

**NOTE FOR RECORD**  
**May 19-20, 2007**

**By: Shoaib Sultan Khan**  
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Subject: NRSP Bahawalpur Region: Incredible Achievements

Bahawalpur Region of NRSP was established in April 2002 with funding from PPAF. The Region comprises four districts and has a rural population of a million households. In five years, the Region has initiated social mobilization in 78% of the Union Councils and organized over 130,000 households.

By 2007 when PPAF funding for operational and administrative expenses came to an end, Bahawalpur Region had accumulated a surplus of Rs. 230 million from a cumulative disbursement of Rs. 3 billion with 99.5% recovery rate by giving 227,270 loans to 105,000 borrowers of which 84% were either landless or less than 5 acre farmers.

In addition the Region implemented 721 community infrastructure schemes with donor contribution of Rs. 270 million. It trained 26,547 persons belonging to over 8,000 COs.

Under Punjab Education Sector Reform Programme (PESRP), the Region covered 400 schools, set up 400 school councils comprising 3817 members, trained 1261 teachers and 1088 school council members in management skills. The programme commenced in May 2005. In addition the Region is also running 19 community schools with 61 teachers and 2225 students, mostly girls. As of April 2007, the Region has organized 53 Literacy Centres (33 female) and enrolled 1533 learners.

During 2005/06, the Region organized 7 artificial insemination trainings for 105 participants and gave them Rs. 2.2 million credit.

At the behest and personal funding provided by CEO NRSP, the Region set up a Livestock Bank of 145 goats for 145 widows in May 2005. The number of goats by April 2007 had increased to 225 and the number of beneficiary widows to 63 and the value of investment from initial Rs. 500,400 to Rs. 737,814.

One of the most impressive initiatives of the Region is the Rohi Handlooms Project for the poor and assetless weavers of Bahawalpur especially women. After identifying skilled and willing weavers, the Region initiated a 30 days training cycle for 600 weavers with a daily cash allowance for the training period. To date 113 female and 110 male weavers have been trained and 46 handlooms have been issued. A survey of potential bulk buyers indicated requirement of 8.2 million meter per year by only big buyers excluding small boutiques. Currently the production in the Region is only 40,000 meters per year.

In the field we visited UC Goth Mahrab and one of the poorest habitations on the outskirts of Bahawalpur called Moosa Colony.

UC Goth Mahrab comprises 10 villages and 2784 households of which 1637 have got organized in 96 COs which in turn have formed 10 village development organizations (VDOs) and federated in a local support organization (LSO). One of the VDOs (Al-Noor) had donated an acre of land where a one room office of LSO has been set up alongside a thatched structure for LSO meetings where about 30 men and women had assembled to greet us. It was a beautifully maintained campus. The Chairperson of the LSO is Aziz Bibi and the General Secretary Rukhsana. On my query how in a male dominated membership, women were chosen as office bearers. Aziz Bibi responded this was done on merit and we shall show you by our performance. Different CO and VDO members narrated their achievements through self help, such as, support to

destitutes, running children friendly schools, training in sewing to 20 girls, creation of jobs for 23 persons etc.

In addition to 16 community infrastructure projects from NRSP/PPAF funding, linkages were forged with TVO, SPO, Baitul Mal, Action Aid to undertake hand pumps installation, food support, goats to widows, water testing, adult education etc. One VDO got a project through the good offices of the Union Nazim by forming a CCB. The Union Nazim Hafiz Hafeez Ahmad was also present in the meeting.

The future plans of the LSO included consolidation of the existing COs and increasing coverage of the households as members of COs. The women office bearers were determined to increase the number of women COs to be equal to men COs. The LSO would forge more linkages with government departments and other donor agencies. It plans to set up a green house for vegetable cultivation, a blood bank, a vocational training centre etc. The LSO had invested the RSPN grant of Rupees two million in an 11.5% interest bearing account in the bank for the time being as their credit requirement is fully met by NRSP. The determination and cohesiveness displayed by the members of the LSO leaves no doubt in my mind that they would achieve their primary objective of consolidation of existing COs and increasing coverage of unorganized households especially women.

Moosa Colony is a pathetic example of the plight of the poor. In 1976 Chacha Moosa got uprooted due to floods and migrated to where he is now where a kindly person allowed him to take shelter. Over the years more families started migrating to Chacha Moosa's surroundings and started calling it Moosa Colony. In 2004 NRSP stumbled on Moosa Colony which by now had grown to a habitation of 287 households. Next to Moosa Colony is a government employees housing society with laid out roads, thousands of electric poles, clearly demarcated plots with an impressive entrance gate but not a single house built

for the last 20 years. Moosa Colony on the other hand with 287 families has no electricity and till NRSP intervened had no schools, no health facilities, no livelihood avenues and on top of it constant threat of ejection. In partnership with NRSP through CO formation of 287 households, 281 loans amounting to over Rs. 2 million have been received, 125 hh have hand pumps, 122 hh have constructed sanitary latrines, 170 hh have constructed boundary wall around their plots, 12 shops have opened, 11 widows have trained in weaving by a master trainer from the village itself. A sea change has happened in a short period of three years.

A most functional school building has been constructed where 287 boys and girls are studying upto class V. The teachers and the students were a joy to meet in such surroundings. The standard of the school was no less than any private run school charging high tuition fees.

There was an abandoned school building in the vicinity which DCO Ashraf (formerly RGM PRSP) generously allowed NRSP to refurbish for use by the Moosa Colony. After repairs, it is a beautiful school where higher class students are now being taught. I was impressed by the dedication of the teachers who came either from Bahawalpur or nearby areas as Moosa Colony has no educated girl. I was quite pleasantly surprised to come across a boy my namesake. I had never come across one with the combination of Shoaib Sultan. His father Munawar Sultan had died and his mother was the caretaker in other school. I so much want to help him in some way. I wonder if Zahoor would let me know what would be the best way for me to help the first Shoaib Sultan I have come across.

The tragedy of Moosa Colony is that the local MNA took pity on them and got the lanes of the Colony soled. This has infuriated the District Nazim who feels that he has lost his influence in the Colony. I do hope that better sense prevails and the Colony gets their rightful access to electricity and other civic amenities.

NRSP has also financed setting up a health dispensary which is managed by a lady in an immaculate manner well fully equipped with medicines etc. The dispensary building is shared by the village bank branch manned by a field worker and two local girls.

The visit to the District Office which also houses the Field Unit staff was an experience in how a professional organization should function. It was heartening to see full of women professionals. The working environment of the district office was like a foreign bank. Everyone busy in their work in a most congenial surroundings. The NRSP signboard outside the building was most eye-catching.

The one area where Bahawalpur Region has taken a march over all RSPs including the AKRSP is self sustainability. Bahawalpur Region is no more dependent on any donor for its sustainability. It does not take a penny from NRSP except using its good offices for arranging a credit line.

The other shining achievement of the Region is their under construction Regional Training Centre subsuming headquarters offices alongside a staff housing colony financed from staff benevolent fund. The grandeur of the building can be judged from the impression I got of the under construction structure from a distance as if it was one of the abandoned palaces of the erstwhile Nawab. The Handloom Training Wing in the building was already functional buzzing with activity. The product on display was of the highest quality. No wonder Dr. Donya Aziz MNA after her visit was raving in praises of Bahawalpur Region.

The RGM Zahoor Hussain has indeed brought credit and distinction to NRSP and entire RSP movement. Like AKRSP and Andhra, he has demonstrated how a difference can be made to lives of the poor and the poorest. He has brought the Region to a take off stage which will enable him to reach the remaining half a million poor households in the districts of Bahawalpur,

Bahawalnagar, Vehari and Lodhran in the next three years. I am deeply indebted to Zahoor and all his staff for their peerless achievement and congratulate Rashid Bajwa for his foresight and leadership in enabling Bahawalpur Region to achieve its full potential, ably supported by Agha Javad.