

Rural Support Programmes Network

LSO Linkages Case Study

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Social Mobilisation

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Acknowledgements

While researching and writing this case study on LSO linkages, I realised the extent of what a unified voice can achieve. What is astonishing is the fact that when looking at the breadth and depth of the linkages; they were mostly developed and implemented by grassroots community members.

All of these linkages have occurred because of the hard work and dedication of the LSO and its members. This case study has been written to highlight the determination and efforts of these four LSOs. In addition to this, I hope that these LSOs will be an inspiration to the other LSOs in Pakistan; as to what their hard work can achieve for their communities.

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Preface

Local Support Organisations (LSOs) are institutions of the people, for the people. These are organisations which operate at the Union Council (UC) level, endeavouring to solve their communities' problems. This is done solely through grassroots participation; from the organisation itself to the activities it takes up. A LSO because of its extended organisational capabilities is able to address the needs of its communities on a much larger scale. They are able to network and work independently with larger organisations such as local government, donors and the private sector.

LSOs consist of three tiers; the community, the village and the UC. A LSO derives its strength and foundation from its community; where community members from a plethora of backgrounds, are organised into Community Organisations (COs). Each CO is made up of 15-20 individuals, headed by a CO Manager and President (voted by the CO members). At the next level, COs are organised into a Village Development Organisation (VDO). VDOs operate at the village level and are able to address problems of a larger magnitude, as compared to COs. Each VDO has a General Body and an Executive Body. The General Body of the VDO comprises of 2-3 members from each CO (voted by the CO members). This body is the main governing body of the VDO, as it has complete decision-making power on all aspects and activities of the organisation.

A LSO is formed at the third level, where it acts as a federation of all the VDOs (and thus in turn of all the COs) in the UC. With this organisation, the community in the entire UC is able to put forward their common problems and priorities. Subsequently the LSO is able to follow through with these priorities more effectively as its operations and networking extend to a higher echelon.

The LSO concept started in 2003 when there was a realisation amongst the RSPs that in order to bring about true emancipation amongst communities and especially the poor, the role of RSPs would have to change. Explicitly the RSPs would have to become more of a facilitating body rather than an organisation which sources, implements and monitors activities exclusively. With the introduction of LSOs, any organisation, be it government or donors, would be able to tap into any local community. Justifiably LSOs will, and have become the portal to the local community. With LSOs emerging all across Pakistan, the

LSO model will come into view as being the only sustainable and organic method of alleviating rural poverty and of empowering the community.

Introduction

A factor most vital to the future sustainability of a LSO are its linkages; namely development linkages to external organisations such as local government, donors and the private sector. The purpose of this report is to put forward case studies of those LSOs which have excelled in initiating and maintaining their linkages with a wide array of organisations. Consequently, it also features the benefits which have been derived from these linkages which would not have necessarily come about had these LSOs opted to work on their own, or even exclusively with their RSPs.

Our aim in this report is draw attention to and stress upon the importance of developing linkages. Time and again, it has been and will be proven in this report that linkages with external organisations have played a great role in the sustainability of grassroots organisations such as LSOs and in enabling *lasting* social and economic freedom of rural communities to take place. This report will accomplish this by providing case studies of LSOs which can become role models for other LSOs in Pakistan, in terms of creating development linkages.

The structure of the report will be as follows; the first section will shed light on what the LSOs' views are regarding linkage development. After which the next section will differentiate between the two types of linkages. The next part will be where an introduction and profile of the LSO will be presented (in terms of their coverage, funds and savings and types of linkages developed). The main crux of each case study will list and describe every linkage that the LSO has developed with various organisations and how these linkages were developed. This structure will be repeated for all the LSOs, after which the last section of the report will include the "lessons learnt". This section will attempt to distil and organise the information in terms of common problems faced, how they were solved, and the factors required for successful linkages.

LSOs views and policy on linkages development

All the LSOs had a common view of linkage development. They saw it as an extremely vital part of their LSOs' sustainability. Linkages with external organisations offered them those capabilities and resources which they themselves would not be able to source. Linkages also provided a way in which to tap into the knowledge base of experts in external organisations, in order to bring about the best possible outcome for the communities. The LSOs were dedicated to put their efforts into forging working relationships with as many organisations as possible. For some LSOs, these were a part of their By-laws.

Official and Unofficial linkages

Before starting with each LSO's linkages, it is important to differentiate between what an official linkage is and what an unofficial linkage is. An official linkage is a linkage where there is a signed agreement or contract between the LSO and the external organisation.

This contract also has to be signed by both parties as it states what each party's roles and responsibilities are for the duration of the contract. This contract is the first reference point, should any disagreement or problem arise in terms of the linkage.

An unofficial linkage is a linkage which has no written formal agreement or contract. It is basically a linkage which has taken place due to the LSO bringing the attention of an external organisation to a specific problem or issue. The implementation of the project is done solely by the external organisation or with some help from the LSO (identification). Nonetheless, there are no formally stated roles and responsibilities assigned to either party.

LSO Goi

Introduction

LSO Goi is a mixed LSO located in Union Council Goi in District Kotli, Azad Kashmir. Goi Union Council has 4 revenue villages and lies 2 hours north of Kotli City; made famous for its many mosques¹. Goi also is renowned for its close proximity to the Line of Control, between Pakistan and India, which lies to its east. Goi is a relatively cut off area, as there are only two routes leading to it; of which one is inaccessible in the rainy season.

¹ Wikipedia: http://en.wikipedia.org/wiki/Kotli_District (accessed 20th May 2008)

Before LSO Goi was formed, the area had only a cluster of COs present. Eventually, the members felt the shortcomings of their COs; in terms of ability to deliver services to the area. Therefore the community, with the help of 5 Village Resource Persons (VRPs) was organised into more COs, and then further into VDOs. Having achieved a good level of coverage in their area, LSO Goi was formed on the 18th of July 2007.

LSO Goi, despite the fact of it being such a young LSO, has managed to progress at a very fast rate. For example, in terms of Social Mobilisation, they were able to increase their CO coverage, from 68 to 128 in just 5 months, with the help of only 5 VRPs. Other initiatives of the LSO have been:

- Development of poverty profiling system for their community: The LSO developed their own indicators regarding poverty levels, based on the community's views. Having developed them, a survey was carried out of the households in the community and the following results were obtained:
 - Well-off HH: 5
 - Rich HH: 39
 - Average HH: 338
 - Poor HH: 2332
 - Very Poor HH: 310
 - Destitute HH: 247
- The LSO has also taken up the initiative of creating different sectors; specifically health, education, credit etc. They have also assigned a member to each sector; someone compatible with that particular sector based on their experience and profession. As a result of this, the LSO will have advisors, each unsurpassed in their knowledge and insight of their individual sectors.
- LSO Goi has a monitoring committee whose main objective is to monitor the progress of the LSO's COs. They visit each CO and focus on issues such as frequency and regularity of meetings, amount and regularity of savings, updating of records, etc. As a result of this monitoring committee, the LSO now knows that:
 - 70 COs have opened bank accounts so far
 - 90 COs are saving frequently and regularly

- 95 COs hold frequent and regular meetings
 - 60 COs have pristine records
 - 1 CO is currently carrying out internal lending
 - 10 COs have received matching grants for their savings
- Connected to the above, LSO Goi is exceptional in the sense that it has developed a scoring system, whereby each CO is given scores depending on their progress. For example, COs which save regularly and maintain good records are awarded higher scores. Depending on these, COs with the highest scores are given preference in terms of which projects they are given. Consequently, this scoring system provides a great incentive to the COs to perform better, and therefore promotes healthy competition amongst them.

Profile

The following is LSO Goi's profile:

Date of Formation	18 th July 2007			
Revenue Villages	4			
	Goi	Narali	Mohar	Fandiyot
Total Population	20763			
Covered Population	16080			
Population Coverage	77%			
Total HH	3271			
Covered HH	2290			
Coverage	70%			
COs	128			
	42 WCOs	38 MCOs	48 Mix COs	
VDOs	7			
Savings	Over Rs.700,000			
No. of Loans distributed	997			
Amount of Loans distributed	Rs. 10,050,000			

No. of LSO General Body members	41	
	16 Female	25 Male
No. of LSO Executive Body members	16	
	5 Female	11 Male

Governance Structure

LSO Goi has a typical LSO structure, with three tiers; COs, VDOs and a LSO. 2 members (this can vary from CO to CO, as it is dependant on the size of the CO) from each CO are elected into their relevant VDO's General Body. As for the VDO Executive Body, the President and Manager of each CO automatically become Executive Body members of their VDO. As for the LSO, 2 members from each CO are elected directly into the LSO General Body, while 1 member from each CO is voted into the LSO Executive Body.

Linkages

This is a summary of the type of linkages which have been developed between LSO Goi and various organisations:

No. of Total Linkages			13		
No. of Linkages with Government			10		
			Official: 5	Unofficial: 5	
No. of Linkages with Private Organisations			0		
			Official: -	Unofficial: -	
No. of Linkages with RSP			3		
			Official: 0	Unofficial: 3	
No. of Cost-share Linkages			6		
No. of Wells	No. of Hand pumps	No. of Trainings	No. of Plantations	No. of link roads	No. of Schools improved
6	7	3	3	1	2

Linkages

This section will list all the linkages that LSO Goi has developed with various organisations. The linkages will be grouped together according to organisations.

Azad Jammu and Kashmir Community Development Programme (AJKCDP)

The AJKCDP is a project which started in 2004 and is due to end in 2011. It aims to help the community across different sectors, such as agriculture and livestock, infrastructure and enterprise development, to name a few². Its goal is to develop projects and activities which are community-driven and focused on helping poverty-stricken areas. AJKCDP is funded partly by the International Fund for Agricultural Development (IFAD); in the form of a loan of 15,250,000 Special Drawing Rights³. It is also funded by the World Food Programme and the AJK Government.

The majority of LSO Goi’s linkages have been with AJKCDP, in a variety of developmental sectors. The following are the linkages which have taken place between them:

S.No: 1	Linkage: Matching Grants	
Linkage Type: Official	Outcome: Given to 4 COs, 2 COs in progress	
Cost: Rs.290,000	Cost-share: ×	
Start Date: April 2008	Duration: 2 years	

Summary

AJKCDP has 4 areas in which it is using its fund from IFAD; Gender-Sensitive Community Development Component, Community Development Fund, Natural Resource Management Component and the Programme Management Component. This linkage has been made in their Community Development Fund; specifically in the microfinance sub-component. In this, AJKCDP aims to support and promote local COs savings and credit management capabilities by providing them with either financial capacity-building or matching-grants.

² AJKCDP website: <http://ajkcdp.org/index.html> (accessed 18th May 2008)

³ IFAD, IRP: “Programme Loan Agreement”, 2004; p. 3

LSO Goi initiated this linkage by sending a proposal to AJKCDP at the request of their COs. 4 COs have already been approved and have received their matching grants. AJKCDP's criteria for eligibility was that COs must have savings of at least Rs. 20,000, regular attendance rate of a minimum of 75%, have at least 1/3 membership from the poorest, and be at least 6 months old⁴. Moreover, there are three tiers to AJKCDP's matching grant programme. The first tier (at which these COs are currently at) involves AJKCDP providing matching funds, at a 2:1 ratio, to those COs which have achieved a minimum of Rs. 20,000 in savings. This amount will then be used for internal lending purposes. To this end, AJKCDP also trains the COs in credit management and handling (in the case of LSO Goi, this training will take place after all the COs have received their funds).

At the second tier, those COs which have successfully managed to pay off the first tier funds with their savings, will move onto the second tier. This is where AJKCDP will match the COs net bank balance at a ratio of 1:1, along with providing training in enterprise development.

The third tier is the phasing-out tier, whereby attention will be given towards managing the sustainability of COs.

Experiences

Overall, the experience of LSO Goi members in regard to this linkage was that it was fairly easy to initiate and to develop the linkage. 4 COs have already been approved and have received their matching funds. The only low point was that the process took a long time, in terms of the bank having to follow their verification methods and that the LSO members had to travel long distances to and fro from Muzaffarabad to carry out the necessary procedures. According to the LSO, the whole process took about a month and a half.

S.No: 2	Linkage: Poultry Package and Training
Linkage Type: Unofficial	Outcome: 35 women received 20 egg-laying chickens each, along with 6 days training

⁴ IFAD, IRP: "Programme Loan Agreement", 2004; p. 15

Cost: Rs.117,600	Cost-share: ×
Start Date: March 2008	Duration: 1 month

Summary

This is one of AJKCDP's programmes, where they give women (specifically the poorest, such as widows) a way in which to increase their income. These women are first given a 6 day training course, in which they are shown how to take care of their chickens, in terms of feed, health, and shelter. They are then each given 20 egg-laying chickens, of which they have to take care of and to sell their eggs.

LSO Goi initiated the linkage by sending AJKCDP a nomination list, in which they had listed those women whom most deserved the package (this initiation started by the fact that there was a demand from the LSO's COs regarding income-generating activities). This was compiled on the basis of data and nominations sent from their COs. Female Social Organisers from AJKCDP then double-checked the nominees and selected the final list of women.

Experiences

The linkage went well according to both parties; however there was a realisation that the above package was not able to cater to all of the LSO's demand. However AJKCDP has said that as soon as they start another poultry package, they will accommodate those women who were left out from the first session. To this end, LSO Goi has already sent AJKCDP more proposals for their poultry package.

Another issue in this poultry package was monitoring. Currently LSO Goi had no system of monitoring these women and their chickens; however they realised that monitoring was an essential part of any linkage. This is because the results of this linkage would be the basis for other linkages with different organisations. To gather data and present a report on previous linkages that the LSO has carried out will greatly help new linkage partners in cultivating their trust in the LSO.

S.No: 3	Linkage: Link Road
Linkage Type: Official	Outcome: 1 link road

Cost: Rs.850,000	Cost-share: ✓
Start Date: April 2008	Duration: 2 months

Summary

As a part of AJKCDP's infrastructure section, resolutions from LSO Goi's COs were sent to AJKCDP. On this linkage, AJKCDP was not working directly with LSO Goi, as they felt that the LSO was not mature enough. This is because there had been some issues of politics between the LSO and the Minister in the area. Therefore AJKCDP worked directly with the COs. However the LSO did help in forwarding the concerns of the COs to AJKCDP.

The COs were responsible for 20% of the total cost, i.e. Rs.170,000 while AJKCDP provided the other 80%.

Experiences

The linkage is going smoothly so far, with no complaints from either party. It is expected that the link road will be completed in June 2008.

S.No: 4	Linkage: Water Wells
Linkage Type: Official	Outcome: 6 water wells in 6 COs
Cost: Rs.1,512,000	Cost-share: ✓
Start Date: April 2008	Duration: 2 months

Summary

LSO Goi having received resolutions from their COs, were able to pass them onto AJKCDP. Each well cost Rs. 252,000; in which the COs were responsible for 20% of the cost, i.e. Rs.50,400. AJKCDP paid for the other 80%.

Experiences

The LSO and AJKCDP both were happy with the linkage and expect the wells to be completed by June 2008. The beneficiaries of the wells were satisfied with the linkage and the LSO's role in forwarding their requirements.

S.No: 5	Linkage: Hand pumps	
Linkage Type: Official	Outcome: 7 Hand pumps	
Cost: Rs.336,000	Cost-share: ✓	
Start Date: March 2008	Duration: 3 months	

Summary

AJKCDP received resolutions from LSO Goi, from their COs. The demand for hand pumps was more than AJKCDP could meet; therefore the final selection was jointly made by the LSO and AJKCDP. Successful locations were based on how many households would benefit, scarcity of water and whether the COs were able to give their 20% share.

4 hand pumps were located in CO Goi Sehree, costing a total of Rs. 192,000, of which the CO had to contribute 20%, i.e. Rs.38,400. The other 3 hand pumps cost a total of Rs. 144,000 of which 20%, i.e. Rs.28,800 was given by COs.

Experiences

The linkage was developed easily and has yet to be completed. The deadline given by AJKCDP is towards the end of June; however the CO members are looking forward to the project being completed.

S.No: 6	Linkage: Mini-Dam	
Linkage Type: Official	Outcome: 2 Mini-Dams	
Cost: Rs.348,000	Cost-share: ✓	
Start Date: March 2008	Duration: 3 months	

Summary

The requirement from the COs was something which would help them increase their drinking-water supply. Therefore AJKCDP, along with the COs decided to build 2 mini-dams, which would collect rainwater.

The two mini-dams cost Rs.117,000 and Rs.231,000 each, with the COs having to contribute 20% of this amount, i.e. R.23,400 and Rs.46,200 respectively.

Experiences

This linkage has not yet been completed, as the deadline for it is at the end of June. However both AJKCDP and the COs have found no problems in the linkage process, itself.

S.No: 7	Linkage: Fruit plantation	
Linkage Type: Unofficial	Outcome: 50 fruit trees planted	
Cost: Rs.500	Cost-share: ×	
Start Date: February 2008	Duration: 1 month	

Summary

Resolutions from COs were sent to LSO Goi, which were then forwarded to AJKCDP. AJKCDP then forwarded it to the government's Agriculture department. The LSO was told that they would have to select those COs which had a good amount of land, good soil and plenty of water. The LSO finalised their selection which was then surveyed by the Agriculture department. Having done this, 4 COs were selected for this linkage. A total of 50 fruit trees were planted in February (planting season), all of which were of diverse varieties. Each plant cost Rs. 10 which were provided by the Agriculture department. Land, labour and water would have to be provided by the COs. Additionally the COs would also be responsible for their up-keep and security (from grazing animals).

Experiences

The linkage went well, however according to LSO Goi the plants that they received were different from what they had ordered. Other than that, the linkage was easily developed and the recipient COs are happy with their plants; despite the fact that about 30% of the plants had died due to lack of water and other natural reasons.

The LSO has already sent proposals for 15 more COs to AJKCDP; however this time, making sure that there would not be any lack of water issues in the said COs.

S.No: 8	Linkage: Forest tree plantation
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Linkage Type: Official	Outcome: Plantation on 25 acres of land
Cost: Rs.200,000	Cost-share: ✓
Start Date: February 2008	Duration: 1 month

Summary

About 4 COs had the problem of their surrounding land being absolutely vacant and lacking any sort of trees or foliage. LSO Goi having repeatedly sent their COs resolutions to AJKCDP, were able to get in touch with the government's Forest department.

AJKCDP forwarded their proposal to the Forest department where they were able to survey the land. LSO Goi and the Forest department were able to select 25 acres of land, which were suitable for plantation.

The agreement given was that 70% of the cost, i.e. Rs.140,000 would be funded by the Forest department, 10% from AJKCDP and 20% from the COs. However the COs were given the option of not having to contribute 20% if they could not. Instead they were asked to provide labour for digging. All the COs took the latter option; therefore AJKCDP provided 30% of the funds.

Experiences

The linkage's results were successful, as the plants are doing well. However during the process, there were some issues which were raised by LSO Goi. According to the formal agreement, it was decided that 2 members from the COs and one person from AJKCDP would open a joint account, in which the total fund would be deposited. From this, each CO would receive money for purchasing plants. However what actually happened was that the District Officer opened an account and kept the fund in it. From there he gave money to the COs for plants, etc. This process took some time and the LSO felt that the Forest department did not want to hand over money to them. However in the end, the money was given and plants were purchased for plantation.

Azad Jammu and Kashmir Government Education Department

The Education Department of the Azad Jammu and Kashmir government works to provide education in the whole of AJK. One of their responsibilities is also to provide the necessary facilities in which children can gain education. Each district in AJK has a

District Education Officer (DEO) and an Assistant Education Officer (AEO), who look after their district's schools and colleges.

S.No: 9	Linkage: School Building	
Linkage Type: Unofficial	Outcome: 1 school building	
Cost: Rs.36,000	Cost-share: ×	
Start Date: February 2008	Duration: In progress	

Summary

In the case of LSO Goi, they knew that a school in their area needed a proper building in which to hold the children's classes. This was done through a needs assessment of their community.

This was a non-official linkage, where the LSO notified the Education department of their need of a building for their school. The Education department having assessed the school approved the linkage in February 2008.

Experiences

The LSO had no problems with developing this linkage and found it fairly easy to get the attention of the Education department. It is expected that the school will soon get a proper building in order to provide the children a safe environment in which to learn.

National Rural Support Programme

National Rural Support Programme was created in 1991, in order to "alleviate poverty by harnessing people's potential"⁵. They are currently covering 46 districts in Pakistan, including in Azad Jammu and Kashmir. Their programmes vary from Social Mobilisation, micro-credit, to social sector services such as health and education.

S.No: 10	Linkage: School Management Committees (SMCs)	
Linkage Type:	Outcome: Trained 196 people and established 28 SMCs, in 28	

⁵ NRSP website: <http://www.nrsp.org.pk/index.htm> (accessed 18th May 2008)

Unofficial	primary schools
Cost: Rs.75,000	Cost-share: ×
Start Date: February 2008	Duration: 2 years

Summary

School management Committees are made up of individuals from their local community. They are usually parents of children attending the local primary school. NRSP trained 196 individuals in how to manage their SMCs and to monitor their own local schools. This training is done over a 3 day period, after which these community members were organised into 28 SMCs. LSO Goi was a part of this linkage by working with NRSP on a volunteer basis to identify the 196 individuals in the UC.

Having formed these SMCs, LSO Goi has reported that their local schools have improved significantly in a variety of areas. For example, enrolment has increased in the UC, teacher attendance has improved, as well as general school discipline.

As a result of the formation of SMCs, they have become a gateway to further linkages. This can be demonstrated by the fact that in one of the schools, the local SMC noticed that school attendance was very low and that the number of orphans was relatively less. Upon enquiry, the SMC discovered that the reason why enrolment of children, especially orphans was low, was because they were not able to afford school uniforms or books. The SMC has identified these orphans and made their list, which has been sent to Baitulmaal, to ask them to pay for these children's school costs.

SMCs in UC Goi have also been able to upgrade a Middle school in Narali, to a High school. This was done by the SMC contacting the Deputy Director in the Education department to come and visit their school. Having seen the school, it was upgraded immediately to a High school by the addition of 2 extra grades; 9th and 10th. Additionally another SMC in the UC has also managed to upgrade one of their Middle schools.

Experiences

According to LSO Goi, working with NRSP was very easy and presented no problems. They felt that because they had grown under the supervision of NRSP, they were very comfortable in working with them, be it on a volunteer basis. NRSP staff also seemed very much at home with the individual LSO members and the community generally.

S.No: 11	Linkage: Vegetable seeds	
Linkage Type: Unofficial	Outcome: 50 packets of 10 different vegetable seeds given to 25 women	
Cost: Rs.1,500	Cost-share: ✓	
Start Date: February 2008	Duration: 1 week	

Summary

Having felt a need from their COs, LSO Goi contacted NRSP and told them their requirement for good quality vegetable seeds. The LSO also had a list of those households (specifically women) whom required these seeds the most. NRSP was able to give 50 packets of vegetable seeds (with 10 varieties of vegetable seeds in each packet, enough for one household) at a cost of Rs.5 (normal cost Rs.30) to 25 women.

The seeds have been sowed by the women and are doing well so far; they are expecting their vegetable crops to come out very soon.

Experiences

The LSO has had no problems in working with NRSP on this linkage, however they have said that there were not enough seed packages provided, in order to cater to all of the needy women on their list. The LSO has also planned that on future linkages of this kind, they will make two different proposals. The first proposal would be for good quality vegetable seeds for those women left out in the first round. The second would be a proposal for receiving seeds for commercial purposes. These will be given to those members who have the necessary inputs required for successful vegetable crops, such as ample amounts of good quality land, interest, skill and most importantly water.

S.No: 12	Linkage: Training for Traditional Birth Attendants (TBAs)	
Linkage Type: Unofficial	Outcome: 3 women trained and practicing	
Cost: Rs.12,315	Cost-share: ×	
Start Date: April 2008	Duration: 8 days	

Summary

LSO Goi had a great deal of demand for TBAs from their COs, due to the fact that UC Goi has no rural health centre. Therefore the women in the UC were not being provided this vital service.

NRSP and LSO Goi picked 3 women who were interested and had the initiative to carry out this service for the UC. They each went through an 8 day training course. The 3 women have utilised their trainings well and are currently practicing.

Experiences

The linkage went over smoothly, with the training being carried out effectively. LSO Goi has requested that NRSP provide more trainings for future TBAs so that the entire UC's women are catered towards.

Azad Jammu and Kashmir Government Social Welfare and Women Development Department

The Social Welfare and Women Development department was formed in July 1992 and is a part of the AJK Government's structure. Their aim is to train and provide opportunities to women, both in rural and urban areas of AJK, so that they can earn their own income. Structurally this department's operations are divided into 2 sub-divisions; Muzaffarabad (Muzaffarabad, Poonch, Bagh, Sudhnoti) and Mirpur (Kotli, Bhimber) divisions⁶.

S.No: 13	Linkage: Tailoring training	
Linkage Type: Official	Outcome: Trained 1 VDO's female members; 35 women	
Cost: Rs.5000	Cost-share: ×	
Start Date: December 2007	Duration: 1 month	

Summary

⁶ AJK Government website:
http://www.ajk.gov.pk/site/index.php?option=com_content&task=view&id=151&Itemid=94 (accessed 18th May 2008)

LSO Goi's Executive Body had come up with this idea, based on the needs assessment survey of their COs. They then sent a proposal to the Social Welfare and Women Development department, who approved the proposal. The department gave a training course to 35 women who had been selected by the LSO. The training (which lasted a month) cost Rs.5000, of which the LSO did not have to contribute towards. The participants were all satisfied from the training and are using their skills by stitching clothes for the community members.

Experiences

The linkage went smoothly, with the LSO feeling that this training had really helped their female members in gaining an income generating skill.

LSO Dabsi

Introduction

Dabsi is another Union Council present in District Kotli, located north of Kotli city. It has 3 revenue villages; namely Balakot, Rajor and Dabsi. LSO Dabsi was formed on the 12th of January 2007. It too has progressed at a rapid rate, both in linkages but also in their record-keeping. LSO Dabsi has also carried out the following:

- Developed a detailed list of all the disabled individuals in the entire UC (82 individuals; due to the fact that this LSO is also close to the Line of Control and therefore has a lot of hidden mines present).
- The LSO has a Supreme Council which meets once a year. This council essentially goes over the previous year's performance of the LSO to see whether the LSO fulfilled its commitments. It also decides on the strategic direction of the LSO itself, in terms of planning and policies.
- Development of an innovative approach towards their members and UC's problems, in the form of a "Problem Tree". The Problem Tree first lists the overarching problems which the entire UC is facing. Branching off from these problems are smaller problems or effects of the overarching problems. Similarly, further problem branches are made. This method of organising its problems graphically has made the LSO much clearer in which areas it should *and* has to

focus. The Problem Tree also has the ability of making any external organisation or individual immediately understand the problems which the LSO faces. Furthermore, the LSO has also developed a “Solution Tree” in which they have followed the same method as above, except in this case providing possible solutions to each of their problems. This again is very interesting because you see in one compact area, what the thinking-process is behind each and every one of the LSO’s own objectives or missions.

- The LSO had also conducted a SWOT analysis in their coverage area.

Profile

The following is LSO Dabsi’s profile:

Date of Formation	12th January 2007		
Revenue Villages	3		
	Balakot	Rajor	Dabsi
Total HH	1980		
Covered HH	1660		
Coverage	84%		
COs	65		
	35 WCOs	20 MCOs	10 Mix COs
VDOs	6		
Savings	Rs.465,000		
No. of Loans distributed	283 (active loans)		
Amount of Loans distributed	Rs.1,757,389		
No. of LSO General Body members	65		
	35 Female	30 Male	
No. of LSO Executive Body members	25		
	6 Female	19 Male	

Governance Structure

LSO Dabsi also has a three-tier structure. Each CO nominates a person to go into their LSO General Body. From this General Body, the LSO Executive Body is chosen.

Linkages

This is a summary of the type of linkages which have been developed between LSO Dabsi and various organisations:

No. of Total Linkages			18		
No. of Linkages with Government			12		
			Official: 9	Unofficial: 3	
No. of Linkages with Private Organisations			4		
			Official: -	Unofficial: 4	
No. of Linkages with RSP			1		
			Official: 1	Unofficial: -	
No. of Cost-share Linkages			7		
No. of Wells	No. of Hand pumps	No. of Trainings	No. of Plantations	No. of Streets paved	No. of Schools improved
1	39	4	4	2	1

Linkages

This section will list all the linkages that LSO Dabsi has developed with various organisations. The linkages will be grouped together according to organisations.

Azad Jammu and Kashmir Community Development Programme (AJKCDP)

AJKCDP has also worked extensively with LSO Dabsi demonstrated by the fact that the LSO has had the most linkages with this organisation. The following are the linkages which have taken place between the two organisations:

S.No: 1	Linkage: Matching Grants and Credit Training
Linkage Type: Official	Outcome: Given to 18 COs

Cost: Rs.960,000	Cost-share: ×
Start Date: September 2007	Duration: 2 years

Summary

LSO Dabsi had heard about AJKCDP's matching grant programme and sent a proposal to them, on behalf of their COs. AJKCDP having evaluated their COs, approved matching grants for 18 COs. 15 of the COs had Rs.20,000 savings, thus they were given Rs.40,000 each (based on a 2:1 ratio). Additionally, 3 other COs had Rs.60,000 of savings and were given Rs.120,000 each. The COs were also given a 2 day training on how to disburse credit and to maintain accurate financial records. Their credit registers and procedures of the LSO clearly highlighted the benefits obtained from this training.

Experiences

Both organisations did not come across any problems during the development of the linkage. However LSO Dabsi had a higher level of demand coming from their COs and had expressed their wish to obtain more matching grants from AJKCDP.

S.No: 2	Linkage: Poultry Package and Training
Linkage Type: Unofficial	Outcome: 25 women received 30 chicks each, along with 6 days training
Cost: Rs.121,500	Cost-share: ×
Start Date: November 2007	Duration: 1 month

Summary

Having received CO resolutions regarding income-generating activities for the neediest women in their areas, LSO Dabsi sent a proposal to AJKCDP for their poultry programme (as poultry is a popular method of generating income in the area). As per AJKCDP procedure, female Social Organisers received a list of needy women from the LSO. They visited these women and chose a final selection of 25 women. Each woman was given 30 small chicks (not of egg-laying age). Before receiving the chicks, all the women had to go through a 6 day training to learn about health, feed and shelter for the chicks.

Experiences

The LSO and AJKCDP were both happy with the linkage. The women have received immense benefits from this poultry package, shown by the fact that one of the woman's savings has become over Rs.2500 per month. One reasons for LSO Dabsi's better success rate with these chicks, as compared to LSO Goi, is because the LSO itself monitors the case of the chicks. The women are visited regularly in order to check up on the state of the chicks and also if the woman needs any advice regarding them.

LSO Dabsi has consequently sent a proposal to AJKCDP asking for a poultry package for 30 more women.

S.No: 3	Linkage: Water Well	
Linkage Type: Official	Outcome: 1 water well	
Cost: Rs.139,000	Cost-share: ✓	
Start Date: May 2008	Duration: 1 month	

Summary

LSO Dabsi received a resolution from a CO in Balakot for a well. The CO was located near the border and had limited supply of drinking water. The LSO therefore sent a proposal to AJKCDP, which approved it.

The terms of the linkage were that AJKCDP would pay for 80% of the cost, while the CO would give 20%, i.e. Rs.27,800. The CO would also provide the labour for the construction of the well.

Experience

The linkage was developed well and it is expected that the well will be complete towards the end of June 2008. LSO Dabsi meanwhile has sent 2 more proposals for well construction in their UC.

S.No: 4	Linkage: Hand Pumps	
Linkage Type: Official	Outcome: 39 hand pumps	
Cost: Rs.1,872,000	Cost-share: ✓	

Start Date: March 2008	Duration: 3 months
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Summary

LSO Dabsi, having received CO resolutions for hand pumps, sent a proposal to AJKCDP. The LSO identified the areas, with the help of their COs. The demand for hand pumps was much greater than the supply, therefore areas selected were based on the highest requirement and need.

Each hand pump cost Rs.48,000 of which each CO had to pay 20%, i.e. Rs.9600 for its share.

Experiences

The LSO and especially the recipients of the hand pumps were very happy with the linkage. So far 15 hand pumps have been installed, whereas the rest will be ready towards the end of June 2008. Of the 15 hand pumps ready, the LSO has found that each hand pump has benefited about 15-20 households.

LSO Dabsi has forwarded more proposals to AJKCDP for additional hand pumps, but with the request that the CO share be reduced somewhat.

S.No: 5	Linkage: Irrigation Channel	
Linkage Type: Official	Outcome: 1 irrigation channel	
Cost: Rs.100,500	Cost-share: ✓	
Start Date: March 2008	Duration: 3 months	

Summary

LSO Dabsi received resolutions from Balakot male CO in Balakot for an irrigation channel. The LSO sent a proposal to AJKCDP, which got approved in March 2008. 20% of the cost, i.e. Rs.20,100 would be contributed by the CO, while the rest would be from AJKCDP.

Experiences

The linkage is going well and the project is expected to finish towards the end of June 2008.

S.No: 6	Linkage: Street Construction	
Linkage Type: Official	Outcome: 2 streets	
Cost: Rs.770,000	Cost-share: ✓	
Start Date: 18 th April 2008	Duration: 2 months	

Summary

LSO Dabsi sent a proposal to AJKCDP based on resolutions from their COs. 2 streets were approved for construction. The linkage again depended on 20% from each CO, as well as labour.

Experiences

The LSO was satisfied with this linkage for construction of 2 streets due for completion towards the end of June 2008; however they expressed their thoughts regarding AJKCDP's bias selection of streets. LSO Dabsi had sent a proposal for 6 streets, but of the 2 which got approved were those streets which would be less than 1000 ft.

Upon enquiry from AJKCDP, it became apparent that this was a policy decision of theirs. This is because their largest donor, IFAD, had a restriction of constructing streets longer than 1000 ft, due to the fact that there has lately been an excessively huge wave of road construction across Azad Jammu and Kashmir.

S.No: 7	Linkage: Stairs	
Linkage Type: Official	Outcome: Stairs constructed in one area	
Cost: Rs.167,000	Cost-share: ✓	
Start Date: May 2008	Duration: 1 month	

Summary

Through CO resolutions, LSO Dabsi sent a proposal to AJKCDP for the construction of footsteps/stairs in of their COs. The linkage was approved in mid-May 2008, with completion due around the end of June 2008.

The CO is responsible for 20% of the cost, i.e. Rs.33,400, while AJKCDP will provide the lion's share.

Experiences

The LSO has said that linkage is going well so far, however they did have to make a lot of visits to AJKCDP in order to get the linkage approved. Subsequently, they have also sent AJKCDP 3 more proposals for construction of stairs.

S.No: 8	Linkage: Building for shelter-less school	
Linkage Type: Official	Outcome: Building for one girls primary school	
Cost: Rs.2,400,000	Cost-share: ×	
Start Date: March 2008	Duration: 5 months	

Summary

When this girls primary school building in Dabsi was damaged by snow, the Education department was notified. Their usual routine is to forward lists of damaged schools to AJKCDP, where they approved the project.

The cost of the building was estimated at Rs. 2,400,000 of which the CO would have to pay 20%. However what ended up happening was that the CO was given the option of only providing the land and labour for the project, instead of 20%.

Experiences

The LSO and AJKCDP both found that the linkage was developed successfully and easily. Regarding the school building, it has been estimated that it will be completed by August 2008, after which 120 girls will be able to learn in a safe and comfortable environment.

S.No: 9	Linkage: Demonstration Plots	
Linkage Type: Unofficial	Outcome: 9 demonstration plots in 3 COs	
Cost: Various	Cost-share: ×	
Start Date: December 2007	Duration: 4 months	

Summary

LSO Dabsi had a great demand for good quality seeds from their COs, via their resolutions. Thus the LSO sent a proposal to AJKCDP who then forwarded it to the Government's Agriculture department.

The LSO identified the areas in which the demonstration plots would be located. This was based on factors such as land, water, interest of farmer. Having done this, the Agriculture department also carried out their own survey, at the end of which 9 different plots were decided upon.

3 plots would consist of fodder, 3 of vegetables and 3 of wheat. They would be planted using high quality seeds, in order to demonstrate to the wider community the benefits of good quality seeds and how to properly foster them.

The cost of seed and fertiliser for all the plots was provided by the Agriculture department. The COs did not have to contribute anything, except for of course inputs such as land, labour and water.

Experiences

The LSO found it easy to work with the Agriculture department and were grateful to AJKCDP for forwarding their proposal to them; therefore developing a new linkage partner.

As for the plots themselves, the farmers are extremely happy with their crop so far. The community can clearly see a vast difference between ordinary seeds and the high-quality seeds. This has resulted in even more resolutions being sent to the LSO, of which they have sent 6 proposals already regarding corn seeds.

S.No: 10	Linkage: Fruit Plantation	
Linkage Type: Official	Outcome: 250 fruit trees planted in 5 COs	
Cost: Rs.2,500	Cost-share: ×	
Start Date: January 2008	Duration: 1 month	

Summary

As the LSO knew right from its inception that one of their main objectives would be agriculture and specifically plantation of fruit trees, they sent a proposal to AJKCDP

regarding plantation for their COs. AJKCDP approved the proposal and 5 COs which had been identified by the LSO were selected.

The linkage itself was funded entirely by AJKCDP (at Rs.10 for each plant), as they gave 250 fruit trees to 5 COs (50 plants each). The COs only had to provide land and inputs such as water and labour for the plantation.

Experience

The linkage with AJKCDP went well, with the farmers all content with their plants and their progress.

National Rural Support Programme

LSO Dabsi is another area which comes under the NRSP districts. NRSP has constantly been supporting LSO Dabsi, from before its commencement.

S.No: 11	Linkage: Fruit Plantation	
Linkage Type: Official	Outcome: 50 fruit trees planted	
Cost: Various	Cost-share: ✓	
Start Date: January 2007	Duration: 1 month	

Summary

The first fruit tree plantation that took place within LSO Dabsi was done with NRSP. The LSO identified the areas and carried out the planting themselves as well.

The cost to the COs was Rs.1,500.

Experiences

The linkage itself went well with NRSP as they had always been in contact with the LSO. In terms of the result of the linkage, the outcome was not entirely as planned. A percentage of the plants died due to lack of water. The remaining, because of their regular watering, are doing much better. LSO Dabsi has realised the importance of properly surveying land before approving it for projects. In their subsequent proposals (of which one was sent to AJKCDP, see above) they have paid special attention to identifying land where supply of water would not be an issue.

Watershed Management Project

S.No: 12	Linkage: Plantation	
Linkage Type: Unofficial	Outcome: Plantation in 10 COs	
Cost: Various	Cost-share: ×	
Start Date: July and December 2007	Duration: 1 month each	

Summary

Another of LSO Dabsi's objectives was to increase the number of forests in their areas, which had been significantly depleted due to illegal logging. Therefore they sent a proposal to the Watershed Management Project, which approved the proposal.

10 COs were selected as the location for the plantation of forest trees. The plants were provided by the Forest department, while the land was given by the COs. Additionally the Forest department also funded Rs.3000 each for 3 watchers, for 5 years. These watchers would be responsible for taking care of the plants and specifically to ensure their security.

Experiences

The linkage was developed with ease, with no such problems arising. The plants survival depends on rainfall, however they are doing well, especially because of the 3 watchers. The LSO has planned further proposals for plantation in other areas, as their goal is to ensure that their surrounding hills are covered in forest trees.

Food and Agriculture Organisation (FAO)

The Food and Agriculture Organisation of the United Nations seeks to reduce malnutrition and hunger worldwide. They do this by introducing best practices in agriculture, forestry and fisheries, through mobilising resources from multiple donors and organisations⁷. This knowledge is shared with the community in order to increase their output in the above areas.

FAO has worked with LSO Dabsi by providing them with trainings regarding leadership and livestock, with the following details:

⁷ FAO website: http://www.un.org.pk/fao/about_fao.htm (accessed 18th May 2008)

S.No: 13	Linkage: Leadership and livestock training	
Linkage Type: Unofficial	Outcome: Training for 8 LSO members	
Cost: Various	Cost-share: ×	
Start Date: September and November 2007 respectively	Duration: 4 and 15 days respectively	

Summary

LSO Dabsi sent their proposal to FAO based on their COs' resolutions. FAO provided 2 trainings; leadership training for 6 members, for 4 days (in September 2007) and livestock training for 2 members, which lasted 15 days (in November 2007). The cost of this linkage was entirely that of FAO's; however the LSO did have to pay for its own transport.

Experiences

The linkage went well with no issues. The LSO members thought that the training went well and provided them with great insight into the above topics. Leading on from the leadership training, one of the participants was selected to visit the Philippines in order to observe their projects and governance systems of their local organisations. This individual upon coming back to Dabsi has held several meetings with the LSO's COs in order to share his experience and ideas/lessons learnt from his visit.

Muslim Hands (MH)

Muslim Hands is an international NGO which was established in 1993. It works in several different countries, including Pakistan. MH's goal is to eradicate poverty through skills development, education and literacy. It does this by working closely with poor communities through their many projects, such as rural schools, safe water schemes and agricultural aid⁸.

Working with LSO Dabsi, MH has provided much needed supplies to poor children in UC Dabsi.

⁸ MH website: http://www.muslimhands.org/en/gb/about_mh/ (accessed 18th May 2008)

S.No: 14	Linkage: School fees and school books	
Linkage Type: Unofficial	Outcome: Payment of school fees and provision of free school books	
Cost: Various	Cost-share: ×	
Start Date: April 2008	Duration: -	

Summary

This linkage came about from the LSO going to MH for providing help for very poor children, i.e. in terms of their educational costs. Their proposal was accepted and MH provided funds for children (who had been identified by the LSO) for their school fees; they were also given free school books.

Experiences

This linkage went off very well as there were no problems from either organisation.

Read Foundation

Read Foundation is an organisation which specialises in education. They have their own schools in Pakistan; they also provide funds for individual students for their school fees and books.

S.No: 15	Linkage: School fees and school books	
Linkage Type: Unofficial	Outcome: Payment of school fees and provision of free school books	
Cost: Various	Cost-share: ×	
Start Date: May 2008	Duration: -	

Summary

This linkage was initiated by the LSO, with the help of one of its members who used to be a principle in one of Read Foundation's schools. LSO Dabsi provided a list of needy children who required help in their educational costs. The proposal was accepted and

Read Foundation provided school fees and books for the children which had been identified by the LSO.

Experiences

The linkage was a very successful one, as the children were able to return to school and to carry on with their education.

Bait-UI-Mal

Bait-UI-Mal is an autonomous body, which was set up under the 1991 Act. It works under the Ministry of Social Welfare and Special Education⁹. Its focus is purely on the poorest, such as the destitute, widowed women, orphans and the disabled.

S.No: 16	Linkage: Money for destitute	
Linkage Type: Unofficial	Outcome: Payment from Bait-UI-Mal fund for the destitute	
Cost: Rs.36,000	Cost-share: ×	
Start Date: June 2007	Duration: 2 months	

Summary

LSO Dabsi had received several resolutions from its COs about the destitute and vulnerable in their area. LSO Dabsi asked their COs to nominate individuals, in order for them to take their information and fill out Bait-UI-Mal forms for them. 12 individuals were selected and forms were filled out for them.

Experiences

Although this is quite a simple linkage and with not a lot going into it, it still produced Rs.3000 per individual. This money has been used for several purposes, such as for school books, buying supplies and chickens.

LSO Dabsi did notice that it took a long time for the process to come through and that sometimes they did not get much of a response from Bait-UI-Mal. Nonetheless, the LSO has sent a further 12 applications and are currently waiting for a response.

⁹ Bait-UI-Mal website: http://www.pbm.gov.pk/new/Introduction_Links.html (accessed 18th May)

Response International

Response International is a UK registered charity which specialises in providing immediate as well as long term development for victims of conflicts. This is done by providing training regarding landmine awareness, trauma surgery, healthcare in emergencies and by providing psychological/social support to victims¹⁰.

S.No: 17	Linkage: Training and Support for disabled individuals	
Linkage Type: Unofficial	Outcome: Mine-awareness training for 46 members and artificial limbs for 15 individuals	
Cost: Various	Cost-share: ×	
Start Date: 2008	Duration: -	

Summary

Response International had come to Kotli, as it is located near the Line of Control. Due to this fact, there are many mines which have proven to be damaging and deadly to the local communities. The LSO contacted Response International and gave them their list of disabled individuals in the UC. Response International viewed these individuals and 15 were chosen with then help of Response International and the LSO. These 15 individuals had medical checks in order to provide them with artificial limbs, which would be given by Response International.

Response International also organised a 2 day awareness training regarding mine-awareness. This was attended by 46 members (6 from each CO).

Experiences

This linkage was developed very easily, with there being no problems from either organisation. The training was very well received and the members thought that it was a very useful training. As for the disabled individuals; they are still in the process of receiving their artificial limbs.

As a result of this linkage and also looking at the demand for it, LSO Dabsi has decided to send a proposal regarding artificial limbs to NRSP as well.

¹⁰ RI website: http://www.responseinternational.org.uk/index_non.htm (accessed 3rd June 2008)

Azad Jammu and Kashmir Government Irrigation Section

The Irrigation section works under the Agriculture, livestock and Food department. Specifically, the Irrigation department is concerned with ensuring that a maximum of farmers in AJK are in easy access of water.

S.No: 18	Linkage: Irrigation Channel	
Linkage Type: Official	Outcome: 2 irrigation channel	
Cost: Rs.344,000	Cost-share: ✓	
Start Date: June 2007	Duration: 6 months	

Summary

Having received resolutions from their various COs, LSO Dabsi sent a proposal to the Irrigation department, where they approved a project for 1 irrigation channel. The COs were responsible for 20% of the total cost, while the rest would be paid for by the Irrigation department.

Experience

The LSO and the CO members are very satisfied with the results of the project. It is estimated that 15-20 households have been directly benefited by this channel.

There was one shortcoming though, which was time. LSO Dabsi felt that it took too long to finish (6 months) and that several trips had to be made to the department in order for progress to take place. However, the LSO has still sent proposals for 6 more irrigation channels, of which 3 have already been approved.

LSO Ittefaq Welfare Organisation

Introduction

Sherkot UC lies 15 km west of Kohat City, capital of District Kohat in the North West Frontier Province. It has 5 major settlements and 2 revenue circles. Sherkot UC covers an area of 6000 acres of which half is irrigated lands. The dominating occupation in Sherkot is agriculture at 58%.

LSO Ittefaq Welfare Organisation is a mixed LSO and was formed on the 1st of April 2007. It has accomplished much since its commencement, some of which include:

- Detailed data gathering of the UC in areas such as main occupations, crops, educational facilities, health facilities and social mobilisation data relating to coverage.
- The LSO has also carried out poverty ranking of the UC in their Investment Plans. From these plans, it can be seen that almost 54% of the total population is living below the poverty line¹¹, as well as the following poverty ranking data:

Categories	No. of HH	Percentage
Well-Off	199	17%
Better-Off	339	29%
Poor	416	36%
Very Poor	159	13%
Destitute	55	5%

- LSO Ittefaq Welfare Organisation has very systematically listed down the needs of their CO members and prioritised them accordingly, from their Investment Plans. Therefore at a glance, anyone can see that micro-finance is the highest priority of the LSO *according* to the members themselves. This data is further divided into the needs of men and women. Similarly, the LSO has also organised the needs that they have addressed. For example, in terms of micro-finance, 397 male members and 188 female members prioritised it as their need. The LSO on the other hand, has given out 210 loans to the male members and 121 loans to the female members. Therefore any external organisation or individual can immediately tell what the community needs and what the LSO has already done. In terms of the LSO, this data also is of great help as it enables to LSO to focus on problems which matter the most to their members.

Profile

The following is LSO Ittefaq Welfare Organisation’s profile:

¹¹ SRSP Report “Investment Plan in UC Sherkot, District Kohat”; p.2

Date of Formation	1 st April 2007	
Revenue Circles	2	
	Marai Bala	Sherkot
Total Population	11806	
Total HH	1574	
Covered HH	1275	
Coverage	81%	
COs	79	
	35 WCOs	44 MCOs
VDOs	10	
	4 Female	6 Male
Savings	Rs.215,000	
No. of Loans distributed	322	
Amount of Loans distributed	Rs.400,000	
No. of LSO General Body members	79	
	35 Female	44 Male
No. of LSO Executive Body members	11	
	3 Female	8 Male

Governance Structure

LSO Ittefaq Welfare Organisation's governance structure is that of a traditional three-tier model, with COs, VDOs and a LSO at the top. However it is not traditional in one way. This is because in their system of nomination, each CO nominates one person to go straight into the LSO General Body. From the General Body, an Executive Body is then chosen. The positions in the Executive Body are the following; Chairman, Vice-Chairman, General Secretary, Joint Secretary, Audit Secretary, Office Secretary and Press Secretary. In addition, the LSO also has its own Social Mobilisation team (consisting of 2 females and one male); in charge of ensuring that their coverage keeps increasing and that COs and VDOs keep forming regularly.

Linkages

This is a summary of the type of linkages which have been developed between LSO Ittefaq Welfare Organisation and various organisations:

No. of Total Linkages			26		
No. of Linkages with Government			19		
			Official: 2	Unofficial: 17	
No. of Linkages with Private Organisations			7		
			Official: 3	Unofficial: 4	
No. of Linkages with RSP			-		
			Official:	Unofficial:	
No. of Cost-share Linkages			4		
No. of Agricultural/livestock related linkages	No. of Vocational/Educational Centres	No. of Trainings	No. of Hand Pumps	No. of roads improved	No. of Schools improved
5	23	4	6	2	3

Linkages

This section will list all the linkages that LSO Ittefaq Welfare Organisation has developed with various organisations. The linkages will be grouped together according to organisations.

Government of Pakistan

Linkages through relations/connections

This first section will list those linkages which have come about from LSO members personally knowing a member of the local government or even MPA/MNAs. Another aspect unique in LSO Ittefaq Welfare Organisation is that several members of the LSO are actually working in district government as well. There are currently 9 LSO members who are a part of the district government. This includes:

- UC Nazim and Deputy Nazim who are both LSO General Body members

- 3 General Councillors in the district government are General Body members
- 2 Kisan Councillors are General Body members
- 2 Lady Councillors are Executive Body members

While this may seem an unfair way of developing linkages and sourcing funds; it nonetheless shows the initiative of the LSO in trying to mobilise both the poorest community members but also some community members in the district government. The advantage of including more powerful community members is that through them, the weaker and more disadvantaged LSO members benefit as well. Fears of elite-capture can come into one's mind; however due to the participatory nature of the LSO itself, these members can be kept in check through regular elections and grassroots consensus regarding LSO activities (in the form of CO resolutions).

UC Council

S.No: 1	Linkage: Installation of pipelines and street pavement	
Linkage Type: Unofficial	Outcome: 0.5 miles of street pavement, pipelines	
Cost: Rs.138,854	Cost-share: ×	
Start Date: 2004	Duration: 1 month	

Summary

LSO Ittefaq Welfare Organisation received CO resolutions regarding pavement of streets and installation of pipelines. Since the member of the UC Council was also an Executive Body member, she was able to divert funds from the UC to carry out the above.

The entire cost was that of the UC, while the LSO identified the areas for the project.

Experiences

The LSO had no problems in getting money from the UC, for obvious reasons.

TMA

S.No: 2	Linkage: Sanitation
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Linkage Type: Unofficial	Outcome: Cleaning of streets and drains	
Cost: -	Cost-share: ×	
Start Date: Carried out annually	Duration: 1 week	

Summary

Every year in the month of Muharram, the LSO asks the TMA to carry out cleaning of common drains. The LSO had received resolutions from the COs regarding health degradation in the area. The first time this linkage was developed was 3 years ago; ever since then, it has been taking place annually.

Experiences

Since the Deputy Nazim is a part of the LSO, it has been relatively easy for the LSO to request for this linkage. As a result, the community has seen an improvement in the sanitation of the area. It has also seen cases of typhoid and Hepatitis B and C go down, according to a survey carried out by the LSO.

District Government

S.No: 3	Linkage: Utility Stores	
Linkage Type: Unofficial	Outcome: Construction of 3 Utility stores	
Cost: varied	Cost-share: ×	
Start Date: February 2008	Duration: 6-12 months	

Summary

LSO Ittefaq Welfare Organisation received many demands from their COs regarding the construction of a Utility Store in their area. The LSO through the district Nazim (a General Body member) managed to open up 3 utility stores in their UC. The need for 3 stores arose because of the fact that the UC is spread out over a large area.

Experiences

The LSO despite having the district Nazim in their LSO, still thought of the linkage as hard. This is due to the fact that the LSO had to find 3 individuals who were interested in opening a Utility Store and who could arrange a security of Rs.200,000.

Nonetheless, the result of this linkage is that the community members now will be assured that they will have a Utility Store which is a convenient distance away from them.

Religious Affairs, Zakat and Ushr Division

The division handles the pilgrimage and safety of Pakistani citizens for Ziarat, Hajj and Umra. It also is responsible for the organisation and distribution of zakat funds.

S.No: 4	Linkage: Zakat	
Linkage Type: Unofficial	Outcome: Zakat for poor community members	
Cost: Rs.300,000	Cost-share: ×	
Start Date: 2005	Duration: 2 years	

Summary

This linkage started with resolutions from the COs about the welfare of the destitute in their area. Therefore the COs (this was before the LSO was formed) contacted the Zakat division in order to get Zakat funds for them. A total of 100 destitute received Rs.3,000 each in the form of Zakat. The entire cost of the linkage was taken up by the Zakat division.

Experiences

The experience of the COs with the Zakat division started off in a bad way. The first time that the COs approached them was in 2005 when they asked for Zakat fund for the destitute. However there was no progress from the Zakat division for 2 years. In 2007, when LSO Ittefaq Welfare Organisation was formed; they were able to get some movement in this linkage. This is because one of the LSO's General Body members was an administrator in the local Zakat office.

S.No: 5	Linkage: Cataracts Operations	
Linkage Type: Unofficial	Outcome: 70 Cataracts operations	
Cost: Various	Cost-share: X	
Start Date: 2007	Duration: -	

Summary

The LSO had, through their COs, identified individuals who required eye operations; namely cataracts operations. The LSO filled out the forms for these individuals and submitted them to the Zakat division. The division in turn chose 12 individuals for operations; they were referred to Al-Shifa Hospital which carries out these operations free of cost for needy individuals.

Experiences

The LSO was very happy with this linkage as the operations were very successful. All the individuals now have improved vision and have been able to increase their productivity; not to mention the fact that their day-to-day lives have improved considerably.

S.No: 6	Linkage: Technical training	
Linkage Type: Unofficial	Outcome: Training in computer and Electrics	
Cost: Various	Cost-share: X	
Start Date: 2007	Duration: -	

Summary

Through the Zakat division, the LSO was able to nominate 20 needy individuals for technical training in computers and Electrics. These individuals were nominated by the COs, on the basis of need and potential.

Experiences

The LSO was satisfied with this linkage as the above mentioned individuals were able to gain this training and as a result, were able to obtain jobs, on the basis of the training.

S.No: 7	Linkage: Scholarships	
Linkage Type: Unofficial	Outcome: 42 Scholarships	
Cost: Rs.222,000	Cost-share: ×	
Start Date: 2007	Duration: -	

Summary

The LSO, through their COs, was able to nominate 30 students for school scholarships worth Rs.3,000 each and 12 students for university scholarships worth Rs.11,000 each.

Experiences

The students all received their scholarships and were able to complete their studies in their local schools. As for the university students; they were able to study engineering in Islamia University and also at Kohat University of Science and Technology (KUST).

S.No: 8	Linkage: Dowry Fund	
Linkage Type: Unofficial	Outcome: 1 Dowry fund	
Cost: Rs.30,000	Cost-share: ×	
Start Date: 2007	Duration: -	

Summary

The LSO applied for a fund for one girl, for the cost of her marriage and dowry, from their village. This selection was done through a meeting of all the COs of the LSO who decided on nominating one girl for the fund.

Experiences

The linkage went off well, with the girl in question receiving her fund; which she was able to use for her marriage and dowry costs.

Member Provincial Assembly

S.No: 9	Linkage: Upgrade of Primary school to Middle school
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Linkage Type: Unofficial	Outcome: 1 girls primary school upgraded	
Cost: -	Cost-share: ×	
Start Date: 2004	Duration: 4 years	

Summary

Before the LSO had been formed, the older COs present were interested in getting a girls middle school in their UC, especially in the Chakarkot area. Therefore they approached the MPA at that time; however the COs were not getting any positive news regarding the linkage. When the LSO was formed, the LSO sent their proposal for the middle school to the MPA. The proposal was approved through one of the Executive Body members who had links with the MPA.

Experiences

The older COs have had to wait for a long time for this linkage to come through; however this does demonstrate the power of a LSO as a large unified organisation compared to small COs. The conversion to a girls middle school is expected to be complete by the 1st of September 2008. As for the girls in the UC themselves, they will be able to attend higher classes, as some of them had dropped out of school because they could not travel such long distances. Other girls will also benefit as they will no longer have to travel to other areas in order to gain an education.

MPA

S.No: 10	Linkage: Community Centre	
Linkage Type: Unofficial	Outcome: 1 community centre	
Cost: Rs. 250,000	Cost-share: ×	
Start Date: June 2007	Duration: 3 months	

Summary

Sherkot UC lacked a meeting area where community members could gather. Realising the importance of this, the LSO approached the MPA in order to present this proposal. The MPA approved the proposal and diverted funds to complete the project.

Experiences

The LSO found it easy to get the proposal approved; this has resulted in a community centre being built with a capacity to hold 300 people.

Member National Assembly

S.No: 11	Linkage: Electric Transformer	
Linkage Type: Unofficial	Outcome: 1 50 KVA electric transformer	
Cost: Rs. 200,000	Cost-share: ✕	
Start Date: May 2007	Duration: 1 week	

Summary

One of LSO Ittefaq Welfare Organisation's CO sent a resolution to the LSO for replacement of a faulty transformer. The LSO, since it had links with the MNA, sent him a proposal regarding replacement of the transformer. The project was approved with the MNA diverting funds for a new transformer.

Experiences

The LSO received the transformer in a week's time without any problems. About 80-90 households are benefiting from the 50 KVA transformer. Furthermore, the LSO has sent the MNA more proposals for 15 electricity poles and 1 transformer (which has already been given to Al-Khair CO).

S.No: 12	Linkage: Tube well	
Linkage Type: Official	Outcome: 1 tube well	
Cost: -	Cost-share: ✓	
Start Date: December 2007	Duration: -	

Summary

Moving on from their first linkage, LSO Ittefaq Welfare Organisation and PCP carried out another proposal sent from the COs. PCP installed a tube well in an area with water shortages. The cost was covered by PCP; however they charged Rs.60 per connection.

Experiences

This linkage also went well with 400 connections been given from this project.

Linkages through normal means

Presidents (now known as People's) Primary Health Initiative (PPHI)

PPHI has been set up to provide funds to Basic Health Units (BHUs) around Pakistan.

The fund is used to upgrade and repair BHUs in order to offer primary health care to the local community.

S.No: 13	Linkage: Health Committee for BHUs	
Linkage Type: Unofficial	Outcome: Health committee formed for monitoring of 2 BHUs	
Cost: -	Cost-share: ×	
Start Date: November 2007	Duration: 2 weeks	

Summary

This linkage was made through SRSP as they introduced the 2 organisations to each other. PPHI was interested in setting up health committee for the 2 BHUs in UC Sherkot. The committee consists of 6 people; of which 5 are CO members and 1 is a doctor for the BHUs. The committee members were identified by the LSO. The duty of the committee is to monitor the BHUs, to make sure that attendance is regular, medicines are supplied and that the BHU itself is maintained.

Experiences

The LSO was happy with this linkage as it has had a real affect on their BHUs. Attendance has improved as well as the supply of medicines available in the facilities. One of the benefits of having this health committee is that the amount of fake medicines has decreased significantly as the committee ensures that any medicine supplied is original.

Food, Agriculture and Livestock Division

Agriculture Division

S.No: 14	Linkage: Field Farmers School, Demonstration Plots and Training	
Linkage Type: Official	Outcome: 1 field farmers school, 15 demonstration plots and 6 days training	
Cost: Various	Cost-share: ×	
Start Date: January 2007	Duration: -	

Summary

LSO Ittefaq Welfare Organisation having seen that agriculture was the biggest occupation in the area, as well as it being very high on their investment plans decided to approach the Agriculture division, by forwarding them a list of farmers in the UC. The linkage developed into a 4 year agreement in which 1 Field Farmers school was set up, where farmers would meet up every month (field day), to share their problems with an officer from the Agriculture division. The cost of this was taken up by the Agriculture division, while the LSO provided the space for the meeting (as well as notifying farmers of the meeting).

In addition to this, the agriculture division also provided materials for 15 Demonstration plots. In these plots, high-quality seeds and fertiliser were used in order to show the community the benefits of using these seeds. These farmers were chosen by the COs themselves based on which farmer required it the most, size of land and interest of the farmer. The entire cost of this linkage was given by the Agriculture division, while CO members' land was used. Those CO members were chosen by the COs themselves; looking at factors such as proximity to a main road, water and interest of the farmer. A 6 days agricultural training course was also provided to 35 farmers, at the end of which they received 30 spray pumps.

Experiences

The LSO and the farmers were happy with this linkage, except that it took a long time to materialise (after several trips). The farmers have gained the most as they now are

educated about various diseases and pests which can target their crops and how to eliminate them.

Livestock Wing

The Livestock wing was established in 1974, in order to organise and build up the livestock sector¹². Some of their responsibilities include developing livestock and fisheries policies, devising long term livestock plans for the government and co-ordination between different provincial and international organisations.

S.No: 15	Linkage: Pedigree Goats	
Linkage Type: Official	Outcome: 18 pedigree goats distributed	
Cost: Rs.10,000	Cost-share: ✓	
Start Date: May 2007	Duration: 1 month	

Summary

This linkage was initiated with the help of SRSP as they introduced the LSO with the Livestock wing. The livestock department agreed to give 18 pedigree goats to the members of the LSO. These were needy individuals chosen by the COs themselves. This linkage did include cost-sharing, however only for the male COs (at 20%); the goats were provided free of cost to the female COs.

Experiences

The linkage went smoothly, which the LSO realised was because of SRSP's reference. They have already planned on sending a proposal to the livestock wing for more pedigree goats, as they have found that the income from selling these goats as compared to normal varieties is much higher.

S.No: 16	Linkage: Animal Vaccination Camps	
Linkage Type:	Outcome: 7 camps held	

¹² FAL division website:
http://www.pakistan.gov.pk/divisions/ContentListing.jsp?DivID=10&cPath=91_97_560 (accessed 19th May 2008)

Unofficial	
Cost: Various	Cost-share: ×
Start Date: May 2007	Duration: 1 day each

Summary

These were livestock vaccination camps which were held by the Livestock wing. LSO Ittefaq Welfare Organisation contacted them and told them that a common request from their COs was for animal vaccinations. Since the animal hospital is located at quite a long distance from Sherkot, vaccination camps were an ideal way of helping out the community members. This linkage was done at the expense of the livestock wing, with the LSO providing refreshments.

Experiences

The camps were of great success, as they have been taking place at regular intervals. The result is that the community members have found fewer cases of illnesses in their livestock.

S.No: 17	Linkage: Poultry Training and Chicks
Linkage Type: Unofficial	Outcome: Training for 10 women and 25 chicks each
Cost: Various	Cost-share: ×
Start Date: May 2008	Duration: 10 days

Summary

The LSO realised that poultry training was an activity which was required by their COs, according to their investment plans. Therefore the LSO approached the livestock wing for this training. 10 women were selected by their COs, based on their present income, i.e. the poorest/widowed women were chosen. The women having completed the training, also received 25 chicks each. The cost of the linkage was taken up by the livestock wing.

Experiences

The linkage went off easily and the result is that the 10 women are all participating in the poultry sector.

National Database and Registration Authority (NADRA)

NADRA was set up in order to systematically register Pakistani citizens present in Pakistan as well as abroad. Their goal is to create a database which is both easily accessible and transparent.

S.No: 18	Linkage: CNIC of LSO members	
Linkage Type: Unofficial	Outcome: 120 CNICs made	
Cost: -	Cost-share: ×	
Start Date: May 2008	Duration: 2 days	

Summary

An agenda high on the community's list was that of making I.D cards for their members, especially for the women. Since the local NADRA office in the Kohat region was close, because of security risks, the community members had no way of making their cards. The LSO contacted NADRA so that they could bring a mobile unit to their area. A total of 120 people got their cards made; spread over a duration of 2 days.

The cost of the linkage was that of NADRA's while the LSO only provided refreshments.

Experiences

The linkage went off successfully; however the LSO did have to get a letter from the Nazim before they were able to call NADRA. In this case, because the Nazim was also part of the LSO, the process was completed with ease.

Community Infrastructure Project (CIP)

The Community Infrastructure Project has been set up to advance the livelihood and productivity of low-income groups by improving their living conditions. This is done through providing these communities with basic infrastructure such as roads and pipelines.

S.No: 19	Linkage: Pipeline	
Linkage Type: Unofficial	Outcome: Sherkot Pipeline	
Cost: Rs.500,000	Cost-share: ×	
Start Date: December 2007	Duration: 2 years	

Summary

A problem affecting the community at large was that the pipeline in Sherkot was very old and had rusted over. Therefore the LSO through the local CCB approached CIP. The proposal was approved with CCB providing for 20% of the cost of the pipeline.

Experiences

The LSO was happy with the linkage as it has helped nearly half of the village (about 200 households); but did find that the process took a very long time. It was because of the CCB that the process was complete, as the LSO had registered itself with the CCB. They were planning on sending more proposals to CIP but have found that CIP would soon be winding up.

Participatory Community Programme (PCP)

PCP is a local NGO based in Kohat. They aim to cater to the communities in Kohat district.

S.No: 20	Linkage: Water purification filters for schools	
Linkage Type: Unofficial	Outcome: Water filters for 3 schools	
Cost: Various	Cost-share: ×	
Start Date: April 2008	Duration: Various	

Summary

The requirement for these water filters was of the utmost importance for the LSO. This is because previously 20 people had died due to drinking contaminated water. Therefore the LSO approached PCP (through SRSP) for water filters in their schools. PCP approved the

proposal and installed water filters in 3 high schools. The cost of the linkage was taken up entirely by PCP, while the LSO identified the schools.

Experiences

The LSO was very happy with this linkage, especially since it was for an immediate and important cause. They also thought that it was easy to work with PCP, especially because SRSP was there to initiate the linkage. As a result of this, the LSO is also thinking of sending a proposal to PCP for a water filtration plant.

Family Planning Association of Pakistan (FPAP)

(Now known as Rahnuma)

FPAP started in 1953 as being one of the first organisations providing family planning services in Pakistan; by working through community-based institutions. FPAP also provides services such as Family Welfare centres, Family Health hospitals; including focus area programmes¹³.

S.No: 21	Linkage: Family Health Clinic	
Linkage Type: Official	Outcome: 1 family health clinic	
Cost: -		Cost-share: ×
Start Date: May 2007		Duration: -

Summary

The community had a problem with the location of their health facility, as it was about 20 km away. Therefore even for little issues such as checking blood pressure would take a lot of time in travel. Therefore the LSO approached FPAP to ask them to set up a facility in their area. FPAP approved the proposal and set up a Family Health clinic in the area which the LSO had identified. What was of great help was that this clinic could also provide laboratory services, which the community required immensely.

Experiences

The linkage was done very well and the clinic itself is a great success as it provides the community members with facilities for tests such as Hepatitis, blood sugar tests, as well

¹³ FPAP website: <http://www.fpapak.org/aboutus.php> (accessed 19th May 2008)

as testing for AIDS (as there are other health facilities in the UC, but very few laboratories). In addition to this, the charges for using this facility are half of that of other hospitals in the area.

The LSO has planned on upgrading this facility with more machines; however they are at the moment looking for funds.

Marie Stopes Society (MSS) under the Reproductive Health Initiative for Youth in Asia (RHIYA)

MSS was registered as an NGO in 1990, in order to provide reproductive health services in Pakistan. It works in all the four provinces and uses modern marketing practices in order to achieve their goals.

S.No: 22	Linkage: Computer Centres	
Linkage Type: Unofficial	Outcome: 2 computer centres	
Cost: Various	Cost-share: ×	
Start Date: April 2007	Duration: Various	

Summary

This linkage was made with the help of SRSP, as they introduced the two organisations to each other. Since MSS works with the community, the LSO was a perfect way of working with the community at the grassroots level. MSS opened 2 computer centres for the youth in the Sherkot area. Although MSS focuses on reproductive health and social issues relating to it, their programmes are very flexible. Their activities and programmes relate to those things which the communities themselves would like. In the case of Sherkot, the community wanted computer centres for their youth.

Each community centre has 2 computers and youth come in 2 shifts; male and female. They come to the centre for a 3 month computer course; for which the LSO charges Rs.100 per course. This is so that the instructor and utility bills can be paid. The LSO itself works on a volunteer basis for the running of the computer centres.

Experiences

The LSO felt that this was a very good linkage which was carried out without any problems. They see the benefits of the computer centres as over 100 youth have completed the course. Some of the youth have obtained jobs based on their knowledge of computers. In addition to this, some females have started working in the Government, while some have started teaching.

Seeing the results of the 2 centres, the LSO is looking into opening computer centres in 2 other villages.

National Commission for Human Development (NCHD)

NCHD was created in 2001 as a body which would improve social sector outcomes at the local community level; namely in education and maternal health care. NCHD was made as a fast-track initiative in order to reach the Millennium Development Goals; goals such as universal primary education, adult literacy and reduction in population growth, to name a few¹⁴.

S.No: 23	Linkage: Adult Literacy Centres	
Linkage Type: Unofficial	Outcome: 20 adult literacy centres	
Cost: Various	Cost-share: ×	
Start Date: August 2006	Duration: 3 months	

Summary

This linkage was made with the help of SRSP who introduced the organisations to each other. There was a lot of demand from the community for adult literacy, especially that of females. The first adult literacy centre was set up with the help of SRSP, after which subsequent centres were done by NCHD and LSO Ittefaq Welfare Organisation. Each centre takes about 3 months to set up, as the process includes finding a trainer (who gets 6 days training), finding a location and space (which is identified and contributed by the LSO and identifying students (done by the COs).

¹⁴ NCHD website: <http://www.nchd.org.pk/ws/about.htm> (accessed 19th May 2008)

There are 25 adults in each centre who study there for a 3 month course. 20 centres have already been set up in phase one of the project, while 20 additional centres will be set up in phase two.

Experiences

The linkage was easy to establish and develop because SRSP had helped in the first centre. The only problem was that the demand from the community was much more than the number of centres; however the LSO is hoping that the phase two centres will soon be completed.

Barani Areas Development Project (BADP)

BADP was setup to help the rural poor in the Potohar Plateau. It aims to improve agricultural production, incomes of the rural poor and by improving physical infrastructure like link roads, water supply and school buildings. BADP is funded partly by IFAD and by the Agency for Barani Area Development (ABAD)¹⁵.

S.No: 24	Linkage: Hand Pumps	
Linkage Type: Official	Outcome: 6 hand pumps	
Cost: Rs.324,000	Cost-share: ✓	
Start Date: November 2007	Duration: 10 days	

Summary

With the help of SRSP, the link with BADP was made. The LSO through their investment plans could see that there was a demand for hand pumps from the community. Therefore a proposal was sent to BADP which was approved. The LSO identified the areas in which the hand pumps were required the most. The cost of each hand pump was Rs.54,000, of which 20% was contributed by the COs, i.e. Rs.10,800.

Experiences

The linkage was very good with no problems as such. The 6 hand pumps have already been installed, with about 15 households benefiting from each. In addition to this, the

¹⁵ NRSP website: <http://www.nrsp.org.pk/projects-barani.htm> (accessed 19th May 2008)

LSO had sent a proposal for 3 more hand pumps (which have been approved) on which work has not yet started.

S.No: 25	Linkage: Non-formal School	
Linkage Type: Official	Outcome: 1 non-formal school	
Cost: -	Cost-share: ✓	
Start Date: March 2008	Duration: 3 months	

Summary

LSO Ittefaq Welfare Organisation knew from the beginning that they required a school for one of the villages. This is because there was no school present in that area. Therefore they sent a proposal to BADP for a school, which got approved. BADP set up a non-formal school in the village which the LSO identified. The cost of it was taken up by BADP; however originally the CO was meant to contribute 20%. Instead, the CO was given the choice of contributing a building for the school.

Experiences

The LSO was happy with the linkage and are awaiting the completion of the school. The school will benefit the children of 150 households.

Rural Water Supply and Sanitation Project (RWSSP)

S.No: 26	Linkage: Food Processing Training	
Linkage Type: Unofficial	Outcome: Training for 20 women	
Cost: Various	Cost-share: ✗	
Start Date: November 2007	Duration: 3 days	

Summary

The LSO sent a proposal to RWSSP based on a demand from their investment plans regarding training, especially for women. In this linkage, RWSSP took up the cost of the

training, while the LSO identified the 20 women (through their COs). The women chosen for this were poor widowed women so that their sources of income could increase. The training course was of 3 days, where the women learnt how to make pickles and jams.

Experiences

The linkage went smoothly, with all the women utilising their training by making products which they would previously have to purchase. In addition to this, they are also selling these products in the market. As a result of this linkage, the LSO has received an increase in resolutions for trainings in food-processing.

LSO Pind Hashim Khan Network (PHKN)

Introduction

PHKN is a female LSO and was formed on the 10th of June 2000. It is located in Haripur, Haripur District in the North West Frontier Province. Haripur lies north of Taxila and in its vicinity lies Tarbela Dam, the world's largest rock-filled dam¹⁶.

PHKN was formed from the broken down remnants of DEWA, a district level organisation which was unable to sustain itself. Therefore PHKN was made at the UC level with the support of SRSP. Although PHKN was formed in 2000, it was registered as an LSO after 2003, when the RSPs had finalised the concept of LSOs; however this does not take away from the work that PHKN conducted (more or less on LSO lines) before its formal registration as an LSO.

PHKN has been able to achieve a substantial amount, including:

- Developing annual and quarterly organisational reports, with regular financial audits
- Establishing guest rooms in their office in order to generate income for their LSO
- Networking with various national and international organisations; contacted via an extensive donor list
- Developing detailed manuals regarding the running and management of their LSO

Profile

¹⁶ Wikipedia: http://en.wikipedia.org/wiki/Haripur%2C_Pakistan (accessed 23rd May 2008)

The following is PHKN's profile:

Date of Formation	10 th June 2000				
Revenue Villages	5				
	Nartopa	Pharhary	Teer	Pind H.K	Magri
Total HH	1727				
Covered HH	1065				
Coverage	62%				
COs	43				
VDOs	2				
Savings	Rs.105,000				
No. of LSO General Body members	90				
No. of LSO Executive Body members	11				

Governance Structure

PHKN's structure is not of the traditional kind, i.e. 3 tiers. Instead there are COs and then the LSO. Each CO nominates 2 members into the LSO General Body. The LSO General Body in turn elects 11 members into the Executive Body.

PHKN does have 2 VDOs; however those are part of the Barani Areas Development Project.

Linkages

This is a summary of the type of linkages which have been developed between PHKN and various organisations:

No. of Total Linkages	21	
No. of Linkages with Government	2	
	Official: -	Unofficial: 2
No. of Linkages with Private Organisations	18	
	Official: 8	Unofficial: 10

No. of Linkages with RSP			1		
			Official: 1	Unofficial:	
No. of Cost-share Linkages			7		
No. of roads improved	No. of Hand pumps	No. of Trainings	No. of Plantations	No. of Vocational/Educational Centres	No. of Loan linkages
3	2	12	8	25	2

Linkages

This section will list all the linkages that PHKN has developed with various organisations. The linkages will be grouped together according to organisations.

Sarhad Rural Support Programmes (SRSP)

SRSP has been involved in PHKN from the beginning, in terms of funding and activities.

S.No: 1	Linkage: Drinking Water Schemes	
Linkage Type: Official	Outcome: 35 hand pumps and 8 tube wells	
Cost: Rs.10,350,000	Cost-share: ✓	
Start Date: 2000-Present	Duration: 1 month	

Summary

One of the first linkages which took place between SRSP and PHKN were regarding drinking water schemes. SRSP knowing that the community required improvements in their drinking water supply, worked with PHKN.

The linkage required that PHKN contribute 20% towards the cost of the hand pumps and tube wells, as well as identification of the areas with low supplies of drinking water. As for SRSP, they were required to pay the rest of the cost of the linkage.

Experiences

The linkage went well with SRSP, as well as its results (over 5850 households have benefited); however in terms of the community, PHKN did face some issues. There were a lot of disagreements within the community regarding the location of the water schemes.

This problem was solved through holding mediating sessions with the various parties. An example of this is in Nartopa, where the men in the community were not allowing the females to take part in the project. PHKN along with SRSP were able to hold meetings with the men, in order to explain their roles and responsibilities towards women and as well as to the community at large.

Barani Areas Development Project (BADP)

S.No: 2	Linkage: Hand Pumps and Latrines	
Linkage Type: Unofficial	Outcome: 2 hand pumps and 2 demonstration latrines	
Cost: Rs.150,000	Cost-share: ✓	
Start Date: 2004-2008	Duration: 2 months	

Summary

Through their COs resolutions, PHKN contacted BADP about the need for hand pumps in their area. BADP approved the project and started work on installing 2 hand pumps (each at a cost of Rs.75,000). The COs were asked to contribute 20% of this towards the hand pump installation.

PHKN also became aware of the absence of latrines in a girls school in the area; therefore BADP was requested to install latrines for the school. Since these were demonstration latrines, the cost was taken up by BADP itself.

Experiences

PHKN experiences no problems with BADP, as all the hand pumps were installed. As for the girls school, the latrines have been an invaluable addition to a school where 185 girls study.

S.No: 3	Linkage: Irrigation Tube Well	
Linkage Type: Unofficial	Outcome: Failed	

Cost: Rs.2,500,000	Cost-share: ✓
Start Date: 2007	Duration: -

Summary

PHKN received resolutions from their COs in an area where there was shortage of water for crops. PHKN approached BADP in order to install an irrigation tube well. The location of the tube well was surveyed by BADP; after approval work began. The linkage required that the COs pay 20% of the total cost of installing the tube well.

Experiences

The linkage did not go according to plan because when work began, they soon found out that there was no water in the area where digging for the tube well had begun. Therefore the project was stopped; with the result that the CO's hard earned money was wasted in the project. PHKN had requested that the money be returned; however it was not as it would be going against BADP policy. Recently the money was returned to PHKN at the issuance of an ADB mission which had been approached by PHKN regarding return of the money. This has resulted in ADB making a policy change in BADP which would require BADP to return community money in case a project should fail.

S.No: 4	Linkage: Income-generating Training	
Linkage Type: Unofficial	Outcome: Various trainings given to 25 women	
Cost: Varied	Cost-share: ✗	
Start Date: 2004-2008	Duration: Various	

Summary

One of the largest requests from various COs around the UC was for income-generating trainings. Therefore PHKN approached BADP so that they could provide their members with some income-generating skills. BADP provided the following trainings to women whom the LSO's COs had identified on the basis of need, interest and potential:

- Honey-bee keeping training for 9 women, for 6 days
- Lady Health Worker training for 2 women, for 2 years

- Primary teacher training for 1 woman, for 9 months
- Vocational training for 5 women, for 3 months
- Computer training for 2 women, for 3 months
- Decoration-making training for 6 women, for 2 months

Experiences

PHKN has been very happy with the linkages with BADP regarding trainings. All the above mentioned women have fully utilised their trainings. Some examples are:

- A lady who has gone on to train more people in different areas such as Karak.
- Suriya Bibi from Al-Falah CO was a housewife, who was nominated for decoration-making training. After finishing her training, she was able to gather women with potential for decoration-making and to train them. They have made 4 groups of women; all of whom work to produce decoration items. Suriya Bibi was also able to contact and receive funds from a small NGO in order to purchase tools and materials. She now sells decoration products in Haripur bazaar; her profit has increased by Rs.2000 per month.

S.No: 5	Linkage: Social Mobilisation Training	
Linkage Type: Unofficial	Outcome: Social mobilisation training for 22 people	
Cost: Varied	Cost-share: X	
Start Date: 2004-2008	Duration: Various	

Summary

One of PHKN’s own requirements (as a LSO) was that of Social Mobilisation training, in order to be able to carry out projects in their community areas and to increase their coverage. BADP was sent a proposal for this training, which was approved.

The cost of the linkage was taken up by BADP who provided 3 different trainings. The first was basic social mobilisation training for 16 people, for 3 days. 6 individuals from this training were then chosen for advanced level social mobilisation training for 10 days. The third training was LMST training for 6 people, for 7 days.

Experiences

PHKN as an organisation has gained a lot from this linkage as it enabled them to improve upon their field work for their future projects. They were also able to provide BADP with a Resource Person, who was required by them.

S.No: 6	Linkage: Retaining Walls	
Linkage Type: Unofficial	Outcome: 11 retaining walls	
Cost: Rs.550,000	Cost-share: ✓	
Start Date: 2005	Duration: 1 month per wall	

Summary

Having received resolutions from their COs, PHKN sent BADP a proposal for construction of retaining walls, in order to prevent land slides. The proposal was accepted and construction started. The linkage required that the COs pay 25% of the cost, while BADP would provide the rest. The identification of the locations was done by the LSO.

Experiences

The LSO was happy with the linkage as it proved to benefit about 18 households per retaining wall. The community members were also satisfied with the pace and overall progress of the linkage.

S.No: 7	Linkage: Natural Resource Management (NRM)	
Linkage Type: Unofficial	Outcome: NRM activities	
Cost: Varied	Cost-share: ✗	
Start Date: 2004-2008	Duration: Varied	

Summary

Seeing that agriculture and livestock are a large part of income-generation activities in the area, PHKN has focussed a lot on NRM activities. With BADP, the following activities have taken place regarding NRM activities:

- Basic and advanced poultry training for 14 women, for 3 and 6 days respectively
- Livestock course for 5 women, for 5 days
- Improvement of goat breeds for 15 females who received 1 pedigree goat each
- 10 demonstration plots of wheat and corn
- 1 orange orchard
- 4 forest nurseries

Experiences

The community members have been very happy with these linkages as it has helped them a lot. One issue was that of charging each woman (needy/widowed) Rs.2500 per goat. PHKN felt that BADP should have charged a lower price for needy women. Additionally they found that a lot of the goats died because of it being given to the women in the wrong season. PHKN after the first occurrence did ask BADP to provide future goats in the right season, so that their chances of survival can increase.

Rural Development Project (RDP)

RDP is a project which is funded by the Civil Society HID Programme, which aims to strengthen the skills, capacities and systems of civil society organisations.

S.No: 8	Linkage: Capacity Building	
Linkage Type: Official	Outcome: Capacity building training for PHKN staff	
Cost: Varied	Cost-share: ×	
Start Date: 2003-2004	Duration: Varied	

Summary

PHKN has also received capacity building support from RDP, in order to enable the LSO to work better and to sustain itself as an organisation.

The trainings which were at the expense of RDP, have been:

- Institutional development
- Report writing

- Proposal writing
- Social Mobilisation
- Financial record-keeping

These trainings were given to 12 members of the LSO (mostly the Executive Body), of which 9 were women and the rest men.

Experiences

The linkage went smoothly with no problems from either organisation. The participants thought that the trainings were good and helped them a lot. They felt that because of these trainings, they were able to install formal systems in place, in order to run PHKN effectively.

As a result of this first linkage with RDP, PHKN was able to initiate more linkages with them, such as:

- Interactive theatre training group with women (2005)
- Child Rights Committees formation (2005-6)
- Stove safety training in 4 villages (2004,2005,2006)

Save the Children

Save the Children is an organisation which works for the uplift and benefit of children and women around the world. They started working in Pakistan in 1985, specifically with Afghan refugees; however in 1990 they also started working with Pakistani children and women.

S.No: 9	Linkage: Reproductive Health Training	
Linkage Type: Unofficial	Outcome: Reproductive health training for 15 women	
Cost: -		Cost-share: ×
Start Date: 2004		Duration: 6 days

Summary

This linkage was made with the help of SRSP who introduced the LSO to Save the Children. Save the Children had a training course on reproductive health which they

wanted to carry out and decided to work with PHKN. This training was given to 15 women over a period of 4 days (including a 2 day refresher course). The cost of this training was that of Save the Children's.

Experiences

The training provided was very beneficial to the women as can be seen by the fact that 6 of the trained women have now become Lady Health Workers.

In addition to this, the trained women were used to collect health data of all the women in the UC which was required by Save the Children.

With the completion of the above mentioned linkage, PHKN was able to foster a relationship of trust with Save the Children and to demonstrate that they were a legitimate and committed grassroots civil society organisation. This can be seen by the number of linkages which have followed, such as Save the Children and PHKN were able to form a UC health forum, in which the local BHU was helped. The forum was also able to get equipment for a dispensary, such as a height-weight machine and blood pressure machines from Save the Children. Save the Children also initiated a linkage of providing advanced training for 6 Traditional Birth Attendants (which had previously received basic TBA training from SRSP).

Rural Women Welfare Organisation (RWWO)

RWWO is a local NGO based in Sanghar which specialises in helping rural women all over Pakistan. They are funded by the Global Fund for Women.

S.No: 10	Linkage: Health Clinics and Adult Literacy Centres	
Linkage Type: Official	Outcome: 2 health clinics and 10 adult literacy centres	
Cost: Rs.400,000	Cost-share: ×	
Start Date: 2005-2006	Duration: 2 years	

Summary

PHKN was approached by RWWO on the referral of Farm Forestry Support Project, which had and still is working extensively with PHKN. This referral was based on the successful working relation that FFSP had with PHKN.

RWWO wanted to establish health clinics and adult literacy centres in the North West Frontier Province and more specifically in the earthquake affected areas. Since PHKN had also started to work for the earthquake affected areas, RWWO wanted to implement their project through them.

With RWWO funds, PHKN established a health clinic and 5 adult literacy centres in Batagram. The same number of centres and clinic were established for PHKN’s own UC.

Experiences

PHKN was very happy with this linkage as it was able to successfully implement RWWO’s objectives. The literacy centres and clinic in Haripur are still monitored by PHKN to ensure that they are maintained and run effectively and efficiently. Currently each school has 25 students while there are on average 5-10 patients visiting the clinic per day.

Action Aid

Action Aid is an organisation which works in alleviating poverty; it works in 42 countries worldwide. Action Aid started working in Pakistan in 1992; it works with a wide range of grassroots organisations.

S.No: 11	Linkage: Trainings	
Linkage Type: Official	Outcome: Human Rights and Gender Sensitisation trainings	
Cost: Rs.35,000	Cost-share: ×	
Start Date: 2006	Duration: Various	

Summary

This linkage had come about because of the fact that FFSP (which had worked with PHKN extensively) introduced and vouched for PHKN’s commitment and work ethic as an organisation. Action Aid on the basis of FFSP’s approval decided to work with PHKN on trainings regarding Human Rights and Gender sensitisation. The cost was absorbed by Action Aid, while the LSO identified the participants. The Human Rights training was given to 24 women over a period of 3 days. The Gender sensitisation training on the other

hand was given to 32 participants which included members of the UC, such as the Nazim, Deputy Nazim and councillors. This training was given over a period of 3 days as well.

Experiences

PHKN was very happy with the linkage as it enabled the UC members to gain knowledge and be aware of gender issues. They have felt a remarkable difference in the attitude of the UC officials, especially when it comes to women-focussed projects. Additionally as PHKN is a female LSO, they have felt that the UC members have become much more co-operative with them after attending this training.

As for Action Aid, the LSO felt that because of this linkage, they have gained the trust of Action Aid. This has resulted in them working on several other linkages such as in 2007, PHKN and Action Aid worked on a HIV/AIDS awareness campaign. In this linkage, the staff of PHKN got training regarding HIV/AIDS. The staff then went across the UC to raise awareness about HIV/AIDS to different stakeholders at different levels, including Afghan refugees. As a result of this awareness campaign, PHKN has sent 2 proposals to the Ministry of Health for further awareness campaigns and identification regarding HIV/AIDS and Tuberculosis.

The LSO predicts several more linkages with Action Aid as they have formed a good working relationship with them. This can be seen by the fact that in a recent assessment from Action Aid, PHKN was chosen as the best partner out of a total of 18 partners.

Aik Hunar Aik Nagar (AHAN)

AHAN is an organisation which follows a programme based on the notion of one village, one product. In other words, AHAN aims to identify a village, its speciality in terms of products and then to train and hone the skills of the whole village to produce one product¹⁷. This approach will result in supporting income-generating activities and to enhance the competitiveness of the community in cottage industries in rural areas.

S.No: 12	Linkage: Skill Development
Linkage Type: Official	Outcome: Skill development of 2 villages

¹⁷ AHAN website: http://www.ahan.org.pk/AHAN_intro.php (accessed 23rd May 2008)

Cost: Rs.1,221,000	Cost-share: ✓
Start Date: 2007	Duration: 9 months

Summary

One of PHKN's main objectives was to improve the skills of the women in the UC so that they could increase their sources of income. Therefore for their proposal to AHAN, they identified those villages which could specialise in one type of skill. From their needs assessment, they also assessed the problems which those villages faced. Having done this, they sent their proposal to AHAN; which was approved after AHAN surveyed the villages. From this, 2 villages were identified; Barthal which would specialise in crochet and Mankrai which would specialise in cross-stitch.

The linkage was a 9 month project in which 35 women in each village would develop their skills in the above mentioned specialities. Along with developing their skills, they would also be trained in how to market their products and to add value to their products. AHAN contributed the largest share to the cost of the project (Rs.821,000), while PHKN contributed the rest.

Experiences

PHKN is very satisfied with this linkage as its impact has been very beneficial for the women in both the villages. For example, Maqsoom Bibi from Barthal village would make bed sheet sets which she would sell for Rs.500 each to middle men. It would take her one month to make one set. However after the project, Maqsoob Bibi is able to complete 2 sets per month and is able to sell them directly to market for Rs.1500 per set. The project has removed the middle men and enabled women to buy supplies at better rates, to make better products (through their trainings) and to sell their products at higher rates because of improved marketing skills.

As for PHKN and AHAN's working relationship; they have been able to work on other projects. For example, AHAN gave an exposure visit to India for one person, in order to attend an exhibition with handicraft products. More importantly, AHAN has brought PHKN members' products to the attention of big designers in Pakistan. For example, because of AHAN's training, one of the women has been able to go to Amir Adnan's factory in order to learn his crochet designs. She then goes back to her village and trains

the women in the village. They then produce these crochet products using his designs; which are then purchased by Amir Adnan. From the sale of these products, 10% is contributed to the LSO fund, while the rest is given to the women for their work. It has increased the income of these women by a very large margin, while at the same time it provides the LSO with much-needed funds.

Hazara Development and Advocacy Foundation (HADAF)

HADAF is an organisation which works for the betterment of lives of communities in Haripur district, especially of those UCs which have high rates of poverty and deprivation. It also works with grassroots community organisations because it sees this as the most effective way of obtaining the objectives of the community itself¹⁸.

S.No: 13	Linkage: Adult literacy centres	
Linkage Type: Official	Outcome: 15 adult literacy centres	
Cost: Various	Cost-share: ×	
Start Date: 2005-2006	Duration: Varied	

Summary

This linkage was developed with the help of SRSP, as HADAF approached PHKN through them. HADAF wanted to open some adult literacy centres specifically for women in deprived communities. PHKN identified the areas in which there was a real need and demand for literacy of women. The entire cost of the project was taken up by HADAF.

Experiences

The linkage went very well with no problems arising for either organisation. The benefits of this linkage have been very clear to see. Every literacy centre has on average 20-25 women. According to PHKN's survey, about 50% of these women (older women) are now able to competently read and write. They are now signing their names instead of using thumb prints; they are also able to read newspapers now.

¹⁸ PPAF website: <http://www.pfaf.org.pk/POS.asp#HADAF> (accessed 23rd May 2008)

Bank of Khyber

The Bank of Khyber mainly operates in the North West Frontier Province. Besides carrying out bank services for the average customer, the Bank of Khyber also provides services (such as loans) to grassroots communities across the province.

S.No: 14	Linkage: Loans	
Linkage Type: Unofficial	Outcome: Distributed loans to 30 women	
Cost: Rs.600,000	Cost-share: ×	
Start Date: 2006-present	Duration: Varied	

Summary

The Bank of Khyber was the first organisation which made a linkage with DEWA (the district level organisation, from which PHKN was formed) by providing them with micro-loans for their members. However after the establishment of PHKN, the Bank of Khyber was approached again. In this linkage, PHKN approached the bank for the provision of loans for 30 women which they had identified. The bank approved these women for loans on the guarantee of PHKN. Each woman was given a loan of Rs.20,000 which were used for various purposes (mostly livestock). There is also a village bank present in the UC; however loans were not taken from there because these women required larger loans.

Experiences

Since the Bank of Khyber has worked with PHKN before (through DEWA), they were familiar with the organisation. PHKN was also satisfied with this linkage and there have been no problems of default, etc. The impact of this linkage has been very beneficial, as can be demonstrated by the fact that one woman was able to purchase 4 more buffaloes in order to increase milk sales. She has now been able to take a second loan from the Bank of Khyber as well.

Empowerment through Creative Integration (ECI)

S.No: 15	Linkage: Interest Groups	
Linkage Type: Unofficial	Outcome: 33 Interest groups	
Cost: Various	Cost-share: ×	
Start Date: December 2007	Duration: Incomplete	

Summary

This linkage had been initiated by ECI, through an organisation which had previously worked with PHKN. ECI wanted to form farmers' schools or interest groups in the Haripur area and therefore asked PHKN to form them for them. These groups would then decide on an activity, such as bee-keeping, glass moulding, etc and send their proposal to ECI; who would then provide half of the funds for them (other half would be provided by the groups). ECI would train these groups in their chosen activity and help develop products with them.

Experiences

This linkage did not go well according to PHKN. They had been told by ECI that they would be paid for their social mobilisation activities and also that there was a chance that they would be given the project, i.e. to monitor the groups. However the project was given to an organisation called Baghbaan. In addition to this, none of the Interest Groups have received their money as yet.

Rural Water Supply and Sanitation Project (RWSSP)

S.No: 16	Linkage: Hand Pumps, Street Pavement and training	
Linkage Type: Unofficial	Outcome: 7 hand pumps, 3 streets paved and training for 25 women	
Cost: Rs.930,000	Cost-share: ✓	
Start Date: 2006-2007	Duration: Various	

Summary

PHKN had received several resolutions regarding the need for hand pumps and fixing of streets. Therefore they approached SRSP; however SRSP at that moment in time were not able to partake in the linkage, but they were able to refer PHKN to another organisation. RWSSP received PHKN's proposal which they approved.

7 hand pumps were installed, while 2 streets were paved. These were identified by PHKN. The cost of the linkage was taken up by RWSSP; however 25% was contributed by the COs. The training that RWSSP gave was regarding health and hygiene in which 25 women participated over a course of 3 days.

Experiences

The linkage went very well with the community benefiting enormously; because of the linkage a total of 4400 ft of street were paved; while a 105 households have benefited from the hand pumps.

Asia Foundation

The Asia Foundation is a non-profit and non-government organisation which focuses on supporting programmes which promote governance, democracy and economic development in Asia-Pacific region.

S.No: 17	Linkage: T.B Awareness Campaign and Identification	
Linkage Type: Official	Outcome: T.B awareness campaign and identification	
Cost: Rs.135,000	Cost-share: ×	
Start Date: 2007-2008	Duration: 9 months	

Summary

This linkage was developed with the help of SRSP who introduced the two organisations to each other. Asia Foundation wanted to raise awareness about Tuberculosis and therefore required the help of PHKN to implement the project for them.

Asia Foundation trained 55 volunteers (which the LSO identified) in T.B and were asked to go into 2 UCs in order to spread the message and identify possible cases of T.B. These cases would then be tested in order to get confirmed results.

PHKN was given Rs.135,000 to implement this project for Asia Foundation.

Experiences

The linkage went very well with PHKN utilising the funds very effectively. This can be seen by the fact that the 55 volunteers spread T.B awareness in 2 UCs, where they identified 197 cases of suspected T.B. Out of these 24 cases were tested (low amount because the T.B testing centre was located far away) and 8 cases were confirmed as being T.B positive.

As for the working relationship between PHKN and Asia Foundation; trust in PHKN has been established. Consequently Asia Foundation has made further links with PHKN by agreeing on a total fund of Rs.225,000 for the year 2008. This would cover their administrative costs as well as provide funds for implementation of various projects.

Integrated National Resource Management Project (INRMP)

INRMP was started in order to cater to the marginalised populations (especially women) of the North West Frontier Province. This province was chosen as it had a high incidence of poverty as well as having a high dependency on natural resources in order to meet their needs. The project is being implemented by Intercooperation on behalf of SDC¹⁹.

S.No: 18	Linkage: Training and Nurseries	
Linkage Type: Official	Outcome: 12 participants trained and 8 nurseries established	
Cost: Rs.450,000	Cost-share: ×	
Start Date: 2007-2008	Duration: Various	

Summary

This linkage was initiated by INRMP when they approached PHKN on the basis of FFSP's referral (PHKN had previously worked with FFSP in establishing nurseries).

The LSO identified the participants for the training (12 people) of 3 days; based on factors such as need, interest and potential. The cost of the project was taken up by INRMP. The participants would have to grow the nurseries and maintain them, while the marketing would be done by INRMP.

¹⁹ Intercooperation website: <http://www.intercooperation.ch/offers/news/natural-resource-management-pakistan/view> (accessed 4th June 2008)

Experiences

The linkage was a very good one according to PHKN. It resulted in 8 nurseries being established (6 of them by women, and 2 by men), with over 170,000 plants being given by INRMP. The nurseries are still running and successful. For example Saleem Sahib (previously a school teacher) has 25,000 plants in his nursery. Recently he received Rs.71,000 profit from his nursery sales.

Government Health and Education Departments

Summary

The LSO has also worked extensively with the Health and Education departments of the Government. These have been projects such as establishing school nature clubs, formation of Parent Teacher Associations (PTAs), installation of latrines, organising an International Sports day, T.B awareness and organising debate and art competitions in various schools. They have all been informal linkages, with PHKN providing their social mobilisation capabilities for projects of the Health and Education departments.

Experiences

PHKN has had good linkages with these departments in various areas. The community has benefited immensely from PHKN's efforts in organising the community for various projects.

Agriculture Development Bank of Pakistan

The Agriculture Development Bank of Pakistan was created in 1961 and is the largest organisation which provides financial and technological services to farmers in Pakistan²⁰. It also aims to develop rural industries, including agri-business.

S.No: 19	Linkage: Loans	
Linkage Type: Unofficial	Outcome: Distributed 34 loans	
Cost: Rs.850,000	Cost-share: ×	

²⁰ FAO website: <http://www.fao.org/ag/ags/agsm/Banks/banks/pakistan.htm> (accessed 23rd May 2008)

Start Date: 2004-2005	Duration: Varied
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Summary

PHKN approached the Agricultural Development Bank for loans for their members (through their donor list). This is because they had received a large demand from their COs for credit (as SRSP could not provide large amounts of credit). The members were identified by PHKN and their guarantees were also given by PHKN. On the basis of this, the Agricultural Development Bank provided Rs.850,000 of loans (34 loans). The recipients were all women, except for 2 men.

Experiences

The linkage went well, with the members all repaying their loan instalments on time.

Farm Forestry Support Project (FFSP)

FFSP is a project aimed at establishing the farm forestry concept in the North West Frontier Province. It does this by enhancing the skills and knowledge of small farmers, both men and women. This is done through setting up better institutions for them and farm forestry practices. Specifically the project is aimed at the farmers of the rural areas of districts Haripur, Karak and the Kurram Agency²¹. It is funded by SDC and has been made on the lines of the Swiss NRM programme.

FFSP has, by far been the organisation with which PHKN has worked the most. It was also one of the first organisations to work with PHKN. PHKN realises that FFSP has helped them greatly, not only in providing them with farm forestry projects, but also in the LSO's own strengthening. FFSP has worked with PHKN in the following sectors:

- Institutional and capacity development of PHKN
- Natural resource management
- Enterprise development

FFSP has been working with PHKN since 2003 and at present still has active projects with them. Almost half of PHKN's linkages have been with FFSP and therefore are impossible to document every single one of them. What can be done is to demonstrate the extent of their projects and variation as well.

²¹ FFSP Contract; 2003-04, p.6

After the capacity building of PHKN had been done (extensive trainings on proposal writing, financial record-keeping, report-writing, establishment of formal HR and financial systems/manuals, etc) FFSP in 2003 had a project with PHKN regarding the establishment of 15 nurseries. This was a formal linkage in which PHKN would have to identify female participants who were needy and had the potential to establish nurseries. PHKN would also have to ensure that proper record-keeping was done of all the nurseries, while also developing marketing plans with the nursery owners. PHKN would be paid Rs.3000 per nursery (Rs.2000 for establishment of nursery and Rs.1000 for focal point salary). They were also given a special fund of Rs.10,000 (for the contract period) for facilitation of PHKN's female representatives for travel costs within the UC. In this linkage 5140 plants were planted in 15 home-based nurseries. In 2007, FFSP gave PHKN a total of Rs.780,250 for implementation of various projects in their UC. These projects varied greatly; some examples of these are:

- Accessing farm forestry related target groups to introduce the farm forestry programme
- Organising field days for the promotion of farm forestry activities and products
- Social mobilisation based on farm forestry related needs and interests; to meet with COs regarding nurseries, budding, marketing, etc.
- Establishment of school nurseries
- Planting demonstration plots with improved varieties of plants, for example olives
- Developing documentation and case studies relating to farm forestry projects and initiatives
- Developing mechanisms for dissemination of documentation and information regarding farm forestry related activities and concepts
- Enhancing knowledge of entrepreneurs about the market related to farm forestry activities and products
- Identifying and training of master trainers in order to train small farmers down the line

- Developing linkages between Interest groups and farm forestry related enterprises²².

Experiences

PHKN has realised the importance of FFSP and their role in making PHKN such a successful and enterprising LSO. They have gained a lot of knowledge and skills from this organisation which have helped them in various other programmes. They also appreciate the fact that FFSP has helped them in making many linkages with other organisations; both national and international. On the other hand, FFSP has also recognised the hard work and commitment of PHKN, demonstrated by the fact that the total fund given to PHKN from FFSP, for the year 2008 is Rs.1,088,556²³.

Lessons learnt

Looking at the linkages mentioned above; there are some common patterns and problems which emerge.

- **Size:** First of all, it is clear that without the LSO being present there, the COs in the communities would not have been even close to getting this amount of linkages initiated. As the LSO is a large organisation, operating at the UC level, it has the power of numbers and therefore is able to contact organisations and local government at various levels.
- **Dedicated organisation:** In the cases of Goi, Dabsi and PHKN LSOs, they each had one external organisation which played a big role in their maturity and success. For the Azad Jammu and Kashmir LSOs; AJKCDP has been able to give these young LSOs the experience (regarding linkages) that they required. They have also given both LSOs extensive training in various capacity building initiatives for their LSO. In the case of PHKN, FFSP has played a vital part in their success as a fully functioning, almost business like organisation. With their detailed training on proposal writing, report writing etc, FFSP has made it possible for PHKN to contact organisations by themselves through well-written proposals.

²² PHKN “Yearly Work plan; 2007

²³ FFSP-PHKN Agreement; 2008, p.1

- RSPs' support: As for the RSPs, one can not term them as external organisations, as they help form the LSO itself right from birth. However what has helped these LSOs become successful is that their relevant RSPs have provided them with opportunities. In cases where the RSP was not able to fulfil a requirement of the LSO (due to either lack of funds or time-issues); they have been able to introduce and link them to external organisations which *can* fulfil the needs of the LSO and thus of the community. Some examples of these are SRSP linking Ittefaq Welfare Organisation to RHIYA and to the government (Livestock division and PPHI).
- Starting small: The success of these LSOs in initiating the variety and quantity of linkages also depends greatly on their own modesty. They have all followed the same policy of taking up even the smallest of linkages. For example, in cases where the LSO only had to identify the target population in an informal linkage; they have still completed it. Small as it might be, these linkages have the ability of creating a sense of trust between the LSO and a new external organisation. Having seen the LSO work on a small linkage, the external organisation is more comfortable to initiate even more linkages with them. Examples of these can be seen in the case of PHKN where Action Aid and RDP have gone on to work extensively with the LSO; having started off initially with very small linkages.
Additionally, these small linkages do come in extremely useful later on as they demonstrate to other external organisations that the LSO has worked on projects with other organisations before; thus encouraging them to do so as well.
- Influence/Corruption: There have been instances where the LSO has felt that projects are not initiated on the basis of influence of certain political figures wanting to give projects to only certain communities. This however can be solved to some extent with the LSO structure as it is. As the LSO is made up of diverse communities and of individuals from many different backgrounds; the result is that the LSO is represented along all political party lines and that of ethnic lines. This diverse group can approach their own respective political parties or groups in order to bring projects to their LSO.
- Membership: Another advantage of having such diverse membership and representation is the fact that each and every member is able to bring something different to the LSO; be it savings, coverage or influence. For example, one of the

reasons why LSO Ittefaq Welfare Organisation has a lot of linkages is because of their LSO membership. A significant number of members in their LSO are active employees of local government. They are therefore able to divert funds and projects towards the LSO.

- **Entry point:** The LSO has come forward as being an entry point to the community; because of its ability to organise the UC. The LSO as an organisation has the capability to call the UC to any meeting via its VDOs and COs representatives. Due to these coverage and social mobilisation facilities, external organisations find themselves *wanting* to work with LSOs. This is because instead of having to deal with several communities, they are able to use the LSO to find their target population and then to mobilise them in their project. For example AJKCDP is very happy and actively seeks out work with the LSO as they do not have the manpower to cover such large areas. Therefore they depend heavily on the LSO to spread their message or to conduct activities.
- **Internal Funds:** These linkages have also made the LSO realise that having internal funds is an extremely important factor when it comes to linkages. Several of the above mentioned linkages were cost-sharing linkages and thus require funds from the LSO (COs) themselves. Therefore ensuring that the LSO persuades its COs to save regularly and also to gather LSO funds via concepts like exposure visit charges and guest room accommodation (PHKN) and scoring COs based on their savings (LSO Goi).
- **LSO benefits:** Due to the number and variety of linkages that these LSOs have conducted, they are able to gather even more interest amongst their communities. In many cases, non-members have become members having seen the work that the LSO has conducted. Examples of this can be found in PHKN where entire COs have been formed in uncovered areas, due to witnessing the benefits that the LSO has brought to other communities.

Another benefit that the LSO has brought about is that because of certain linkages such as literacy programmes; the LSO has found that their own members have become more confident and therefore the LSO has become a better organisation. For example, in PHKN because a large number of women have finished literacy

programmes, they are now able to sign and understand documents that they sign. They also are able to question external organisations about their projects and what benefits it would bring to them. Due to this, a pattern has emerged where it can be seen that the cases of taking undue advantage of community members has decreased. External organisations and even local government officials realise that they can not fool community members into doing something that they are not interested in. Additionally, this has also brought the LSO its second-tier leadership; which at any time is ready to step in for the present leadership. These linkages have also brought about a level of trust; not only for the benefit of external organisations, but also trust in the LSO by the community as a whole. By carrying out those linkages which their communities require and want, the LSO has demonstrated their willingness to work *for* the community only. This has gathered a large amount of trust in the LSO; to the point that now community members *choose* to go to their LSO (via their COs/VDOs) for their various requirements/needs.

Factors required for successful linkages

Having seen the vast quantity and variety of linkages that the above mentioned LSOs have had; it is hard to believe that all of them have been achieved by grassroots community members. Through their own hard work, commitment and endurance, they have been able to work with the largest organisations on a multitude of projects; all for the benefit of their communities.

Some common points arise when looking at the success of these LSOs regarding their linkages. Below are listed some of the factors required for establishing successful and meaningful linkages, which LSOs should consider:

1. **Organisational capability:** The LSO should have maximum coverage of households in the UC, while also having adequate coverage of COs and VDOs. They should also have the capacity to carry out tasks such as proposal writing, report writing and have formal financial and administrative systems.
2. **Common-interest/self-interest:** In order for a linkage to be successful, it has to cater towards the needs of the community. If a linkage is pursued because it meets

- the needs of a small group, the LSO will soon start to find its membership dwindle.
3. Leadership: Every LSO should have a competent and confident group of leaders. Education plays a vital role in this as the day to day running of the LSO depends on this group of individuals. They also will ensure that other members are trained in order to create a second-tier leadership; to make the LSO a sustainable organisation.
 4. Initiative: The LSO must have the initiative to seek out potential partner organisations for linkages. This can be done through having a donor list (Kohat, PHKN) or by seeking out projects advertised in newspapers (PHKN).
 5. Ownership: The community *has* to be involved in each and every linkage. This can be in the form of mobilisation or in monetary form (20%). This will ensure that the linkage reaches its target population while making the LSO sustainable as well.
 6. Documentation: In order to increase chances of future linkages, the LSO *must* document its previous projects and linkages; especially the outcome of those linkages. This will provide much needed encouragement in other external organisations who are thinking of working with the LSO.
 7. Internal Funds: To take part in some of the linkages, community share is required; therefore the LSO must have funds of its own to use in linkages. Community share also demonstrates to external organisations the dedication and commitment of the community.
 8. Written agreements: For a linkage to go according to plan, the LSO should try to ensure that the linkage agreement has been documented and signed by the relevant parties. Therefore if any confusion or problem should arise, the agreement can always be referred to.
 9. RSP support: For increased linkages to take place, RSP support is required. This can be in terms of help in the linkage but it can also simply mean referring the LSO to other organisations.
 10. Fair play: In order for future linkages to occur with the consent and participation of the community, linkages have to be fair. That is, the target population should

be those individuals who are truly deserving of the project and are those individuals who have been chosen through the CO's unanimous decision.