkages with other NGOs and government agencies

Loans and Asset Transfer

- Total 1354 loans worth of Rs. 30,881,000 have been issued
- Loans include Micro-credit, PMIFL, CIF, and KSS
- overall 277 assets worth of Rs. 11,137,000 have been transferred
- Assets include 188 livestock, 39 enterprises

Infrastructure Development

- 11 link road schemes worth of Rs. 9,640,739
- 6 sanitation schemes worth of Rs. 3,435,305
- 5 potable water schemes worth of Rs. 2,193,638
- 4 IAUPs worth of Rs. 17,047,256

Skill Development

- Total 115 individuals trained in skill development training
- 28 tailoring trainees
- 26 heavy machinery trainees
- 21 cushion making trainees
- Above mentioned trainees have a hundred percent employment

www.gbti.org.pk