

**Rural Support Programmes Network (RSPN)
(Supported by DFID)**

**COMMUNITY CONSULTATION DIALOGUES
ON THE GoP's
POVERTY REDUCTION STRATEGY PAPER (PRSP)**

FINAL REPORT, April 2006



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**Study designed and the consolidated report prepared by
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Part-1

INTRODUCTION

During late 2002 and early 2003, the Rural Support Programmes Network (RSPN) and its member Rural Support Programmes (RSPs), with the active support of the Poverty Reduction Strategy Paper (PRSP) Secretariat and the Planning Commission, held country wide Community Consultations to find out what the rural people themselves thought they needed to overcome poverty and what they suggested the government could do to reduce poverty. The consultation process was found to be very useful by the Government of Pakistan, by concerned donor agencies and other stakeholders in further refining poverty reduction policies and plans.

In late 2005, towards the end of the initial phase of PRSP, PRSP Secretariat took the initiative of approaching the Department For International Development (DFID, UK) and RSPN to organise another round of community consultations for feedback on the people's views about the government's on-going PRSP. As RSPN and its member RSPs had organised and conducted the earlier consultations, in PRSP Secretariat's view they had a comparative advantage for undertaking another round of consultations because of their prior experience, institutional memory and because of their existing outreach capacity in all provinces. The PRSP Secretariat, Ministry of Finance, wanted the feedback as input to further improve future plans and programs in the making.

With the agreement of DFID to financially support a second round of consultations, RSPN and its member RSPs held consultation 'dialogues' with the rural population in all provinces and Northern Areas, during February 2006. In 21 districts, 54 dialogues were held, with a total of 1,214 participants; the dialogues were held separately with a total of 646 male and 568 female participants.

Shandana Khan

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SUMMARY

1. In late 2005, towards the end of the initial phase of PRSP, PRSP Secretariat took the initiative of approaching the Department For International Development (DFID, UK) and RSPN to organise community consultations for feedback on the people's views about the government's on-going PRSP. The objective of the community dialogues was to consult with rural people about whether they thought PRSP had made any difference to their lives and, if so, what and how much, reasons for it and their suggestions for improvements in future poverty reduction programs. The PRSP Secretariat, Ministry of Finance, wanted the feedback as input to further improve future plans and programs in the making.

During February 2006, in 21 districts, 54 dialogues were held, with a total of 1,214 participants; the dialogues were held separately with a total of 646 male and 568 female participants. An effort was made to include a diverse group of participants including small farmers, daily wage labourers, employees of public and private sectors, unemployed, 'Mustahiq' of Zakat, people engaged in small enterprise, students, etc.

2. FINDINGS AND RECOMMENDATIONS:

2.1 **Employment:** There was varied response from the people regarding the employment situation, but overall a consensus that the situation has slightly improved in the formal employment sector during the last few years, though not a substantial change. The improvement has been particularly due to public sector development initiatives, especially at the village and Union Council level. In general, people related access to employment opportunities with education and with having the right 'contacts'; unfortunately, merit is often not the determining factor. There is a growing trend for women to seek jobs, including in non-traditional areas. Main job seeking was as Lady Health Workers and school teachers.

There is high unemployment among young people; the lack of technical education is one reason cited for difficulty in finding employment. In construction labour, work opportunities are more easily available than before. Salaries as well as daily wage rates of skilled and unskilled labour have risen substantially, but by far the majority of people believe that the rise in salaries and wages has been off set by rising prices of daily necessities and consumption goods. The majority of the rural population is engaged in farm related work; dialogue participants emphasised that flourishing agriculture and agri-business are crucial to rural employment opportunities.

Recommendations included: Policies and programs for education and training ought to take into account current and future employment opportunities. Technical education and vocational skills training could give many more people opportunities to contribute to the work force. Effective promotion of self enterprise and SMEs would provide many additional employment opportunities.

2.2 **Small Enterprise Development:** There has been significant improvement in market access infrastructure (ie, roads) in many places. For the poor and those without assets, acquiring the required capital to start or to expand an existing business is still a major drawback. The people

suggested much more accessible loaning, higher loan amount ceilings and subsidised credit for the very poor without requiring asset guarantees from them. In general, there are no formal training facilities available in or near the villages. There are government training institutes in urban centres, but they do not fully cater to the needs of the rural population; skills' training is a key component of small enterprise development, but as yet, remains largely unaddressed. Socially mobilised Community Organisations can facilitate community trainings, including in technical subjects relevant to rural areas, as well as for vocational skills training. RSPs and some other area development programs have been engaged in arranging or imparting skills trainings in rural areas in different parts of the country for many years. Technical and vocational skills training may be relatively quickly and widely disseminated in rural areas by utilising socially organised community forums.

People stressed that they need assistance in making links with market centres. Overall, it appears that in the view of dialogue participants little progress has been made in facilitating small enterprise development.

2.3 **Micro-credit:** During the last few years, access to micro-credit has considerably improved, yet geographical coverage is still very limited relative to what is required by the population and what can potentially be achieved. Clearly, socially mobilised group forums, such as Community Organisations, have much easier access to micro-credit. The Community Organisations can enable efficient delivery of micro-credit to the communities, giving particular consideration to inclusion of small farmers, women, the poor and the illiterate, who are able to access micro-credit at their 'mohalla'. Community groups also act as 'social' collateral for micro-credit programmes. One reason for this was consultations with members of Community Organisations working with RSPs.

The people's recommendations include: Geographical coverage of micro credit institutions needs to be extended to fully cover the entire country. Loan ceilings amounts of micro credit institutions need to be revised upwards in keeping with people's needs. Loaning ought to be tailored to client needs, for instance, repayment schedules ought to be consonant with client business cash flows. New products are needed to cater to client needs, such as, consumption loans. Special subsidised loan products are needed to make credit accessible to the very poor. Credit institutions may develop additional products such as insurance for agriculture and livestock.

2.4 **Agriculture:** The entire rural economy is dependent upon agriculture (including livestock), directly or indirectly. Unfortunately, most participants of the dialogues believe that there has not been substantial improvement in this sector during the last few years. The general view is that despite higher prices for produce, the profitability from this sector has not improved due to increased cost of production and services and facilities for small farmers continue to be lacking. Agricultural inputs are expensive and in many places not of good quality or not genuine.

The National Program for Improvement of Watercourses is widely appreciated, many people think that it is productive and will have long lasting benefits; however, the prerequisites asked of small farmers and procedures to be followed for such schemes need to be simplified, eg, schedule of funds disbursement by the government and the amount of community contribution. The seasonal canal system is a major cause of concern. The growing scarcity of water is affecting agricultural production both in rain fed and

in irrigated areas. Furthermore, many small farmers believe that they do not get their fair share of irrigation water, which they believe is usurped by influential farmers with the collusion of the Irrigation Department.

In general, participants were not happy with the Extension work of the Agriculture Departments. The results of agricultural research, new and innovative techniques and seed/crop varieties, are not being effectively disseminated among the farming communities. The natural resource management position has improved in districts where area/ development programs have been working; people are more aware about improved farm practices, but much larger scale efforts are needed. Specialised agencies (for training, input supply, extension, etc) are hampered in their effectiveness and reach by the lack of a strong and broad institutional base at the village level; an effective way to promote sustainable village level activities is to foster Community Organisations to carry out these activities. Participants suggested that the government needs to facilitate farmers much more in the marketing of produce as well as in storage. Dialogue participants have not experienced any change in tenancy rights; the landless tenants remain at a disadvantage and are prone to exploitation.

Without direct broad based participation, efforts at promoting activity may be captured by special interests that seek only to maximise their own benefits. To avoid this, a method is needed which ensures broad based participation as well as supervision of the development process. The most effective way to promote sustainable village level activities is to foster Community Organisations to carry out these activities.

Social mobilization of communities can create the linkage between agricultural R&D and its dispersion to far away rural areas; the government's agriculture extension Line Agencies would be facilitated in reaching the small farmers, to convey technical advice and services.

2.5 **Livestock:** Livestock is the main source of income in some rural areas and an important component elsewhere. In most dialogues the participants believed that there has been no marked change or improvement in such services during the last 3-4 years. According to them, people have no access to speak of to better livestock management practices; they said that they need technical services to help improve livestock breeds and disease prevention and treatment, but few people can actually avail of such services through the Livestock Department. However, in parts of NWFP in particular, participants thought that the services of the Department of Livestock and Dairy Development have improved.

Some of the women participants informed that in their area women have received training in poultry farming, through the government department. With the provision of LEW (Livestock Extension Workers), now livestock medication and vaccination services are available which were previously not available. Though in most rural areas, veterinary facility and access to qualified veterinary doctors is not available at the village level and that gap is filled by quacks. It was suggested that the network of veterinary hospitals/ dispensaries be expanded and the presence of qualified staff be ensured; since females are actively involved in livestock and poultry keeping, more women veterinarians be inducted by the Livestock Department. This also strengthens the need for further village-based LEWs.

Awareness about improved practices has risen in districts where area/rural development programs have been working, in particular where communities are socially organised. Participants stressed that there are no proper marketing facilities available for dairy products. In their estimation, there is huge potential for dairy business if it is properly supported in rural areas by linking small farmers to commercial dairy businesses. Small farmers can be linked to commercial dairy businesses through Community Organisations.

2.6 **Governance:** While there was a mixed response from dialogue participants as to the functioning of the devolved system, there was general consensus that the concept is well founded, though in their view it is not being implemented in its true spirit. One of the main reasons why most ordinary rural people appreciate the devolved set up is that they can more easily approach those in power and seek their support in dealings with the government departments. The devolved structure has improved the situation in terms of access to government institutions and their services. However, participants complained that in many cases funds are spent on party basis; some felt that the elected representatives do not listen to the poor and only cooperate with the influential and with their own relatives. There is lack of coordination between local elected representatives and government functionaries; initially there was considerable confusion about roles, responsibility and authority. The participation of women as elected representatives at the local level is so far, generally, more symbolic than substantive. In general, development initiatives do not effectively reach those without awareness, resources and connections. The main reasons for this are issues of governance and of implementation at the community level. This has a direct bearing on poverty levels as development objectives cannot be achieved if the people do not get proper facilities and services.

Despite all its current limitations, the people are glad that some among them have access to various power structures and can assist in resolving issues. In the dialogues, people unanimously supported the need for community participation at the local level in planning and in implementation. Without community involvement and participation, socio-economic development initiatives cannot be effectively and efficiently implemented. Organized community forums can help empower women and the poor, by consciously including them in needs analysis, in skills development, exposure to information and by including them in program interventions and benefits. With community participation at each stage of a project (eg, whether a school, a BHU or water supply project) that the community gets a sense of ownership of the finished projects. Such a sense of ownership makes it possible for the service to be actually used by the people, to attain an acceptable standard of quality, and to achieve sustainability. Community members have local knowledge; they can best identify the needs, priorities as well as the opportunities.

In the dialogues, the general view was that there has been no improvement or else no significant improvement in access to justice and in curtailing corruption in the public sector, during the last few years. Rural people are especially unhappy with what they have to go through in dealings with the police, with the revenue department and with the irrigation department. Court cases continue to be lengthy and costly; the courts/legal system takes years before matters reach a conclusion. People feel that most government departments have an uncooperative and occasionally even hostile atmosphere, unless they agree to pay bribes or have a 'reference'. Some of the participants did feel that now fewer problems are faced in dealings with the police and other government departments, with the help of

elected representatives. In general, participants felt that there has been no significant change in the efficiency or effectiveness of public servants, during the last few years, at any level. However, a few people observed that during the last few years' government departments have become slightly more client friendly.

2.7 Education: There was general consensus among participants that during the last few years, access to primary level schooling has improved for both girls and boys. Beyond primary level, access is often more difficult, especially for girls, because of distances involved. Recruitment of teachers on contract basis, by district governments, has helped bridge the shortage of teachers. Teacher absenteeism has been checked to a large extent, during the last few years. The free education policy of the government has enabled many poorer families to enrol their children. The provision of free of cost books, waiver of school fees and scholarships to girls have significantly improved girl's enrolment in schools.

In the opinion of most participants, the quality of education has largely remained unchanged. Though some participants think that school environment has improved in the last few years. School Management Councils (SMCs) exist but in most cases are dormant and do not have an active role in school management. Socially organized communities can collaborate with other agencies to facilitate genuine community participation in School Management Committees of government schools, enabling the government to improve its education program for the rural areas.

In government schools often there are not even the minimum required laboratory facilities and other equipment. Girl's schools, especially, face problems of boundary walls and absence of lavatories. In remoter areas, in many cases there is no suitable arrangement for supply of drinking water in schools. Technical education Centres are located at big towns and Tehsil/District headquarters; access is especially difficult for girls and the poor. Private sector education is a growing and wide-spread trend; people prefer private schools. In the view of some participants, government schools only serve the poor as those who can afford to do so send their children to private schools.

It was suggested that like the rest of the formal education system, there should be a formal system for adult literacy, with adequate facilities and properly paid staff. Some participants expressed satisfaction with the current adult literacy programs initiated by the government (eg, through NCHD) and by NGOs. In none of the dialogues did anyone express knowledge of any special education or training facilities available for disadvantaged/Special children. It appears from the dialogues that there has been no significant positive change in higher education; access to higher education (beyond Matric) is more difficult for people in rural areas as higher education institutions are usually located in towns/cities and it is relatively more expensive.

2.8 Healthcare: In the dialogues, there was general agreement that during the last few years there has been very little change or improvement in the healthcare facilities, besides some special initiatives discussed below. Government hospitals (including at Tehsil/District levels) lack doctors, paramedic staff, lifesaving drugs and necessary diagnostic equipment. Since larger specialised hospitals are located in urban areas, the rural population has to travel there to seek secondary level medical care, which is a huge cost burden as well as inconvenience for them, with particular difficulties

for women. People are forced to seek private sector healthcare services to get better facilities. According to the dialogue participants, in civil hospitals the needy never get any financial assistance.

In the rural areas, in general, Basic Health Units (BHUs), Rural Health Centres and Dispensaries are not fully functional and not providing an acceptable level of service to the people. The people stress that free of cost life saving medicines ought to be available at BHUs. Under the Government of Punjab's Chief Minister's Initiative for Primary Health Care a public-private partnership arrangement for managing BHUs has been initiated: subsequently, primary healthcare facilities have improved during the last three years, people's confidence has been restored in these BHUs, doctors and other staff are now present and the supply of required medicines has improved. The initial results are highly promising and it could be a model for wider application.

Public sector rural facilities could benefit from community participation in planning and management of rural healthcare facilities. Government departments could also more effectively reach the rural population for TBA (traditional birth attendant) training and such services through utilising socially organised communities.

One of the new initiatives that people think is a definite positive change during the last few years, and which they appreciate, is the Lady Health Workers (LHWs) program. The LHWs are available where needed, in the villages, and they extend timely and effective services. People are quite satisfied with immunization services for children and, in particular, are very happy with the anti-Polio immunisation program. Participants suggested that the poor and marginalised families be given free treatment facility and that it should be easily accessible to the deserving.

2.9 Water Supply and Sanitation: The dialogues revealed that in many locations the situation has improved in this sector. In particular, many District Governments have taken concrete steps to resolve water and sanitation issues in (compact) villages and towns. However, in remote and isolated villages things have not changed. Even where progress has been made in sanitation, the system for disposal of solid waste is lacking. Clean (safe for human health) drinking water is not available for a majority of the rural population. There is tremendous need for initiating more (safe for human health) drinking water schemes. The socially organised communities help identify and implement community level infrastructure projects and then take responsibility for scheme implementation and on-going maintenance thus encouraging longer term sustainability and reducing burden on the government.

2.10 Social Safety Nets: In some of the dialogues the participants were of the opinion that up to 25% of the community might be deserving of financial assistance through safety nets, but perhaps just 15% of those who 'deserve' get any assistance. Members of the Zakat Committees are nominated by the Government; there is a general perception that the selection of the deserving by the Committees is not transparent. Some people said that the members of Zakat Committees usually give benefits only to their relatives and friends or else on the basis of political affiliation or 'biraderi'. In the view of participants, the process of obtaining social safety net assistance is lengthy and complicated. Unfortunately, the Guzara (living) allowance provided through Zakat is quite insufficient for even subsistence living.

In some dialogues (in NWFP), participants informed that in their area Zakat is now more easily available to the deserving, however, the scheme needs much improvement.

In the dialogues, people recommended that: coverage of social safety nets must extend to all those who merit assistance. The amount of Guzara allowance ought to be sufficient for at least subsistence living. Besides the monthly financial living allowance, social safety nets ought to include skills training, credit for self enterprise, basic healthcare for family members and support for children's education. The Zakat fund must be administered in a fair and transparent way and should be easily accessible to the deserving. People need to be fully aware about what assistance is available for the deserving and the 'Mustahiq' ought to be able to receive what is due without unnecessary hurdles and without delays. In social safety net programs, community organisations (COs) could coordinate with the Zakat department and the Bait ul Maal etc; the involvement of COs as a conduit of social safety nets needs to be further explored.

In general, it clearly comes out that socially mobilised communities are better able to participate and to access services and facilities that are available as well as are better able to convey their needs and priorities to decision makers and to implementing agencies. Similarly, service providing government and non-governmental agencies can reach rural community members and convey services and facilities through organised community organisations. This applies in the economic field, eg, micro credit and agriculture, in the social sectors, eg, school management and oversight, as well as in social safety nets, eg, information and access to social safety net facilities.

METHOD

Community consultation dialogues were held in 21 districts¹ (of 86 districts where RSPs have a presence), in all provinces and in the Northern Areas. District selection included consideration of geographic spread within a province, ie, north-south of province. A total of 54 dialogues were held in the rural areas, 28 dialogues with 646 male participants and 26 dialogues separately with 568 female participants. An effort was made to include a diverse group of participants including small farmers, daily wage labourers, employees of public and private sectors, unemployed, 'Mustahiq' of Zakat, people engaged in small enterprise, students, local elected representatives, local CBO (Community Based Organisation) and NGO (Non Governmental Organisation) representatives, etc. Dialogues were held in villages where RSPs are not working as well as in villages where RSPs are working but there it was ensured that non Community Organisation (CO) members also participate; 44% of total participants were non CO members.

The dialogues were of an open discussion format, all participants were encouraged to give their views on topics under discussion. The objective of the dialogues was to consult with rural people about whether they thought PRSP had made any difference to their lives and, if so, what and how much, reasons for it and their suggestions for improvements in future poverty reduction programs. A dialogue took between 2 to 3.5 hours, each an intensive discussion with some 15-30 participants, facilitated by

¹ D.G. Khan, RahimyarKhan, Bahawalpur, Khushab, Haripur, Kohat, Peshawar, Badin, Khairpur, Umerkot, Sukker, Tharparkar, Narowal, Multan, Faisalabad, Lahore, Attock, Mastung, Turbat, Gilgit, Ghizer.

RSP regional staff; dialogues with female participants were led by female Facilitators. PRSP Secretariat (MoF) representatives also participated in some dialogues.

Since these were dialogues, not a survey, no structured questionnaire was used but instead a detailed Check-list of issues/topics to be discussed was prepared (annexed). The Check-list was meant to be a Guideline and a reminder for dialogue Facilitators, but was not meant to be used as a questionnaire. Keeping in mind the nature of the participants and discussions on 'micro' issues, PRSP sectors such as capital market reforms, investment policy reforms, strengthening statistics, etc, were not considered relevant for discussion and were not touched upon. The topics discussed in the dialogues are listed as the sub-headings given under the four sections in the chapter on Findings and Recommendations.

At the request of the PRSP Secretariat, RSPN organised this dialogue process. Such a process gives people, spread over many districts and provinces, an opportunity to express their views and opinions, which provides feedback to policy makers, to assist decision makers in their plans and programs. It is hoped that this particular dialogue process will serve that purpose; however, readers are cautioned that the views expressed in these 54 dialogues may not necessarily represent the views of the population as a whole.

FINDINGS AND RECOMMENDATIONS

1. ECONOMIC GROWTH

1.1 Employment

1.1.1 There was varied response from the people regarding the employment situation, but overall a consensus that the situation has slightly improved in the formal employment sector during the last few years, though not a substantial change. The improvement has been particularly due to public sector development initiatives, especially at the village and Union Council level: physical infrastructure initiatives such as road construction, up-grading of health and education facilities in villages, construction of irrigation channels; and for women, particularly in the healthcare sector (eg, LHWs). Plus mega projects such as the Greater Thal canal. Growth in private sector education has also offered more employment opportunities.

People related access to employment opportunities with education and with having the right 'contacts'. Unfortunately, merit is often not the determining factor in getting jobs. Most people believe that public sector employment opportunities are still constrained by nepotism and corruption; available job opportunities largely benefit those with influence or with contacts, the poor have not received their fair share.

1.1.2 There is a growing trend for women to seek jobs in certain areas, eg LHV/LHWs (Lady Health Visitors/Workers), teaching, handicrafts, etc. Many women are now working as teachers even in regions where previously it was not possible for them to do so due to cultural reasons (eg, Peshawar district). In other fields, there has not been improvement in employment opportunities for women in rural areas, though there are more opportunities for women who live near industrial areas.

There is high unemployment among young people. Some people (eg, in Punjab) expressed the view that jobs available for educated youth have gone up, in the public as well as private sectors. However, there is still a wide gap between the number of people seeking jobs and available opportunities. The lack of technical education is one reason cited for difficulty in finding employment. It was suggested that technical education and vocational skills training facilities are needed at the Union Council and lower level.

Work opportunities are more easily available in construction labour. In some areas (of Sindh), agricultural employment decreased due to lower rainfalls and due to shortage of irrigation water, while technical jobs have increased because of wider availability of electricity. It was suggested that small industry, based upon local resources, be promoted.

Participants find that (in Punjab) unskilled labourers find it comparatively easier to find work close to where they live, while skilled workers more often have to go elsewhere in search of work.

In Balochistan, because of the long drought period, more people are seeking wage labour, as they do not want to be dependent upon agriculture. Participants said that it is becoming more and more difficult to make do with 'bazgari' (tenant farming). They find that for the sake of financial stability each

household ought to preferably have one or two salaried persons, besides the households other agricultural or business pursuits. Technical jobs have increased as the demand for technical work and for small workshops is sustained throughout the year and is relatively more dependable. It was suggested that since there are not jobs available for all those seeking employment, the government could provide technical/vocational training as well as easy financing to promote self enterprise.

1.1.3 Salaries as well as daily wage rates of skilled and unskilled labour have risen substantially, but by far the majority of people believe that the rise in salaries and wages has been off set by rising prices of daily necessities and consumption goods.

1.1.4 The majority of the rural population is engaged in farm related work. Therefore, improvement in the agricultural situation has a direct effect upon employment opportunities for the rural population. Participants emphasised that flourishing agriculture and agri-business are crucial to rural employment opportunities. The people strongly believe that there is a great need for skills development institutions for males and females and for promotion of self enterprise as well as for small industry using local resources; supported by easily accessible credit facility. For women, restrictions on mobility is a constraint, therefore, women in particular need more employment opportunities near their homes. Overall, there has been a positive development in the employment situation, but that has not helped much in improving the quality of life of the common man.

1.2 Small Enterprise Development

1.2.1 On the positive side, in a number of places (eg, Sindh) people said that there has been significant improvement in market access infrastructure (ie, roads). However, for the poor and those without assets, acquiring the required capital to start or to expand an existing business is still a major drawback. Credit offered by most commercial institutions is not accessible to the poor; where it may be available to the poor, often the procedures are cumbersome and lengthy. Through rural development institutions/banks where procedures are designed to include the poor, it is much more accessible. However, there the loan amount ceilings are quite limited and terms strict. Many skilled and aspiring entrepreneurs are unable to set up business or to expand an existing business because they cannot acquire the required capital.

The people suggested much more accessible loaning, higher loan amount ceilings and subsidised credit for the very poor without requiring asset guarantees from them. And that loan products ought to be tailored to local needs of the clients. It was suggested that the commercial banks be encouraged to also loan to SME's so as to further open the field.

1.2.2 Some female participants have received skills training in non-traditional areas (eg, jewellery, decoration pieces, etc) through government institutions and are now able to generate income from that. Vocational skills training opportunities have also been offered through area/rural development programs and some local CBOs. In general, there are no formal training facilities available in or near the villages (eg, in Balochistan, people identified technical and marketing training needs). There are government training institutes in urban centres, but they do not properly cater to the needs of the rural population; they are also limited in scope and outreach. It is also expensive for rural

people to go to urban centres to the government run training institutes. The traditional informal 'ustad shagird' training system has its limitations in today's more specialised market. People who receive skills training then need to be linked to easy credit facilities so as to enable them to practically apply what they have learnt.

Skills' training is a key component of small enterprise development, but as yet, remains largely unaddressed. Socially mobilised Community Organisations can facilitate community trainings, including in technical subjects relevant to rural areas, as well as for vocational skills training. RSPs and some other area development programs have been engaged in arranging or imparting skills trainings in rural areas in different parts of the country for many years. Technical and vocational skills training may be relatively quickly and widely disseminated in rural areas by utilising socially organised community forums.

1.2.3 The response of some educated and vocal women was different than of most men; women, who were engaged in embroidery work, selling milk and rearing ruminants and other tasks were somewhat more satisfied with the situation. But the majority of rural women have little information regarding opportunities for facilitation in SME.

People stressed that they need assistance in making links with market centres. One suggestion (in Sindh) was that some kind of institution is needed in the middle, linking small entrepreneurs with big markets. In addition, people asked for a business counselling service, an on-going advisory support. Some people felt, considering its importance, small scale agri-business has not received the official support that it deserves. The cost of electricity was also cited as a factor in raising the cost of business. Some argued that a culture of corruption faced by a small entrepreneur dissuades people from undertaking self enterprise. It was suggested that interest free credit products for SMEs must also be developed.

Overall, it appears that in the participants view little progress has been made in facilitating small enterprise development.

1.3 Micro-credit

1.3.1 During the last few years, access to micro-credit has considerably improved, through the Rural Support Programmes (RSPs), Khushhali Bank (KB), First Women's Bank and other outlets. Even Zarai Taraqati Bank loans are now more easily available, though against asset guarantees. Even though a number of institutions are now working in the micro credit field, yet geographical coverage is still very limited relative to what is required by the population and what can potentially be achieved.

In the case of specialised rural development organisations/banks (eg, RSPs and KB), access to loans is easy and transparent; however, the loan ceilings amounts are small and the loan products are limited and might not be tailored to local requirements. In the case of some other institutions, collateral is required and the process does not enjoy people's confidence. Clearly, socially mobilised group forums, such as Community Organisations, have much easier access to micro-credit. The Community Organisations can enable efficient delivery of micro-credit to the communities, giving particular

consideration to inclusion of small farmers, women, the poor and the illiterate, who are able to access micro-credit at their 'mohalla'. Commercial banks and public sector DFIs (development finance institutions) have historically been unable to provide effective services to these more difficult to reach client sectors. And as discussed above in the sections on employment and small enterprise development, access to micro credit is a key element in promoting both these sectors.

1.3.2 In the people's view, the mark up charged by specialised rural development organisations/banks is very high; however, they are also well aware that it is much lower than alternative informal sources of credit. The poorest (in unorganised communities or those who do not even have social collateral) still do not have an alternative to money lenders. In the dialogues, participants stressed that loans need to be made accessible to the poorest and the marginalised; for the very poor there need to be specially designed products (subsidised or free of mark up).

Another limitation is that micro-credit giving institutions do not as yet have well developed additional products such as consumption loans. Furthermore, the more aware people mention introduction of insurance products to safeguard against crop failures and livestock/poultry losses, leading to inability to repay loans. They would like loan products (and terms such as repayment schedules) to be tailored to client needs.

Networks such as of RSPs and KB need to scale up their operations to reach all remote areas. In the peoples view, the micro-credit loan amounts are too small to support any significant economic activity and need to be revised upwards.

1.4 Agriculture

1.4.1 Agriculture is the lifeline of rural communities. The entire rural economy is dependent upon agriculture (including livestock), directly or indirectly. Unfortunately, most participants of the dialogues (mostly small farmers and ordinary rural folk) believe that there has not been substantial improvement in this sector during the last few years. In a few dialogues (in NWFP and in Attock district), participants informed that farmers are now getting more production from the land, during the last four years. In the Northern Areas, dialogue participants informed that there has been significant improvement in the agriculture sector during the last few years: People are now growing more cash crops and getting good prices. Due to construction of water channels (including hundreds of channels built by socially mobilised communities), supply of irrigation water has increased. The government department is providing technical advice and inputs are more easily available. However, in most other regions, the general view is that despite higher prices for produce, the profitability from this sector has not improved due to increased cost of production and services and facilities for small farmers continue to be lacking.

1.4.2 Agricultural inputs are expensive and in many places not of good quality or not genuine. At some locations better quality is available, but not easily accessible to all. Small farmers find it difficult to acquire agri-inputs at the right time as they do not have ready cash available. For many small farmers, there is no option but to make arrangements with Arthi's (middlemen) who charge higher prices (on credit) for inputs and tie it to a commitment to supply the produce to them at unfavourable terms. Fertilizer is sometimes black-marketed at the time of sowing. Higher diesel prices affect agricultural

costs in many ways. Good quality seeds are not easily available everywhere. In a few instances, participants said that high input costs are encouraging cultivation of less input intensive crops, such as pulses. Participants are not satisfied with the performance of the Farmers Service Centres (in NWFP).

The Federal and Provincial governments have established a large number of specialised agencies (for training, input supply, extension, etc) which are hampered in their effectiveness and reach by the lack of a strong and broad institutional base at the village level. In the past, local government institutions have only secured representation of communities by a few individuals, not full and direct participation by the community as a whole. Without direct broad based participation, efforts at promoting activity may be captured by special interests that seek only to maximise their own benefits. To meet this problem requires special procedures and discipline that ensure participation of all possible beneficiaries and effective supervision of the development process. The most effective way to promote sustainable village level activities is to foster community organisations to carry out these activities.

1.4.3 The National Program for Improvement of Watercourses (NPIWC) is widely appreciated, many people think that it is productive and will have long lasting benefits for agriculture. Lining of watercourses is being done by On Farm Water Management Department and partners, with active community participation; the initiative is being implemented with zeal. It was suggested that cemented lining of watercourses be increased from 30% to 100% and that, besides the small watercourses, the 'minor' canals also be lined to conserve water as well as to reduce salinity and water logging. The prerequisites asked of small farmers and procedures to be followed for such schemes need to be simplified so that less educated and poor small farmers may also easily participate.

The seasonal canal system is a major cause of concern. The growing scarcity of water is affecting agricultural production both in rain fed and in irrigated areas. Furthermore, many small farmers believe that they do not get their fair share of irrigation water, which they believe is usurped by influential farmers with the collusion of the Irrigation Department. In Balochistan, there has been no significant change or improvement in the condition of Karazes, which has deteriorated due to subsidies provided for tube wells and falling water tables.

1.4.4 There has been improvement in farm to market roads in some areas, which is a key infrastructure requirement for improved agriculture, for agricultural production as well as marketing of produce; however, much remains to be done. Improvement in farm to market roads means better access to markets for selling produce as well as for obtaining input supplies.

1.4.5 In some dialogues (in NWFP), women informed of having received trainings in modern agricultural practices, through government agencies; they think that it is now easier to get technical advice from the Agriculture Department. In Sindh too, some participants said that they are now exposed to improved farming techniques. However, in general, participants were not happy with the Extension work of the Agriculture Departments.

The results of agricultural research, new and innovative techniques and seed/crop varieties, are not being effectively disseminated among the farming communities. Participants felt that agriculture department field workers only serve farmers with large farm holdings.

Social mobilization of communities can create the linkage between agricultural research and development (R&D) work and its dispersion to far away rural areas; the government's agriculture extension Line Agencies would be facilitated in reaching the small farmers, to convey technical advice and services. Some area/rural development programs are raising awareness, particularly through socially mobilised communities, but as yet the work of such development programs is limited in scale. The natural resource management position has improved in districts where area/development programs have been working; people are more aware about improved farm practices, but much larger scale efforts are needed.

Participants suggested, eg in Balochistan and Sindh that the government needs to facilitate farmers much more in the marketing of produce. In addition, storage facilities are needed for some produce, for instance for fruit, to facilitate its export. As yet, there is no efficient mechanism for small farmers to market Dates, an important crop in some southern parts of the country.

Participants suggested that the government needs to facilitate small farmers in obtaining the use of heavy equipment for land levelling (eg, in Attock, Punjab) as well as for agricultural machinery such as threshers and tractors (eg in Mastung, north Balochistan).

In a few dialogues (in Punjab and Sindh) participants spoke of a shortage of agricultural labour, particularly during labour intensive times such as at harvest, as according to them people are now finding work in construction more easily than before and still others are now more interested in trying to find technical work.

Dialogue participants (in Sindh and elsewhere) said that they had experienced no change in tenancy rights; the landless tenants remain at a disadvantage and are prone to exploitation. It was suggested that the government take steps to provide protection to poor landless tenants.

1.5 Livestock

1.5.1 Livestock is the main source of income in some rural areas and an important component elsewhere. People are keen to learn and adopt methods which would improve their livestock management, disease control and marketing. However, in most dialogues the participants believed that there has been no marked change or improvement in such services during the last 3-4 years. According to them, people have no access to speak of to better livestock management practices; they said that they need technical services to help improve livestock breeds and disease prevention and treatment, but few people can actually avail of such services through the Livestock Department. People expressed dissatisfaction with the role of the Livestock Department in spreading awareness and providing services at the grassroots level. However, in parts of NWFP in particular, participants thought that the services of the Department of Livestock and Dairy Development have improved; in their view, animal breeding has improved and the dairy farming business is much healthier.

1.5.2 Some of the women participants (in NWFP) informed that women have received training in poultry farming, through the government department; though no training facility was offered to them in livestock rearing. With the provision of LEW (Livestock Extension Workers), now livestock medication and vaccination services are available which were previously not available. Though in most rural areas,

veterinary facility and access to qualified veterinary doctors is not available at the village level and that gap is filled by quacks. Women suggested livestock husbandry training opportunities for both women and for men.

It was suggested that the network of veterinary hospitals/dispensaries be expanded and the presence of qualified staff be ensured; since females are actively involved in livestock and poultry keeping, more women veterinarians be inducted by the Livestock Department. In many rural areas people have to go to nearby central locations for veterinary services, people would like to be able to get services at the village level. It was suggested that loans be made accessible for poultry and livestock business through SME (Small and Medium Enterprise) bank and other sources. Introduction of livestock insurance would reduce risk for farmers and further encourage the business. Training could also be given for preparing by-products from milk and curd.

1.5.3 Awareness about improved practices has risen in districts where area/rural development programs have been working, in particular where communities are socially organised. In addition, area/rural development programs and NGOs have conducted trainings for men and for women and also provided vaccine (eg, in Sindh and Balochistan).

Vaccines are available at low prices, but because of difficulty in access to qualified personnel in many regions, they may not be administered properly.

1.5.4 Participants stressed (eg, in Punjab and Sindh) that there are no proper marketing facilities available for dairy products. In their estimation, there is huge potential for dairy business if it is properly supported in rural areas. They said that small farmers need to be linked to dairy businesses. They suggested the need for organised, large scale services to facilitate dairy business, linking small farmers to well managed storage, processing and marketing operations.

2. GOVERNANCE

2.1 Devolution

2.1.1 While there was a mixed response from dialogue participants as to the functioning of the devolved system, there was general consensus that the concept is well founded, though in their view it is not being implemented in its true spirit. One of the main reasons why most ordinary rural people appreciate the devolved set up is that they can more easily approach those in power and seek their support in dealings with the government departments. The Nazim and the Naib Nazim are relatively easily accessible to the people and they do not have to go to the provincial or national capital in attempts to reach an MPA/MNA.

2.1.2 The participation of women as elected representatives at the local level is so far, generally, more symbolic than substantive. Elected women representatives are not in reality participating in decision making as they were envisaged to do. In the participants' view, initially, the role of women councillors had become a mere formality; more recently, the situation has somewhat improved, but overall women councillors have little role as yet. Participants felt that in the last 2-3 years, progress has been made in

the participation of women and in more representation of less privileged people in elected bodies. It was suggested that local councillors, especially women, require training about the role and responsibilities of elected representatives as well as about the process of local government.

2.1.3 The devolved structure has improved the situation in terms of access to government institutions and their services. As people have access to Nazims, they can use their good offices in dealings with government departments. Ordinary people can get assistance from local elected representatives in their dealings with courts, police stations, Patwaris etc. According to some participants, to an extent their views receive more respect now than before the devolved system. In so far as ordinary people can use pressure or influence on their side, it could be said that the public sector is more accountable. Nazims have been instrumental in providing development projects/services, such as roads, street soling, electrification and drinking water supply schemes. In some dialogues, in different regions, participants acknowledged that the water and sanitation situation has improved.

However, participants complained that in many cases funds are spent on party basis. Some felt that the elected representatives do not listen to the poor and only cooperate with the influential and with their own relatives. It was said that power rests with the Nazims, other councillors have little say in the allocation of resources. There is lack of coordination between local elected representatives and government functionaries; initially there was considerable confusion about roles, responsibility and authority. So far, nothing significant has been achieved in the education and health sectors through this system. Despite all its current limitations, the people are glad that some among them have access to various power structures and can assist in resolving issues. The people feel empowered when they have the backing of the Nazims.

2.1.4 In the Northern Area, where devolution has not yet been extended, people suggested that it ought to be extended there too.

2.1.5 While some people had heard of the Citizen's Community Boards (CCBs), in general, participants did not know much about these. It was said that the CCB concept has so far not had much success because of cumbersome formalities and inefficient administration by concerned departments. In addition, the Nazimeen often play a partisan role in CCB projects. It was suggested that CCB members need training in basic skills, such as, financial management. In addition, local councillors need to be educated about the CCB process, its role and application. In some dialogues where participants had experience of CCB project implementation, they said that (eg, water and sanitation) projects built through CCBs were of far better quality than those built through contractors.

2.1.6 In general, development initiatives do not effectively reach those without awareness, resources and connections, whether it is in education, health, jobs, agricultural extension services or social safety nets, etc. The main reasons for this are issues of governance and of implementation at the community level. This has a direct bearing on poverty levels as development objectives cannot be achieved if the people do not get proper facilities and services. There is need for the public sector to be able to reach the community level and for the individuals and communities to be able to reach and participate with the public sector.

Without community involvement and participation, socio-economic development initiatives cannot be effectively and efficiently implemented. Community participation means broad-based and homogeneous local organisations at the village and neighbourhood level. In the dialogues, people unanimously supported the need for community participation at the local level in planning and in implementation, through socially organized community forums.

It is only when there is community participation at each stage of a project (eg, whether a school, a BHU or water supply project) that the community gets a sense of ownership of the finished projects. Such a sense of ownership makes it possible for the service to be actually used by the people, to attain an acceptable standard of quality, and to achieve sustainability. Community members have local knowledge; they can best identify the needs, priorities as well as the opportunities. Organized communities, in Pakistan, have an impressive record of implementing village level infrastructure projects at low costs. Organized community forums can help empower women and the poor, by consciously including them in needs analysis, in skills development, exposure to information and by including them in program interventions and benefits.

2.1.7 In the view of some participants, the actual change brought about by the current implementation of devolution is minor relative to the transformation that could potentially have been brought about.

2.2 Access to Justice/Anti-Corruption Strategy/Civil Service Reform

2.2.1 In the dialogues, the general view was that there has been no improvement or else no significant improvement in access to justice and in curtailing corruption in the public sector, during the last 3-4 years. Rural people are especially unhappy with what they have to go through in dealings with the police, with the revenue department and with the irrigation department.

2.2.2 Most participants were of the opinion that ordinary people find it impossible to get their complaints registered without consenting to give bribes or without using contacts. There is almost unanimity of opinion that there has been no change in the police department, it is still as corrupt as it was; (Mastung district was an exception, where participants said the police is now more cooperative and receptive). To many people it seems that the police are not accountable to anyone. Court cases continue to be lengthy and costly; the courts/legal system takes years before matters reach a conclusion. It was said that resort to the judicial system is expensive as one has to gratify everyone from the Naib Qasid (peon) upwards; causing many poor people to look to other, local means, of conflict resolution. The majority of people were of the opinion that the Patwari system continues to be very corrupt; they believe that the Patwari's can even manipulate the value of people's land in accordance with the amount of bribe received. It was suggested that the land Revenue department ought to be completely restructured. They feel that most government departments have an uncooperative and occasionally even hostile atmosphere, unless people agree to pay bribes or have a 'reference'.

2.2.3 Some of the participants did feel that now fewer problems are faced in lodging complaints with the police and other government departments, with the help of elected representatives. Representatives of departments can now be made more accountable to the public; that there is some improvement in

public service departments, except for the Police. Nevertheless, people do appreciate the conduct and performance of the Motorway police. Some participants (in Sindh) said that now public sector hiring is more merit based and people cannot obtain jobs by just using influence or by giving bribes; while others felt that other criteria, besides merit, continues to be the determining factor.

2.2.4 In general, participants felt that there has been no significant change in the efficiency or effectiveness of public servants, during the last few years, at any level. People are not satisfied with the attitude or the capacity of government functionaries. It was said that they consider themselves public servants of the influential. However, a few people observed that during the last few years' government departments have become slightly more client friendly. Some appreciated the efforts of the government agency NADRA, for providing a reasonable standard of public service even in remote areas.

3. INVESTING IN HUMAN CAPITAL

3.1 Education

3.1.1 There was general consensus among dialogue participants that, during the last few years, access to primary level schooling has improved for both girls and boys (except in rural Sindh, where no improvement was cited in access to girl's primary schools). In the last few years, in many existing schools additional classrooms have been made, facilities upgraded as well as new school construction has taken place. Beyond primary level, access is often more difficult, especially for girls, because of distances involved. In remote areas, secondary and high schools, in particular, may be located many kilometres from children's homes. Poverty and difficulties in infrastructure and transport can make it very difficult for the poor to send their children to school. This is even more serious in the case of girls. Some participants suggested that now that awareness about and recognition of the importance of education has increased and people are motivated towards education, primary and middle schools ought to be upgraded to middle and high school levels, respectively.

3.1.2 Recruitment of teachers on contract basis, by district governments, has helped bridge the shortage of teachers. Teacher absenteeism has been checked to a large extent, during the last few years, especially through the Army monitoring cells. It was suggested that to further improve teacher attendance, teachers be appointed in their home stations, this is even more applicable to female teachers. The participants suggested that considering the importance of the teaching profession and its contribution to national development, teachers ought to be placed on regular tenure, offered attractive terms and appointment of female teachers be ensured in all rural girls' schools.

3.1.3 The free education policy of the government has enabled many poorer families to enrol their children. Women participants, in particular, appreciated the government policy of providing free books and free schooling. The provision of free of cost books, waiver of school fees and scholarships to girls have significantly improved girl's enrolment in schools. In addition, projects such as the Tawana Pakistan school nutrition project (for primary school girls in selected districts of the country) attracted poor parents to send their girls to school; school attendance declines with the withdrawal of the project.

The participants were not aware of any stipends or scholarships available at high school level for the poor and deserving students.

3.1.4 In the opinion of most participants, the quality of education has largely remained unchanged; though in some dialogues participants did think that the quality of education has improved and that teachers are now more skilled than earlier. Some participants think that the school environment has improved in the last few years. In dialogues in Balochistan, some participants appreciated the work being done by the National Commission for Human Development (NCHD) to improve schools. Participants suggested strict monitoring of educational standards at primary schools and they recommended that promotions and continuance in service of teachers be linked to quality of education. It was suggested that there ought to be a maximum ceiling for the number of students per teacher, so that the task is manageable for the teacher and the children get more individual attention.

The majority of participants spoke against the new 'mar nahin pyar' (kindness and understanding not punishment) policy, which is aimed against corporal punishment. In their opinion, the policy will do more harm than good; they think children will be unruly and irresponsible and teachers helpless to do anything about it.

School Management Councils (SMCs) exist but in most cases are dormant and do not have an active role in school management. The SMCs should have active participation in school management. Socially organized communities can collaborate with other agencies to facilitate genuine community participation in School Management Committees of government schools, enabling the government to improve its education program for the rural areas; eg PESRP project by RSPs in the Punjab.

3.1.5 In government schools often there are not even the minimum required laboratory facilities and other equipment, or if there are, then they might be out dated. Basic facilities are still not ensured in schools. Girl's schools, especially, face problems of boundary walls and absence of lavatories. In remoter areas, in many cases there is no suitable arrangement for supply of drinking water in schools. This discourages attendance as well as detracts from learning. Participants (eg, in Punjab) felt that where communities are socially organised, it is more likely that the local school physical facilities as well as the quality of education will be better, as people are more aware and can more effectively participate in school affairs.

3.1.6 In some dialogues, participants were of the opinion that the situation of technical education has somewhat improved. However, in most cases technical education Centres are located at big towns and Tehsil/District headquarters. Access is especially difficult for girls and the poor. It was suggested that technical education be made part of the schooling system and there should be vocational skills training available in even remote areas and at each high school.

3.1.7 Private sector education is a growing and wide-spread trend. Despite the improvement in the public schooling sector, people still prefer private schools. The main reasons for that are the quality of education (and within that, especially, the quality of teaching the English language), availability of basic facilities (eg, drinking water, toilets, electricity) and relatively more personal attention and care given in private schools as well as the sometimes lack of space (overcrowding) in government schools. Private

schools use English as the medium of instruction from the beginning and the students have no language problem later as all higher education in Pakistan is in the English language. But government school students have to switch to English when they go to college, which puts them at a great disadvantage. However, not all private schools are performing well and people suggested that strong checks and balances are needed there as well. In the view of some participants, government schools only serve the poor as those who can afford to do so send their children to private schools.

3.1.8 Some participants expressed satisfaction with the current adult literacy programs initiated by the government (eg, through NCHD) and by NGOs. However, it was noted that there is no integral system of adult literacy in the formal education structure. It was suggested that like the rest of the formal education system, there should be a formal system for adult literacy, with adequate facilities and properly paid staff.

3.1.9 In none of the dialogues did anyone express knowledge of any special education or training facilities available for disadvantaged/Special children.

3.1.10 It appears from the dialogues that there has been no significant positive change in higher education. Access to higher education (beyond Matric) is more difficult for people in rural areas as higher education institutions are usually located in towns/cities and it is relatively more expensive. In higher education, incentives such as free books and no fees are not available. In addition, employment prospects after completing higher education are quite uncertain. These factors discourage people from higher education. People consider it an investment with quite uncertain returns; the expense dissuades some of the poor. Girls face the additional difficulty of distant access as well as cultural constraints. Participant suggested that higher education be subsidised and incentives provided to encourage people to go towards higher education.

3.2 Healthcare

3.2.1 In the dialogues, there was general agreement that during the last few years there has been very little change or improvement in the healthcare facilities, besides some special initiatives discussed below. Government hospitals (including at Tehsil/District levels) lack doctors, paramedic staff, lifesaving drugs and necessary diagnostic equipment. The attitude of government hospital staff further aggravates the situation.

Since larger specialised hospitals are located in urban areas, the rural population has to travel there to seek secondary level medical care. Besides travel costs for the patient and attendant, people often have to stay there during the tests or treatment, which is a huge cost burden as well as inconvenience for them, with particular difficulties for women. People are forced to seek private sector healthcare services to get better facilities. For the poor, it is a huge burden or just not affordable to pay for expensive healthcare services. According to the dialogue participants, in Civil hospitals the needy never get any financial assistance; sometimes people have to sell their belongings to pay for healthcare expenses.

3.2.2 In the rural areas, in general, Basic Health Units (BHUs), Rural Health Centres

(RHCs) and Dispensaries are not fully functional and not providing an acceptable level of service to the people. Due to this, people feel compelled to go to private healthcare services; where sometimes, the same doctors provide better care. BHUs are sometimes quite far from villages they are to serve, that makes it particularly difficult for women to access services. BHUs often have neither a doctor available nor necessary medicines. Some participants had the impression that junior doctors, who are not yet fully ready for the responsibility are posted to rural areas, with adverse effects for the rural poor clientele.

The people stress that free of cost life saving medicines ought to be available at BHUs; some participants thought that doctors take commissions from pharmaceutical companies and then prescribe relatively more expensive medicines manufactured by these companies. Participants suggested that BHUs be placed in central locations to be accessible from all surrounding villages. It was suggested that Dispensaries be set up in each village which would be convenient for the people and reduce pressure on BHUs. As yet, most people are unfamiliar with the concept of community participation in oversight of government medical facilities.

Under the Government of Punjab's Chief Minister's Initiative for Primary Health Care a public-private partnership arrangement for managing BHUs between the government and the Punjab RSP was initiated in Rahim Yar Khan. The Punjab RSP manages the government's BHUs and has been delegated necessary financial and administrative authority to run the program. Subsequently, primary healthcare facilities have improved during the last three years. The most important change seen is the restoration of people's confidence in these BHUs. Doctors and other staff are now present or else available at given times. The supply of required medicines has also improved. The dialogue participants were of the view that community health awareness sessions have created awareness about hygiene, sanitation, nutrition, family health and disease prevention. It is also instructive that primary healthcare services have not shown any improvement in villages which are not part of the above initiative. Because of the achievements of this BHU program, dialogue participants suggested that the Punjab RSP ought to also manage the Rural Health Centres. The Punjab Government's primary healthcare initiative could be a model for wider application.

Public sector rural facilities could benefit from community participation in planning and management of rural healthcare facilities. Government departments could also more effectively reach the rural population for TBA (traditional birth attendant) training and such services through utilising socially organised communities.

3.2.3 One of the new initiatives that people think is a definite positive change during the last few years, and which they appreciate, is the Lady Health Workers (LHWs) program. The LHWs are available where needed, in the villages, and they extend timely and effective services.

People are quite satisfied with immunization services for children and, in particular, are very happy with the anti-Polio immunisation program. They are impressed with the door-to-door and efficient services provided under the anti-Polio immunisation campaign.

3.2.4 Participants suggested that the poor and marginalised families be given free treatment facility and that it should be easily accessible to the deserving. In a few locations people said that financial

support is available for the 'deserving' but only on a very limited scale; however, most people are not aware of such facilities if they are available at all. In practice, no financial assistance is available to the poor. It was also suggested that health insurance schemes be introduced so as to provide a safety net to the poor. In Balochistan and elsewhere, it appears that there is not a viable middle level healthcare structure between the large city based hospitals and the first level healthcare facilities in remoter areas.

3.2.5 In remote areas, getting medical care at night time, or having to travel to the city to access healthcare, are major issues. People suggest that the government ought to devise some ways to facilitate people in these needs.

3.3 Water Supply and Sanitation

3.3.1 The dialogues revealed that in many locations the situation has improved in this sector. In particular, many District Governments have taken concrete steps to resolve water and sanitation issues in (compact) villages and towns. However, in remote and isolated villages things have not changed. Even where progress has been made in sanitation, the system for disposal of solid waste is lacking. It was suggested that means of garbage disposal needs to be introduced in every village. The area/rural development programs have also significantly contributed; in many areas water supply schemes and/or waste water drainage schemes have been built by socially mobilised Community Organisations. The socially organised communities help identify and implement community level infrastructure projects and then take responsibility for their on-going maintenance thus encouraging longer term sustainability. There is still much need for spreading awareness about safe drinking water and about proper sanitation.

3.3.2 Clean (safe for human health) drinking water is not available for a majority of the rural population. There is tremendous need for initiating more (safe) drinking water schemes. People suggested that apart from water supply schemes, there is need for water purification plants at least at the Union Council level.

3.3.3 In some of the dialogues (in Sindh) participants said that they are getting water from channels and wells for all their drinking water and household needs, but the water is insufficient in quantity and the mode of getting water is inconvenient. They felt that the government had not taken appropriate steps to remedy the situation.

In canal irrigated areas, where underground water is brackish, communities suffer from water shortage as the canal system is seasonal and there is no alternative arrangement.

4. SOCIAL SAFETY NETS

4.1 In some of the dialogues (in Sindh) the participants were of the opinion that up to 25% of the community might be deserving of financial assistance through safety nets, but perhaps just 15% of those who are deserving are getting any assistance.

Members of the Zakat Committees are nominated by the Government; there is a general perception that the selection of the deserving by the Committees is not transparent. Some people said that the

members of Zakat Committees usually give benefits only to their relatives and friends or else on the basis of political affiliation or 'biraderi'. It was suggested that since the Zakat Committees identify and distribute Zakat, a very important task, they ought to also be elected at the local bodies' elections. In localities where people are happy with the member appointments, they are also more satisfied with the working of the Committee (eg, Mastung district villages). In addition, it was suggested that the Committee members should have more authority instead of most of the authority resting with the Chairperson and only nominal participation of other members in decision making. Participation of the deserving poor ought to be ensured in the Committees, so as to also get their perspective. The Committees ought to have a fair share of women, as many of the 'Mustahiqeen' (deserving) are women.

4.2 The Zakat and Bait ul Mal are sources of support for 'Guzara' (living) allowance, educational stipends, healthcare, social welfare and marriage assistance, and such. But in the view of participants, the process of getting the above is lengthy and complicated. It is not possible for the destitute to access the full assistance that they merit from social safety nets without having a 'reference' or without paying 'commission'. Some participants did say that the Jahez (dowry) fund is functional and quite a few families have benefited from it. Unfortunately, the Guzara allowance provided through Zakat is quite insufficient for even subsistence living. Participants suggested that the meagre subsistence allowance should be raised to a reasonably adequate level for the purpose.

4.3 In some dialogues (in NWFP), participants informed that in their area Zakat is now more easily available to the deserving. However, the scheme needs much improvement: there is no assurance that the 'rehabilitation fund' is going to be available, sometimes it is and sometimes not; a food support program is needed for the vulnerable; there is no fixed amount of Zakat per person, it depends upon the available funds for the area and the number of Mustahiqeen there.

4.4 The people are not aware of, and do not have an easy way to find out, what amount of social safety net funds are available for them. And some of the poor (in Peshawar district) do not know what amount has been taken out in their name, after their documents are submitted for release of funds. While in almost all places people are familiar with the Zakat fund many people are even unaware about the existence of the Bait ul Mal program. In Mastung district dialogues, half the people, especially women, were unclear about how Zakat functions; in the Northern Areas, some participants did inform of assistance from the Bait ul Mal. In general, the poor people would like to be apprised of social safety net programs of the government so that they could better access what is due to them.

In social safety net programs, Community Organisations (COs) could coordinate with the Zakat department and the Bait ul Maal etc; the involvement of COs as a conduit of social safety nets may be further explored.

4.5 It was suggested that the process for obtaining Zakat assistance needs to be made simple and easily accessible. The Jahez funds ought to be easily available for the deserving and available without delays. It was suggested that social safety nets should include vocational skills training, where needed, and be linked to provision of tools and credit, so that the destitute can be rehabilitated into productive citizens. In general, the people are highly dissatisfied with and critical of the social safety nets.

5. KEY RECOMMENDATIONS FROM THE COMMUNITY CONSULTATIONS

Employment

- Merit must be the sole criterion in public sector recruitment.
- Policies and programs for education and training ought to take into account current and future employment opportunities.
- Technical education and vocational skills training could give many more people opportunities to contribute to the work force.
- Effective promotion of self enterprise and SMEs would provide many additional employment opportunities.
- At present, agriculture (including livestock and forestry) is a major source of employment. Therefore, a flourishing labour intensive agriculture sector will mean more people gainfully employed.
- Within employment there is the issue of underemployment. The aim ought to be to give people the opportunity to reach their full potential.

Small Enterprise Development

There are many elements in small enterprise development strategy, eg, information, counselling, workers with technical knowledge and vocational skills, infrastructure (it affects cost of production), credit, insurance, market information and marketing mechanisms, and such. At present, the people do not feel that they are receiving noticeable assistance in small enterprise development. All the links in the chain of activities need to be in place to effectively promote small enterprise.

Micro credit

- Geographical coverage of micro credit institutions needs to be extended to fully cover the entire country.
- Loan ceilings amounts of micro credit institutions need to be revised upwards in keeping with people's needs.
- Loaning ought to be tailored to client needs, for instance, repayment schedules ought to be consonant with client business cash flows.
- New products are needed to cater to client needs, such as, consumption loans.
- Special subsidised loan products are needed to make credit accessible to the very poor.
- Socially mobilised group forums, such as Community Organisations, have much easier access to micro-credit. The Community Organisations can enable efficient delivery of micro-credit to the communities, giving particular consideration to inclusion of small farmers, women, the poor and the illiterate, who are able to access micro-credit at their 'Mohalla'.

- Credit institutions may develop additional products such as insurance for agriculture and livestock, to safeguard against client losses which would prevent them from repaying loans.

Agriculture

- Additional supply as well as conservation of irrigation water remains a key need of the rural population.
- There must be equitable distribution of irrigation water, small farmers must get their due share.
- The terms/requirements of the NPIWC program ought to give due consideration to the needs and constraints of the small farmers.
- Landless tenant farmers need to be given protection through formal tenancy rights.
- Micro credit should be easily accessible to small farmers through out the country.
- Efforts are needed to make good quality input supplies (seeds, fertilizer and pesticides) available to small farmers at a fair price.
- Extension services, eg, technical advice and training, ought to reach all small farmers. New and innovative techniques and seeds/varieties need to be effectively disseminated.
- Small farmers need to be facilitated in marketing of produce as well as in storage.
- The Federal and Provincial governments have established a large number of specialised agencies (for training, input supply, extension, etc) which are hampered in their effectiveness and reach by the lack of a strong and broad institutional base at the village level. The most effective way to promote sustainable village level activities is to foster Community Organisations to carry out these activities.
- Social mobilization of communities can create the linkage between agricultural R&D work and its dispersion to far away rural areas

Livestock

- Livestock (including poultry) extension services, eg, technical advice and training (for males and for females), need to reach all small farmers.
- Animal treatment facilities are needed at the village or the Union Council level. There need to be qualified male and female veterinarians present at the facilities.
- SME credit needs to be easily available to small farmers.
- Livestock insurance schemes may be explored to facilitate farmers.
- There is great potential for the dairy business. Small farmers need to be facilitated through training, better storage and transportation facilities and organised collection and marketing of produce. Small farmers can be linked to commercial dairy businesses by utilising socially organised community organisations.

Governance

- There is a need to have clarity of roles and responsibilities between elected representatives and government officials. The devolved bodies need to get the decision making and financial authority as envisaged in the devolution concept.
- Decision making authority needs to be better distributed between the Nazims and the other elected Councillors.
- Local participation of the people as well as of locally elected bodies has had positive effects upon public sector services; that participation needs to be further enhanced.
- The people of the Northern Areas would like the devolved process to be extended there.
- The CCB concept needs to be implemented much more effectively. Officials, elected representatives and the people need to be made fully aware about the principles and the process.
- In the dialogues, people unanimously supported the need for community participation at the local level in planning and in implementation. But unless the rural poor are organized, they cannot effectively participate. The communities consulted believe that the government can encourage ownership by the people and achieve transparency and accountability of projects by involving the local people, through organized forums.
- Officials, elected representatives and the interested people need to be given training about the CCB principles and process and CCB members may need training in basic skills required in managing a CCB.
- In general, there has not been any noticeable improvement in either the attitude or the capacity of public sector officials; much remains to be done.
- In the people's view, the police, revenue and irrigation departments in particular are corrupt and inefficient; they need to be thoroughly reformed.
- Other departments/ministries, such as agriculture, livestock, health, education and the departments dealing with social safety nets also need to be made far more effective and efficient.

Education

- In many locations, middle and high schools especially are quite far from students homes. For girls and for children from poorer families this is particularly difficult; some ways need to be found to address this (eg, upgrade existing schools or school bussing).
- Considering the importance of the teaching profession and its contribution to national development, teachers must be given the importance and the remuneration that they deserve.
- The free education policy needs to be further extended. School nutrition programs may be further extended to include all girls and boys.
- The quality of education needs to be much improved. This includes teacher training, school management, class room teaching methods, curriculum, etc.
- There ought to be a uniform medium of instruction from primary to advanced level so that government school students are not put at a great disadvantage when they reach college level and so that there is not a two tier system one for the better off and one for the poor.

- Financially deserving students need to receive assistance for higher education so that they are not deprived and there is equal opportunity for all.
- School Management Councils (SMCs) must have active participation in school management.
- Socially organized communities can collaborate with other agencies to facilitate genuine community participation in School Management Committees of government schools, enabling the government to improve its education program for the rural areas.
- Technical education needs to be available to all students, perhaps at the secondary school or high school level.
- Vocational skills training needs to be available to all interested students, perhaps at the secondary school or high school level.
- There needs to be an integral system of adult literacy in the formal education structure, with adequate facilities and properly paid staff.
- Public sector facilities for the needs of Special children are almost non-existent in rural areas. That needs to be addressed.

Healthcare

- The primary level healthcare facilities and services including availability of medicines/supplies and quality of care from medical staff needs to be much improved to bring it up to a satisfactory level. The Government of Punjab's Chief Minister's Initiative for Primary Health Care, a public-private partnership initiative for managing BHUs, may be considered for wider application.
- In the healthcare sector, the public sector rural facilities could benefit from community participation in planning and management of rural healthcare facilities. Government departments could also more effectively reach the rural population for TBA (traditional birth attendant) training and family planning services through utilising socially organised communities.
- A large percentage of the rural population needs assistance in obtaining medical care during the evening and night and for transporting gravely ill patients to more advanced facilities in urban centres.
- The poor need financial assistance to be able to obtain necessary basic medical care. In particular, the cost (of patient and attendants) of having seriously ill or injured patients treated at larger urban based hospitals is prohibitive for poor people.
- Basic life saving medicines ought to be available at BHUs free of cost for poor people.
- At present, there is no effective middle tier between the BHUs and the larger urban based hospitals. An effective middle tier would ease the pressure upon big hospitals and would be more convenient for patients in remote areas.
- The larger hospitals need to give proper care even to poor patients, ie, treat all patients/attendants with respect, give acceptable level of medical treatment, perhaps house representatives of departments dealing with social safety nets so that they could easily interact with patients.
- The effective LHWs program may be further expanded.

- The effective immunisation program may be further expanded and studied for lessons that might be learnt from it.

Social Safety Nets

- The coverage of social safety nets must extend to all those who merit assistance. At present, the coverage is unacceptably limited.
- The amount of 'Guzara' (living) allowance ought to be sufficient for at least subsistence living, which at present it is not.
- Social safety nets ought to be seen as part of the development strategy, not as charity or as an unnecessary burden on public resources. Through social safety nets, citizens who are facing hard times are helped to become productive members of the society, thus a net benefit to the society as a whole. Besides the monthly financial living allowance, social safety nets ought to include skills training, credit for self enterprise, basic healthcare for family members and support for children's education, etc.
- The Zakat fund must be administered in a fair and transparent way and should be easily accessible to the deserving.
- In social safety net programs, community organisations (COs) could coordinate with the Zakat department and the Bait ul Maal etc and the involvement of COs as a conduit of social safety nets needs to be further explored.
- People need to be fully aware about what assistance is available for the deserving and the 'Mustahiq' ought to be able to receive what is due without unnecessary hurdles and without delays.

Social Mobilisation

In general, it clearly comes out that socially mobilised communities are better able to participate and to access services and facilities that are available as well as are better able to convey their needs and priorities to decision makers and to implementing agencies. This applies in the economic field, e.g., micro credit and agriculture, in the social sectors, eg, school management and oversight, as well as to the social safety nets, eg, information and access to social safety net facilities.

Therefore, successful implementation of policies and programmes, however excellent they might be, requires that the poor rural communities are first socially mobilised so that they can effectively participate in and benefit from development initiatives intended for their uplift.

Part 2

ANNEXES

Annex-I List of Districts where dialogues held

Annex-II Check-list for dialogues

Annex-III List of implementing organisations

List Of Districts Where Dialogues Were Held

Punjab:	NWFP:	Sindh:	Balochistan:	Northern Areas:
D.G. Khan	Haripur	Badin	Mastung	Gilgit
RahimyarKhan	Kohat	Khairpur	Turbat	Ghizer
Bahawalpur	Peshawar	Umerkot		
Khushab		Sukker		
Narowal		Tharparkar		
Multan				
Faisalabad				
Lahore				
Attock				

CHECK LIST FOR PRSP CONSULTATIONS

Note: Since these were dialogues, not a survey, no structured questionnaire was used but instead a Check-list of issues/topics to be discussed was prepared. The Check-list was meant to be a Guideline and a reminder for dialogue Facilitators, but was not meant to be used as a questionnaire.

Fundamental questions that apply to all sectors;

1. Do the people find any difference in the situation, in selected sectors, since the start of the PRSP and today (towards end of PRSP Phase I)?
2. If yes, what is the difference and how much? Reasons
3. What recommendations or improvements do they suggest?

Pillar One: Accelerating Economic GrowthEmployment:

1. What type of work/jobs do they do? Briefly, sector-wise jobs; seasonal consideration to rural employment.
2. How many people present in the Group or percentage of people in that community/ mohalla seek jobs?
3. What types of jobs have increased, what types decreased?
4. Has there been a change in wage rates (they could be asked to give wages of a few sample categories, eg, daily manual unskilled labour wages, skilled labour wages, etc
5. Has there been a change in women seeking (traditional or non-traditional jobs) in rural areas?
6. Are new jobs easily accessible, eg, at a reasonably near distance to the job seekers?
7. Suggestions for improvement.

Has there been a change in the situation regarding Small Enterprise Development?

1. Availability of information and technical advice?
2. Credit facility?
3. Quick and fair access to justice for disputes about contracts, property rights and transactions?
4. Better farm to market roads?
5. More dependable and affordable electricity?
6. Improved transportation facilities?
7. Easier links to markets? Other?
8. Suggestions for facilitating Small Enterprise development.

Micro-credit:

1. Has there been a change in opportunities for accessing micro-credit? Is it accessible to all who want it?
2. What are the different sources of getting credit? eg, Banks, ZTBL, KB, RSPs, informal sector?
3. Are the available amounts adequate?
4. Are the terms (eg, duration, mark up) suitable?
5. Are the poorest (men and women) able to avail of micro-credit services? How to address their needs?
6. Is there a difference in the ability of un/organised communities in availing services
7. Suggestions for improvement.

Natural Resource Management

Agriculture

1. Has there been a change in the basic NRM infrastructure available to small farmers?

2. Irrigation water: Availability and accessibility of water supply? Water supply schemes?
3. Input supplies:
 - a. Availability of improved (genuine) seed varieties?
 - b. Availability of genuine and affordable fertilizer and pesticides?
4. Accessibility of technical advice?
5. Are farmers getting fair market prices in their view, if not, suggest remedies
6. Are there labour shortages?
7. Any changes in tenancy arrangements, eg, movement from share cropping to self cultivation.....
8. Has there been a change in farm to market roads?
9. Role of Area Development Programs in the above?
10. Suggestions for improvement.

Livestock

1. Is training/advice available on animal husbandry, such as, improved fodder/feed techniques and breed improvement?
2. Livestock training opportunities for women
3. Availability of services for disease prevention and treatment?
4. for collection, processing and marketing of dairy products?
5. Role of Area Development Programs in the above?
6. Suggestions for improvement.

Fishery sector: (for southern Sindh and Balochistan)

1. What are their priority needs in the fishery sector?
2. Has there been any change in available facilities and services, during this period?
3. Suggestions for improvement.

Pillar Two: Governance

Devolution:

1. Has there been any change in services (including social sectors) after devolution?
2. In there a difference in how far people's views are entertained and addressed after devolution?
3. How far and what difference is being made by increased women's participation in UC, Tehsil and District elected bodies?
4. Are people aware about CCBs? What are the opportunities or problems?
5. Public-private partnership

Access to Justice:

1. Has there been any change in people's access to legal redressal of problems, eg,
2. registering complaints,
3. delays,
4. costs,
5. fairness.

Civil service reforms/Capacity building:

1. Has there been a change in public administration including police (at different levels, union, tehsil, district) towards becoming more transparent, accountable & responsive to citizen demands?
2. Can ordinary people now get their own work done more easily at public sector offices than earlier; get what is due to them with less need to use influence and contacts/ relationships?

Anti-corruption strategy:

Discussion, for example, hiring in the public sector , etc

Pillar Three: Investing in Human Capital

Education

(Primary to Matric)

1. Any changes in school management (teachers attendance, conduct and accountability; school systems)?
2. Access to schools, especially for girls; Affordability; locational aspect for girls
3. Has teaching improved and are students learning more?
4. Community participation in school oversight?
5. In case they prefer private education, why is that so?
6. For the deserving, is financial assistance available and is it adequate?
7. Are adult literacy programs available and are people satisfied with them?
8. Are vocational skills training facilities (secondary school) and technical education stream (class 9-10) available and are people satisfied with them?
9. Are there education and training facilities available for the disabled/disadvantaged (handicapped physically or mentally) and are they satisfactory?

Higher education

1. Is there reasonably easy access (eg, distance and available openings) to higher education opportunities?
2. Women's access to higher education
3. In case they prefer private sector education, why is that so?
4. Is financial assistance available? Is it fair, conveniently available and adequate?
5. Does higher education lead to gainful employment (even for those without contacts)?
6. Suggestions for improvement.

Healthcare

First level healthcare

1. Management of facilities, eg, availability, conduct and accountability of staff; availability of stocks/inputs?
2. Quality of medical services?
3. Preventive services, eg, immunization?
4. Role and effectiveness of LHV/LHWs? Are there services for care of mothers and child, ie, pre and post natal care and birth attendants?
5. In case they use private services, why do they prefer that?
6. Affordability of reasonable quality healthcare?
7. For the deserving needy, is financial assistance available?
8. Is there community participation in oversight of public services?

Secondary level

1. Are services reasonably accessible (distance wise and opportunity to get treatment)?
2. Are medical services of acceptable quality?
3. In case they use private services, why do they prefer that?
4. Is reasonable quality healthcare affordable?
5. For the deserving, is financial assistance available?
6. Suggestions for improvement

Water Supply & Sanitation

(Clean drinking water defined as: water that does not contain anything harmful to human health).

1. Are people getting clean drinking water?
2. Is the quantity sufficient for their needs?
3. Is it available conveniently?
4. Are there any services to raise awareness about health and sanitation

Sanitation involves collection and disposal of solid waste and waste water:

1. Are there satisfactory arrangements for both? Has the situation changed?
2. Suggestions for improvement

Pillar Four: Targeting the Poor and the Vulnerable (Social Protection)

1. How many 'Mustahiq' of financial assistance are there in the community and how many of them are receiving benefits?
2. Benefits received from which sources?
3. Are the deserving appropriately targeted?
4. Is the assistance adequate?
5. Is there genuine people's participation in oversight or management of social protection programs?
6. Suggestions for improvement

List of Implementing Partner Organisations

- National Rural Support Programme (NRSP), Islamabad
- Sarhad Rural Support Programme (SRSP), Peshawar
- Punjab Rural Support Programme (Punjab RSP), Lahore
- Thardeep Rural Development Programme (TRDP), Mithi, Tharparker
- Sindh Rural Support Organisation (SRSO), Sukker
- Aga Khan Rural Support Programme (AKRSP), Gilgit
- Balochistan Rural Support Programme (BRSP), Quetta
- Ghazi Barotha Taraqiati Idara (GBTI), Hattian

Part 3

Individual Community Consultation Dialogue Reports

Organisation	Districts	Focal Person	Annex #
National RSP	Bahawalpur, D.G. Khan, RahimyarKhan, Khushab, Badin, Turbat	Mazhar Iqbal/ Tahir Waqar	Annex- iv
Sarhad RSP	Kohat, Haripur, Peshawar	Abdul Wudood	Annex-v
Punjab RSP	Multan, Lahore, Narowal, Faisalabad	Nouman Ghani	Annex-vi
TRDP & Sindh RSO	Umerkot, Tharparker, Sukker, Khairpur	Allah Nawaz	Annex-vii
Balochistan RSP	Mastung	Tahir Malik	Annex-viii
AKRSP	Gilgit, Ghizer	Abdul Malik	Annex-ix
GBTI	Attock	Abbas Jaffery	Annex-x

Annex-IV

PRSP Community Consultation Dialogues Report

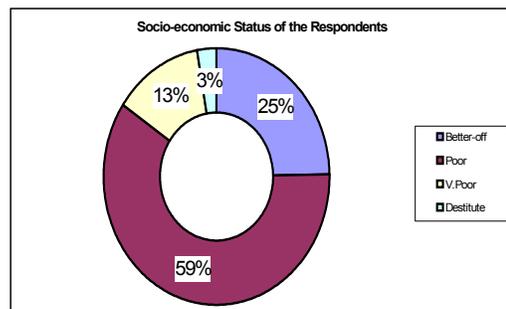
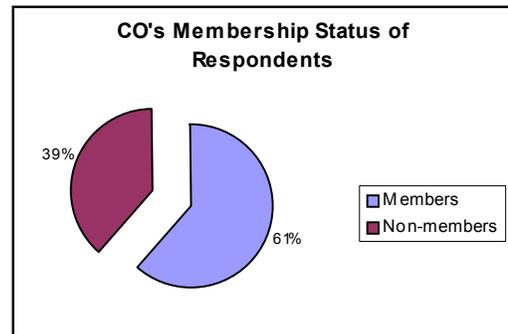
National Rural Support Programme (NRSP)

Community Consultations on Poverty Reduction Strategy Paper

Dialogues with Communities by NRSP

As agreed in the meetings held at RSPN regarding PRSP dialogues with rural communities, NRSP conducted 12 dialogues in 6 Districts. At each of the districts, separate dialogues were held with men and with women. The Facilitators were provided guidelines and a Check list so as to keep the dialogues focused. With the exception of the women's dialogue at Turbat, video recordings were made of all other dialogues.

The male dialogues at D.G Khan and Badin were conducted with non-CO members in villages where NRSP program has not as yet extended. All remaining dialogues were conducted with members of NRSP fostered COs, but with the inclusion of some 39% non-CO members. The groups were heterogeneous with representation of all walks of life; for instance these included farmers, teachers, employed and unemployed community members, shopkeepers & small businessmen and a few students. The socio-economic analysis of the participants suggested that 25 % were better off, 60% poor, 12 % very poor and 3% destitute. Similarly the generalized picture revealed that 61% of the participants were literate up to minimum primary level. As a matter of fact, about 50% of the educated respondents were either matriculate or even higher qualified up to masters' level both in men and women's groups. This helped in generating meaningful dialogues with feedback and suggestions from the community. The participants profile is further elaborated in the attached pie charts



The facilitators who conducted these dialogues were accompanied by one documentation person to record the proceedings. These facilitators then submitted the reports of the respective Districts along with (i) registration of the participants on a standardized format, and (ii) the audio/video recordings of the dialogues. This is the summary of these reports and reflects the salient features of these reports and the major findings.

PILLAR ONE: Accelerating Economic Growth

Feed Back	Participants Suggestions	Analysis
<p>Employment</p> <p>There was a varied range of response from the communities regarding the employment status and opportunities. The consensus was that during these last four years, there has been a slight improvement in the formal employment sector: particularly through the establishment of NCHD, initiation of the Lady Health Workers program, mega projects like the Greater Thal Canal; Watercourses Lining project, etc. However people related employment opportunities with education and with social status; the more influential one is the easier it is to get jobs. Due to the growing population and better access to education, large numbers of young people are searching for jobs in the formal and informal sectors and the openings are not enough to meet the ever increasing number of unemployed. The lack of technical education is another reason for not being able to find employment; though even all of the graduates with technical education are not finding jobs easily but they do have a better chance. About 60-70% of the rural communities are involved in farming and most of the rest in the daily wage sector. Some of the women have got informal job opportunities in vocational training centers. However, women have mobility restrictions and even many educated females can not go to jobs due to cultural reasons. People informed that in many cases positions lie vacant in government departments but recruitment is not done or if it is done, it violates the merit. The Nazima and other area influentials recommend only those who are their political allies. Though wages for labour and salaries have increased during these last four years, up to 50-70%, they are not sufficient due to price inflation and tremendous increase in prices of consumption products.</p>	<p>As employment is directly related to agri-production therefore agri-production can be enhanced by the installation of more tube wells, lining of water courses, more canals, improved crop seed and availability of agri inputs. Barren and salt affected and sand dune land should be brought under cultivation through proper land management techniques.</p> <p>If factories such as Textile, Oil Mill, Soap Factory etc. are established then more people will be able to get jobs.</p> <p>If Vocational Training Institutions are established then people can get different training and be eligible for different jobs. These Institutions should be established at Union Council Level. Moreover the defunct institutes need to be made functional. Recruitment must be on merit basis and nepotism must be discouraged/ penalized, that will create further opportunities for those with merit in remote areas. The textile industry and cotton ginning factories should be bound to recruit local labour force instead of hiring large numbers from distant areas. The women suggested that job opportunities need to be provided near their homes. That is possible if more technical training/vocational centers and schools are opened in all compact villages resulting in the creation of a large number of job opportunities. Besides opening of vocational centers, support is also needed in marketing of</p>	<p>Despite inflation and high population growth rate, there has been some break through in the employment sector by the establishment of institutes like NCHD, health training program, opening of micro finance institutes etc. that has, to some extent, catered to the employment needs of the communities. However this is not sufficient and mega projects must be initiated to cater to the large number of unemployed youth. Technical education must be a part of school education, that will not only produce more skilled youth, it will also create awareness and interest among the students to opt for it to strengthen their career prospects. It is also essential that education standards are improved, jobs are given on merit basis and vacant positions (lying in large numbers) are filled immediately giving priority to local communities. Since almost all of the population in the rural areas depends on agriculture, this sector needs to be strengthened by projects like National Program of Watercourse Improvement and Greater Thal Canal etc. Industry, especially textile industry needs to be established in rural areas. The defunct textile units must be rehabilitated and employ local workforce.</p>

Feed Back	Participants Suggestions	Analysis
	production, so that better prices may be obtained.	
Small Enterprise Development		
<p>By this sector people meant small scale business like shops, milk collection, embroidery work, cottage industry, etc. Although people are familiar with credit institutions like SME bank, ZTBL, Khushali Bank, NRSP etc, they can not fully explore the opportunities due to lack of information regarding SME development. There are also a few institutes like TEVTA, ABAD etc that provide skills training. Even where these exist, people can't access them due to poverty. Moreover the services offered by TEVTA cannot meet the demand of the community as large numbers of young people come from distant areas and all of them can not be entertained due to limited openings.</p> <p>Where small-scale enterprise is established, they are being exploited by the middlemen as no established marketing system exist. In places where no micro finance institute is available, local moneylenders exploit the needy people and give credit at exorbitant markup. In some cases the people can not avail loan due to being too poor and without any guarantor. The response of educated and vocal women was slightly different than that of men. Women who were engaged in embroidery works, selling of milk and ruminants rearing were somewhat satisfied with the state of affairs. However they too face the problems of marketing and lack of information/training. However their general feedback regarding improvement in this sector during the last four years was encouraging. Whereas uneducated women were completely unaware about the concept and presence of institutions like TEVTA, ABAD, SME bank etc.</p>	<p>The majority of rural communities are unaware about the concept of S&MED. They suggested that besides the establishment of technical institutes and opening of credit facilities, they are educated and made aware about initiating such businesses/ enterprise. Government must start a campaign to educate communities in this regard. The capacities of the existing TEVTA, ABAD institutes must be increased to cater to the requirements or else the number of such institutes be raised. People suggested that the provision of loan for S&ME must be linked with relevant qualifications and not with tangible collateral. That will not only increase the outreach of the program, it will also enable the chronic poor to become eligible for setting up an enterprise on the basis of their acquired skills. Moreover the individuals getting the loans and establishing enterprise must be linked by the credit institutions with some viable marketing system. Women suggested that credit amount for S&ME must be increased but with a minimum markup. Vocational Centers ought to be established and the government must ensure daily wages for the working women in these centers. That will solve the problem of marketing, as women will only be on the production side. These Centers should be established after proper consultations with area women.</p>	<p>Most of the community members understand this component as meaning to establish small scale business, opening of shops, milk collection, livestock rearing etc. There is severe lack of access to the right information and lack of available support from the government in providing relevant information, skills and facilities for people to start the process of setting up S&ME. People are discouraged by the culture of bribes, nepotism, exploitation and extremely bad road infrastructure that make the conditions extremely hostile to setting up enterprise. The situation is further worsened by the lack of marketing mechanisms. The communities are interested in S&ME component and would certainly opt for it to safe guard against incidences of bad crops; however the lack of information and all aforesaid factors make it next to impossible for them to invest in enterprise. The suggestion of counseling with communities and provision of loans for S&ME from scheduled banks ought to be taken seriously and modalities worked out. Similarly, if the Government guarantees the marketing of produce by devising some workable mechanism, it will be very helpful as the marketing risk and exploitation by middlemen are the major impediments for setting up small scale enterprises in rural and distant areas. Socially mobilised Community Organisations can facilitate community trainings, including in technical subjects relevant to rural</p>

Feed Back	Participants Suggestions	Analysis
	<p>The scheduled banks must also provide loan for S&ME so that dependency on the SME bank is reduced.</p>	<p>areas, as well as for vocational skills training. RSPs and some other area development programs have been engaged in arranging or imparting skills trainings in rural areas in different parts of the country for many years. Technical and vocational skills training may be relatively quickly and widely disseminated in rural areas by utilising socially organised community forums.</p>
<p>Micro Credit</p>		
<p>Access to micro credit has improved considerably during the last few years through Rural Support Programs (RSPs), Khushali Bank (KB), 1st Women Bank and similar other outlets like ZTBL etc. The willing communities can access these opportunities and avail loans as per their needs. However each of these has certain limitations. In case of RSPs, the loan can be accessed easily by formation of groups and the procedures are very transparent and efficient that provide loans on doorsteps. The limitation here is the small amount of the loans and high markup and, to some extent, repayment schedule that doesn't match with the cash flow. Whereas in the case of ZTBL, participants thought that there is lack of transparency and accountability. It is also tied with the ownership of land and hence the very poor who have no landholding miss out on the opportunity. Though the markup of ZTBL is comparatively low, the other conditions make it inconvenient with a lot of wastage of time.</p> <p>Women generally dislike taking loans as they think it is the field of men to visit banks, to meet bank officials and handle necessary documentation; some women thought that it is beyond their capacity and that it is quite the opposite to their cultural values. However, women prefer to avail loans from RSPs and KB due to simple procedures and loan facility at the doorstep. They acknowledged that the loan provision has improved during the last few years. They</p>	<p>The markup charged by the RSPs & KB must be reduced by about 50% to include the very poor in this program. Government may give subsidized credit lines to these institutions for further on-lending to communities. These institutes must develop other products like consumption loans etc., to cater to the non-productive needs of communities. Similarly the loan amount/ceiling must be increased and mark up reduced. The current loan amount ceiling is too low. The terms and conditions must be soft and flexible to be borne through bad times. Insurance schemes must be introduced for safeguarding crops and livestock. It will serve as a safety net in case of crop failures and/or losses of livestock. For the extremely poor and vulnerable families, special loans ought to be given by the government without any interest and with flexible terms/ conditions. RSPs and KB need to increase the loan duration as per the requirements and convenience of the communities. The loan process and requirements at ZTBL need to be redesigned to make it more friendly and efficient. The staff of</p>	<p>It is a general observation that access to micro finance has improved during the last few years. However due to the mentioned limitations, these loans are not suitable for the very poor/ chronic poor. Hence new products need to be designed to help these extremely poor families move out of poverty.</p> <p>Similarly the loaning mechanism of ZTBL etc, are also a limitation and many otherwise interested community members do not go there; it is less efficient and has no room for those without tangible collateral/ landholding.</p> <p>It was also said that due to male dominance and hostile atmosphere in the banks, women do not go to banks for credit even if they are in dire need. Preferably, banks could have separate desks/section for women borrowers.</p> <p>The network of RSPs and KB needs to scale up its presence to all remote and marginalized areas to cover each and every household wanting to avail loans.</p>

Feed Back	Participants Suggestions	Analysis
<p>felt that the markup must be reduced and that consumption loans ought to be available for construction of houses, marriage of their children etc. They appreciated the simple procedures and transparency for availing loans from RSPs & KB. Clearly, socially mobilised group forums, such as Community Organisations, have much easier access to micro-credit. The Community Organisations can enable efficient delivery of micro-credit to the communities, giving particular consideration to inclusion of small farmers, women, the poor and the illiterate, who are able to access micro-credit at their 'mohalla'. In cases where community women are non-members of the groups (COs/CBOs), they prefer to sell their livestock or depend on their savings rather than to mortgage from formal sources.</p>	<p>ZTBL also needs to be trained to deal with clients in a respectful manner and transparency be ensured.</p> <p>The women suggested that there must be a grace period of perhaps 3-4 months before the repayment of installments.</p> <p>Special consumption loans need to be designed for widows and for destitute women.</p>	
<p>Agriculture</p>		
<p>Agriculture was found to be the lifeline of all the communities that were consulted. The entire rural setup is dependent on agriculture directly or indirectly. The participants thought that, overall, there has been no significant change in this sector. If the prices of agriculture produce have risen, the rates of agricultural inputs have increased manifold. The profitability from this sector is not very promising due to increased cost of production.</p> <p><i>Agriculture Inputs:</i> good quality inputs are not available at all places and hence the farmers have to rely upon what is available, which does not increase the per capita yield. However, at some locations better quality pesticides and seeds are available but can not be accessed easily.</p> <p><i>National Program of Improvement of Watercourses (NPIW):</i> this program has been widely appreciated by the communities as it is extremely productive and has long lasting positive affects. However, the seasonal canal system is a major source of concern and affects the cultivated area.</p> <p><i>Water Rights Exploitation:</i> according to the small farmers they face exploitation of their</p>	<p>The NPIWC component must be vigorously pursued. Some of the farmers are still not aware about the possibilities from improved watercourses and hence the government must initiate a campaign to educate the farmers. That will reduce resistance from the farming community over the construction of cemented watercourses. No hurdle whatsoever ought to be accepted in this regard. The length of the cemented portion of watercourse must be increased from 30% to 100%. Similarly apart from small watercourses, the minor canals should also be lined. It will not only save the scarce water, it will also help resolve the rapidly occurring incidence of salinity/ water logging. Government must plan for the next 50-100 years and ensure availability of water.</p> <p>The Agriculture Extension Department needs to be become more proactive and conduct</p>	<p>The discussions revealed that there has been no major breakthrough in the socio-economic conditions of the farming community. The positive affects of improved market prices of agriculture products are nullified by the sharp upsurge in the prices of input supplies. The non availability of timely and good quality inputs, the difficulties in farm to market road infrastructure and the exploitation by middlemen are all contributing factors.</p> <p>However, initiatives like NPIWC, establishment of the Khushali Bank and the increasing net work of RSPs are all factors that will have long lasting positive effects. Similarly, the farmer's education by these institutes is also proving beneficial in terms of improvements in crop yield, optimization of resources and development of linkages.</p> <p>However, these initiatives have their own limitations. Primarily it is the responsibility of the</p>

Feed Back	Participants Suggestions	Analysis
<p>water rights as influential farmers take away their share. The canal irrigation department does not respond to these complaints.</p> <p><i>Farm to Market Roads:</i> these roads have been slightly improved but still a lot remains to be done. With the improvement in roads there has been better access to markets for selling produce as well as for obtaining agricultural inputs.</p> <p><i>Agriculture Extension Services :</i> the participants claimed that the Agriculture Extension Department staff does not visit their communities. The Field Assistants deputed at small stations are not accessible and serve only large farm holdings. The results of the research, new & innovative farming techniques and crop varieties are not effectively disseminated among the farming communities. However, some of the farmers who got training from other organizations (like RSPs etc.) reported that they have adopted better techniques with good results.</p> <p><i>Tenancy:</i> tenancy rates have risen but there is no formal procedure to enter into tenancy. Many times tenants are exploited. The situation of Karazes, in Balochistan, has largely remained the same there has been no improvement. The farms to market roads have deteriorated and there is no facility for processing of dates. There is no mechanism of Date marketing and the farmers have no other options except the prices offered to them by the large merchants of Karachi and Quetta. As one may expect, these prices are favorable only for the large traders.</p>	<p>Farmer's Days to educate farmers regarding new and improved crop production methods. The Farm to Market roads still need a lot of improvement and efforts should be made through District Governments. The timely availability of quality seed, fertilizers and other inputs must be ensured and proper check & balance system is established to check the proliferation of substandard inputs. Without direct broad based participation, efforts at promoting activity may be captured by special interests that seek only to maximise their own benefits. To avoid this a method is needed which ensures broad based participation as well as supervision of the development process. The most effective way to promote sustainable village level activities is to foster Community Organisations to carry out these activities.</p> <p>To reduce the water shortage and dependency on canal water, shallow tube-wells run by electric motors may be promoted. Diesel is too costly to be affordable for water exploration. Government must give subsidies to farmers for electricity for tube-wells. There must be some durable system of the marketing of Dates in Balochistan to facilitate small farmers. Social mobilization of communities can create the linkage between agricultural R&D and its dispersion to far away rural areas; the government's agriculture extension Line Agencies would be facilitated in reaching the small farmers, to convey technical advice and services.</p>	<p>Government to initiate awareness raising among farmers at a much larger scale. The current techniques thereof used by the Agriculture Department are not proving fruitful as they lack depth and insight. The Agriculture Extension Department must have a large network of extension workers whose presence in respective stations is ensured. The farming communities must be introduced to crop insurance and the Government must do what is possible to minimize the vulnerability of the farmers to unforeseen economic shocks resulting from crop failures. The exploitation of water rights by the large farmers is a matter of great concern and the Canal Irrigation Department must address it promptly. Similarly the rules of tenancy, if any, need to be promulgated as in most of the cases the small and landless tenants are badly exploited, even resulting in bonded labour in the worst cases.</p>

Feed Back	Participants Suggestions	Analysis
<p>Livestock</p> <p>As in Agriculture, there has been no major change/ improvement in the field of Livestock rearing. Though it is the second most important source of income in rural areas, people have no access to better livestock management practices. The Livestock Department can provide an important service if proactively introduces better breeds and educates communities about preventive and curative measures for animal diseases. However that is not being done as it should be. Very few among the community have access to these services. There has been no improvement in prevention of diseases in the remote villages. The absence of qualified veterinary doctors and other professional staff of Livestock department has been capitalized by quacks. Not only are they expensive but they are also ineffective in many cases due to poor diagnostic capabilities. Organizations such as RSPs have initiated Livestock Management training and some of the trained activists are providing an effective service through medication and counseling. There have not been other training opportunities for people and hence most people are not aware about improved livestock rearing practices. People are aware with the concept of animal Artificial Insemination (AI) and in many cases opt for it. However they complained that supplies are not of good quality and do not give the desired results. Moreover AI does not always prove to be durable. There has been some improvement in the vaccination of animals and vaccines are cheaply available. However the lack of skilled persons for vaccination has sometimes resulted in irreversible losses, during last few years. The livestock marketing is done at local level and the communities are satisfied with this system. There are local emporiums that are enough to cater to the local needs. There is no proper system of the marketing of dairy products and neither has there been any improvement during the reporting period. Although sufficient opportunities</p>	<p>For those involved in livestock rearing the most important need is training in Livestock Management. Though RSPs are contributing in this regard, the capacity is not sufficient to target 100% households. People also suggested that the network of veterinary hospitals/ dispensaries needs to be increased and strong checks placed on the regular presence of DVMs and other professional workers. This staff must be given incentives for working in remote and hard areas. These outlets must also be well equipped with proper and ample quantities of medicines and equipment. The practice of unqualified workers and quacks must be immediately stopped. Good quality breeds are introduced by the Livestock Department for demonstration purposes. The community must be linked to such outlets for getting relevant information and to purchase improved breeds. The Government Livestock Farms can serve this purpose. Poultry management can be another potential area to explore. Loans can be provided through SME and other sources to promote poultry husbandry. Relevant information and training should also be provided. Since most of the time women are engaged in poultry rearing, interaction with male resource persons becomes an issue. Livestock insurance will encourage people to invest more in this sector by covering the risk of incidental mortality. It needs to be promoted with proper homework and only after</p>	<p>There has been some improvement in educating/ training communities regarding Livestock Management during last few years through scaling up of RSP's program. However no major contribution has been made in this regard by the Government's Livestock Department, at least at the grass root level. Similarly the existing outlets of the Livestock Department have proved to be inadequate to cater to the needs of all the population. It can be improved through an efficient network of Livestock dispensaries at Union Council level. People are not satisfied with the role of the Livestock Department in giving them proper information and training, medication, vaccination and other relevant needs. There is a huge potential in dairy if dairy farms are introduced in the rural areas with improved techniques for manufacturing different milk products. These farms need to be linked with various milk companies but the farmers must receive fair prices. Since mostly women are involved in livestock and poultry management at the household level, their training will prove highly beneficial. Though RSPs are already providing trainings, the scale needs to be magnified. The Livestock department could induct women DVMs to overcome the cultural constraints of interacting with women.</p>

Feed Back	Participants Suggestions	Analysis
exist in the cities, these are availed by the middlemen/ milk hawkers who collect milk from the doorsteps and sale out in cities at higher prices.	sufficient awareness raising campaigns. The marketing of dairy products also needs to be addressed by the Government's Livestock Department. Similarly farmers need training in preparing byproducts of milk and curd.	

PILLAR TWO: Governance

Feed Back	Participants Suggestions	Analysis
Devolution		
<p>There was a mixed response from the participants about the evolution, functioning and efficiency of the devolved system. One thing they all agreed upon is that “the system is good but is not being implemented in accordance with its true spirit. There are conflicts regarding power sharing between various stakeholders of the system and government departments are not clear about their role/responsibilities”.</p> <p>There have been some improvements in development initiatives like street soling, electrification etc. But most of the time the distribution of funds is done on party basis and those in opposition are always deprived of benefits. Nothing significant has been achieved in Social Sector services. The influential and feudal have been able to get their favorites elected and hence influence the distribution of resources according to their personal likes and dislikes. The power rests with the Nazims. Whereas the councilors are puppets and have no access to resources. The situation of women councilors is the worst. In the previous term, the majority of elected councilors belonged to low cast families working in the homes of feudals and backed by the same. They were there just to “fill in the blanks”. However this trend has, to some extent, changed this time as some educated women have also been elected. However they still do not have any</p>	<p>There is a strong need to educate the key stakeholders of the devolution system regarding its mechanism, distribution of role/responsibilities and resources, project development and planning and access to resources at different tiers. The councilors need to be empowered as they represent a specific community and until their voice is given importance they can not address the issues of concerned villages/ communities. The women councilors also need to be educated so that they fully understand the system and play an active role in making it more efficient. Only in this way they can address the issues of womenfolk in any particular area. The transfer of funds to the Union Councils and thereafter its utilization must be stringently audited. The councilors need to be educated about financial management of funds. The councilors and Union Council Nazims must be empowered to play an active role in local level conflict resolution as the present police system is absolutely unacceptable and many poor people do not dare to go to the police even when they</p>	<p>The community response has been indifferent about the results of the devolution process. However they all agreed that this system was extremely useful if implemented properly. There is general lack of coordination between key players of the Devolution System that causes complications and creates disarray. Especially, immediately after the system was promulgated, there was absolutely no clarity even within the government departments as to what was to be done, from where to arrange resources and to whom they were answerable. However, there has been much improvement during the previous 2-3 years as things have gradually settled. Another general hindrance to the system has been the lack of capacity of the elected councilors and their limited vision. The majority are uneducated, are unaware of their responsibilities and have little idea about how to properly advocate their issues and hence remain inactive. Most of the powers rest with the Nazims who are prone to direct resources to his/ her political allies. Those who are in opposition wait for their turn to extract maximum out of it. The</p>

Feed Back	Participants Suggestions	Analysis
<p>purposeful role to play in the local body assemblies.</p> <p>The devolution system has been useful in the way that people now have access to at least Nazims. Hence they can contact various government Departments and get some things done comparatively easier than ever before. They use these references for their day to day interaction with local courts, police stations, conflict resolution, Patwaris and so on. The communities are not very familiar with the concept of CCBs. Some of the participants had heard the term CCBs but were not aware of the system and its modus operandi.</p> <p>In general, there have been some positive changes since the system was devolved. Some water supply schemes and farm to market roads have been constructed. Similarly, to a certain extent people's opinion is respected. However this change is negligible compared to the scope of the system and its potential to bring a transformation.</p>	<p>face exploitation and injustice. The forum of Union Councils can be used efficiently to keep checks and balances over the police and land revenue departments, they being the root cause of over 90% of conflicts in the rural areas.</p> <p>The councilors must be educated about the CCB system and its true potential. The CCB system needs to be properly advertised so that common people become aware. The allocation of development funds must be made on merit and the Nazims who utilize development funds successfully must be appreciated and rewarded.</p>	<p>worst part is the 'abandoned participation' of women councilors who need intense training to become fully aware of their role in the system.</p> <p>In general, development initiatives do not effectively reach those without awareness, resources and connections. The main reasons for this are issues of governance and of implementation at the community level. This has a direct bearing on poverty levels as development objectives cannot be achieved if the people do not get proper facilities and services. Without community involvement and participation, socio-economic development initiatives cannot be effectively and efficiently implemented. Organized community forums can help empower women and the poor, by consciously including them in needs analysis, in skills development, exposure to information and by including them in program interventions and benefits.</p> <p>Despite all of its limitations, the communities are happy that some among them have access to various power structures and can help get issues resolved. They feel empowered when backed by influential Nazims or councilors and hence their interaction with various Government Departments has been increased. As the local electoral process is repeated again and again it will itself be a screening process.</p>
Access To Justice		
<p>There has been no change in this regard. The Police Department is as corrupt as it was a few years back. Though the Government has introduced police reforms, no significant change has occurred. Poor people do not go to police</p>	<p>First of all the land revenue department needs to be restructured. The record needs to be entirely computerized and it be ensured that the involvement of Patwaris is gradually</p>	<p>The recent years since devolution and promulgation of police/ judicial reforms, have not witnessed any major breakthrough in terms of</p>

Feed Back	Participants Suggestions	Analysis
<p>stations as they do not have enough to offer for getting FIR registered. Even those who register their FIRs, thereafter have to wait for years and years for a decision, especially if the case pertains to revenue, or homicide or land. The system and functioning of the courts is sluggish and overly demanding. Though some improvements have been seen during the last 2-3 years and decisions are reached relatively quicker, it has not been a significant relief to the common citizens. There is heavy load on the courts which, due to limited numbers, take their due time. Some of the decisions of courts are also questionable as the judicial system is also influenced by other factors. The access to justice involves a heavy cost. One has to please everyone from the Naib Qasid to the uppermost tier. It is not easy to opt for legal recourse. Usually poor people prefer to resolve their conflicts locally. Especially after devolution some of the influential Nazims are playing a proactive role in conflict resolution at the local level.</p>	<p>minimized. Land and revenue are the key issues and causes of rifts/ conflicts. By restructuring the Land Revenue Department and restricting the involvement of Patwaris, most of the related issues will be automatically resolved. Strict checks and balances should be instituted in the police stations for maximum accountability. If the registration of FIR is made easy and transparent, it will be the first step in the judicial system and if made transparent/ accessible, that will resolve many of the subsequent contributing issues. Each petition must have a specific timeframe to be accomplished. For that purpose necessary infrastructure and resources must be provided to the judiciary for sharing its workload. Courts must have their own research/ investigation mechanism rather than depending upon the present questionable system of evidence gathering. The courts and police stations should be depoliticized. The recent police reforms and the separation of investigation from operations are not giving good results; these decisions may be undone. The police stations, jails and related places must be visited by top officials of the respective departments. It will create a sense of accountability and improve the working conditions with fewer issues to take to courts/ police.</p>	<p>providing accessible and 'fair' justice. Though at certain locations the situation has slightly improved and the elected Nazmis are playing their role in keeping a check over breaches of law, however, it is not a widespread practice. People are reluctant to go to the police due to its extremely hostile behavior, the prevailing culture of bribery and favoritism. The same is the case with the Land Revenue Department. The suggestions of computerizing the record of Land Revenue Department, checks over the registration of FIR at police stations and defining a timeframe for the transparent decision against each and every type of complaint/case are valuable and must be implemented with full resolve and resources. That is the only way to restore the trust of the common man and the poor people in our judicial system. The involvement of Nazims in conflict resolution at the local level may be a good initiative, however, it can not be made a rule due to its limitations and the possibilities of political partisanship in the context of our current setup. Instead, efforts should be made to improve the existing judicial system.</p>
<p>Civil Services Reforms and capacity Building</p>		
<p>People are not satisfied with the attitude and the capacity of any government department. They believe that these departments are serving only the</p>	<p>People suggested a strong monitoring system that brings instant punishment to the guilty party. Until and unless strong</p>	<p>There was a general consensus among the participants in all the districts that there has been no change in the working conditions</p>

Feed Back	Participants Suggestions	Analysis
<p>influential and the people with powerful references. An ordinary person can not get them to do anything, The Police and the Land Revenue Departments are the worst. No change has taken place in the totally unacceptable environment of these institutions. People believe that government offices keep poor people at an arms-length. The only change was observed when the army took over the control in 1999 and deployed its monitoring teams for accountability, it worked superbly. The attendance of the government officials improved and they were afraid of people going to monitoring cells for registering complaints. By the time these monitoring cells were withdrawn, every thing had reverted to the 'usual' ways.</p> <p>The decision of introducing the Patrolling Police was welcomed by the communities. It is a brave decision and has resulted in some improvement. These policemen are not corrupt and are friendly towards the common people.</p>	<p>checks and balances are ensured, the attitude of the government department officials can not be changed. There are a few exceptions, but the overall situation remains the same.</p>	<p>of the government departments. The atmosphere is hostile and non-cooperative and people cannot get anything done without references (and bribery). They appreciated the role of the army in keeping checks and balances over these departments by establishing the monitoring cells. It is required that some bold decisions are taken to restructure the entire setup. Special training courses may be designed and taught at academies. The concept of 'Servant' needs to be highlighted in the term 'Civil Servant'.</p>
Anti Corruption Strategy		
<p>None of the strategies adopted by the government have worked. The situation remains the same. However the decision of introducing the patrolling police is welcomed as it has had positive effects.</p>	<p>The only way out suggested by the community are strong checks/ balances and an accountability system with instant punishment/ rewards. Some of the participants quoted the example of former caretaker premier Moin Qureshi where the powers of Patwaris were restricted. Similarly the establishment of monitoring cells by President Musharaf was also a welcome decision. These cells need to be restored permanently. The computerizing of Land Revenue record will also minimize the dependency on Patwaris thereby reducing the incidences of bribery and legal actions pertaining to land and revenue</p>	<p>Communities are not satisfied with the state of affairs they have to go through while interacting with the departments of police, land revenue and canal irrigation etc. It is a general belief that there is nothing for the common man and especially for the poor. People wish for some miracle to happen that will turn around everything. Bold decisions like introduction of the Patrolling Police are required to be taken in every discipline. Apart from training government officials, awareness raising of the masses is also important to enable them to interact with these offices and obtain the available resources.</p>

PILLAR THREE: Investing in Human Capital

Feed Back	Suggestions	Analysis
Education		
Primary to Matriculation		
<p>The recruitment of teachers by the District Governments, on contract basis, has helped to bridge the gap by filling the vacant posts. However only the provision of teachers is not the adequate. The quality of education has not changed much. Teacher absenteeism has been checked to a large extent during the last few years, especially the establishment of monitoring cells by the army government has improved teachers presence and school management. There are not sufficient laboratories and other necessary equipment compatible to the minimum needs of government schools. If laboratories are available, then the equipment is not sufficient and is out of date. Especially, girl's schools face problems of boundary walls and absence of lavatories. In many cases there is no permanent system of drinking water supply in schools of remote areas. There are cases where school buildings are constructed at distant locations without involving community consent and these school buildings eventually turn in to ghost schools that are occupied by influential persons for their private use. In the (compact) villages schools are present and accessible to girls. But in remote areas, the schools can be an average distance of 10 km which is hard to access. Poverty and improper road and transport infrastructure makes it extremely difficult for the poor to attend school. The School Management Councils do exist but most of the time are dormant and the community has no proactive role to play in school management. The provision of free of cost books, waiving of school fees and scholarships to girls students has significantly improved girls enrollment in the schools. Boys enrollment and attendance has also increased. Similarly the TAWANA Pakistan project</p>	<p>The way to further improve teacher's attendance is to appointed teachers in the home stations, especially the female teachers. Moreover the salary structure of the teachers needs revision. They ought to be among the most respected professionals but in reality their incentives are not compatible. School monitoring is a must. It must be systematic and in a transparent manner without any political influence. Teacher's transfers on the basis of political considerations and personal likes/ dislikes spoils the school atmosphere. Preferably each school should have a community mobilizer to dialogue with the parents and other stakeholders regarding students enrollment, management issues etc. The teachers giving outstanding results must be awarded and vice versa. There must be a maximum limit of students per teacher. In some government schools 2-3 teachers are handling 400 to 500 students, that has negative effects. Similarly, government schools must be given latest and updated laboratory equipment. Stationary provision is made timely and uniformly. To promote enrollment, child labour in hotels, factories and workshops etc. must be banned. The destitute parents must be linked to social safety nets. At least each Union Council</p>	<p>There is general consensus that the overall situation of education system has improved during last few years by the virtue of a lot of contributing factors like contractual appointments, increase in teachers salaries, devolution system, TAWANA Pakistan, NCHD, ESRA & PESRP projects and so on. However these changes are more visible at some locations and less so at other places. Parents have become more aware of the importance of child education, especially about girls education. Even the poorest parents have started sending their girls to schools. This is a positive and long lasting change. However to make it permanent more subsidized educational reforms, like for instance TAWANA Pakistan, need to be introduced and implemented with transparency. The waving off of the school fee, free of cost stationary etc has also made the conditions more conducive. However there is a general complaint that stationary books are not available in time and that wastes the learning time. There is also an understanding of the importance of technical education for a brighter future. This is another positive indication. At each high school, a vocational training center is needed. It will be a important career building opportunity. Another frequent observation is the limited number of girls schools in the public sector. Now when communities are motivated, it is time that most of the primary and middle schools are upgraded to middle and</p>

Feed Back	Suggestions	Analysis
<p>was a positive initiative that attracted extremely poor parents to send their girls to schools. This project gave good results. However with the termination of TAWANA project, the girls attendance has again declined, as doubtful parents see no benefit in sending their girls to school. The provision of stationary books must be made timely as delay results in wastage of learning time. There is no proper system of adult literacy. Government started a scheme a few years back in which books and stipends were given to adult literacy students. It gave promising results. This scheme is not operational any longer and so are adult literacy Centers.</p> <p>The trend of 'MAR NAHIN PIAR' is widely criticized by the communities. They foresee it as a threat where their children will be losing moral values. They think that corporal punishment is vital for children to take education seriously. Otherwise the teachers will become helpless and students will have no fear of attending schools and passing exams. However, some of the communities appreciated it as the right step in promoting interest among children to happily go to school.</p> <p>The situation of technical education has somewhat improved. However the technical education centers are located at big towns or Tehsil/District Headquarters and hence many willing and needy girls can't get this education due to poverty and cultural limitations on mobility. The trend of private schools is being accepted widely by the communities. The fundamental reason is quality of education and the care that is given to students. Despite the improvements in the government schooling system, still people prefer private schools. However all the private schools are not serving the purpose. Some are exploiters and need strong checks and balances. Another major reason why people go to private schools is that there is no physical space in government schools as they are already overcrowded.</p> <p>The recent change in the curriculum has</p>	<p>must have one Government Girls High School. The projects like TAWANA Pakistan must be resumed to boost up girls enrollment. The girls schools should be equipped with lavatories, have boundary walls and drinking water supply so as to encourage both teachers and students to come to school regularly. The role of SMCs must be made proactive but with the consent of the respective Headmaster. Socially organized communities can collaborate with other agencies to facilitate genuine community participation in School Management Committees of government schools, enabling the government to improve its education program for the rural areas. Technical education ought to be made a part of the schooling system and more vocational institutes need to be established in remote areas. Like the formal schooling system, the adult literacy institutes need to be opened with properly paid staff and adequate facilities. The concept of MAR NAHIN PIAR needs to be reviewed.</p>	<p>high schools, respectively.</p> <p>If we compare the provincial initiatives for promotion of education, the Punjab Province is far ahead. It has taken some fundamental and key steps that are now giving good results.</p> <p>The concept of fixing a maximum number of students per teacher is doable with some additional resources. That will not only raise the quality of education, it will also result in the creation of employment opportunities for a large number of qualified and willing young people. The concept of MAR NAHIN PIAR is not bad if accompanied with proper and 'joyful' teaching aids, activity based learning and friendly education. The teachers are required to be given orientation training in this regard</p>

Feed Back	Suggestions	Analysis
<p>been a welcome change that will enable students to meet the challenges of the modern era. The need is that these changes are not introduced frequently so that both the students and teachers can focus on the syllabus. The community responded that at the higher schools, no education stipends or scholarships are available to the poor and deserving students. The initiatives like ESRA and PESRP are making a significant contribution in educating the teachers and upgrading the school management and infrastructure. The role of RSPs, especially NRSP, in this regard is also noteworthy. The inception of NCHD has also contributed positively as more students are enrolled and employment opportunities become available to those interested in the teaching career. None of the community knew of any facility for special education for the special/ handicapped students in their vicinity.</p>		
Higher Level (Above From Matriculation)		
<p>Access to higher education is not easy on many grounds: it is expensive compared with secondary education, the higher education institutes are far way in big cities/ towns and above all poor people can't afford higher education. Since the job situation is not satisfactory, even those who can afford to might not go for higher education. In the case of females, the distant travelling to colleges is a big 'risk' and cultural limitation. Another impeding factor is the lack of incentives (like no fee waiver and no free of cost books etc.) in higher education and many interested students and parents can't afford it. Many better off community members go for private higher education due to better quality and environment. At some locations people have to go to private colleges as government colleges do not exist or are dysfunctional.</p>	<p>The higher education ought to be also subsidized like secondary education. Special incentives may be offered to those who go for higher education. The number of colleges and universities needs to be increased with proper equipment, facilities and staff. There are certain cases where buildings have been built for higher secondary schools but staff is not appointed due to political differences, lack of budget and other so called problems. All these need to be addressed.</p>	<p>The dialogues revealed that there has been no significant positive change in higher education. People take it as an investment without any surety of return as employment opportunities are few. Apart from poverty, there are some other limitations, especially for girls; these include security risks of distant travelling for education and cultural constraints.</p>
Healthcare		
First Level Healthcare (Basic Level)		

Feed Back	Suggestions	Analysis
<p>There has been very little improvement in the health infrastructure during last four years with the devolution system. The overall conditions are almost the same. Government hospitals lack doctors, paramedic staff, lifesaving drugs and necessary diagnostic equipment. The attitude of the staff at government hospitals further aggravates situation. It is the same case with the hospitals at Tehsil & Headquarter level in urban areas. Whereas in rural areas none of the BHUs, RHCs and dispensaries are truly functional and serving the people. Most of the time they are closed or lack medicines, staff and equipment. All these reasons compel people to go to private hospitals where sometimes the same doctors treat them in a different and proper way. Communities complained that untrained doctors are appointed in rural areas who learn by experimenting on the poor people. This is humiliating. Expert and specialist doctors are also appointed here. Another issue is that doctors take commission from medicine companies and suggest medicines of these companies that are comparatively costly.</p> <p>The initiatives like Polio Free Pakistan are extremely successful and children get the polio drops and vitamins regularly. Similarly, the induction of Lady Health Workers in the rural areas (concept of Health Houses) is also another positive change during last few years. These LHWs are working honestly and extend timely support to women in remote areas. They are also helpful in promoting Family Planning. However they have their own constraints like mobility problems, inadequate incentives, lack of medicine supplies, etc. There are still a large number of untrained Traditional Birth Attendants (TBAs) practicing in the remote areas and they can be a source of risk to patients. Similarly, quacks occupy the vacant positions of qualified doctors and exploit unaware and poor people. Though for better medical treatment people</p>	<p>There is an immense need to equip the civil hospitals, BHUs and RHCs with the latest diagnostic facilities and life saving medicines. The staff at these outlets also needs to be educated in public dealing. Similarly there must be a balanced check over the private practice of doctors serving in government hospitals. The immunization program is an overwhelming success and must be continued with full strength. To overcome the few flaws in this program, community participation can be encouraged. The induction of LHWs is also a welcome change. However they need ample incentives, updated refreshers/ training and mobility for further better services delivery. As a matter of fact in certain areas, only these LHWs are the only hope. Their network needs to be expanded. BHUs are opened in every Union Council and made functional with initial surgical and complete maternity facilities. The LHWs can be linked with these BHUs. Other paramedic staff appointed in these outlets can be facilitated by additional incentives and housing facilities. The health insurance schemes are introduced in a transparent manner and public-private partnership is encouraged in this regard. It will provide a social safety net to the poor. Observing health camps in remote areas can be a major breakthrough. Like polio immunization, the vaccine of hepatitis is also made free of cost in rural areas.</p>	<p>There has been no satisfactory improvement in this sector. The absence of medicines, equipment and paramedic staff from RHCs and BHUs has compelled the helpless poor to go to private clinics. The situation in relatively big hospitals at Tehsil & District Headquarter level has been improved to some extent, it can't entertain all of the patients pouring due to nonfunctioning of RHCs, BHUs and rural dispensaries. Similarly the medical staff at civil hospitals also need to be educated in public dealing/ administration. The idea of observing health days, health camps and family planning workshops at rural areas can be a very effective entry point to educate vast masses about personal hygiene, family planning, common symptoms of local diseases and curative/preventive measures. This education coupled with social mobilization can enable communities to play a proactive role in the oversight of the local health outlets. Public sector rural facilities could benefit from community participation in planning and management of rural healthcare facilities. Government departments could also more effectively reach the rural population for TBA (traditional birth attendant) training and such services through utilising socially organised communities. The devolved government has to play a very crucial role in this regard. The issues of education and health are made mandatory agenda items of local body assemblies starting from Union Council to District Council.</p>

Feed Back	Suggestions	Analysis
<p>go to private clinics, there the treatment is much more expensive. There is no incentive for the extremely poor/ destitute families for medical assistance. Similarly the communities are not aware of the concept of oversight of medical facilities with their participation/ involvement.</p>		
Secondary Level Health		
<p>The civil hospitals lack latest and appropriate diagnostic facilities. Since these are in urban areas, rural communities have to travel a lot to access these hospitals. Apart from diagnostic facilities, there is lack of medicines and paramedic staff. Sometimes the attitude of the staff is humiliating. People are forced to go to private hospitals due to better treatment facilities and availability of experienced doctors. They pay many times more, yet they don't have any other alternative. There are also incidences where doctors serving in civil hospitals guide their patients to contact them in their private clinics. In the civil hospitals, rural communities never witnesses any compensation or financial assistance. They sell their belongings and assets for treatment.</p>	<p>To discourage the trend of government doctors practicing in private clinics, their salary structure needs to revised significantly. Besides with this, paramedic staff at civil hospitals is given training courses on public dealing & disaster management. The medicine use in hospitals needs to be monitored critically and anyone found guilty in out-of-way medicine trafficking shall be punished. Each civil hospital shall have proper diagnostic facilities.</p>	<p>The rural communities are not satisfied with the situation of civil hospitals. In a way it is true as well. The civil hospitals that are close to rural areas have genuinely shortage of staff, medicines and diagnostic facilities. There has not been much improvement during last few years. The distrusting factor is that people don't foresee any positive hope. They are being exploited badly by doctors, quacks and all concerned. Medicines found in rural areas are out dated, forge and smuggled. The network of civil hospitals needs to be tricked down below Tehsil level. At least at 3-4 Union Councils, there must be a well equipped hospital. This is the only way to restore the trust of a commoner.</p>
Water Supply & Sanitation		
<p>The water supply situation is comparatively better than few years back. In some areas government has established water supply committees to run the water supply schemes and these committees are functioning well thereby ensuring the availability of water permanently. In many areas water supply schemes and/or waste water drainage schemes have been built by socially mobilized Community Organizations. However in the canal-irrigated areas where underground water is brackish, communities suffer from the water shortage, as the canal system is seasonal. There is no alternate arrangement. Here waterborne diseases are common, as water is not purified and according to the minimum required standards. In some other</p>	<p>Like agriculture, the government should provide subsidized electricity for running the water supply schemes/ tube-wells. The operation & maintenance must also be the responsibility of Union Council. Water committees can also play a proactive role in this regard. In rural areas, especially where underground water is brackish, there should be separate water supply schemes for each village and the responsibility of looking after the schemes must rest with the respective village. Apart from the water supply schemes, water filtration plants</p>	<p>The situation in this sector has improved, as revealed from the dialogues. Especially the district governments have taken some concrete steps to resolve the issues of water & sanitation. Similarly the Area Development Projects have also contributed significantly in the development of water & sanitation situation. However in remote and isolated villages, nothing has changed. The aforesaid changes are restricted to only compact villages/town and slum areas. Even within these locations, improvements are required. The education to communities regarding importance of sanitation is of utmost importance. There are</p>

Feed Back	Suggestions	Analysis
<p>areas where underground water is sweet, the hand pumps are installed that are main source of drinking water. However prolonged dry spells adversely affect the water table and hence few such hand pumps became ineffective. The Area Development projects have made a significant contribution in exploring the sweet water for drinking purposes. In some areas of Balochistan, still there is no significant change in the provision of water supply.</p> <p>The sanitation situation has improved to some extent as well. Especially the devolved governments have made significant contributions. However still lot of things are required to be done. Even in areas where sanitation has been improved, there has been no system of disposing of solid waste that becomes a source of malaria and other ailments.</p>	<p>are established at Union Council level for purified water. The garbage centers are introduced in each and every village with proper dispose off mechanism. The water committees can be made involved in maintenance of these garbage centers. Side by side, the community awareness campaigns are launched to educate masses about sanitation, health and hygiene.</p>	<p>instances where sanitation and water supply schemes became defunct due to lack of community participation in operation and maintenance. The establishment of water/sanitation committees can be a good & innovative approach.</p>

PILLAR FOUR: Targeting the Poor and the Vulnerable (Social Protection)

Feed Back	Suggestions	Analysis
Targeting the Poor and the vulnerable		
<p>The scheme of loans without interest was introduced by the government during last few years. This scheme is appreciated by the communities. However they complained that only a few people could be benefited from this scheme. The office bearers use conventional tactics to get their 'share' and by the time loan reaches to the deserving, its 40-50% is gone in 'Loan Processing'.</p> <p>The system of Zakat and Bait-ul-Mal are sources of Guzara Allowances, educational stipends, healthcare, social welfare and marriage assistance. However these are inefficient with extremely lengthy and complicated filing processes. It is not possible for a destitute to access these safety nets without any reference and usually these references don't work without share/commission. Moreover the amount provided through Zakat is not sufficient enough even to meet food requirements of one month. No</p>	<p>Since the Zakat Committees are instrumental to fair identification of Mustahiqin and thereafter distribution of Zakat to them, their election ought to be conducted along with the local body elections. The committee members ought to be given powers to exercise rather than being passive onlookers, with all authority with the chairperson. Female representation needs to be ensured in these committees as they better understand the perspective of poor widows etc. Or else, female Zakat committees may be formed separately. Religious minded and honest people ought to be considered for Chairmanship of Zakat committees. Quota system may be introduced thus including each and every village and</p>	<p>The communities are aware about the existence of various social safety nets. To a reasonable extent the PBM and Zakat Department are serving the purpose as well and the evolution of interest free loans to deserving is a valuable addition during the last few years. Similarly the Jahez Fund is also available to the widows. However in all these cases, the common observation of communities is that this process is extremely complicated, lengthy and influenced by external factors (like Biradri Ism, political associations, personal affiliations etc). With proper structure at place and enough awareness among communities, these are not the impediments that can't be removed. It is also required that Zakat Committees are made accountable and transparent in the selection and distribution of Zakat.</p>

Feed Back	Suggestions	Analysis
<p>source could be generated out of this meager assistance. The Jahez fund is functional and quite a few deserving widows have been benefited through this head for marrying their daughters. Each community has witnessed the presence of Mustahiqins in its vicinities. However the Zakat reaches to very few as it is influenced by the political liking/disliking and 'Biradri lsm'. The remaining extremely poor/ destitute families, widows and orphans are helped by the relatives and other community volunteers. The Zakat management is conducted through a Zakat Committee. However only the chairman of this committee is influential enough to take decisions. Rest of the members serve no good purpose and their participation in decision making is nominal.</p>	<p>covering all destitute/ mustahiqins in a transparent manner. The process is made simple and easily accessible. The subsistence amount is increased to a satisfactory level. The provision of Jahez Funds is ensured without delays and this process is made easy and accessible. To avoid funds going to non-deserving people, a physical household verification may be instituted prior to disbursement of funds to the members identified by the committee. The provision of interest free loans may be linked with skill enhancement training packages for efficient and proper utilization of these funds.</p>	<p>In social safety net programs, Community Organisations (COs) could coordinate with the Zakat department and the Bait ul Maal etc; the involvement of COs as a conduit of social safety nets needs to be further explored.</p>

Annex-V

Consultations on the PRSP, by Sarhad Rural Support Programme

Districts: Kohat, Haripur, Peshawar

Community Consultation Dialogues With Male Members and Non Members

In the dialogues the community feedback about all the topics was almost the same with some minor variations across the districts. A consolidated report of the dialogues conducted on the male side (as well as of the dialogues with females) has been compiled to have an overview of the overall picture of the province.

Consultation dialogues were conducted with the grassroots communities in three districts of the NWFP. While making district selection care was taken that the districts are representative of the whole of NWFP with varied landscape and different economic and socio-cultural environment. With this in view the districts selected were Kohat from southern area, Peshawar being central part of the province and Haripur from northern part of NWFP. An equal number of dialogues were with male and with female communities. Similarly, both members and non members were given the opportunity to participate and share their views. Mostly, the participants were farmers and poor daily wage earners. Newly elected Nazim/councilors, ex-Nazimeen/councilors of the concerned union councils, government servant (on-job & retired) and people who are involved in small scale business attended the dialogues. In order to have a representative picture, non-members of the organized as well as of the non organized villages were consulted. As far as organized villages are concerned, a total of 6 dialogues (3 male & 3 female) were conducted; two in each of the selected districts. In case of Peshawar, two dialogues (1 male & 1 female) were conducted in non organized village with 100% non-members participants.

The dialogues process was facilitated by SRSP through its Regional Offices. Senior staff members of the concerned Regions (Kohat, Abbottabad & Peshawar) were involved in conducting the dialogues and their documentation to ensure community participation and its proper reporting. Prior to holding the dialogues, an orientation was arranged at the SRSP, HRDC on January 31, 2006. The persons designated for the task were invited to the orientation. A total of 18 professionals from SRSP & AKRSP attended the orientation.

Details of dialogues conducted at District Peshawar

In District Peshawar a total of 4 dialogues were arranged. Out of four, two dialogues (1 male & 1 female) were conducted in organized village including Community Organisation (CO) members and non members. Similarly, two dialogues (1 male & 1 female) were conducted in non organized village with 100% non members.

Pillar 1: Accelerating Economic Growth

1.1. Employment

Feedback from the People	People's Suggestions	Analysis of the Facilitating Team
<p>Positive</p> <ul style="list-style-type: none"> • There is some improvement however it is not significant enough to be visible. • Employment opportunities in private education institutions have risen due to growth in this sector. • There has been an at least 50% increase in wage rates of both skilled and unskilled labor. Increase in wage rate of skilled labor is comparatively higher. There has also been a significant increase in salaries of government employees. • Growing trend on among women towards non traditional jobs. There has been a significant change in the peoples' attitude towards allowing women to take 	<ul style="list-style-type: none"> • People suggested the establishment of small scale industries locally. • Provision of capital for investment on soft terms and conditions. • Establishment of vocational institutes/ centers for both men and women 	<p>The people are mostly employed in the education sector and in the armed forces in the case of District Haripur and Kohat. However the employment ratio in case of Peshawar was</p>

non traditional employment opportunities.	<ul style="list-style-type: none"> Promotion of Agriculture sector preferably bringing more land under irrigation through construction of small check dams, installation of tube wells etc. It will result in absorbing unemployed youth. 	very low; in the case of Peshawar, the people are mostly involved in farming and/or daily wage labor. Poverty is more pronounced in the outskirts of Peshawar city as compared to other parts of the province.
Negative <ul style="list-style-type: none"> Increase in wage rates was overshadowed by frequent price hikes and inflation and has had very little impact on the livelihood of the people. During the period, prices of common commodities have increased quite significantly. Jobs are accessible for the influential and merit is not followed. Many trained teachers are jobless and it is very difficult for them to find a job. 		
Additional <ul style="list-style-type: none"> High population growth rate 		

ii. Small Enterprise Development

Feedback from the People	People Suggestions	Analysis of the Facilitating Team
Positive <ul style="list-style-type: none"> Market access infrastructure has improved. Vocational training opportunities have increased in some places. 	<ul style="list-style-type: none"> The participants suggested training and credit opportunities for promotion of small scale businesses and self employment. Loan size should be increased keeping in view the high inflation rate. Loan should be made accessible for the asset less poor and marginalized segments of the society. Due to growing scope of IT sector, computer hardware & software training facilities should be provided along with financial support in the form of loans for adoption of the acquired skills. Trained but jobless teachers should be provided loan facility for opening of private schools. 	Community Organisations can facilitate community trainings in technical subjects as well as in vocational skills training.
Negative <ul style="list-style-type: none"> No visible change in small scale businesses due to lack of capital for investment. People's purchasing power has been reduced due to increase in prices of every day commodities. Micro credit facilities of the government's financial institutions are not easily accessible for the poor and marginalized segments. Vocational training skills learnt are not put to practice as people lack financial support for investment. The people did not know much about the SME bank. 		
Examples <ul style="list-style-type: none"> A participant who was involved in tailoring profession said that earning potential of the tailoring profession has been largely increased over the period however he showed concern that it is being hampered by frequent load shedding of the electricity. A member said that he got enterprise training from SRSP but he could not adopt it due to lack of capital for investment. SRSP loan was accessible but its amount was very low and it was not enough help him to initiate an enterprise. A person had the opportunity of getting enterprise development training from SRSP and he disseminated the knowledge/skill to 72 entrepreneurs of the area which helped them to increase their profit margin. He also assisted some of the entrepreneurs to get loans for expansion of their business. 		

iii. Micro Credit

Feedback from the People	People Suggestions	Analysis of the Facilitating Team
<p>Positive</p> <ul style="list-style-type: none"> ZTBL and PPAF-SRSP loans are accessible. ZTBL loan processing procedures have been simplified. ZTBL mark up has been reduced and is now affordable. 	<ul style="list-style-type: none"> Loan size should be increased. The condition of asset mortgage should be waived off so that the marginalized segments of the society have the opportunity to avail the credit facility. The government should follow the loan procedure adopted by SRSP under which loans are provided under social collateral. The GFIs may extend loans to assetless and marginalized people against saving of the organized communities to work as collateral. 	<p>The people were not well aware about the Khushali Bank and other GFIs.</p> <p>Community Organisation members have much easier access to micro-credit. COs can deliver micro-credit to the communities with special care for the inclusion of the poor, women and the small farmers.</p>
<p>Negative</p> <ul style="list-style-type: none"> ZTBL loans are accessible for the land owners only and many poor people are deprived of the facility. ZTBL as well as PPAF-SRSP loans size is low. In spite of simplification of the loan processing procedure by the GFIs still there is a lot of room for improvement as in case of SRSP that provides loans on the doorsteps of the needy people. Loan facility of the GFIs is mostly availed by men and women of the organized communities who have the opportunity to avail the credit facility because of easy access and processing procedure. 		
<p>Examples</p> <ul style="list-style-type: none"> According to a farmer 6 years back he applied for a loan amounting to Rs. 50,000/-. He spent Rs. 1300 for fulfilling the loan documentation requirements. In spite of the time and money he spent one of the bank officials demanded Rs. 10,000 before released of the sanctioned amount which he could not afford. Keeping in view the amount of time and money he spent, he showed willingness for payment of Rs. 1,000 to which they did not agree and thus he was deprived of the loan. Recently he has taken a loan of Rs. 25,000 from ZTBL easily and on affordable mark up. One of the participants said that he got Rs. 50,000 loan form ZTBL. He purchased a buffalo costing Rs. 25,000 for dairy farming purposes and the rest of the amount he invested in poultry farming. After one year he sold off the buffalo at Rs. 40,000. The poultry farm also made sufficient income. 		

iv. Natural Resource Management (Agriculture, Livestock & Fishery)

Feedback from the People	People's Suggestions	Analysis of the Facilitating Team
<p>Positive</p> <ul style="list-style-type: none"> Agriculture production has increased over the last 4 years. Lining of water courses are done by OFWM. The process adopted by the department is farmers friendly. The farmers are provided the opportunity to use funds according to their own needs. Lining of water courses by OFWM and construction of diversion bund by PPAF-SRSP has solved water scarcity problem of the area (where dialogue was held), to a large extent. There has been some improvement in farm to market roads. 	<ul style="list-style-type: none"> Construction of small check dams to secure water for future use. Provision of interest free loans to the farmers. Lining of irrigation canal to prevent wastage of water. The government should take over 	<p>Generally awareness about improved farm practices and its adoption has increased which has enhanced Agricultural productivity. However scarcity of irrigation water is the main hurdle which is affecting agriculture production both in rain fed and in irrigated areas. It has felt that</p>

<ul style="list-style-type: none"> • Services of the Department of Livestock & Dairy Development (LDD) have improved. • Animal breed has been improved. • Dairy farming business is flourishing. • Awareness about improved farm practices has risen among the farmers especially in those areas where BADP-II has been operational. Field days and trainings are carried out which are very helpful. 	<p>farmers' irrigation canal for controlled use of irrigation water to avoid misuses and ensure equitable distribution.</p> <ul style="list-style-type: none"> • Livestock training opportunities for both men and women. 	<p>there is need of extensive work on lining of water courses and canals and for preservation of rain water for future use. The NRM situation in Districts Haripur & Kohat was better as compared to Peshawar due to intensive activities under BADP-II in these districts. The farmers of Peshawar did not have know-how about the government NRM infrastructure nor were they aware about improved farm practices.</p>
<p>Negative</p> <ul style="list-style-type: none"> • The farmers were unaware of improved farm practices. • Performance of the Department of Agriculture Extension is not satisfactory. • Increase in Agriculture input prices (fertilizer, seed & pesticides) make it difficult for the farmers to use improved farm practices. • Increase in petroleum prices has increased cost of production. • Growing scarcity of water is affecting agricultural productivity. • The farmers were not happy with the performance of Farmers' Services Centers (FSC). According to the farmers, Agri inputs are not provided to them according to their needs in terms of quantity and timing. • The farmers are not getting optimum prices of their farm products. • Training opportunities in livestock husbandry practices are not available for women. • There is no price control mechanism of poultry chicks and feed. • Fishery has been on the decline due to scarcity of water, high license fees and uncontrolled use of poisonous materials, explosives and electric current to catch fish. • The farmers get low prices for their sugar crop. 	<ul style="list-style-type: none"> • Establishment of milk processing units. Small farmers can be linked to commercial dairy businesses through Community Organisations. • Training and loan facility for establishing fish farms. • Working of FSC should be improved by making it more farmers friendly. 	
<p>Additional</p> <ul style="list-style-type: none"> • Mainly share cropping arrangements are prevailing in the area and there has been no change over the period. 		
<p>Examples</p> <ul style="list-style-type: none"> • A farmer in Peshawar, who was a member of the FSC, related that once he got the so called improved seed from the Center and its production was very low as compared to the local variety. He was discouraged and since then he never again got seed from the Center. • A farmer in Haripur said that under BADP-II a Canola plot was laid out. It earned income higher than wheat. Many farmers of the area are now convinced to cultivate Canola on their fields to enhance their income. 		

Pillar II: Governance

i. Devolution

Feedback from the People	People's Suggestions	Analysis of the Facilitating Team
<p>Positive</p> <ul style="list-style-type: none"> The situation has largely improved due to the local government devolved structure in terms of access to government services and government institutions. Nazimeen and councilors are easily accessible and are very helpful in resolving the social and community welfare problems. Many conflicts are resolved locally with the support of the representatives of the LGs. The system is also very helpful in registration of cases with the police and its early resolution. The devolved system helped the people to get rid of the laborious work which they used to undergo in fulfilling the registration and documentation requirements to obtain NIC, domicile etc. The people were aware of the CCB concept however they were not fully satisfied with its working and performance. The project implemented through CCB is far better in quality as compared to the work done by the contractors. It helped to improve water and sanitation situation of the area. Accessibility of common man to government institutions has become possible. It developed sense of ownership and responsibility among the people. 	<ul style="list-style-type: none"> The public sector Contract system should be eliminated. CCBs should be made independent of the influence of Nazimeen. Development funds to CCB should be given on merit instead of on the likes dislikes of the Nazimeen. Community involvement should be increased in the project implementation as done in case of the SRSP project. It is only when there is community participation at each stage of a project (eg, whether a school, a BHU or water supply project) that the community gets a sense of ownership of the finished projects. Such a sense of ownership makes it possible for the service to be actually used by the people, to attain an acceptable standard of quality, and to achieve sustainability. Community members have local knowledge; they can best identify the needs, priorities as well as the opportunities. Arrangement of free legal services for the poor. 	<p>The devolved system has made immense contribution in resolving the local water and sanitation problems. In almost in all the three districts the people were happy with the performance of the system. No one from among the participants had a negative word against the system. The people appreciated the CCB concept however they were not satisfied with its working because it has been politicized and is being exploited by the Nazims.</p>
<p>Negative</p> <ul style="list-style-type: none"> CCBs are not independent in decision making and Nazimeen are influencing its formation and work. CCBs formation is subject to influence of the Nazimeen. The system is still fraught with many flaws like the contract system which provide various stakeholders the opportunity of misusing public funds for vested interest. 		

ii. Access to Justice, civil services reforms & anti corruption strategy

Feedback from the People	People's Suggestions	Analysis of the Facilitating Team
<p>Positive</p> <ul style="list-style-type: none"> There is some improvement. Complaints are lodged timely with the support of local representatives. 	<ul style="list-style-type: none"> Increase in number of judges to reduce pressure and timely 	<p>It was very difficult to elicit views of the people about the subject. Mainly they experienced minor cases and</p>

<ul style="list-style-type: none"> • Many minor conflicts are resolved locally without taking them to the police station. • Access to services of the government institutions are comparatively easier. • Representatives of the departments can now be made accountable by the public. Contractor work has been improved to a large extent but there is still room for improvement. • Motor way police is far better than ordinary police. 	<p>resolution of the cases.</p> <ul style="list-style-type: none"> • Reforms are needed for elimination of corruption in police department and patwaris. • Qualified educated persons should be recruited in the police department. They should be provided quality training opportunity as done in case of motorway police. • Salaries of the police personnel should be revised upwards which will contribute to elimination of the menace of corruption. • The insulting ways of investigation by the police need to be checked. 	<p>conflicts which were resolved through the devolved structure and at the most registration of complaints at the nearby police station. They did not have enough know-how to assess the before and after situation. These subjects are highly interlinked and it was very difficult to differentiate and discuss separately.</p>
<p>Negative</p> <ul style="list-style-type: none"> • Court cases are not decided timely and are always delayed due to limited number of judges and growing number of cases. • Court cases are usual costly in terms of money as well as time. • Patwari is still a powerful person. • Corruption has been reduced not eliminated in many departments but it is still common in the police and patwari. • The attitude and manner of the police is very insulting especially during investigation. 		
<p>Examples</p> <ul style="list-style-type: none"> • According to the Naib Nazim of a UC, the Patwaris used to charge from the people more than the normal approved fee for provision of mandatory services. In response to growing complaints by the local people, a resolution was passed in the district assembly with a majority. Rates were fixed, circulated and displayed at all public offices and places throughout the district for the information of the public. It helped to control the unwanted practices. 		

Pillar III: Investing in Human Capital

i. Education (primary, matric & beyond)

Feedback from the People	People Suggestions	Analysis of the Facilitating Team
<p>Positive</p> <ul style="list-style-type: none"> • Access to primary level education in case of both boys & girls has been improved. • Free education up to matric by the government which provided many poorest families to enroll their children. • Schools environment has been improved. The teachers are now more qualified & skilled than before. • Quality of education has been improved. • Salary structure of the teachers are now quite attractive. • Number of teachers have been increased. • Women education has been increased over the years. 	<ul style="list-style-type: none"> • Upgradation of existing schools upto middle & matric and establishment of new schools especially for girls. • Provision of vocational training opportunities in the local middle & high 	

<p>Negative</p> <ul style="list-style-type: none"> • Access to matric level education facilities & beyond is not easily accessible for being remote especially for girls. • Though number of teachers have been increased however alongside students enrolment also has been increased and thus enrolment strength is beyond the manageable size and accommodation capacity of the education institutions. • No financial assistance for the deserving students who desire to continue their education beyond matric. • No vocational training facilities are available locally in the education institutions. However government run vocational training centers are available but not easily accessible for common man. Vocational trainings are also provided by PPAF-SRSP to both men & women at their doorsteps but limited in number. Other government vocational training facilities are available but not easily accessible by the people. • No education & training facilities for the disable & disadvantaged people locally. It is available in Peshawar but not affordable for common man. The people are also not very serious about education of their disable children. • No adult literacy programme so far by the government. • Facilities in the government schools are insufficient and does not cater for the requirements of the enrolled children. • Due to non availability of middle & high school facility &/or its remoteness most of the girls are deprived of the education facility beyond primary level. The reasons are transportation cost which is not affordable and the parents are concerned about the safety & security of their children. 	<ul style="list-style-type: none"> • schools. • Uniform medium of education from primary up to college/university level to ensure equal opportunities to poor and affluent. • Financial assistance for the deserving competent students for higher education beyond matric. • Awareness raising among people about education of their disable children. • Uniform course curriculum in both public & private schools. 	
<p>Additional</p> <ul style="list-style-type: none"> • The people prefer private education institutions merely because of being English medium & more facilities. Our higher education system is purely English based and it is very difficult for the students who have passed matric from government run schools to adjust to changed learning environment and even to compete with English medium schools students. 		

ii. Healthcare

Feedback from the People	People Suggestions	Analysis of the Facilitating Team
<p>Positive</p> <ul style="list-style-type: none"> • Vaccination & immunization campaign are regularly conducted in an organized way. Access to every household is ensured. The reason is proper monitoring system and accountability. • Health awareness has been improved among women. • LHV/LHWs services has been improved. • Financial support for the deserving patients is available but on very limited scale. Some deserving patient were financially supported from the zakat fund. 	<ul style="list-style-type: none"> • Free treatment facility for the poor & marginalized families which is easily accessible. • The existing BHU should be upgraded and its facilities should be enhanced or new BHU should be established that is easily accessible. 	
<p>Negative</p> <ul style="list-style-type: none"> • In case of UC Kaneeza, District Peshawar, BHU facility is 		

<p>available but not easily accessible and the facilities are insufficient. Medicines are not available for the common man and are given to Afghan refugees of the nearby camp. There is no qualified doctor at the BHU.</p> <ul style="list-style-type: none"> • In case of UC Beer, District Haripur, BHU has been constructed in far flung area which is not easily accessible by people of many villages. Instead to avail the facility of BHU, the people prefer to go to district headquarter hospital of Haripur city for being easily accessible & of quality services. • In case of UC Mamu Khatki, District Peshawar, BHU building has been constructed but yet functional for many years. It has been constructed by a local MNA in the previous government but has not been registered yet by the government health department. A transformer had been installed in the BHU which was stolen by someone for its non-functionality. • Similarly in case of Kohat the BHU is far away & lack basic facilities. The people prefer to go to CMH Kohat are private consultants instead of consulting BHU. • The people prefer to use private health services because these are better as compared to government health services. In government hospitals qualified experienced doctors are not accessible for common people. 	<ul style="list-style-type: none"> • Dispensary should be established in each village to reduce pressure on the BHU/RHC and district headquarter hospitals. • There is need of awareness raising among the people about common health & sanitation problems. 	
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<p>Examples</p> <ul style="list-style-type: none"> • A respondent in village Shagai Bal of UC Mamu khatki said that he admitted his nephew in the city hospital who was suffering from an orthopedic problem. The surgeon prescribed some equipment which was very costly and was not affordable for him. The local zakat chairman assisted him in arrangement of free of cost medicines & equipment. • Another farmer of the same area shared his experience which was different. He said that he admitted his mother in Peshawar hospital. The doctor prescribed medicines some of which were very costly. He could not afford to purchase it. Someone suggested to make use of the zakat window. After fulfilling the documentation requirement he hardly managed to get the cheapest medicines and provision of costly medicines was excused for unknown reasons. He was compelled to sell his cow for the purchase of medicines and treatment.
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iii. Water Supply & Sanitation

Feedback from the People	People Suggestions	Analysis of the Facilitating Team
<p>Positive</p> <ul style="list-style-type: none"> • Sanitation & drainage system has been improved over the last 4 years through the local government and PPAF-SRSP fund however still there is a lot of space for improvement. • 	<ul style="list-style-type: none"> • Water purification plant should be installed. • Water and sanitation situation need to be improved by making proper drainage system and disposal of the waste water to reduce its environmental side effects. • Government procedure should be made flexible in case of community projects to cater to the 	<p>The socially organised communities can help identify and implement community level infrastructure projects and then take responsibility for their on-going maintenance thus encouraging longer term sustainability.</p>
<p>Negative</p> <ul style="list-style-type: none"> • In village Alizai of UC Kaneeza, District Peshawar, a tube well has been dug out but it is not operational. According to the participants, the people prefer to use water of open well instead of taking connection because they would have to pay monthly charges. Very few people have taken the connection which are very costly for them and therefore the tube well is yet operational. 		

<ul style="list-style-type: none"> There is no arrangement for the disposal of waste water & solid waste management. 	community needs and ground realities.	
<p>Additional</p> <ul style="list-style-type: none"> In the case of District Peshawar the people use water of open wells at 20 to 30 ft. depth which is highly susceptible to contamination. In case to District Haripur and Kohat mostly the people use water of the government installed tube wells which according to them is safe for drinking purposes. According to people of village Neloor of UC Beer District Haripur, work on installation of tube well is underway however it has been delayed due to procedural bottle necks of the government. According to the people, numerous steps need to be taken to get one thing done. Part of work is given to one contractor and part of the work to another and so on and thus it lingers on. Secondly, the contractor was not willing to accept the contract on rates which were old and far below the prevailing market prices. 		

Pillar IV: Targeting the Poor and the Vulnerable

Feedback from the People	People Suggestions	Analysis of the Facilitating Team
<p>Positive</p> <ul style="list-style-type: none"> Zakat system has been improved and are now easily accessible for the poor & marginalized. The deserving marginalized people are getting support from the Zakat fund. 	<ul style="list-style-type: none"> The amount should be increased with some technical support to help the poorest to rehabilitate by initiating a permanent source of income. Zakat chairman and members should be elected through community participation. Micro credit facility should be made available to the vulnerable on soft terms & condition. Food support Programme should be initiated for the vulnerable. The procedure should be made clear & transparent. The people should know that how much amount has been released and how much has been distributed and to whome. 	<p>The deserving people are getting zakat however. There is no fixed amount. Zakat is given once during the year ranging from Rs. 200 to Rs. 1,000 depending on the number of "Mustahigeen" of the area.</p>
<p>Negative</p> <ul style="list-style-type: none"> The deserving are given zakat once a year. Frequency as well as the amount is not sufficient for the poor to rehabilitate or sustain them. Chairman & members are nominated without consulting the local people. Last year rehabilitation fund was available however this year there was no rehabilitation fund for the deserving families. There is no other social protection programme in the area except zakat. Micro credit of GFIs is not accessible for the vulnerable. Some families also approached Baitul Mal for some financial support of their daughters' marriage however their request were not entertained for unknown reasons. 		
<p>Additional</p> <ul style="list-style-type: none"> According to the people of District Peshawar, usually, ID cards are collected from the deserving people as part of the documentation requirements for release of zakat fund. They did not know whether they get the amount released in their 		

name. Usually, the people get less amount than the amount released in their name. Sometimes Zakat is also given to non deserving people.		
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Community Consultation Dialogues with Female Members and Non Members

In order to follow a more systematic and comprehensive approach towards poverty reduction the Government of Pakistan developed a Poverty Reduction Strategy Paper in 2001. In that perspective consultative dialogues were held across the country to get people's opinion on poverty, its causes and ways to reduce it. The first phase of PRSP will end by June 2006. While planning for a Phase-II of PRSP, the government wanted to consult the communities for feed back on what changes they had experienced in different social and economic sectors since the inception of PRSP and suggestions for improvements in future development initiatives.

SRSP has conducted consultative dialogues with both men and women community members and non members. Four consultative dialogues were held with women members and non members at Districts Peshawar, Haripur and Kohat. Sector wise consolidated detail of the consultative dialogues held with women member and non members is as following:

Pillar One: Accelerating Economic Growth

1. Employment

Feed Back from People	Suggested Improvements	Analysis of Facilitating Teams
Positives		
<ul style="list-style-type: none"> ➤ Women have started doing jobs in non traditional areas like LHV & handicrafts etc. ➤ In the case of Peshawar District, many girls are now working as teachers which were previously not possible. ➤ Wage rates of daily wagers, skilled labor and government servants have increased. 	<ul style="list-style-type: none"> ➤ Though wage rates and salaries of government servants have increased but government should control and reduce the inflationary rate of basic life commodities. 	Wage rate of daily wage workers, salaries of teachers and government servants have increased but rapid inflationary rate has negated the improved salaries and wage rates.
Negatives		
<ul style="list-style-type: none"> ➤ Government jobs are still very difficult to get despite higher education; only through sifarish and bribes government jobs can be attained. ➤ Although wage rates have increased but real wage rates have gone down due to inflation. ➤ In socially conservative areas women still face cultural constraints and mobility barriers in seeking non traditional jobs. 	<ul style="list-style-type: none"> ➤ Vocational and non traditional skill training institutes for women should be established. ➤ Government jobs should be allocated on the basis of merit and quota system but not on the basis of sifarish and bribe. 	Provision of skill trainings along with loans with low mark up rates will help in increasing the self-employment opportunities in the area.
Example		
<ul style="list-style-type: none"> ➤ During discussion at Shagi Bala village, UC Mamu Khatki of District Peshawar, Wahida (LHW of Shagai village and master trainer of vocational center) said that there are still cultural constraints and mobility 		

barriers for women to seek non-traditional jobs. She has to frequently visit Peshawar for market linkages of her trainees and her family fully supports her activities. However village people always comment negatively on her frequent mobility outside the village. It is also the case with other females having non-traditional or mobile jobs.

2. Agriculture, Irrigation Water, Livestock and Fishery

Feed Back from People	Suggested Improvements	Analysis of Facilitating Teams
Positives		
<p>Agriculture</p> <ul style="list-style-type: none"> ➤ Received trainings on agriculture inputs through government agencies on selection of improved quality seed, appropriate use of fertilizers and pesticides and improved cultivation processes. ➤ Technical advice from government Agriculture Department regarding agriculture inputs has become more accessible. ➤ In some areas construction of new and repair of old farm to markets roads have increased the profit margin. <p>Livestock</p> <ul style="list-style-type: none"> ➤ Received training on poultry farming from Govt. Livestock Department. ➤ Previously no livestock disease control and treatment services were available in many areas but now with provision of LEW the livestock medication and vaccination services are available. 	<p>Agriculture</p> <ul style="list-style-type: none"> ➤ Price of agricultural products should be determined at the time of cultivation so that farmers are encouraged to cultivate more. ➤ Government should regularize the tenancy agreement in order to protect the benefits of the poor landless farmers. 	<p>Linkages and accessibility to government agriculture departments and other agriculture institutions has increased.</p>
Negatives		
<p>Agriculture</p> <ul style="list-style-type: none"> ➤ In rain fed areas there is immense lack of alternative means of irrigation water. ➤ In case of agriculture inputs the problem of adulteration is getting very severe which badly decrease the per acre yield of crop. ➤ Prices of fertilizers, pesticides, improved seeds, tractors and thrashers are increasing day by day and in turn decreasing the net profit of many crops especially of wheat. ➤ In some areas though agriculture centers were established by the Government but people are not aware about their existence and services provide by them. <p>Livestock</p> <ul style="list-style-type: none"> ➤ During vaccination of Foot and Mouth disease small ruminants like goats and sheep were not vaccinated, hence 	<p>Agriculture</p> <ul style="list-style-type: none"> ➤ In case of rain fed areas there is need of construction of small dams, tube wells and sprinkler irrigation schemes as alternative means of irrigation water. ➤ Government should provide subsidy on agriculture inputs. ➤ Establishment of agriculture 'Depo' was also suggested by the women for easy and timely availability of seeds. 	<p>Lack of irrigation water is the main concern of the rain fed areas.</p>

<p>during break out of disease small ruminants were worse affected.</p> <ul style="list-style-type: none"> ➤ There is no training facility for women on livestock rearing. ➤ In most of the rural areas no veterinary facility is available at village level and they have to consult veterinary doctors from the near by cities, which puts financial burden on them. 	<p>Livestock</p> <ul style="list-style-type: none"> ➤ Government should provide mobile vaccination facility on subsidized rates. ➤ Training facilities for the rural women on livestock rearing should be arranged on regular basis. ➤ Veterinary centers should be established in the villages. 	<p>Most of the rural women are traditionally engaged in livestock rearing in rural areas; if they are given proper training on livestock rearing it will help them in generating more profit for them.</p>
<p>Examples:</p> <ul style="list-style-type: none"> ➤ During the dialogue participants pointed out that after availing poultry trainings their knowledge regarding poultry farming business has increased and moreover now they are well aware about all techniques regarding care of chicks, their feed composition as per their age and vaccination etc, which helps them in generating more profit. ➤ Participants are of the opinion that through linkages and availability of technical assistance from Govt. Agriculture Department and agriculture institutes they are receiving improved quality seed, fertilizer and pesticides etc which has increased per acre yield. 		

3. Small Enterprise Development

Feed Back from People	Suggested Improvements	Analysis of Facilitating Teams
Positives		
<ul style="list-style-type: none"> ➤ Skill training facilities are accessible and attained by people from different government institutions. ➤ Women received training from Govt. institutions and other organizations on non traditional skills like Jewellery & decoration pieces etc and are generating income. 	<ul style="list-style-type: none"> ➤ Skill and vocational training centers should be established in areas where these are not available and should be made functional and effective where they are as yet non functional. 	<p>Skill training of women on different non traditional skills will help in generating employment income for them.</p>
Negatives		
<ul style="list-style-type: none"> ➤ Even though skill training were imparted to women but there is no provision of credit facility for poor to initiate any small enterprise business because of non availability of assets to be kept as guarantee against the loan in different financial institutions. 	<ul style="list-style-type: none"> ➤ Sanction of loans without the provision of assets guarantee from the poor and asset less. ➤ Provision of loan with low markup rates. 	<p>Provision of loans to asset less and poor with low markup rates will help in boosting the small enterprise business in the area.</p>
Example		
<ul style="list-style-type: none"> ➤ At Haripur district Farm forestry project has provided in three years respectively 18, 22 and 20 nurseries to women of the area, who are engaged in nurturing it and have started selling it locally and at Haripur Bazar and are generating profit. ➤ During Consultation dialogue at district Haripur it was pointed out by a few members that they have attended skill trainings from different government institutions but as they are assetless therefore no 		

financial institutions like ZTBL etc are ready to provide them loans for initiating any small business.

Pillar Two: Improving Governance and Devolution

1. Devolution

Feed Back from People	Suggested Improvements	Analysis of Facilitating Teams
<p>Positives</p> <ul style="list-style-type: none"> ➤ Women were of the view that after devolution public services have improved and accessibility to government departments and officials becomes easier than before for common man. ➤ After devolution people's concerns and suggestions are taken into account regarding planning and implementation of developmental activities. ➤ Due to involvement of the people in the local government machinery the risk of improper utilization of funds has decreased, and if anything wrong is found during implementation of any project they just check it on the spot and streamline the system. ➤ Women being the part of local Government feel more confident and empowered. 		<p>Women are quite satisfied with the local government systems and have confidence that with the passage of time the local government system will be more effective and efficient.</p>
<p>Negatives</p> <ul style="list-style-type: none"> ➤ Women's participation in local Government is just in name and the allocation of funds for women's welfare projects is very nominal. ➤ Most of women councilors are illiterate and hence have little knowledge about their roles and responsibilities. Moreover they have no idea of Different Govt, departments and their functionality. They also don't know about CCBs and their role. ➤ Educated women having contacts have formed CCBs but women from rural areas are still not properly entertained by the social welfare department for formation of CCBs. ➤ Participants were of the opinion that Nazims favor their own people during utilization of funds and other resources and do not solve the problems of the opposite group. Hence they promote the culture of favoritism. 	<ul style="list-style-type: none"> ➤ Provide training to women Nazims, Naib Nazims and councilors on Local Government mechanism and system and about their roles and responsibilities. ➤ Government must ensure that the culture of favoritism is eliminated in the local Government system. 	<p>There is need to provide orientation to women Nazims, Naib Nazims and councilors on different government departments and line agencies so that they can understand the system and effectively build up linkages for effective and efficient implementation of developmental activities in the area.</p>

Example

- During consultative dialogues participants pointed out that earlier they used to approach MNAs/MPAs for carrying out their activities with government departments/officials. But now after devolution same activities can be done very easily through Nazims and Niab Nazims, who are in close contact with them.
- In case of consultation dialogue at Peshawar District UC Mamu Khatki, Village Shagi Bala, Quraish Bibi (Woman Councilor) shared her personal experience about being a woman councilor and said that she feels empowered after being selected as councilor.
- During discussion at District Peshawar, UC Kaneeza, Village Alizai women participants shared the experience that recently funds have been approved for pavement of all village streets. However the streets of the Nazim's supporters have been paved immediately and their streets were left partially paved. When they asked the Nazim, he said that funds are finished now; women were of the opinion that favoritism is practiced in case of utilization of funds.

2. Access to Justice

Feed Back from People	Suggested Improvements	Analysis of Facilitating Teams
Positives		
➤		
Negatives		
<ul style="list-style-type: none"> ➤ The judicial system is very lengthy, costly and requires a lot of time to reach a final verdict. ➤ Women of Peshawar district were of the opinion that the local Jirga system is good, where the Nazim and other prominent people of the area participate, however most of the time people don't follow its decision. Hence it becomes difficult for the affected party to receive benefit from it. Moreover a lot of money is involved in the Jirga system and now it is beyond the capacity of poor people to access it. They further added that now even the Jirga cases are decided through favoritism and corruption. 	<ul style="list-style-type: none"> ➤ In case of Haripur district women participants didn't give any suggestions as they said that mostly men usually handle the judiciary matters and we never dealt with such issues. ➤ Police and Local Govt. officials should also participate in Jirga system to reduce chances of favoritism and corruption. 	Common man is afraid of judicial system because of its lengthy process to reach a final verdict and because of its affordable costs, especially for the poor. There is a need to improve the judicial system's efficiency and to make it cost effective.

3. Civil Service Reform and Anti-corruption

Feed Back from People	Suggested Improvements	Analysis of Facilitating Teams
Positives		
<ul style="list-style-type: none"> ➤ There is some improvement in civil service departments except Police. ➤ After devolution due to involvement of local govt. members, corruption has 		Government must concentrate on effective streamlining of the civil service departments and to ensure easy access of the common man to these services.

declined to some extent as compared to the period before it.		
Negatives		
<ul style="list-style-type: none"> ➤ People are not satisfied with the Police service and according to them it is still based on bribes and personal contacts. ➤ As far as civil services are concerned women responded that to get even their genuine work to be done they still have to give bribes and use personal references, just like before. 	<ul style="list-style-type: none"> ➤ There is a need to streamline the police department system. ➤ Salary package of police officials should be improved since if salaries are improved then they might not engage in corruption. ➤ Good quality training should be provided to them. 	There is a need to increase the salary package of police department officials as it will help in decreasing the trend of bribery by them.

Pillar Three: Investing in Human Capital

1. Education

Feed Back from People	Suggested Improvements	Analysis of Facilitating Teams
Positives		
Primary to Matric <ul style="list-style-type: none"> ➤ Education facilities both for boys and girls have been improved as compared to last 2-3 years. ➤ Teaching standard of Govt. schools has also been quite improved. ➤ Local teachers have been appointed in Govt. schools, which have solved the problem of teacher absence. ➤ They appreciated the Government policy of provision of free books and free primary education. Higher Education <ul style="list-style-type: none"> ➤ Financial assistance is available. 	<ul style="list-style-type: none"> ➤ In far flung areas there is need to establish more schools both for boys and girls and as well as upgrade the school level as per requirement of the area. 	<ul style="list-style-type: none"> ➤ In far flung rural areas there is still immense need of establishment of schools both for boys and girls and as well as there is need to upgrade the school level as per requirement of the area. ➤ Teaching standards required to be improved in far flung area. ➤ In far flung areas teacher's absenteeism is still a major problem which needs to be addressed by the Government by taking certain effective measures.
Negatives		
Primary to Matric <ul style="list-style-type: none"> ➤ In far flung rural areas teaching standards are not so good. ➤ There is a major problem of teacher's regularity in far flung rural areas. Higher Education <ul style="list-style-type: none"> ➤ Higher education facilities 	<ul style="list-style-type: none"> ➤ Teacher's regularity problem should be solved by appointing local teacher ➤ Higher education facilities in far-flung areas should be provided. ➤ Increase number of scholarships is suggested for poor and deserving 	Provision of higher education facilities both for boys and girls is very essential at far flung rural areas.

<p>are not accessible at near distance for both boys & girls.</p> <ul style="list-style-type: none"> ➤ Higher education is not affordable by most of the community. ➤ Financial assistance is available but people are unaware about it. ➤ No vocational skill training centers available in most of the areas. ➤ No Adult Literacy Centers available in most of the areas. ➤ Women are not aware about the PTAs and their functionality. 	<p>students to carry on their higher studies.</p> <ul style="list-style-type: none"> ➤ There is need to establish vocational centers in rural areas. ➤ Establishment of Adult Literacy Centers is required. 	
<p>Example:</p> <ul style="list-style-type: none"> ➤ Regarding problem of teacher non availability in schools participants were of the opinion that now people are aware about the importance of education for their children and the teacher's role in it; when they see regular absenteeism on the part of the teacher they inform the concern department about the matter and solve the problem. ➤ During discussion at Village Alizai of UC Kneezai, Peshawar District regarding PTAs, some women said that they go to government schools for meeting with school teachers and the principal for the last one and a half year. The government schools principal calls them. Problems of students and schools are discussed during these meetings. However they do not know whether these meeting were of PTAs. 		

2. Health

Feed Back from People	Suggested Improvements	Analysis of Facilitating Teams
Positives		
<ul style="list-style-type: none"> ➤ Health awareness has improved among women through the government health programs. ➤ Polio vaccination teams pay visit to area on regular basis. ➤ In most of the areas LHW are now working in the area. 	<ul style="list-style-type: none"> ➤ At least there should be one dispensary for each village to meet the health requirements. 	
Negatives		
<ul style="list-style-type: none"> ➤ The presence of only one LWH is not sufficient to meet the health requirements of large areas. ➤ Establishment of only one BHU in a UC is not sufficient to meet the health requirements of such a large area and population. ➤ No financial assistance is prevailing in the area, if it is available than people are not aware of it. ➤ Secondary level health services are not easily accessible, in case of emergency they have to rush to 	<ul style="list-style-type: none"> ➤ Free life saving drugs should be available in local BHUs. ➤ More LHWs should be trained and start functioning at field level. ➤ BHUs should be established in areas where they are still not available and more BHUs should be established in areas where the population density is high. 	<p>BHUs must be established in center point of the far-flung areas, so can be easily approached by most of the population.</p>

larger cities, which takes time and subsequently many patients have lost their lives.	➤ In case of highly populated areas more than one doctor should be appointed in BHU.	
Example: ➤ During discussion at Village Shagi Bala of UC Mamu Khatki, District Peshawar, on financial assistance for needy people, a participant said that her husband has a kidney problem. They are very poor and can not afford his medication. When they shared their problem with UC Nazim, he personally took them to the government hospital in Peshawar and all the test and medications were provided free of cost through the Nazim for which they were highly thankful to him. Other women have no knowledge about availability of health related financial assistance.		

3. Drinking water & Sanitation

Feed Back from People	Suggested Improvements	Analysis of Facilitating Teams
Positives		
<ul style="list-style-type: none"> ➤ Work is on progress by the Govt. Departments for the provision of safe drinking water and sanitation facilities. 	<ul style="list-style-type: none"> ➤ 	Government must conduct survey on regular basis on provision of water and sanitation facilities in rural areas and on the basis of which planning should be done.
Negatives		
<ul style="list-style-type: none"> ➤ There is immense need of initiating more water supply schemes in most of the areas for drinking water. ➤ Main problem regarding management of solid waste disposal is lack of awareness of the people. ➤ There is no proper disposal of solid waste and waste water. ➤ In some areas due to some social dispute or non payment of bills by the people the drinking water schemes are not functional. 	<ul style="list-style-type: none"> ➤ More funds should be allocated for provision of safe drinking water. ➤ Schemes should be approved by the govt. for proper disposal of solid waste and waste water. ➤ People should be made aware about the proper and effective management of solid waste disposal. 	There is need to allocate the budget for each scheme according to its design requirements to ensure its proper functionality.

Pillar Four: Targeting the poor & vulnerable

1. Micro-finance

Feed Back from People	Suggested Improvements	Analysis of Facilitating Teams
Positives		
<ul style="list-style-type: none"> ➤ ZTBL loans are easily accessible against provision of assets guarantee. ➤ Organized communities as compared to non-organized 	<ul style="list-style-type: none"> ➤ Government must establish alternative financial institutes for provision of loan against personal guarantees to those who can't afford to provide 	

communities are availing the credit facilities more easily and effectively.	assets guarantee.	
Negatives		
<ul style="list-style-type: none"> ➤ It's difficult for the poor and landless to attain loans from different financial institutions like ZTBL, Khushali Bank etc. ➤ ZTBL is not providing loans to women. 	<ul style="list-style-type: none"> ➤ Govt. must device a strategy for provision of loans to the poor asset less people, who can't provide collateral guarantee. ➤ Mark up rate for small loans should be reduced. ➤ Loan amount should be increased for effective use. ➤ Limit of asset guarantee taken against the loans should be reduced. 	Easy availability of small loans from financial institutions on low mark up rate will help the people in initiating small businesses in the area.
Example		
<ul style="list-style-type: none"> ➤ At Haripur district ZTBL was not providing loan to women borrowers, in such a situation women of the area as a delegation went to ZTBL office and convinced them to provide loan to women borrowers on the basis of security given by the women community members of the area. Now ZTBL has started giving loan to women borrowers on guarantee of community organizations. Bank of Khyber has provided loans to 10 women loanees. ➤ During discussion at Village Shagi Bala, UC Mamu Khatki of District Peshawar participants demanded that the process of obtaining new ID cards should be simplified and made easily accessible to rural woman as most of the village women don't have ID cards with them and hence can't access any financial institution for provision of credit. 		

2. Social safety nets: Zakat, Bait ul Mal, other

Feed Back from People	Suggested Improvements	Analysis of Facilitating Teams
Positives		
<ul style="list-style-type: none"> ➤ Zakat is distributed to deserving people through Zakat committee. 		
Negatives		
<ul style="list-style-type: none"> ➤ Zakat amount of Rs. 1000/- per year is very low and not sufficient to meet the requirements of the deserving. ➤ In case of Kohat district about 70% of villagers are financially 'Mutahiq' for Zakat and it's the only source from which they receive benefit and have no knowledge about existence and functionality of Bail UI Maal. 	<ul style="list-style-type: none"> ➤ Amount of Zakat per year should be increased enough to adequately meet the requirements of the needy. ➤ Women participants of Kohat district suggested that "Jahiz Fund]" should be introduced which would help poor parents in getting their daughters married. 	There is need to raise awareness among general public regarding different social safety nets introduced by the Government.
Example		
<ul style="list-style-type: none"> ➤ Zakat committee identified the deserving of the area and women councilor through linkages with Bait UI Maal has distributed relief goods to deserving. 		

Annex-VI

PRSP Community Consultation Dialogues Report

Punjab Rural Support Program

Perception of the Poor Regarding PRSP

Introduction:

As part of the Government of Pakistan's Poverty Reduction Strategy process, the second round of consultations were undertaken in the four districts (Narowal, Multan, Faisalabad and Lahore) of the Punjab RSP operational area covering the North, South and Central parts of Punjab province.

In all, 15 dialogues, in 4 districts, were held with communities (organized and non organized) with a total of 388 participants, including 208 males and 188 females. The participants of these dialogues were selected to fairly cover all socio-economic segments of the rural communities with more focus on people from middle class, poor and vulnerable. First of all people were briefly told about the following three questions and then they were asked to give their views about these.

- Do people find any difference in the situation, in selected sectors, since the start of PRSP (Nov 01-03) and today (towards the end of PRPS Phase-I)?
- If, yes, what is the difference and how much? Reasons for it.
- What recommendations or improvements do you suggest?

The areas or pillars covered in these dialogues were:

- I. Accelerating Economic Growth
- II. Improving Governance & Devolution
- III. Investment in Human Capital
- IV. Targeting the Poor & Vulnerable

These dialogues took at least 3-4 hours on average. The findings of these dialogues have been summarized and documented in this report. An attempt has been made to see the changes in each sector, gender perspective, and operational non-operational area wise in the last few years.

Pillar – I: Accelerating Economic Growth

Employment

Employment situation has slightly improved during the last few years. Due to the initiation of development schemes at Village and Union Council level, construction laborers have been finding it easy to find opportunities to work. However, it was also reflected as shortage of farm labor as considerable portion of it has moved to construction labor for being better paid. The shortage of farm labor was more apparent during labor-intensive days like harvesting etc. The numbers of jobs available for educated youth in the public and the private sector have also increased. Education is another field where new jobs have been created. However, the gap between the number of available jobs and people seeking them is still too wide. This increase in the number of available jobs has largely benefited the influential and the poor have not been successful in accessing these opportunities due to the non-transparent recruitment procedures.

“Wailla Bahasi Takhreeb Kari Karisee” the state of crime in the country tells the whole story – was the prompt response about the question of employment.

Unskilled laborers find it comparatively easier to find work close to the city of their residence while skilled laborers often need to go to other cities in search of jobs. And they usually have to move to other cities. There has been no improvement in the employment opportunities for women in the rural areas. However, job opportunities have improved for females living near industrial areas.

On the issue of wages, the females were of the view that they were getting Rs.40 per maund for cotton picking four years back and now they are getting Rs.60-80 per maund. The thought that the landlords are exploiting them and not giving the wages they deserve. They complained that they were not even informed that the crop/vegetables were freshly sprayed which resulted in serious skin allergies and they felt that even their lives are put at risk. Some women carry their infants with them during the picking and they are also at risk from the pesticides.

Increase in wages during the last few years has become meaningless due to the increase in the price of daily necessities of life. So the “Jin of Mahangai” high-rise in prices swallows up all the benefits of this increase. Overall, there has been a positive development in the employment situation but that has not been of much help in improving the quality of life of the common man.

Small Enterprise Development

The majority of the participants were of the view that businesses like Public Call Office (PCO), selling mobile phone, and shop keeping (Kiryana Shop) have seen growth. Agricultural related business are not flourishing at the desired pace. The rural people think that the apathy of the Government towards agriculture is the main reason for the sluggish economic growth in agriculture related business. The farms to market roads are no better. Electricity has become unaffordable; it has increased the cost of business. Skill training for small enterprise development, offered by the government institutions, is limited in scope, outreach and type of skills. The need is largely fulfilled by traditional internship at running enterprises. However such training arrangements are not very effective as the ‘ustads’ (trainers) do not want to impart complete skills to the internees for the fear of competition and to retain the trainees with them for as long as possible as “cheap helpers”. Credit availability is extremely scarce for small entrepreneurs. Many skilled and aspiring entrepreneurs are unable to establish a new business or expand an existing business because of unavailability of the required capital.

Micro-credit

Access to micro-credit has not improved much during the review years. Although many new organizations like Khushali Bank and other NGOs have come to fore but their coverage is still quite limited. Talking about micro credit services from the Government Institutions, the participants were distressed by the procedural hurdles involved in getting small loans. One “window operation” is a good step but for the poor there are still hurdles remaining in availing this facility. According to one poor participant **“Ghareeb Di Tan Har Waley Man Moi Rahndi Hey – Ukoon Koon Puchey”**.

A group of people were of the view that National Bank of Pakistan has made its policy stricter during this period. The Bank has increased the requirement of minimum land holding to 5 – 10 acres. This automatically precludes the poor from this facility. “The landless/ poorest of the poor have no alternative to moneylenders, who are looking to suck our blood” commented a laborer who has no asset for collateral (in a village where people have not socially mobilized). The interest rate of moneylenders is very high i.e. Rs.100 per Rs.1000 per month.

Corruption, cumbersome procedures, inefficient delivery, rigid disbursement and recovery procedures, high interest rate, lack of information about accessing credit, unavailability of required social and material collateral are some of the reasons of limited accessibility to micro-credit for poor and vulnerable segments of society. But one thing was felt that organized communities have relatively better access to credit than non-organized.

Some poor people have been able to access credit from Kushhali Bank, from RSPs and from other NGOs but these very small loans that are not sufficient for any significant economic activity. The interest rate charged by them is too high repayment period is too short with no grace period after repayment. Social collateral required to get loan from these organizations is not available for the poorest of the poor.

Natural Resource Management/Agriculture

The farmers were not happy with pesticide quality. Earlier the rate of spray on one acre was 6-times and now it is about 12-times, it has doubled. While production declined and now it is 20-25/acre/maund from 30-35/acre/maund. One old man commented **“AAGAR Sparay theek hay too chiree (sparrow) kiun naheen murdee.**

offer
and

Agriculture seems to be the most neglected sector of the economy. Only a few participants said that in their opinion there had been improvement in agriculture during the last four years. Facilities and services for small farmers continue to be poor and hence they are left to contend with market exploiters. Agri-inputs remain expensive and of poor quality. Timely availability of inputs is not possible, as farmers do not have the required capital for it. Their only option for the supply of inputs is on credit from Arthi’s who charge higher prices for agri-inputs supplied on credit and tie it to produce being sold to them at unfavorable terms.

The cost of agri-inputs has increased so much that the net profit from grain crops has become negligible and the trend of cultivating less input intensive crops like pulses is growing. During the 70s, when chemical fertilizers were introduced, the price of one maund of wheat was Rs. 27 and one bag of fertilizer would cost Rs. 21. Nowadays the price of one maund of wheat is around Rs. 420 while one bag of urea fertilizer costs around Rs. 1150. Almost always fertilizer is black-marketed at the time of wheat sowing but the government has never intervened to solve this problem in time. Crop seed provided by govt. agencies is very expensive and of poor quality. The price of diesel has sky rocketed making all farm operations (which depend on diesel as fuel, like water-lift pumps for irrigation and tractor) very expensive, but there has been no parallel increase in the price of farm outputs.

Most of the schemes to improve farm infrastructure, like watercourses, have built-in anti-small farmer requirements and prerequisites and hence benefit only the big landlords. The procedures are made so complicated that inadequately educated, resource less and non – influential small farmers can hardly follow them to fulfill the formalities. Irrigation has become expensive due to increase in fuel price and constant pumping of irrigation water is lowering the water table resulting in decreased availability of irrigation water. The facilities of

physical infrastructure like roads, soling, boundary walls of schools, latrine are much better in the villages where the communities are organized than the villages where the communities are un-organized.

Procurement of agri-inputs by government agencies largely focuses big landlords and small farmers are left to exploitative Arthi's who usually offer lower rates than those approved by the government. Credit is not available for farmers but these Arthis are granted credit limits by the banks so that they could control the market in their favor. Small farmers, being short of cash, cannot retain the produce to wait for price to increase to reasonable level as they needs money to purchase inputs for the upcoming crop. They criticize Government for failing to disseminate proper and modern information regarding the health and breeding of livestock. The participants highlight another important aspect that there is no marketing facility is available to dairy products. Vaccination must be free.

Pillar – II: Governance

Devolution

Devolution has been in place for more than four years. But it was observed that many people are still unaware about the system. People who are familiar with the system tend to say that it is a better system than the previous one. On asking about why it is better, they responded that now the Nazim and Naib Nazim are easily accessible and they do not need to go to Lahore in search of Member Provincial Assembly/ /Member National Assembly. Devolution is gradually taking place, with a growing number of elected representatives from the neglected segments of the society. It has promoted leadership from among the ordinary people. However the participation of women as elected representatives is generally symbolic and they do not have much say about resources for development purposes.

The system has not yet been able to perform effectively because local level elected representatives have not been given any authority over government functionaries.

Consequently they cannot make government departments work for the people. The coordination between elected representatives at the grassroots level and the government servants is extremely weak mainly due to the poor interest of the later. The government officers do not even attend sessions of the district assembly.

The concept of CCBs has not been very successful because of cumbersome formalities involved in its registration and the complicated and inefficient system of fund availability for CCBs.

Access to Justice/Civil Service Reforms

Access to justice is still a far cry for the common man. In general, people were of the view that access to justice has not improved in the last 3 – 4 years. It is impossible for a common man to get his complaint registered unless one has

Community Citizen Boards

A CCB was registered in Union Council Jessor and a councilor, Asgher Ali, a butcher by profession; motivated people to get the CCB registered and initiate a development project in the village. Initially people were not willing to bear 20% cost of the project but Asgher motivated them to raise community share for the project. At last they collected 20% community share and now they were to receive the funding from government for the initiation of the project. So far six months have passed and they have not yet been able to access funds for their project. This inordinate delay has demoralized the CCB members, the community activists and other people who were also aspiring for development funds by organizing other CCBs.

Departments like police and army, which have hardly any significant achievement so far, compared to the resources they are consuming, always have permanent staff on their payroll. While teachers are being recruited on adhoc basis/contract even when it is well established that only education could bring a sustainable socio-economic change in our society.

money in his pocket and the courage and connections to face endless obstacles. Police is the most corrupt and feared department for all those who are not criminals. It seems as if the police is not accountable to anybody.

There has been no change in the efficiency and effectiveness of public service during the last three years at all levels. Most of the public officers respond only to bribes and consider themselves to be public servants of the influential only. However, a few participants observed that some government departments have become slightly more client friendly during the last few years.

According to some, the rate of corruption has in fact gone up during the last few years. The majority of the community was of the opinion that the patwari system is very corrupt; the Patwari can increase or decrease the value of someone's land according to the amount of "Rishwat" (bribe).

Pillar – III: Investing In Human Capital

Education/Primary Education

If a girl is educated for six years or more, as an adult her parental care and childbirth survival rates dramatically and consistently improve. Educated mothers immunize their children 50 % more often than mothers who are not educated.

Primary education was the area where people felt slight change due to recent government interventions. Teacher absenteeism has been slightly checked. But people prefer to send their children to private schools since government schools have a lower quality of education and lack basic facilities like drinking water, electricity, latrine etc. etc.

Some participants were of the view that the policy of "Maar Nahi Piar" "Love no Punishment" has deteriorated the quality of education. Females were of the opinion that only increase in enrolment and provision of stipend/book to the students was not sufficient to bring any satisfactory change in the educational standard. They suggested recruitment of competent teachers and strict monitoring of the educational standard at the primary schools. It was also suggested that the promotion and continuation of service of teachers should be linked with the quality of education.

The educational institutions should also focus on character building and moral education of the children to make them responsible citizens of the society. Female participants of the dialogue were also not satisfied with the facilities made available for primary schools. They suggested provision of clean drinking water, boundary wall, electricity, safe building, suitable furniture and toilets at all the schools. The physical conditions and the quality of education are better in organized community villages than un-organized villages

The number of private schools is growing fast even in rural areas and people, who can afford to, prefer to send their children even to distantly located private schools. The reason is that the quality of education, especially that of English, is far better in private schools than in government schools. Government schools now serve only the poor as those who can afford private education for their children usually do not send their children to government schools. If the standard of education at govt. schools is not improved to bring it at par with private schools, the students of government schools will not be able to compete with those of private schools for admission to institutions of higher education and ultimately will be unsuccessful in getting higher positions in govt. or private services.

Education/ Higher Education

Female participants of the dialogue said that there has been no improvement in access of rural females to middle, high and college level education. They are located too far away and the parents of the girls do not consider it safe for them to undertake so much travel to go to the college.

Healthcare/ Primary Level

Three years ago, Basic Health Units (BHUs) were performing poorly, as neither doctors nor medicines were available. Most of the doctors were involved in private practice. BHU buildings were in a sorry state. The first level health facilities in villages were considered dysfunctional. Most BHU facilities were rarely open. People had no trust in the services provided at these BHUs.

The Punjab Government then took an initiative for public private partnership to manage BHUs in selected districts, beginning with RahimyarKhan; an agreement was made with a non-governmental organization, Punjab RSP, to manage BHUs working in partnership with the district and provincial governments. Subsequently, first level primary health facilities have improved during the last three years. The most important change seen is the restoration of people's confidence in these BHUs. Doctors and other staff are now present or else available at fixed times. The supply of required medicines has also improved. The dialogue participants were of the view that community health sessions have created awareness about hygiene, sanitation, nutrition, family health and disease prevention.

On the other hand people are not satisfied with the quality of medicines available at BHUs. Participants of the dialogues said that at BHUs the quality of medicines is not as good as is available in the market. Although the vaccination system at BHUs is good but the people are not satisfied with the performance of field vaccinators.

Some participants stated that no vaccinators came to their villages the whole year. According to them, in some cases, LHVs sent their brothers or other relatives to the field while they themselves are involved in private practice. In some areas Support Groups have played an effective role, with the assistance of the District Government, in improving the physical facilities at BHUs.

During the dialogues, the permission for private practice to doctors, at BHUs, by the Punjab government was discussed. Participants were of the view that it should not be allowed but, if the government considers it necessary, then it should be outside the BHU premises. On the doctors off-days, the paramedical staff provides medical services to the people; participants were of the view that although quality wise the services are not as good as that provided by the doctors but still the paramedic staff should receive some monetary incentives.

People are of the view that villages situated near the BHUs are getting benefits of the services provided by BHUs while the situation has not changed much for the villages situated far away from these BHUs. Participants gave a number of reasons for this poor service delivery:

In some UCs, especially in desert areas, people's accessibility to BHUs is almost impossible due to non-existence of roads. Some participants suggested that in these villages new BHUs should be established and if it is not possible then mobile medical ambulance facility for at least two days a week should be available to the people living in these villages. Some people thought that there are political reasons behind this poor service; they think that some BHUs were originally approved at locations which conveniently covered surrounding villages but the influential political figures were able to have them shifted to areas suited to themselves, making accessibility extremely difficult from other villages. People suggested that such BHUs should be shifted to a place centrally located for all surrounding villages. Although Punjab RSP has hired the services of lady doctors but as yet their coverage is very limited.

Participants at all dialogues suggested the provision of one ambulance, for each cluster, so that patients in need of immediate secondary level health services can be shifted to hospitals at the Tehsil or the District. People also

recommended that eye camps should be set up every month at BHUs. Participants are also of the view that in far off areas, especially in the desert, regular medical camps should be instituted. Every BHU should have a sufficient quantity of medicines for snake and dog bites.

The situation has worsened at RHCs during the last three years. Participants informed that, for example, at one RHC a doctor is doing his private practice and charging Rs.5,000 to Rs.10,000 per operation. Seeing the success story of BHUs, people suggested that the Punjab RSP ought to also manage RHCs.

No financial assistance is available at BHUs for the poor and deserving patients. Participants suggested that the Punjab RSP, with the help of Support Groups, should establish such funds.

The first level, primary, health services have not shown any improvement in those villages where Punjab RSP has not taken over the management and supervisory control of BHUs. As neither doctors nor medicines are available in those villages. As a result, the number of paramedics doing private practice in villages is fast increasing and private medical stores are opening in every village market. People are attracted to private healthcare because of the superior quality of medicine and because of the reason that doctors are not available at government facilities. The BHUs are too far away from some of the villages and hence are not easily accessible for women. One suggestion was to establish village level dispensaries and making doctors mobile so that he/she visits every village for a few hours every day or every other day. There has not been any change in quality of medical service except in the area of mother and child health cares where LHVs/LHWs have brought some awareness and services for the poor. Another area that has been showing improvement during the whole decade is vaccination of children. Vaccines are available and during vaccination campaigns the officials make genuine efforts to vaccinate all falling within given criteria.

Healthcare/ Secondary Level

There has been no improvement in the availability and quality of secondary level healthcare facilities during the last few years. Secondary level healthcare facilities are not located reasonably close to villages, offer poor quality services, are poorly managed and are overcrowded. People suggested that Support Groups should also be formed at the Tehsil and District level hospitals for effective delivery of services at these hospitals. The government should allocate a sufficient amount from Zakat funds for the treatment of deserving patients at Tehsil and District level hospitals.

Water Supply & Sanitation

Clean drinking water, which is safe for health, is not available for a majority of the community. Sanitation has improved in villages where area development programmes are operational by the development of community based sanitation schemes. On the other hand the situation has not improved in the villages where people are not socially mobilised. The disposal of solid waste is also a big problem in villages.

Pillar – IV: Targeting the Poor & Vulnerable

Members of Zakat committee are nominated by the government hence the selection of deserving people and distribution of financial aid to them is not transparent. Most of the needy and deserving get financial help from the community, from their relatives etc. instead of getting it from government. The outreach of government in terms of helping the poorest of the poor is very limited.

Participants Suggestions

- Steps should be taken to promote agro-based industry in the rural areas so that people could get better jobs without leaving their area. Providing the training of embroidery at the UC level can increase employment opportunities for women. Deserving and poor can get jobs in the public sector if the recruitment procedure would be transparent. Government needs to revise labor wage.
- .
- Suggestions for facilitating small enterprise development include provision of “easy to get” loans to skilled entrepreneurs. Establishment of UC level vocational institutes to impart vocational skills for enterprise development. These vocational schools could utilize the building of existing government schools by offering evening classes. Cost of business should be reduced and cheap electricity is a must for development of small businesses.
- Accessibility of micro-credit could be improved by eradicating corruption from credit institutions (especially ZTBL), simplifying the procedures, educating people about how to access the services offered by micro-credit institutions, increasing the loan size at least up to Rs. 600,00, offering grace period before first installment becomes due for repayment, eliminating the condition of physical and material collateral for micro-credit, decreasing interest rate to 5% and making the disbursement systems efficient Provision of loan through soft conditions to get motorbike rickshaw. Poorest of the poor should be given interest free loans from Zakat Fund or Bait Ul Mal. Women should be given loans to purchase livestock. The loan for livestock should be disbursed for the period of 3-5 years. The animal should be domesticated for the fattening. The Govt. should promote Cattle Farming; the loan should be backed with the training package for its proper utilization. The condition of ID card may be relaxed for the women borrowers. Majority of the people were in the favor that a card should be introduced, which comprises the total land situation of the each farmer so they can get, loan easily whenever they required.
- Credit should be made available to the small farmers that should involve no corruption and very few formalities. Exploitation by Arthi should be eliminated by aggressive and farmer friendly procurement arrangements by the government. Input cost, especially of the fertilizer and diesel should be decreased. For agriculture purposes electricity should be made available at cheaper rates. Government should ensure effective management in providing agriculture machine and equipment on rent. The Government takes steps to disseminate proper and modern information regarding the health and breeding of livestock Diesel rate should be not more than Rs. 18 per liter.
- The Panchayat/Masalehati system has been very successful in solving disputes at local level and it could not only be a mean to achieve justice, it will also decrease the workload of police and courts. However it should be formalized by giving legal status to the decision of the Panchayats/Masalehati Councils. With this, the decisions of Panchayat could be challengeable at some suitable forum.
- There should be some reasonable honorarium for the elected representatives who devote their time for the people. It was suggested that the UC Nazim, Naib Nazim and councilors should be given a per month honorarium of Rs.10000, Rs.8000 and Rs. 2000 respectively. The elected union council or assembly should be given some authority over UC level government functionaries to improve the delivery of services to the grassroots and to make them accountable to beneficiaries for whom they are supposed to work It is also suggested that Government should also ensure the active participation of women by allocating some portion of development funds specifically to the women councilors.
- If justice would have been accessible and judiciary would have been transparent and efficient, everything else would have been in order in our society. It was suggested that the SHO of police station should be made answerable to UC Nazim.

- The pay of government school's teachers should be reasonable, so that they would take teaching as a full time activity. It is suggested that the salary of the teachers of primary schools should be at least be Rs. 10,000 per month so that they do not have to indulge themselves in other activities and hence could focus only on teaching
- Establishing vocational training institutes at the union council level should focus vocational education more. Utilizing the buildings of existing schools and starting evening classes for vocational education could also do this. The number of existing vocational training institutes is insufficient. Female teachers should be appointed in their own areas. Primary teachers should be more trained and qualified as it is the foundation of the education
- One suggestion to improve access to higher education was up gradation of girl's high schools to offer higher classes. Another suggestion was pick & drop facility offered by the colleges for students coming from far-flung rural areas.
- Community suggested that the health care system should be run under public private partnership to make it more efficient. Another solution could be establishment of mobile dispensaries to provide primary level healthcare. The participants suggested that BHUs should be better equipped to deal with emergencies like delivery cases and other minor surgeries. Like Polio Vaccination campaign, Government should launch a vaccination campaign against hepatitis. Government should arrange annual spray in order to kill mosquitoes in the villages as earlier done in the past.
- Number of government hospitals should be increased and these should be situated reasonably close to the rural areas. Quality medicine should also be made available at the hospitals. The cleanliness and management of the hospitals should be improved.
- The problem of clean drinking water can be solved by the installation of community water pumps, with filtration plants at village and/or union council level. People suggested that for the disposal of solid waste there should be four sanitary workers per union council and UC level elected representative should be responsible for the management of the solid waste. Females suggested strong social mobilization in villages so as to organize people for the management of water supply schemes, solid waste management and operation of sanitation system. Government should put in place a programme for providing covered drains and disposal pond. Instead of constructing soling drains, a complete sanitation program should be made available to rural areas.
- The people should be responsible to elect the members of Zakat committee. The system should be made transparent. Instead of giving small amounts, bigger and reasonable amounts should be given to the needed so that they could initiate some enterprise and hence earn their livelihood. Government should enhance its financial funds and it is suggested that a widow should be benefited from having Rs. 2000/- per month. For marriages of orphans Rs. 50,000/- should be given.

Annex-VII

PRSP Community Consultation Dialogues Report

**Thardeep Rural Development Programme (TRDP)
and
Sindh Rural Support Organisation (SRSO)**

PRSP - COMMUNITY DIALOGUES

Summary

Poverty dialogues were conducted in Sukkur, Khairpur, Umerkot and Tharparkar districts. The objective of the dialogues was to find out people's view about the various development programmes initiated in the light of recommendations of the Poverty Reduction Strategy Paper. The participants of the dialogues included both members as well as non-members of Community Organizations working with Rural Support Programmes (Thardeep Rural Development Programme and Sindh Rural support Organization); participants represented all the sectors including Agriculture, Small Enterprises, Public and Private Services and different kinds of casual labour.

It emerged from the dialogues that people hold varied opinions regarding progress in different sectors. While they appreciate the progress and contribution of some of the sectors, there is criticism about the conditions in other sectors. However, there seems a broad consensus about one fact; 'the life style of common person has changed substantially' and 'tangible difference is appearing in the lives of people due to different programmes initiated during the last four years.'

According to people, 'organized communities are availing the benefits of services like health and education better than unorganized communities.' Probably, this is due to better access and improved availability. Although devolution plan has brought a lot of fruitful changes at the grassroots level in terms of public representation, small infrastructure development, provision of basic necessities like health and drinking water, nevertheless there is still room for improvement. In particular, ordinary people face bureaucratic bottlenecks, unnecessary delays and excessive costs in getting access to justice for routine day to day problems. The communities suggested initiation of special projects focusing 'water and sanitation' in rural area.

Water canal lining has resulted in saving of water for irrigation purpose, decreasing its wastage and conveyance losses; however, the problem of water scarcity is still there and requires concentration in the next phase of planning. The participation of local people in planning and monitoring and initiating public sector programmes needs to be ensured through organizing communities. Participants also suggested that investment capital (working capital) is needed in order to enable people to raise their incomes. It was recommended to expand micro-credit provision and make it more accessible to community organizations. 'Social mobilization can be an engine with fuel of micro credit to attain a change at village level,' stated a primary teacher. Overall, people welcomed the government's initiatives. Accountability and transparency in the sphere of public administration needs much improvement. People believe that participation of local people is lacking in decisions pertaining to Zakat and Bait ul Mal. There is a dire need to ensure proper monitoring of the process of identification/selection and distribution of Zakat and Bait ul Mal benefits.

Pillar One - Accelerating Economic Growth

➤ Employment

Talking about employment people said that they did not have many sources of employment in their area. New jobs are not easily available and accessible in the private or the public sector. Most of the youth wander around major cities in search of employment. They usually seek government jobs. However, eventually they opt for casual labour or for farming and small enterprise after giving up expectation of finding a salaried job. They said that during the last four years many more houses and villages have received electricity; technical jobs have

increased because of the electricity facility. People also expressed satisfaction at having metal roads in the area and being linked to markets. Agriculture based jobs have decreased because of the scarcity of natural rainfalls and the shortage of irrigation water. People said that although wage rates have increased by 60-100 percent for skilled labour and by 50-90 percent for unskilled labor but commodity prices have also increased by 70-100 percent. They said that women in rural areas are seeking non-traditional jobs, working as government and non-governmental employees. Participants said that the employment situation has improved a little but it is not a significant change. They said that more effort is needed to improve the employment situation. They suggested that there is a need to establish skill development institutions and small industries at the local level, eg, Milk factory, marble factories, cloth mills, embroidery centers, Vocational Centers for women etc

➤ **Small Enterprise Development**

Facilitators briefed participants about what was meant by small enterprises and then probed the participants about promotion of small enterprise. People demanded that more focus be given to promoting small enterprises; they said that small businesses are a key source of livelihoods. People said that there are sufficient local skills available for initiating small enterprises but they need access to capital to do so. They said that there are a number of financial institutions such as ZTBL but the poor and needy do not have access to these institutions. They said that the micro credit package of RSPs is only for organized communities and credit is more easily available to them. Participants have not received any skills training by any institute. Although organized members informed that they have participated in some training events conducted by RSPs. A participant from the group said that “although credit is like a serious disease but as an investment capital its results are reversed into life saving vaccine.” Talking about marketing facilities they said that after constructing link roads, access to markets have become some what easier. They said that available credit ceiling is inadequate; some people complained that loan terms are not suitable and some were of the opinion that terms are suitable. They said that poor people are accessing micro credit from RSPs through organizing themselves. They are better able to avail such services. They suggested that there should be vocational skill training centres, people should organize themselves and government should also improve marketing facilities. They suggested there should be a middle-institute, which links small entrepreneurs to big markets.

➤ **Agriculture, Irrigation water, LS, Fishery**

Agriculture

People said that they have experienced some changes in agriculture as farmers have seen modern farming techniques which they never practiced before. They said that the infrastructure has improved as the government has initiated water channel lining schemes for farmers. That has saved water wastage. However, they are still facing many problems in cultivation, production and marketing of their crops. Participants complained that getting genuine seed varieties is very difficult; and fertilizer and pesticides are expensive in the local markets and neither are they genuine. They also complained about difficulties in marketing of their produce. They said that although some roads have been constructed but still they do not have proper access to big markets and often farmers are exploited by local middlemen as they do not have enough knowledge about marketing. They said that labor source has been reduced as people are shifting towards technical jobs. There is no change experienced in tenancy arrangements because farmers do not have capital to invest for cultivation. They said that they did not receive any training or awareness campaign by any government or non governmental institution.

One farmer said that although he owns some field but he had nothing to invest and then somebody in his village offered him money on crop sharing basis. He accepted the offer and the investor provided him seed; he cultivated his land and 50% of the production was taken by the investor. Recommending improvements in the agriculture sector they said that the government must ensure provision of irrigation water and genuine seeds and

pesticides. It was also suggested to ban unregistered seed and pesticide companies. They stressed the need for provision of small loans as investment capital for cultivation. They suggested that the government follow rate setting according to international methods.

Live Stock:

As livestock is the main source of income for the people of the area, they were very keen to improve their production quality and quantity by improving livestock management, disease prevention and marketing. They said that they did not receive any advice or training about better fodder and feed techniques or breed improvement during the last five years, and before, from the animal husbandry or any other government department. Some training events had been conducted for women by RSPs on better livestock management but these were only for organized communities. They said services for disease prevention and treatment were rendered by non governmental institutions. There has been no process initiated by any institution for the collection, processing and marketing of dairy products. Area development programmes have helped by providing vaccination services and conducting training events for women in the area.

Participants suggested that there should be a milk collection, processing and marketing process for livestock owners. Establishing a milk dairy in the area was suggested. It was suggested that a sustainable program for disease prevention, treatment and vaccination for livestock in the area be initiated. Market points be set up, with suitable government rates, for selling animals.

Pillar Two - Improving Governance and Devolution

➤ Devolution

Talking about the devolution process people said that services have improved and people's views are getting addressed in union and tehsil councils. They said that in the past they used to run after elected provincial and national assembly members but it was very hard to reach them. Now, they just take their issues directly to councilors or the UC Nazim of the area. They said that although 33% participation of women has been ensured but still there is male dominance and the election of women is just a formality. Women are not participating in decision-makings as they should. They said that most of the elected councilors are not clear about the system and are not performing their responsibilities in an effective manner.

Participants are aware about CCBs and 42 CCBs have been established in the area. They said that the process of project proposal and approval is lengthy, it should be simple as local people do not have the required skills. Some of the participants suggested that government should train CCB members in basic skills, eg, elementary financial management.

➤ Access to Justice

Talking about access to justice people joked that justice is accessible only to influential persons. They complained that the process is so lengthy for poor people, without money or 'approach', that they then decide to put off their complain. They said that if they register any complaint, they have to wait for years for the complaint to be processed. People said that there is need for improvement in the delays as well as in fairness. Suggesting improvements they said that there should be a separate complaints office consisting of a committee of honest and reputable persons; they should ensure proper implementation of the law.

➤ Civil Services Reforms and Anti Corruption

During last four years though public sector administration has been changed at district, U.C, deh and tehsil level, but the change in the 'system' is very minor. Participants said that 'the public administration is responsible to providing social services to concerned community but we condemn all departments of public administration

except NADRA.' NADRA is doing well and providing service even in the remote areas of Tharparkar. People believe that there is a lack of transparency and accountability in the work of officers of government departments. Ordinary people can not get anything done at public sector offices without using influence or relationships though it is now somewhat easier after the devolution process. Ordinary people can now use the influence of local councilors or UC Nazims to assist in their dealings with public sector offices. A participant in the dialogue said that the dealings are the same but the system has become somewhat easier for people to access the public sector offices for their own work.

Talking about corruption some of participants expressed the opinion that now there is more corruption in each public sector department; contractors are not constructing their schemes as per design and using low quality material in buildings and roads. Corruption is poisoning the whole system. Some participants said that there has been some change experienced as hiring in public sector is now more merit based and untalented candidates can not get positions though offering bribes and using influential. One of the participants gave the example of the National Identity Card, which used to be very hard to get, everyone used to have to give bribes, but now he said that now we are getting NICs in our villages, without having to give bribes.

Pillar Three - Investing in Human Capital

➤ Education

Talking about education people said that there are number of Government primary schools for boys in their surroundings. Most of the school teachers of primary schools are resident of the same location but even then they are not attending their duties regularly and punctually. Some participants also complained about political influence and said that teachers are often transferred because of their political relations. They think that that the education system has been improved as enrollment has increased and many people are now convinced that they must send their children, especially girls, to school. Understanding about importance of education has also enhanced. Though schools are not easily accessible for girls and if there is school building then perhaps female teachers are not available there. A teacher among the participants informed that they have received training to improve the quality of teaching. People said that there are School management Committees and people are giving their input in making plans to improve education at the local level. They said that there is financial assistance available for the deserving and it is somewhat adequate but it should be raised.

Participants felt that the adult literacy programs initiated by the government and non-governmental institutions fairly satisfactory. There is no facility for vocational skills training or for technical education in secondary schools; it was suggested that there should be vocational and technical education departments in secondary schools. People said that there is no facility available for disabled persons. Higher education is not easily accessible, especially for girls. There is no financial assistance for higher education and there is no private education facility for higher studies. People think attaining higher education does provide opportunities for gainful employment. It was suggested that to improve matters political interference should be eliminated from Departments, the government should ensure appointment and attendance of female teachers in all rural girls' schools and the teachers need to be more responsible and accountable in teaching. SMCs should be strengthened, and higher education should be easy and accessible for rural people.

➤ Health

Health is a basic right of every citizen but most of the needy persons couldn't get the facilities easily at their door steps. People said that there is only Basic Health Unit in the Union Council, which is insufficient to render services to the whole area. Talking about the stocks/supplies they said that although there is stock but people has to purchase medicines from medical stores because most of the necessary medicines are unavailable at the

Unit. People said that they are getting immunization facility properly and timely at their villages. People said that there are many women of the area are rendering their services as LHWs, their role and effectiveness of the program is substantial especially in the fields of mother and child health care.

The quality of medical services has changed as compare to before by the appointment of local health workers and LHVs. LHW/Vs are mostly performing their duties timely, and providing services door to door to the community. People said that they prefer to go to a private doctor because of the quality of services, although they have to pay for the private services. People said that health care facilities need to be further improved. They said that there is no financial assistance available for the deserving. There is no community participation to oversee public services regarding health besides elected union and taluka councils. They said that services are not easily accessible as BHU is far away from many villages, and if they reach some there later in the day, usually they do not find anyone at the BHU after noon. Many people said that medical services are not acceptable at BHU, so they prefer to go for private services. They suggested that there should mobile clinic services at every village. The service quality at the BHU needs to be improved, and there should be financial assistance for the deserving needy and assistance should be available for reaching city hospitals in emergency cases.

➤ **Drinking Water & Sanitation**

People said that they are taking water from channels and wells for drinking, cooking and washing. The quality of water is not sufficient, and it isn't available conveniently. The facility of awareness and training for water purification is only available for organized communities.

There was no any facility of collection and disposal of solid waste and waste water. People complained that government hasn't taken any appropriate arrangements for water and sanitation. Suggesting improvement participants of the dialogue said that there should be appropriate system of water and sanitation. Water purification plan should be installed in the area; local elected councils should take sufficient actions for establishing infrastructure.

Pillar Four - Targeting the poor and vulnerable

➤ **Social Safety Nets**

Talking about social safety nets People said that 25% are financially deserved, but only 15 percent of the deserved (Mustahiq) are getting benefit. They said that creating the committees are still a big question because selected members are benefiting to only their relatives and friends. Deserved and vulnerable people don't have access to these committees. They said that benefits are received only from government sources. They said that the benefit amounts should be increased. They suggested that the formation of committees should be reconsidered; participation from among the deserving should be ensured in the social protection programs.

Annex-VIII

PRSP Dialogues With the Community Members District Mastung

February 2006

Organized by
Balochistan Rural Support Programme

Introduction

1.1 Introduction

Balochistan Rural Support Programme (BRSP) facilitated Rural Support Programmes Network (RSPN) to hold 5 dialogues in District Mastung. Two dialogues were held in female communities and 3 in male communities at different locations in District Mastung.

A total of 93 members participated in the five dialogues belonging to 5 union councils representing 1810 households. Members from all walk of life that included farmers, livestock owners, entrepreneurs, teachers, on job, unemployed people, poor and better off, students applying for the posts, old and young age, men and women, etc. participated in the dialogues.

Balochistan is the largest Province of Pakistan, with the smallest population, widely scattered. It has 29 districts. District Mastung consists of 148,000 population (as of census of 1998). There was a drought for the last 7 years and clearly shows the impact in the views.

1.2 Purpose of the Dialogue:

- Progress made in different sectors for the last four years (i.e 2001-2005) by implementing Governments PRSP first phase and
- Suggestions for PRSP phase II

1.3 Methodology of Dialogue:

Special care is given in selection of the interviewees/participants. Heterogeneous group representing people from all walks of life were invited. Special care was given to also include non-members of BRSP in the consultation.

1.4 Pattern of Report:

Report is built on the basis of feed back by the community on four of the pillars discussed.

Pillar One deals with the Economic Growth. It covers Employment, Small Enterprise development, Micro-Credit, Agriculture and Livestock.

Pillar Two deals with Governance through Devolution, Access to Justice, Civil Service Reforms and Capacity Building, Anti – Corruption Strategy.

Pillar Three deals with Investing in Human Capital through Education, Higher Education, Healthcare (first and secondary level), Water supply and Sanitation.

Pillar Four deals with Targeting the Poor and the Vulnerable.

At the end of each section are suggestions made by the community members.

Pillar One: Accelerating Economic Growth

A. Employment:

The participants explained that most of the population is directly or indirectly involved with agriculture and livestock activities, the only means of livelihood. There is a small number of group which have jobs in government and the private sector, whereas a large number go for daily wages labor, and still another large number of villagers are unemployed. The situation has worsened with the long drought period, dependence on agriculture has decreased and the number of people seeking jobs or work as daily wage labor has increased.

Mr. Abdul Rehman from village Abad said that “Five out of hundred have jobs in this area, some people have completed F.A (intermediate college degree) and some have skills but they are jobless.”

To earn their livelihood they are ready to do any kind of job, which may help in solving financial problems. People do agriculture farming, livestock, poultry and dairy farming, small-scale business/shops, technical work and some of them are engaged in business of illegal petrol from Iran. Some said that shops and technical work is available in their area through out the year.

A participant added that “some of members applied in FC and Army and they got jobs in it and my son who was driver in public sector and now he has a job in the Army.”

In the same connection they informed that bazgari (tenant farming) system is becoming more difficult day by day, in bazgari they don't make enough income to fulfill their needs.

They all felt that every one requires a job and in each house there should be one or two job holders other than those engaged in agriculture or business so that there is a regular supply of hard cash to meet basic needs. However Mr. Yar Muhammad from the participants said that for **Government it is not possible to provide jobs to every one so there should be also technical training and finances available for small business activities.** (2nd Dialogues at Kanak)

In District Mastung winters are hard and there are very limited job opportunities available for daily wages labor, agriculture related activities also diminish. People engaged in livestock rearing migrate for warm climatic areas in the search of fodder and shelter from the cold. They use camels, donkeys and tractors as the means of transportation while migrating to other places. However demand for technical work and workshops and small business shops are more dependable.

In response to getting jobs community was of the view that for financially strong and forceful persons job seeking is very easy but there are no job opportunities for the poor. Some residents of the area are even working very far from their homes in other districts because of lack of jobs opportunities available there. A participant said that “Only resourceful persons get jobs and it is very difficult for the poor as there is no regard for merit and quality education.”

Participants said that only agriculture activities increased in the area, during the last few years, because of new tube wells and land development for which government is providing sufficient electricity. As such

no Government and private jobs are available or provided in our area. Labor activities improved due to increase in land development activities.

Ten to fifteen years back sufficient water was available for agriculture in the area but seven years of drought affected the area quite badly and now people do/avail jobs of any kind, offered by government or any private sources working in the area. They also do jobs as unskilled labor (Mazdor) on daily wages, but availability of that is uncertain.

A member said that, "There are no factories in Balochistan where we can work as labor to have regular supply of cash."

Participants were of the view that as the wages in the last 4-5 years increased expenses of daily household necessities also increased quite dramatically. Four to five years back unskilled labor per day wage rate have increased from Rs.50-80 to Rs.120-180.

Tenants were previously paying the landowners Rs.20,000 to 25,000 for each year which has now increased to Rs. 30,000 to 35,000 rupees for each year. But on the other hand due to water scarcity they were unable met the ends.

WOMEN

In last four to five years more women have access to government jobs as LHVs, LHWs, School Teachers, Councilors and in the rural development sector whereas a few are also managing their small scale embroidery centers. But still jobs are not easily available and usually parents do not allow the daughters to go out of the village.

Participant's suggestions:-

- It is the duty of the Government to provide us jobs
- Skill based education system for both girls and boys for better opportunities
- Government should make the factories and should start the industries; it will help us to get jobs
- Government should arrange the Technical Training programs to enhance our skills
- Technical and vocational training should be arranged for villagers regularly
- Availability of water should be ensured through out the year for the improvement of the agriculture
- Government should ensure proper electricity facilities for farmers to improve agriculture productions of the area
- Sufficient finances should be provided to villagers for small business as a credit with no markup
- Establishment of schools as women can go for teaching line easily
- Establishment of women embroidery centers will benefit a lot in the area.

B. Enterprise Development:

Participants replied that there are very few opportunities available in the area. Some people have started business because of no job opportunities available. However people have small business shops, trade livestock, sell milk, poultry farming, agro products shop, technical maintenance shops of different machinery, selling household goods in villages and some women do embroidery and later sell them in their and other nearby villages. Generally, commodities are not available at District level and sometimes small shopkeepers have to travel to the Provincial Capital to purchase the required items.

Participants identified that they do not have technical skills and they did not get any technical advice related to their enterprise from any formal organization or Government.

Financial resources are other big hindrance in starting an activity. They require financial resources for starting small enterprise activities in the area. The people who have skills or can afford to take the credit from the relatives and pay them later in easy installments without interest.

Participants were of the view that “We need finances, proper training and experience for establishing successful small enterprises”.

If we need credit we usually ask our relatives, we do not go to the banks and other organization for Credit because they take interest and Islam does not allow interest (Ribba). It was added by a member that Khushali Bank facilitators came to us they are giving the credit of Rs. 10,000/- but charging Rs. 1,000/- as a markup therefore we did not agree to get loan from them.

Suggestions

- Credit should be provided without interest to do any economic activity. And the time period should be more than a year.
- The credit limit should be 50,000/- to 100,000/- to start the SE activity
- They should cooperate with us in case of loss
- Technical and Marketing training should be provided for SE development

C. Micro Credit

Some of the participants said that micro credit facility is not given by any organization or bank in our area, there is no branch of ZTB or of Khushali Bank. WHO provided a credit facility with no interest and easy installments but now the programme has ended. One of the communities said that Khushali bank and BRSP are providing loans but their loan size is not sufficient. While other banks which are providing loans have very high interest rates. Participants said that to start a business the needy/poor need finances but due to the high markup rates and short period of repayments they are hesitant.

In the past the needy usually did not have access to loans while the rich and the landlords got loans more easily than the poor, but now by forming Community Organizations the poor can also avail credit facility from different sources.

Discussing the loan size the community said that the loan size should be increased by a minimum of 10,000 or more, because the current Rs.10,000 size is not sufficient for fertilizer and seeds in agriculture loans.

Participants suggestions

- There should be no Interest on loan
- Markup should be reduced to minimum
- Installment, amounts should be less with longer period to payoff
- Credit should be of minimum Rs.10,000/- and maximum Rs.100,000/-

D. Agriculture

Agriculture being the main source of income, participants was very enthusiastic. The general view was that there has been no change or improvement in agriculture in the last five years, the focus has only been on offices and staff recruitment by the agriculture department, no work is being executed on the ground. Water shortage is the main problem in the area and because of it agriculture activities are badly damaged. No new bores are granted or executed and people are depending on rainwater, karezes and wells. Neither Nazimeen facilitate people in this connection and nor the government departments. They do not get fertilizer or pesticides from government facilitators, even the officers do not pay visit to the area. And above all the labor charges and electricity bills of tube wells at water resources are not affordable.

Participants said that the water tanks and water channels (National Programme for Improvement of Watercourses) is functioning well and a lot has improved. Construction of water storage tanks and water channel linings done by government under this programme is helpful in saving water. Also BRSP and FAO are starting activities in our area.

In the feedback they said that no one has visited the villages from the agriculture department; they deal only with the rich and resourceful people. However FAO and UNDP conducted different agriculture related training in the area, which benefited the villagers. BRSP conducted apple orchard pruning training and FAO distributed seeds to the local farmers. They said that any community which can organize their people in a group and are willing to learn and work can get benefits from these agriculture activities.

For infrastructure availability local livestock doctor Mr. Imam Deen said that we are very thankful to President Musharaf for constructing Ispalinji road which enhanced our coverage to city markets to sell our goods there. Also maintenance has been done on previously existing roads in the area.

Sometimes Agriculture Department issues seeds for local farmers, if it is not available they purchase from the private outlets. They rent out even pest spray machines to different farmers time to time. In most areas farm to market roads are available but transportation fares are very high and long routes restrict them to market their products in time. Only maintenance was done of existing roads and only a few new roads have been paved in the recent past in Mastung district.

Participants said that by getting together as a Group/CO there is every chance of getting funds from different sources and agencies. In recent passed this practice helped and profited the local population of the area. Like UNDP, FAO, BRSP, Khushali Bank, NCHD and NPIWC are successfully running their programs in different development sectors.

Participants said that after all the hurdles when the crop is ready the market prices go so far down that they face a big loss. A participant added that the present production of onion was good but market prices resulted in a big loss for them. They purchased the empty bags for Rs. 40/- and with the transport charges to market they could hardly get some Rs.20 - 30 per 100 kgs bag; that amount was not enough to meet the expenses incurred on cultivation. They said that all this happened because of import of onions from Iran.

Participants suggestions:

- **Government should provide Agriculture machinery through agriculture departments like (threshers, tractors etc)**
- Technical support and pesticides should be provided to local community members
- The government should provide latest kinds of seeds and tree saplings
- Storage facilities should be available for the export of fruits

- Also for export we need training, linkages and finances for marketing
- **Water availability should be ensured**
- **Training should be provided to farmers**
- **Financial assistance should be provided with low markups and easy installments**
- Technical assistance is needed
- Electricity charges should be less
- Government should provide us the seeds and pesticides on economical rates
- Government should plan for marketing
- Market access and linkages should be developed
- Dams should be constructed

E. Livestock

Livestock being the foremost important livelihood activity in the area participants took a great interest. They said that conditions of livestock in the area are not good as seven years of drought has severely affected the area, but still some people are engaged in livestock rearing at small-scale level. Livestock dispensary is available, a doctor is performing his duties, he also stays there regularly and gives technical assistance. But the main constraint is lack of medicines and limited government funding for livestock interventions, there are no medicines available and people get the prescribed medicines from private shops.

UNDP (Area Development Programme) disseminated livestock information, training both for men and women and distributed vaccines. Nomads also migrate with their cattle to warm climatic conditions as in the winter there is lack of fodder for their livestock. Some farmers store fodder to use in winters for their household animals.

They said that some villagers market household products related to livestock in the local markets but due to lack of fodder and water in the area it is not very profitable nowadays.

FAO and BRSP arranged training for rural women creating awareness about importance and management of livestock. However, livestock department did not conduct any training but only disseminated some literature and information.

They have livestock and most of them do their livestock business in Mastung, they keep the livestock for some time and sell them on profit there. But drought has resulted in heavy losses. They said that they lost their animals and are now living hand to mouth.

One of the villagers said that he had a dairy farm but his business failed because there is a very limited market for milk. Only the month of Ramzan was profitable for him. There is a dispensary to help them in disease prevention. One of the members added that 'I was in need of medicines for animals so I got Rs. 710 medicines free. Sometimes when we call the Doctor from Mastung he charges us Rs. 50 per visit'. Women also keep livestock but they do not have training in livestock and do not receive much profit out of it.

Suggestions

- After the drought a new range and variety of Livestock is needed
- Fodder problem should be solved specially in summer
- Training should be arranged for the development of this sector
- Livestock Doctors should be appointed
- Medicines should be made available
- Credit facilities with low markup should be available

Pillar Two: Governance

A participant said that this Government has performed well and through Nazims we got roads and drinking water supply schemes. Another member added that “earlier Sardars were the decision makers and the decisions were against our wishes, now we can approach the Nazim and other elected people of area, they help us and usually take steps to solve our problems”. Most of the participants were satisfied with the new setup and explained that development works are implemented in the area with Nazims’ fund and the elected representatives of local government are from local area and now they are easily approachable by local population. Now people can easily forward their problems to local representatives for quick solutions at grass root level. Nazims are working with their full capacity. However, some Nazims show political interests while executing development interventions in the area. The village women are also playing their role and get involved in development of their native villages keeping in view their prospects and interests and are very beneficial to the community.

The women were of the view that elected bodies do not listen to poor and do not work. They only listen to those people who have approach or the related to them.

People are no longer as concerned as before regarding the police. Participants said that any person can go to the police station and get his FIR lodged. Police is cooperative in this area and do listen to every one. Quoting an example, a woman said that a man was robbed in this area, he went to the police station, got his FIR lodged and because of that now the mobile police can also be seen at nights patrolling in the area. In other dialogue participants said that there is slight improvement in the law & order situation as now Nazims and local representatives help to resolve conflicts. Access to police is easy as compared to past, but still they consider rich and source full persons more then poor and deprived people. In the case of registering FIR, Nazims do help people with in their own capacity. As far as justice is concerned, people are still believe that those with financially strong background have easy access to police stations and courts, but now if the Nazim gets involve in these situations with some effort the poor can also have their problems solved by the police.

Only two or three CCBs have been registered but still no funding has been received from the government or from any other organization.

Suggestions

- **Police reforms should be done in the area to ensure transparent justice**
- **Problems and conflicts of poor should receive as much attention as that of wealthy people**
- **Local police should be directly answerable to Nazims**
- **Area Nazim should get progress and problems of Police on daily basis**
- The Nazimeens should be evaluated by the Government periodically
- The performance of police force is satisfactory and the same should be continued in this area

Pillar Three: Investing in Human Capital

A. Education

Both men and women communities were of the view that there is slight improvement in some places more focus being done in the formation of girl's schools as compared to boys. There are many new schools established by different government and non-government organizations working in the area. And in last five years new buildings and additional classrooms been constructed. Also some schools have been upgraded from primary to middle and middle to high level.

But in many areas the situation persists as before; girls quit education after class eight because girl's high school is far from their village. Parents are interested to send their children to school but due to long distances they cannot afford to do so.

In some cases the education system has improved, eg, because of formation of parent committees, as done by NCHD. These committees pay visits to schools and ensure proper checks regarding studies and teachers. Teachers are very punctual and consistent nowadays as compared to last five years even in far flung and rural areas.

NCHD and Society have established schools in different areas in collaboration with government education department and has provided good teachers, books, and furniture. NCHD is also focusing on adult literacy programs in the area. There have been number of vocational training provided by UNDP and BRSP in the area, from time to time.

Participants said they are pleased that there have been improvements but more schools and colleges should be established for both boys and girls. They think that the systems adopted by private schools are better then the government schools but in their area there are no good private institutions. Wealthy people send their children to Quetta for better quality of education.

Participants of the women's dialogues were very interested in the topic and said that there is only one Girls' College in the whole District of Mastung. This Girls' college is of upto Intermediate level. Graduate classes are also taken in this college but due to the unavailability of female faculty male teachers are asked to take the graduate classes. Some of the families do not allow their daughters to attend the classes of male teachers. People are well aware of the importance of higher education and send their children to Quetta for higher education. They do not mind sending their girls to Quetta for higher education, but the only problem is of conveyance and lodging.

Suggestions

- There should be a school for Special children at district level
- Ministers should not be able to take decision in upgrading schools, it should be by community consent
- More girls middle schools should be upgraded to high level
- The number of Government schools in this area is insufficient; Government should establish more schools for girls
- Furthermore, skills training or technical work should be introduced at school level
- A Degree College should be established in the area
- As more girls are getting education, the existing girls college, should be upgraded so that the girls can also undertake graduate level classes. Similarly, Masters level classes should also be started
- Female staff should be recruited to teach the classes
- One of the young women was of the view that if a University were established in this District then maybe higher education would not be problem for poor people and the literacy rate would rise.

B Health:

'We do not have health facilities'

'We get vehicle on rent to take our patients to hospital from killi (village) to nearby city'

Women participants also explained that Health has been one of the most prevalent problems for decades. They informed that there is only one Basic Health Unit in their area. Doctors and other staff members in this BHU are always absent; when people go for treatment they prescribe medicines which are not available locally. In their region only vaccination teams occasionally visit according to their schedule. If any patient is seriously ill, then s/he has to go to Bolan Medical Complex in Quetta. A poor man cannot bear the expenses to take his patients to Quetta.

Other participants said that they have dispensaries and BHUs and doctors also attend the facilities periodically but one local resident attends regularly. The main concern of the population is that there are no life saving drugs and medicines available in these government facilities, local villagers have to purchase medicines from private medical stores. There is no ambulance and transportation facility available in villages for emergency cases at nights. Out of three, two doctors were appointed in the last five years from Quetta and they visit periodically.

LHV/Ws regularly visit the communities, giving awareness about basic health, childcare and other basic health and nutrition problems and how to deal with them. Information is also disseminated through different campaigns regarding health and hygiene awareness arranged by government and other non-governmental organizations. Also, officials of the polio campaign regularly pay visits as per scheduled program. Doctors working at BHUs do vaccinate the local children. NCHD has provided basic health training and spread awareness among local women about how to prepare ORS at their homes. Usually in villages there is only local traditional birth attendant present and they do not have an LHV or LHW.

Furthermore, participants said that there are a few private clinics functioning in the area, they charge high fees from villagers. A participant said that they do not have checkup and medicine facility in their village. They have to go to BHU for treatment, which is some distance away from their village. And so they prefer to go to private clinics, which are available more conveniently but charge high fees.

The government has established BHUs and RHCs in different area but they only have limited resources and facilities and they deal with minor cases. In case of emergencies they have to travel all the way to Quetta; also, there is no ambulance facility available in villages and they have to pay for private hired transportation.

Regarding second Level Healthcare facility, everyone said that it does not exist there. People have to pay for the medicine on their own. They use to go to the only Hospital facility available in District Mastung, in which the service is very limited. The doctors and the other staff are only occasionally seen in the Hospital. At length they have to go the Bolan Medical Complex, in Quetta, which is far away from the village. People in this area do not have enough money to go to Quetta. They can not afford the taxi rent or the expenses of the hospital.

Suggestions

- Government should provide Civil Dispensary
- Government should arrange doctors, laboratory, medicines, furniture for Basic Health Units (BHUs)

- Ambulances should be available in rural areas
- Health awareness campaigns should be more regular/consistent
- Spray for mosquitoes is very important in month of Jun and July
- Training are needed in health sector

C Water & Sanitation:

In urban area some water supply and drains are functional other than that as such no wastewater disposal system is present. Wastewater gets in to streets and open areas then evaporates. No proper disposal of solid waste is available, people throw it outside their houses and after some time set fire to it.

Safe and clean drinking water is available only in some communities through the Government and other non-government schemes.

The sanitation system has not been improved, either by the District Government or the elected bodies. The elected Nazim reconstructed the sanitation system but that was also not properly constructed, due to which people are facing problems. All the community roads are cleaned and maintained by communities wherever possible.

In the last 5 years some streets have been paved and drains constructed for proper sanitation by local government representatives in their respective areas. People have dug pits near by their houses for waste disposal on their own. Some Mohallas have recently constructed drains and paved streets. But in large part no drains and proper waste disposal is available even in urban areas, however there has been a slight improvement in water supply schemes and sanitation projects.

Main source of drinking water are tube wells, people pump water for drinking and other domestic use from deep ground water which is fresh and usually safe for drinking, but the government's overhead water supply tanks are not clean and not in good condition resulting in supply of unhygienic water.

Suggestions

- More sanitation and water supply projects should be initiated in the area to improve existing water and sanitation conditions
- **Government should also ensure clean drinking water supply to all people**
- **Roads should be constructed**
- **Government should initiate projects of tube wells**
- **The improper sanitation system should be taken note of by the Government and proper sanitation system should be constructed**

Pillar Four: Targeting the Poor and the Vulnerable (Social Protection)

There are more than 2-3 vulnerable families or persons in a village. Generally people, rural women do not know about the government Zakat department and its functions. Out of the five communities where consultations were held, only in two male dialogues people said that they know about the role and function of the Zakat department.

Participants of one men and two women's dialogues said that there are Mustahiqeen in our area, we collect zakat from financially strong people in the area and pay the vulnerable from time-to-time but no zakat is received by anyone from the government; we don't know how much is available with the Zakat chairman, no one gets paid by the zakat council in our area.

Furthermore, they added that for the last two years the deprived people are not receiving any assistance from the Baitul Mal. The Baitul Mal office has stopped its activities for more than **four months**. It was added by them that 'we have committee to facilitate the poor and give them their rights'.

One of the groups said that the destitute in their area are enrolled in Zakat Council and they get financial assistance on a regular basis from the government. But the amount is not sufficient to survive in these expensive times. According to them, the members of zakat council are elected properly and are local and they help people to access assistance easily; however in many cases the better off also take advantage by these with false claims. They said that the Zakat System is functioning quite well for the last many years, but there should be more community involvement in the Zakat council for the selection of Mustahiqeen.

Suggestions

- Proper system should be formulated to avoid misuse of zakat funds
- Mustahiqeens should be selected on merit basis
- **Local Communities should be involved more in selection and disbursement to avoid misuse and to benefit the vulnerable**
- **Zakat amounts for individuals should be increased with increase of prices**
- **Amounts of Zakat for individuals should be matched with number of dependants**
- Sewing machines should be provided to widows
- Training should be arranged for enhancing their skills and tools be issued to get them started

Annex-IX

AGA KHAN RURAL SUPPORT PROGRAMME A project of Aga Khan Foundation

Views of Communities from the Northern Areas on Poverty Reduction Strategy Paper

1. Introduction

This report presents the views of men and women from the Northern areas on the performance of programs and policies that were formulated and launched during the first phase of government's poverty reduction framework "Pakistan Poverty Reduction Strategy Paper (PRSP)". The PRSP I was prepared after holding a series of intensive consultations with various segments of the society. As part of its wider consultation process, Government of Pakistan, at that time, used the platform of Rural Support Programmes to seek the views and inputs from the grassroots.

The Government of Pakistan is now in the process of preparing and launching the second phase of PRSP. In this connection, the Government has contacted the Rural Support Programmes Network (RSPN) to facilitate a second round of consultation with the grassroots communities across rural Pakistan to ascertain their views on the performance of PRSP I. The object of this second round is to collect voices of poor and use them to further fine tune the PRSP framework for better poverty outcomes.

2. Consultation Process in the Northern Areas

As part of this nationwide consultation process, the Aga Khan Rural Support Programme (AKRSP) facilitated dialogues in two districts of the Northern Areas—Gilgit and Ghizer. These two districts were selected after factoring in time and mobility constraints posed by harsh weather condition in some districts such as Astore. Within these two districts, one village was selected from a far-flung valley in Nagar Gilgit whereas the other village was chosen from a relatively accessible town in district Ghizer. In addition, AKRSP had initially planned conducting one additional consultation in a village outside its program area but this idea could not be materialized due to heavy snowfall at the proposed site.

As per the guidelines and principles explained during the initial Orientation Workshop, the views of communities were captured by holding separate discussions with women and men groups of both villages using the Checklist that was developed by RSPN after a thorough consultation with government and RSPs officials. The first set of dialogues were held on 5th February 2005 with the women and men of Broshal Hoper, District Gilgit whereas as the second set was completed in Gupis, District Ghizer on 7th February 2005. At these two locations, besides capturing group proceedings in written form, the consultation process was also documented in video form except for one dialogue with women in Broshal where women avoided facing the camera due to prevailing socio-cultural norms.

In the following sections, communities' feedback on each pillar of the PRSP is presented.

3.1 Accelerating Economic Growth

3.1.1 Employment

Both men and women of the two villages were of the opinion that employment opportunities have increased over the last 3-4 years. According to them, this increase is due to major investments by the Government in the construction of roads, establishment and up-gradation of education and health facilities in the villages; and construction of irrigation channels. The other major reason mentioned by the groups is Aga Khan Development Networks (AKDN)'s work in education, health, water & sanitation, and other infrastructure development projects.

According to men and women at the selected consultation sites, growing sectors for employment included government jobs (especially in Pakistan Army and Police), tourism, dry fruits, and potato. For instance, in Gupis, local people estimated that over 10% of the households have at least one person employed in Pakistan Army. It was also indicated that labour wages have increased in nominal terms. For instance, wages for unskilled labour increased from Rs 50 in 2001 to Rs120-150 in 2006. Similarly, and wages for skilled labour increased from Rs 150 to 350 2006 during 2001-2006. There were mixed voices as well. In Broshal village, men group mentioned that a number of educated people applied for jobs in Police but only one applicant got the job as a constable.

According to this men's group, this limited success in getting a job was due to nepotism and corruption in the department.

Notwithstanding the increase in employment opportunities, the village communities did mention that the number of unemployed educated youth has also increased. In village Broshal, 7 male graduates in the whole village were seeking jobs and similarly in Gupis, 8 high school graduate girls were seeking employment. It is worth mentioning here that educated girls in Gupis village were serving as teachers even in neighboring villages due to better financial package. In contrast, women were mainly engaged in traditional roles in Broshal village. This is due to the fact that girls' education is a very recent phenomenon in the whole Nagar valley, particularly in the remote parts like Broshal.

Communities came up with some key suggestion to further improve the employment situation in the Northern Areas. Firstly, the government should ensure transparency and meritocracy in hiring in all departments. Secondly, the government should invest in increasing the technical skills of local people, particularly in tourism and mineral sectors, to increase the chances of employment. Thirdly, government should also start targeted and customized programmes for women of the area to graduate them out of their traditional roles.

The facilitators (AKRSP team) were also able to infer some conclusion based on their observations and triangulation. After seeing the amount of work done by the government and non-government organizations even in a far-flung village like Broshal which is situated right beneath a gigantic glacier, the facilitators were able to second the communities in their views about improved employment opportunities. Nonetheless, the team noticed that the groups were mixing underemployment with unemployment especially in the case of educated youth. For instance, when a group was asked to give opinion about unemployment, the group pointed towards two young men who were present there and said: "Even in this group, these graduates are unemployed and seeking jobs for the last three years". When probed, it was found that one was Union Council member and the other was teaching in a private school with a monthly income of Rs 3000.

3.1.2 Small and Medium Enterprise Development

With regard to credit facilities, the community members mentioned that the credit facilities were available. However, they were not satisfied with the available services due their lengthy processes and high service charge. They also mentioned that Zari Tarquiati Bank Limited (ZTBL) has stopped its credit facility for the last two years. Similarly, the the First MicroFinance Bank is not extending loans for new enterprises. Therefore, most members of existing community organizations in Gupis valley relied on internal lending whereas other community members relied on informal sources such as retired army personnel.

Case 1: Failed Pursuit

Mr Haji from Broshal village spent three thousand rupees running after ZTBL which is located 30km away from his village. When he approached the bank, he was asked to complete the formalities at the first stage. For that, he had to visit the offices of Patwari and Tehsildar many times. When he completed all his documents after one month long struggle, his application was turned down simply saying that the credit facility is no more available with the bank.

According to women's group in Gupis, there has been slight improvement in small enterprises in the village over the years. They said that a few women were involved in handicraft development, poultry and vegetable production. Whereas women in Broshal were of the view that there had been no change in the type of work they did as most of them were engaged in subsistence farming.

With regard to marketing facilities, the community members in Gupis village were satisfied with the available infrastructure as they easily marketed their agriculture produce due to black topped road. The group in Broshal also mentioned that there has been an improvement in the marketing of potato and dry apricot. However, it is difficult for them to sell their perishable farm produce due to poor condition of existing narrow road.

The two village communities mentioned that there are no formal training facilities available within and near the villages. However, through informal sources, a number of electricians, carpenters and plumbers were trained and employed. In Gupis, men's group highlighted the impact of newly carpeted road. According to them, tourist follow has increased and local people have established over 50 small shops and a guest house.

One major suggestion from the communities was pertaining to loan products offered by the banks. The communities opined that banks should tailor their loan products according to local needs. Then there should be continued support and business counseling for SMEs to succeed.

The facilitators also felt that the villagers were faced with real problems with regards to credit facilities. Neither the products were suitable and aligned to needs of local people nor were the returns in local economy high enough to pay for market rates on loans.

3.1.3 Natural Resource Management

All four group discussions showed that there had been significant improvement in agriculture sector over the last 4-5 years. People are now growing more cash crops such as potato and vegetable and getting good prices. However, community members felt that the availability of quality seed was a real problem due to non-existence of a proper supply system. According local people, supply of irrigation water has also increased due to construction of new channels and improvement of existing ones. The group also mentioned that to a greater extent inputs relating to agriculture are also available and the government department is providing technical advice as well.

The farm to market infrastructure has also improved. As mentioned earlier, one study site enjoyed better market road whereas the other village (Broshal) was linked with the Karakoram Highway through a narrow link road. In the later case, the community reported that tender have already been called to widen the road to ply trucks and large vehicles.

Regarding livestock, the communities pointed out that services have not shown an improvement. Both the villages have access to animal husbandry services but the quality of services was not satisfactory. The male group in Gupis was even insisting that the facilitating team take a picture of the veterinary dispensary to depict its dilapidated condition.

Since fisheries component was only relevant to Gupis village where trout fish is found in abundance, the facilitating team did not probed into state of fisheries at the other location. The men's group was especially critical of government over its failure to halt illegal fishing, which is causing huge losses. The group felt that the area could be turned into a major tourist attraction around this precious resource. For this purpose, the group demanded a complete ban on fishing for two years and suggested that the local community should be involved in the conservation and management of fisheries in the area.

3.2. Governance

Unlike the four provinces of Pakistan, the Local Government Ordinance (LGO 2001) has not been extended into the Northern Areas. Therefore, the facilitating team mainly focused on getting community perception on the performance of Union Councils(UC), Dehi Councils (DeC) and District Councils(DC).

In both villages, Dehi councils have successfully implemented one project each in the past. The community members were satisfied with the way these projects were planned and implemented. They also mentioned that there has been an improvement in the working of UCs and DCs due to increase in their funding. However, male groups in each village were of the view that they still depended more on bureaucrats due to their greater authority and powers vis-à-vis the elected members.

Regarding the participation of women, mixed views came from the field consultations. A few were saying that it was a good step towards women participation in political process and their empowerment. Women groups were critical of the process. In their view, women did not enjoy full independence in their working as their selection was made through an electorate of elected men members. The women group in Gupis narrated the following story:

“The woman UC councilor had initially planned to establish a vocational centre in the village out of the annual development fund of Rs 40,000 earmarked to her constituency. However, the male member from the area pressurized her to contribute her share to a link road project as he had voted for her at the time of her selection”

Local communities in the selected sites suggested that the devolution plan should be extended to the Northern Areas. Furthermore, they also expressed their desire to see their elected representatives with more power and resources compared to paid government officials.

3.3. Investing in Human Capital

3.3.1 Education

Men and women at both sites felt that access to education has significantly improved over the years. Enrolment in primary education has increased. As stated by community at Broshal, the reason behind better enrolment was formation of Parents and Teachers Association (PTA) while the community of Gupis attributed increased enrolment to the Tawana Pakistan Project in their locality.

During the recent years, a number of schools in the selected sites have either been upgraded or newly established by both public and private sector. In Broshal alone, there is one SAP school, one private school and one coaching centre for girls by Aga Khan Education Services (AKES). Furthermore, the Government primary school has also been upgraded to the middle level. Similarly, in Gupis, AKES has established a high school for girls and government has started constructing an intermediate college.

Regarding the quality of education in government schools, the community of Broshal noted an improvement due to effective functioning of PTA whereas the community at Gupis reported no improvement in the quality. In both villages, people preferred private schools particularly those run by the AKES for their higher quality. However, the groups showed concern that only those families could send their children to AKES schools who afforded high fees. The poor who did not have enough resources sent their children to government schools.

Gupis village has recently seen the initiation of Adult Literacy Programme. As a result, 30-40 illiterate women are currently getting education. However, men's group did not rest high hopes with a three-month literacy programme. They demanded an extension in the span of training period. The Adult Literacy Programme has yet to be started at the other site i.e. Broshal.

Only those who could afford expenses sent their children to Gilgit or other main cities of Pakistan for higher education. Most of the poor students discontinued their education after completing tenth grade. No girl from Broshal is admitted for higher education as yet due to the fact that girls' education has recently gained acceptance. Most of the boys from Gupis join Pakistan Army after completing their tenth grade.

According to local communities, non one has received financial assistance from government sources for education. However, there were two girls from Gupis who received scholarship from AKES last year. The communities suggested that government should provide scholarships to needy students for higher education.

3.3.2 Healthcare

According local communities at the selected sites, there has been a general improvement in health facilities. In Broshal village, one Basic Health Unit (BHU) and an Aga Khan Health Services (AKHS) centre have been established. However, the doctor in BHU is on leave for the last six month and the government has not provided any substitute doctor for the BHU as yet. In addition, the government has provided an ambulance to the BHU but ironically it is without a driver and fuel. One person in the group also mentioned that he had been providing driving services for the BHU's ambulance for the last four years. In Gupis, the up-gradation of current hospital to a 30 bed hospital is under way whereas AKHS has also established a health centre.

The community members in the two villages felt that immunization services are satisfactorily available to each and every household. The facilitators also felt that community members were well satisfied with the immunization programmes. The community mentioned that the Lady Health Workers (LHWs) are providing services to every household at their door step. Furthermore, the communities of the two villages pointed out that they prefer AKHS centre, particularly for maternity cases e.g. child birth due to relative better quality of services.

3.3.3 Water & Sanitation

The community members highlighted that every household in the two villages has access to tap water facility. However, the communities also indicated some problems. In Broshal, water supply source was a natural spring that has dried up recently. As a result, the community is now using water from glacier melt. According to local community, the glacial water is contaminated and murky. The community suggested that government should tap in water from another spring that is located one kilometer away from the current water source. Similarly, community at Gupis mentioned that the contractor had not properly laid down the pipeline. As a result, water freezes in winters thus causing a lot of problem for local communities particularly women who traditionally fetched water from distant sources.

In Broshal, Aga Khan Culture Services (AKCSP) is currently working on a sanitation project. In case of Gupis, there is no proper sanitation system in place. However, the villagers use traditional methods to dispose-off the human waste. Those people who are relatively well-off have switched to modern latrines while poor people use primitive and unhygienic methods to recycle human waste into farmyard manure.

3.4 Targeting Poor and Vulnerable—Social Protection

The community of Broshal village ranked 21 households to be the poorest of poor. According to participants of the consultation, no assistance from government sources is available for these most vulnerable and destitute groups. Nonetheless, villagers themselves support these poor people in meeting very basic household requirements through traditional social safety nets e.g. *Khums* and gifts. They also suggested that services of Pakistan Bait-ul-Mal should reach to far flung communities. Furthermore, poor people should be apprised of social protection programmes of the government.

In case of Gupis, the group felt that *Mustahqeen* had received some kind of assistance from the government. Recently, around 18 households received Zakat and 20-30 are getting assistance from Pakistan Bait ul Maal. The group also showed their satisfaction with the process that was followed to target the poorest.

ANNEX-X

PRSP Community Consultation Dialogues Report

Ghazi Barotha Taraqiati Idara (GBTI)

Feedback of Rural Communities from Attock District

Name of the District: Attock

Name of Organization: Ghazi Barotha Taraqiati Idara (GBTI)

Date of dialogues: February 13, 2006

Number of total male Participants: 17 Member of COs = 13 Non Members = 4

Number of total female Participants: 26 Member of COs = 20 Non Members = 6

Total number of participants: 43 Member of COs = 33 Non Members = 10

PILLAR ONE: Accelerating Economic Growth

Feed Back	Participant's suggestions	Analysis
Employment		
<p>Employment opportunities increased, especially in private sector, but because of following two reasons unemployment or under employment is more than ever before.</p> <ol style="list-style-type: none"> 1. Owners of land don't require tenants because of agriculture machinery. They cultivate by themselves and the landless have no choice other than to serve somewhere. 2. Education opportunities have increased and educated people prefer to get jobs rather than their traditional work. <p>As a result of fewer opportunities and more manpower available, only the influential people are getting jobs.</p>	<p>More vocational training centers to be opened; and Existing vocational training centers should be made more effective. Eg.</p> <ol style="list-style-type: none"> 1. Regular classes to be ensured. 2. More concentration on practical work 	<p>Income of common man has increased but not the purchasing power.</p> <p>More concentration on vocational training can reduce unemployment.</p>
Small And Medium Enterprise Development		
<p>Some small enterprises have been established by the local communities related to Mobile phones and computers on self help basis. No such government support is available to the communities in small and medium enterprise development.</p>	<p>Government should facilitate financially and technically in development of small and medium level enterprises especially related to agriculture and livestock. For that purpose micro credit facility and guidance from govt / NGOs can solve their problems.</p>	<p>Small investor, if facilitated, technically and financially can develop small and medium level enterprises.</p>
Micro Credit		
<p>Poor people have no access to big Loans available from banks eg. ZTBL etc. Khushali bank has no branch in this area. People of the area can avail facility of credit from RSPs. Women folk informed that they do not have information about government policies for micro credit. They were aware</p>	<p>Branches of Khushali Bank need to be opened in Attock. Interest rates to be reduced. Qarz I Hasna (Interest free loan) should be available for micro enterprise. Period for loan recovery be increased without increasing amount of interest.</p>	<p>People have the capacity to enhance their household income but they need credit according to the terms and conditions suitable to them.</p>

Feed Back	Participant's suggestions	Analysis
of only RSP credit programme as RSP staff comes to their village and informs them about their own policies about credit and other interventions.	RSPs should also have some package of credit for medium enterprise development.	
Agriculture		
<p>People are now getting more production from land.</p> <p>Tenants are no longer needed by the land owners because of agricultural machinery. Shakardara Dam is providing sufficient water for irrigation in the area under question, which has been a contributing factor towards increase of per acre production.</p> <p>There is still need to improve the situation of water channels.</p> <p>Small land owners face difficulties in getting original seed and fertilizers.</p> <p>Visible change in "farm to market" roads was acknowledged by the participants.</p>	<p>Government should take effective steps to ensure that original seed and fertilizers are available to the farmers. Government should increase availability of heavy machinery for land leveling in Rain fed and uneven areas. Moreover this should be available to small farmers on merit list basis.</p>	<p>Lack of land leveling in Attock district is a major hindrance in raising agricultural production.</p>
Livestock		
<p>Ordinary people have little information about better breeds of animals. Those who had information were reluctant to rear such breeds because of the following reasons.</p> <ol style="list-style-type: none"> 1. Affordability to purchase and feed 2. Less greenery in rain fed areas 3. Non availability of disease treatment which can result in a big economic loss. <p>Medical treatment centers are available but medicines are normally not available from these places. People have to purchase such medicine from markets in urban areas.</p> <p>Women have no facility of Training in Livestock Management except that of RSPs.</p> <p>People were not fully satisfied with the facilities of Artificial Insemination (AI) provided by Government at Veterinary hospitals.</p> <p>Fisheries; There are fewer fish farms in Attock district due to non availability of canal water, the main hurdle in this business. Ground water is very expensive. Rain water is not dependable.</p> <p>Fishing from river Indus: People use explosives for fishing which is</p>	<p>Male stud bulls etc should be available at UC level for breeding purpose. Communities can manage it independently if the Govt provide such animals free of cost.</p> <p>Government should ensure proper control on illegal fishing from Indus river.</p> <p>Government should encourage small fish farmers through subsidized electric connections.</p>	<p>Feed and animals of better breed are available but people are reluctant to go for this option because of heavy cost in the beginning.</p> <p>Proper training / awareness can prevent their fears.</p> <p>Government can facilitate the rural communities by ensuring availability of medicines in Veterinary dispensaries / hospitals etc.</p> <p>By providing bulls etc for breeding purposes can also be effective.</p> <p>Government officials should be vigilant to decrease ratio of illegal fishing from Indus river.</p>

Feed Back	Participant's suggestions	Analysis
harmful for the entire water life. Illegal fishing is also common.		

PILLAR TWO: Governance

Feed Back	Participants suggestions	Analysis
Devolution		
The system has become more complex. Only landlord families of Attock have won the Local Government elections. Earlier "politics" was on national and provincial level. Now it has reached to household level. Women could not get their due place in LG. The elected women are either from Landlord families or else their "rubber stamps" from some dependent landless or poor family. People had little information about CCBs. Those who formed their CCB and got projects from LG were already aware of government procedures about how to get their work done. Common people still fear that they will not be able to get their work done even if they are organized in the form of CCB.	There needs to be proper accountability of the Local Governments and information ought to be open and accessible to every voter.	Almost all the participants showed their mistrust in the existing system of Local Government as all the powers have gone to the landlords/ influential people. They were of the view that in the past they could get their work done from the government officials through one way or the other but now local politics have made it more difficult.
Access To Justice		
No positive change was identified by the participants. They were of the view that "Justice is only available to the rich and powerful" persons and not the common man. Common people do not have access to justice. Corruption has increased.	There should a Military court in each Tehsil or at least at district level.	Government should make considerable reforms in the existing system of lower courts.
Civil Services Reforms and capacity Building		
No visible change from the civil services reforms. People were of the view that law and order situation remained the same as it was before initiation of PRSP Phase I. Majority of the people had complaints against procedures of Police, WAPDA and Land revenue departments.	Reforms are needed in police system. Data of Land revenue should be computerized to minimize discretion of Patwari.	Proper accountability can minimize corruption.
Anti Corruption Strategy		
Rates of bribes have increased. In New police system, one has to satisfy two parties (Investigation Police & FIR police). Anti Corruption department itself is involved in corruption. One has to pay Rs. 500 to 1500 to get proof	People quoted examples of Motorway & Highway police and suggested that if Government departments effectively work and their employees may get attractive	

Feed Back	Participants suggestions	Analysis
of ownership of his own land (FARD) from Patwari.	salaries, corruption can be minimized.	

PILLAR THREE: Investing in Human Capital

Feed Back	Suggestions	Analysis
Education		
Primary to Matriculation		
<p>Number of schools both for boys and girls increased in Attock district.</p> <p>Number of teachers increased especially with the help of NCHD.</p> <p>Attendance of teachers in the schools is comparatively better.</p> <p>The female participants informed that normally the number of students is more than the capacity of available teachers; therefore proper attention can not be given to the students.</p> <p>No visible steps have been taken for adult literacy in rural areas.</p> <p>People prefer to send their kids to private schools because of the following reasons;</p> <ol style="list-style-type: none"> 1. Quality education 2. Safety / Security 3. Better facilities 4. Employment opportunities to these kids in future 	<p>English and Urdu medium difference in the medium of instruction is creating a class difference. There should be one and the same system in the Government and the private schools.</p> <p>Mini buses should be provided at UC level.</p>	<p>Government should introduce reward and punishment system in Educational institutions to enhance quality of education.</p> <p>Number of female teachers to be increase in accordance with the number of students.</p>
Higher Level (beyond Matriculation)		
<p>Majority of the People normally cannot afford higher education in colleges and universities.</p> <p>Some of the parents said that if they send their boys to colleges on buses they go free but it is risky to travel on roof of a bus. And if they send them in wagon, it is safe but they can not afford that.</p>	<p>More budget and proper planning for higher education is needed from the government side so that boys and girls of the poor may also get higher education.</p> <p>Mini buses should be provided at UC level.</p>	<p>Majority of the parents do not send their girls to a far away high school and colleges because of social constraints. Government should focus to increase number of high schools for girls.</p>
Healthcare		
First Level Healthcare (Basic Level)		
<p>Little trained Traditional Birth Attendants are available in the area.</p> <p>Visits of the LHV/ LHW have increased but still this system needs much improvement.</p> <p>Basic Health Units (BHU) are available but medicine are not available. Patients have to purchase them from the market.</p> <p>Doctors and Para medical staff is normally found on duty.</p> <p>Government system of preventive vaccination to new born kids is effectively working.</p>	<p>More trained LHV / LHW need to be appointed or visits of existing staff be increased.</p> <p>Government should provide medicine in the dispensaries, basic health units and hospitals.</p>	<p>Absence of medicine is really a genuine problem. Special concentration should be given to resolve this issue.</p>

Feed Back	Suggestions	Analysis
A team of Doctors from Fauji Foundation visits this area weekly. They charge Rs. 6 to ex employees of forces and Rs. 40 to civilian as consultation fee. Medicines are again to be purchased from market.		
Secondary Level Health		
Those who can afford do not go to government hospitals. They prefer to go to private hospital. Poor are bound to get treatment from government hospitals but face same problems as mentioned above.	Same as above	Same as above
Water Supply & Sanitation		
Ground water is normally used by the villagers for drinking purpose. They think that either it is safe for health or they have become immune to it. They feel no particular problem in using this ground water for drinking purpose. Drinking Water Supply Schemes (DWSS) are available only in those villages where people have constructed it on self help basis with financial and technical support of RSPs. No proper sanitation system is available in rural area. But because of uneven / hilly area, no such problem is found in the area.	Government should also facilitate the local communities in construction of new drinking water supply schemes. However the communities are capable to manage their operation and maintenance.	Safe Drinking water plants should also be introduced in rural areas.

PILLAR FOUR: Targeting the Poor and the Vulnerable (Social Protection)

Feed Back	Suggestions	Analysis
Targeting the Poor and the vulnerable		
All the participants showed their dissatisfaction with the existing system of Zakat and Ushar distribution. Zakat Committee members are normally nominated by the influential people and as a result one can not expect distribution of zakat on merit basis. The RSPs are trying to target the poorest and vulnerable, but there is still a long way to go.	Proper accountability of the Zakat Committees should be introduced. Some of the govt officials should pay surprise visits to different areas after regular spans of time to monitor their performance and on the recommendations of those officials the committee members should be replaced or otherwise.	Normally the poorest of the poor are concerned with Zakat distribution and they don't have any say at the decision making level. If they are involved in the decision making, then the system can improve. Information about Zakat distribution should be open to every villager.