

Note for Record

Subject: CIF as Means to Sustainability of Institutions of the People i.e. Socio-economic Pillar

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It is universally recognized that the Administrative and Political Pillars of the State are neither adequate nor capable of reaching each and every rural poor household. As poverty exists at the household level without support and interventions targeted at household level, the rural poor cannot rise above the level of subsistence. The experience of the distillation of successful poverty reduction initiatives worldwide demonstrates that without fostering a Socio-economic Pillar i.e. Social Pillar to supplement and complement the two existing pillars of state, the rural poor can neither be empowered nor enabled to improve their economic and social status.

The concept of Social Pillar was conceived by Raiffeisen, mayor of a small principality in Germany in 1849. He theorized that the rural poor without fulfilling the obligations of getting organised, identifying an honest and competent leader from amongst the organisation, generating their own capital through discipline of savings and unleashing their own human potential to improve their economic and social status, no outsider can help or support them to get out of poverty. Organisation, Capital generation and Human resource development became the fundamental principles of subsistence holders' development.

The Rural Support Programmes (RSPs), as mentored by Akhter Hameed Khan, are based on these three principles, resulting in fostering the Social Pillar. Once this pillar is in place, as once Rahul Gandhi defined it, when I had demonstrated it in his constituency in UP that it is like a computer and any programme package software is capable of using it to achieve its objectives.

Having tried and tested the efficacy and achievements of these development principles called the Social Mobilisation strategy, initially in Daudzai under direct mentoring of Akhter Hameed

Khan (AHK) in 1972-75, later in Gilgit, Baltistan and Chitral in 1982-1994 and in Andhra Pradesh in India from 1996 to 2014 besides replications of the Social Mobilisation strategy with inadequate resources by Sarhad Rural Support Programme (SRSP – 1989), National Rural Support Programme (NRSP – 1992), Ghazi Brotha Development Programme (GBTI – 1995), Punjab Rural Support Programme (PRSP – 1998), Balochistan Rural Support Programme (BRSP – 2001), Sindh Rural Support Organisation (SRSO - 2003) and Azad Jammu & Kashmir Rural Support Programme (AJKRSP – 2007), I found the fundamental essentials of the Social Mobilisation strategy were area, geography, ethnicity, religion etc., neutral. Wherever there were rural poor, the principles enunciated by Raiffeisen applied equally.

Since Social Mobilisation strategy is a Development Partnership between the rural poor and the Support Organisation, both partners have to fulfill their obligations. The Rural Poor have to first get organised, identify an honest and sincere leader, adopt the discipline of savings to generate their own capital and finally identify potential of each poor household by participating in human resource development. The Support Organisation objectives comprise in helping formation of the Social Pillar beginning with the building block of Community Organisation of 15-25 poor households, subsequently federating into a Village Organisation and finally creating an apex body of Village Organisations at Union Council level called Local Support Organisation. In Khyber Pukhtunkhwa a grouping of 3 to 5 elected Village Councils constitutes the LSO. The CO, VO and LSO become the Social Pillar of the Union and Village Councils. Depending on their maturity, LSOs form higher level Tehsil or District pillars for collaboration and cooperation with government departments, donors, NGOs and other development agencies.

To effectively discharge their obligations, the Support Organisations need resources for the following development packages:

- A cadre of social, technical, financial, natural resource management professionals;
- Community Investment Fund including income generating grant;
- Vocational training for employment;

- Micro health insurance for social protection
- Productive physical infrastructure
- Natural Resource Management

This is the holistic package of development to support the rural poor to rise above the level of subsistence and empower them by fostering their own institutions. In addition, the rural poor need sectoral interventions such as education, health and other sectors. These sectors need immense resources with which relevant departments should be endowed. To expect that Support Organisations should perform the functions of government sectoral departments is not only impractical but also causing unnecessary hostility and jealousy between the Departments and Support Organisations. The institutions of the poor CO/VO/LSO can directly be linked with sectoral departments with great advantage to enter into a partnership with the communities to tap their potential in implementing their projects and programmes.

The Social Mobilisation strategy has given best results where rural poor have willingly formed their organisations and chosen genuine leaders from amongst themselves and where Support Organisations were endowed with adequate resources to fulfill their obligations towards the rural poor communities through a holistic package of interventions.

Where all the requisite requirements were fulfilled both on part of the rural poor communities and the Support Organisations be it AKRSP in Pakistan or SERP in Andhra Pradesh in India, the results were internationally acclaimed. In both cases the holistic package was fully backed by resources. In case of AKRSP it was Aga Khan Foundation and eleven donors and in case of Andhra Pradesh, it was UNDP and the World Bank but primarily the State government which took upon it to reach eleven million rural households comprising a population of 50 million.

In Pakistan the support was sporadic and highly inadequate mainly through Pakistan Poverty Alleviation Fund (PPAF) The Donor support was mainly for sectoral projects, seldom a holistic package was funded. It goes to the credit of NRSP, SRSP, BRSP, SRSO, TRDP, GBTI that despite resource constraint, the CEOs have done their utmost to scale up the

programmes and keep to the core vision of Social Mobilisation as far as possible. Thus with presence in 120 districts out of 132 in Pakistan, with the exception of Gilgit, Baltistan and Chitral where AKRSP mobilised 90% of the households, in rest of the country RSPs have no more than 22% rural households organised in COs/VOs/LSOs. Out of 5586 rural Union Councils, 1235 Union Councils are fully mobilised and have LSOs.

It was in 2009 there was a major breakthrough, at least, in one province for adoption and replications of Social Mobilisation strategy. Amongst the current political leadership, I gave presentation on the Social Mobilisation strategy to all the Chief Ministers including the Prime Minister and Imran Khan. I drew a blank everywhere except in the province of Sindh. The Chief Minister Syed Qaim Ali Shah after my presentation observed “you seem to have prescription for rural poverty” and sanctioned adequate resources for implementation of the holistic Social Mobilisation strategy in the two most backward districts of Shikarpur and Kashmore-Kandkot. The Chief Minister’s directive found champions in Chief Secretary Fazlur Rahman, Additional Chief Secretaries (Development) Ghulam Sarwar Khero, Nazar Mahar and Secretary Planning Ms. Naheed Shah Durrani.

The Union Council Based Poverty Reduction Programme (UCBPRP) was to be implemented by SRSO within a timeframe of 2009-13 and despite natural calamities like floods of 2010, SRSO succeeded in mobilizing 200,000 women comprising cent per cent below poverty line households according to the poverty score card.

When I had submitted to the Chief Minister that UCBPRP will only work with women, Syed Qaim Ali Shah laughed and said rural women will turn away their faces and not even talk to you. After over two years Sono, CEO SRSO invited the Chief Minister to address 10,000 women members of the organised communities at Shikarpur. The Chief Minister was so impressed that in his speech on the floor of the house while presenting 2014-15 budget, Syed Qaim Ali Shah challenged the MPAs that they could not speak with the same confidence as he heard the women of Shikarpur and Kashmore and added that RSPs excel in empowering women.

In 2015, I received a call from CEO RSPN that the European Union (EU) Head of Development wanted to meet me. We met Brend de Groot and he expressed the desire to expand UCBPRP in eight more districts of the Province of Sindh if we could take him to the relevant authorities in the provincial government. A meeting with the Chief Minister by Brend resulted in EU approving a programme called Sind Union Council Community Economic Strengthening Support (SUCCESS) programme with an allocation of 82 million Euros. When Brend said that EU was not a substitute for government and he expected the provincial government to take up the remaining districts on the same pattern as they had earlier done in Shikarpur and Kashmore, Syed Qaim Ali Shah promised to do so and included six additional districts in the provincial ADP.

Thus Sindh is the only province in the country which has 12 districts under UCBPRP type programmes and another 6 districts are likely to be added this year leaving only six districts for future funding by the provincial government or donors. The EU SUCCESS programme is for five years. I do hope that the new Chief Minister of Sindh will follow in the footsteps of Syed Qaim Ali Shah to rid Sind of rural poverty and genuinely empower women.

Last month I had to go to Quetta to attend BRSP BoD meeting and thereafter courtesy CEO BRSP, who accompanied me, travelled by road to Sukkur. On the way CEO SRSO had arranged visits to LSOs in Jacobabad and Shikarpur. We also stopped over at BRSP office at Jafarabad.

In Jacobabad district, the UCBPRP was initiated a couple of years after Shikarpur. Of the total 93395 households, 84893 have been organised in 29 Union Councils out of 40, as during implementation the Planning Department reappropriated a portion of the UCBPRP funds for other purposes, thus depriving 11 Union Councils of benefits of the programme. The 5074 COs, 1811 VOs and 26 LSOs (registered under Social Welfare Act), constitute the institutions of the people i.e. the Socio-economic Pillar.

The Socio-economic Pillar comprising the CO/VO/LSO have under taken following activities other than their core functions like CIF, IGG, vocational training for employment, linkages with departments, with additional 31.6 million rupees funding given by Government of Sindh:

- Construction of 2798 low cost houses in 17 villages
- Sanitation in all the 17 villages
- Hand pumps installed 2177
- Latrines completed 2376

In addition, with additional funding the COs/VOs/LSOs undertook:

- 10 water filtration plants
- 450 Training of Traditional Birth Attendants
- 59613 covered under PANTA 3
- Facilitated registration:
 - o Children 74706
 - o Pregnant women 24699
 - o Vaccination 73037
 - o Vaccination of Pregnant women 20955

Helped in USAID MCH Programme in 40 Union Councils by identifying 125 Community Health Workers.

Helped in implementing Brooke's Equine Welfare Project.

Empowered older people through Helpage project

Enrolled 1000 students (730 girls) in Non Formal Education Centres

The above data is simply a snapshot of what the Socio-economic Pillar is capable of achieving.

We visited Union Council Dasti, of Jacobabad district where LSO was formed in October 2013 comprising 173 COs and 50 VOs consisting of 3496 households (HHs) of which 3340

HHs had organised reflecting the following poverty profile according to World Bank approved Poverty Score Card adopted by BISP:

- | | |
|--------------------------|------|
| - 0-11 Extremely Poor | 869 |
| - 12-18 Chronically Poor | 787 |
| - 19-23 Transitory Poor | 732 |
| - 24-100 Non-poor | 1108 |

Almost 100% of the households falling in 0-23 had been organised.

On arrival at the meeting place outside in the open ground shaded by trees where nearly 300 women members of the organisations along with 50 members of LSO General Body had assembled, I was delighted to find the presence of the representatives of the Administrative Pillar (Additional Deputy Commissioner Muhammad Nauman and Assistant Commissioner Siddique Soomro) and the Political Pillar (UC Chairman Amanullah Khan) participating in the LSO meeting. This was the first time I was seeing this happening. Both Pillar representatives spoke highly of the cooperation and collaboration they were receiving from the LSO, the Socio-economic Pillar.

The LSO presented the data pertaining to Schools and Health facilities of the UC. Of the 1656 HHs eligible to receive CIF over 1000 had received over Rs. 9 million amount and revolved in three cycles disbursing Rs. 16 million. In addition, 40 poorest of the poor households were given one time IGG of Rs. 578,000, who thereafter were able to afford taking of CIF and returning the money qualifying for future loans required. There was cent per cent recovery of CIF and the initial capital of Rs. 9 million was revolving. In fact, CIF was the glue which made COs/VOs/LSO sustainable despite the UCBPRP phasing out after four years.

The LSO activities were presented by the office bearer of the LSO Musarrat Abro, a volunteer which was followed by individual members of the COs describing their journey since getting organised.

Mansoor Bibi who had eight children and had miserable existence, on becoming member of her CO, the VO gave her Rs. 10,000 CIF which she returned in time and got 10,000 again and in course of time she was able to access over Rs. 40,000 from CIF. All her children now go to school. She also got TBA training and a solar panel for lighting.

Saima of Ahmad Mian Soomro village received training in tailoring and also became part of a Business Development Group (BDP) formed for 4 VOs comprising 71 members. Accessing funds from CIF, the BDP made a profit of Rs. 245,000. Their COs also benefited from flood relief housing as well as by forging linkage with Benazir Bhutto Youth Development Programme and also received 40 sewing machines. The LSO helped them in getting birth registered, in obtaining ID cards and BISP funds for the eligible. Her VO collaborated with Polio Team, Save the Children Fund, CSSP, HSSP and also won an award from RSPN. Opened 7 schools. They have a revolving fund of Rs. 8 lacs for old-age people given by Helpage and had 5 old peoples eye operations done.

Arbeli of Khuda Bakhsh VO had a sick husband but with Rs. 10,000 from CIF she made Rallis and after returning it took Rs 20,000 and having returned again took Rs. 20,000 and now she employs two orphans and has a savings of Rs. 20,000 in her account.

Mehtab of Lal Bakhsh described how men folk of their village initially opposed when SRSO approached their women to get organised but after getting organised when we accessed CIF, their opposition disappeared. She took Rs. 10,000 from CIF and got a donkey cart for her son. Returned the CIF and arranged vocational training for her daughter and took another Rs. 10,000 from CIF to buy a sewing machine for her. She earned enough to return the CIF and now have a regular income. She also worked as polio worker. Their VO has banned young marriages. The men now ask women for advice.

This is how CIF was empowering women. Organize them and put money in their hand and this is the way for affective empowerment of women.

Bashira of village Abdul Rahman Sirla took Rs. 10,000 CIF for a small shop selling fodder and increased her business by taking four cycles of CIF. Now she owns assets worth more than Rs. 100,000.00.

Another Bashira took Rs. 10,000 from CIF for a small shop and after returning it took Rs. 20,000 and she does not need CIF now having returned every penny.

Momal of village Nawab Khan Jamali and General Secretary of the LSO went to elders of the village who forced the teacher who was keeping the local school closed to open the village school.

Soni of Garhi Mahrab took Rs. 15,000 CIF to buy goats. Returned and took Rs. 20,000 CIF and started an Ice Rahri (cold drinks) and has a regular income plus also two goats.

Soomri of Budali has opened a BDG store with CIF support and taken women products to exhibitions in Karachi and Islamabad earning over Rs. 5 lacs for women.

Sarsoi of YM Bhatti with CIF money got a donkey cart returned money and took another tranche and added her own money and bought Rs. 25,000 cow. She could now afford even to get her child cured when he fell sick.

Faiza of YM Bhatti claimed with support of CIF she also owned a cow worth Rs. 25,000 and has now assets worth Rs. 100,000.

Firdous narrated how her husband forbade her to take any loan from CIF and if she did, it will be her sole responsibility to return it. She took Rs. 15,000 for 2 goats and her husband fought with her for eight months. When she sold the kids of the goats and made a profit, she refused to give money to her husband but gave Rs. 20,000 to her son for ice ball business.

Shahzadi took Rs. 20,000 CIF for potatoes and returned it by selling Rs. 500's potatoes daily. This was a real demonstration of empowered women through CIF.

The stopover in UC Sahwani of district Shikarpur, where UCBPRP was initiated in 2009 and phased out in 2013, what I saw was a dream come true. The 34 villages in UC with a total of 4078 HHs and 3691 HHs are organised in 201 COs and 34 VOs federated in the LSO.

The LSO (named Sindh Surhan) was formed in October 2015, registered with Social Welfare Department having a bank account in Allied Bank. The General Body of LSO comprises 68 members (2 from each VO) with a 11-member Board of Directors elected by GB. In one of my LSO representatives meeting at Sukkur (usually held every three months), the representative from LSO UC Sehwan had invited me to come to her LSO and she would welcome me at their newly constructed LSO office. True to her promise Bhaghari ushered us in the spacious office building constructed at a total cost of Rs. 676,100 fully contributed by VOs in cash of Rs. 306,600 and rest raised by selling donations of wheat, rice, ovum seed and used pots and clothes. There was an amazing sense of pride and joy in the assembled LSO members at this, especially Bhaghari who could not contain her excitement and again and again reminded me of her promise and described how she achieved her goal.

The activities of the LSO were presented by the General Secretary Abida, a volunteer. She described that CIF amounting to Rs. 18.6 million was revolved from times amounting to Rs. 73.6 million benefitting all the eligible households except 81.1653 households are taking out micro health insurance of which 117 were women hospitalization mostly delivery cases and 73 male got hospitalized. Of the 411 receiving vocational training, out of 247 males, 169 are gainfully employed and 78 women out of 164. The LSO also undertook 311 community physical infrastructure projects, mostly drinking water at a total cost provided by SRSO.

However, the most heartening sight was presence of the representatives of Administrative Pillar (Health, Social Welfare, Education and Police) and Political Pillar (UC chairman). They all spoke to LSO members about what they are doing and how LSO has collaborated with them and appreciated the help received from the communities and promised to further strengthen this collaboration. Shugufta Arain, the District Incharge Women Rights in

Superintendent of Police Office greatly lauded the help received from organised COs/VOs/LSO in discharging of her duties.

The LSO has forged linkages with:

- Save the Children
- BISP
- British Council (CSSP)
- Metro Lines
- Al-Shafa Trust
- Hidayat Trust
- Kainat Foundation
- Green Star
- SRSO

The LSO has taken the following self-initiatives.

- Tree plantation in 28 villages
- Support to Health Department in polio refusal cases
- Opening of 4 girls' schools with help of Education Department
- Holding of Eye Treatment camp by Al-Shifa doing 19 operations and 184 OPD cases
- Education enrolment campaign in different VOs
- Obtaining Food Vouchers for 238 children from Save the Children Fund and construction of drainage supplies in 3 villages
- Supported Kainat Foundation in opening of 8 schools
- Distributed clothes and Food rations to 468 needy families obtained from Hidayat Trust.
- Coordination with British Council to enroll 556 children in different schools.

The future plan of LSO includes conducting of seminar on Rights of Women and Children and to prepare a list of blood group of members for blood donation when required.

In Shikarpur, Kashmore-Kandkot and Jacobabad where UCBPRP has been implemented, the Socio-economic Pillar comprises 8755 COs, 3419 VOs, and 94 LSOs, out of a total of

116 UCs and 5294 VOs. Of the total 353,944 HHs, 283,859 HHs have been organised. Of which 125,686 HHs fall in PSC (0-18) eligible for CIF, 18366 HHs in Jacobabad still remain to receive CIF, because of the reappropriation CIF funds for other projects by the Planning Department.

A survey of 42 villages was carried out by SRSO and 21 villages were vetted by Sustainable Policy Development Institute (SDPI) according to the following report (January 2016) given by SDPI:

This report presents validation of comparative results of the impact of Community Investment Fund (CIF) and Benazir Income Support Programme (BISP) which was measured by the Sindh Rural Support Organization (SRSO). This study was conducted by Sustainable Development Policy Institute (SDPI) upon the request of Sind Rural Support Organization (SRSO). The research scope covers two districts of Shikarpur and Kashmore-Kandhkot and its purpose was to determine the hard impacts of the CIF and BISP and also to examine the trend of utilization of these transfers.

In order to carry out the exercise, SDPI was provided with the list of all UCs, villages and the beneficiaries along with the list of Union Councils (UCs) and village organisations (VOs) of the two districts of Shikarpur and Kashmore-Kandhkot. The exercise covers the said 2 districts, all 4 union councils, which makes the total sample to 100 percent. Out of the 42 VOs, 21 were selected which is almost 50% of total. Total number of beneficiaries is 263 from 21 sample VOs have been randomly selected to find out the maximum and accurate information.

Target Population

The target population in this study is comprised of all the eligible beneficiaries who had received CIF or BISP or both CIF & BISP in the following districts.

1. Kashmore-Kandhkot
2. Shikarpur

Descriptions	Total
UCs	4
VOs	42
No. of Total Households in villages	2,709
No. of Eligible Households (0-18)	1,830
No. of Beneficiaries from CIF, BISP & both	1,717
# of households who received CIF Only	710
# of BISP Beneficiaries	484
# of CIF + BISP (Both) Beneficiaries	523

Formula for the calculation of Sample Size:

$$n = \frac{\text{inv}\chi^2_{(1-\alpha,1)}(N)(\alpha(1-\alpha))}{(\alpha^2)(N-1) + (\text{inv}\chi^2_{(1-\alpha,1)})(1-\text{inv}\chi^2_{(1-\alpha,1)})}$$

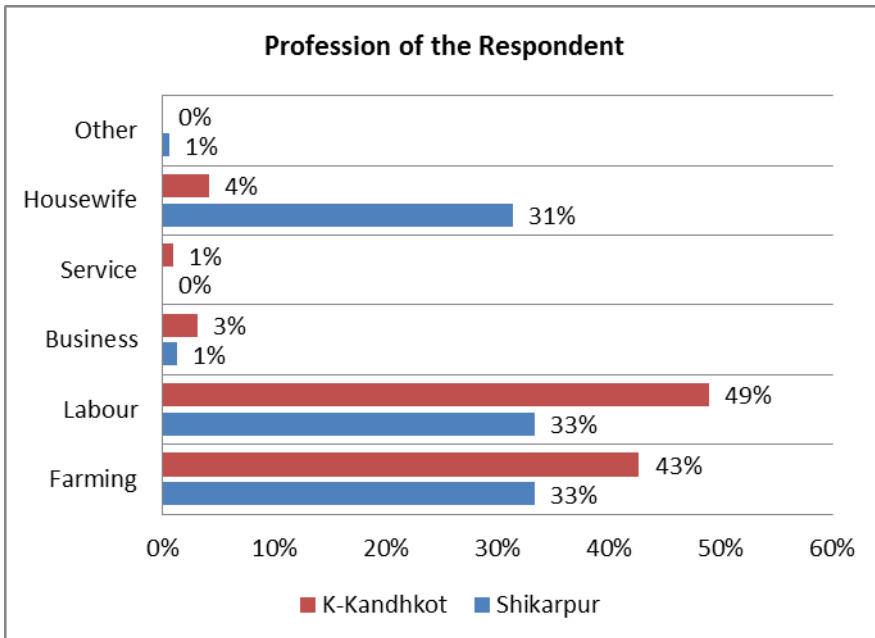
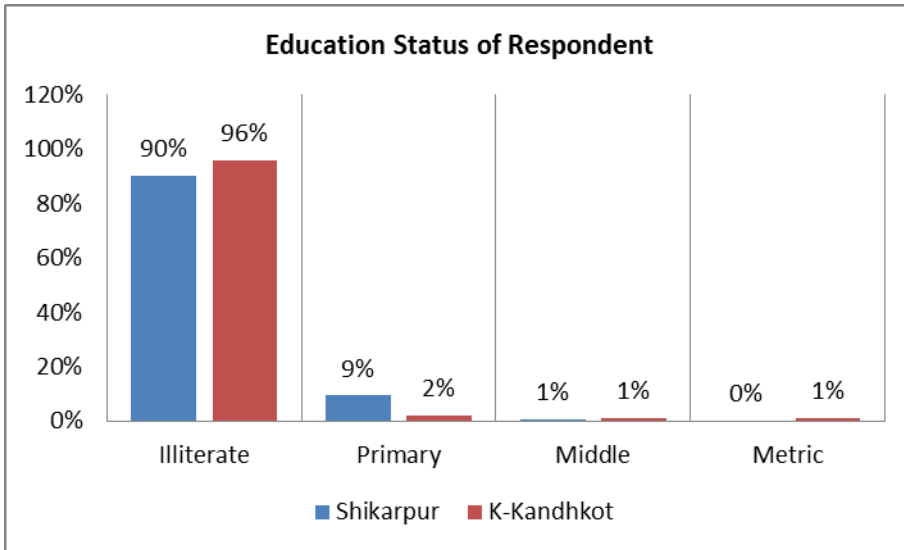
n= required sample size

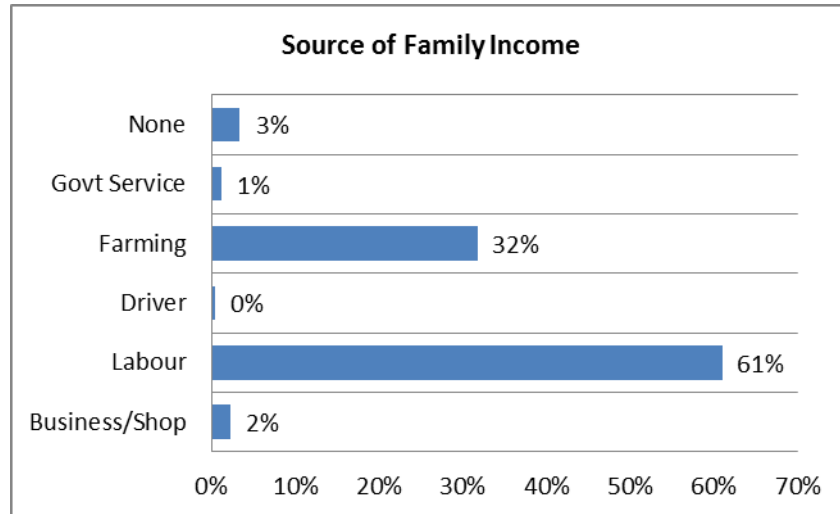
$\text{inv}\chi^2$ = the tabulated value of inverse chi-square for 1 degree of freedom at the desire confidence level.

N= the population Size.

α = degree of accuracy (expressed as a proportion)

District	CIF Beneficiaries	BISP Beneficiaries	Both (CIF & BISP)	Total Beneficiaries
KASHMORE	50	71	41	162
SHIKARPUR	46	25	30	101
Grand Total	96	96	71	263





Annual HH Expenditure for last 12 months of CIF Beneficiaries

This presents the annual expenditure of households for the last 12 months. The maximum number of the households having expenditures lies in the range of 0 to 400,000 rupees. The average annual expenditure of the household is 1,06,239.02 with standard deviation of 97498.156.

Annual HH Expenditure of BISP Beneficiaries for the last 12 months

This presents the annual expenditure of BISP beneficiaries' households for the last 12 months. The maximum number of the household's expenditures lies in range of Rs. 0 to 300,000. This range is less than the CIF range but similar to the annual income of BISP beneficiaries. However, average annual expenditure of the household is 97,307.29 with standard deviation 66408.938 as given in the graph.

Status of selected beneficiaries in 2009

A list of beneficiaries with baseline poverty score was obtained from SRSO, so that the results of 2015 poverty score can be assessed.

According to 2009 score of selected beneficiaries, 213 (81%) were living in the category of 'extremely poor', while 50 (19%) were falling under the category of 'chronically poor'. No beneficiary found in the categories of transitory poor and non-poor.

Following PSC survey conducted by SDPI of the selected beneficiaries, a significant number of beneficiaries moved to the categories of transitory poor and non-poor.

According to 2015 score of the selected beneficiaries, only 70 (27%) were living under the 'extremely poor', category while 88 (33%) were left in the category of 'chronically poor'. 54 (21%) moved to the next category of 'transitory poor' and 51 (19%) to the 'non-poor'. A total of 105 (40%) beneficiaries came out of the basic poverty bands and moved to the higher categories.

The CIF beneficiaries have continuously utilized the CIF amounts in livestock; agriculture and enterprise while promoting savings and asset creation at household level. These beneficiaries also responded to increased access of their children to schools; regularly sending their children to schools and their access to the use of latrines have also been reported as 'improved'.

PSC of BISP Beneficiaries

BISP beneficiaries have partially managed their domestic needs by utilizing the BISP amount on temporary basis. Secondly, an important factor which is their family rosters, have significantly raised the PSC bands. And in fact like CIF beneficiaries, BISP beneficiaries started to send their children to schools which have significantly improved their PSC results. If we compare this with the CIF beneficiaries, we see that CIF beneficiaries have sustained their livelihood options and large proportion of respondents have reported creation of assets at their households' levels which is a permanently and effective way to alleviate extreme poverty.

CIF Graduation:

Graduation rate in CIF only BHHs is 63%

PSC 2009 Band		PSC 2015 Band				
		0 to 11	12 to 18	19 to 23	24 to 100	Graduation
Total	96	12	34	22	28	73
0 to 11	72	8	23	18	23	64
12 to 18	24	4	11	4	5	9
Total	100%	12	34	22	28	63%
0 to 11	75%	11%	32%	25%	32%	89%
12 to 18	25%	17%	46%	17%	21%	38%

BISP Graduation:

Graduation rate in BISP only BHHs is 36%

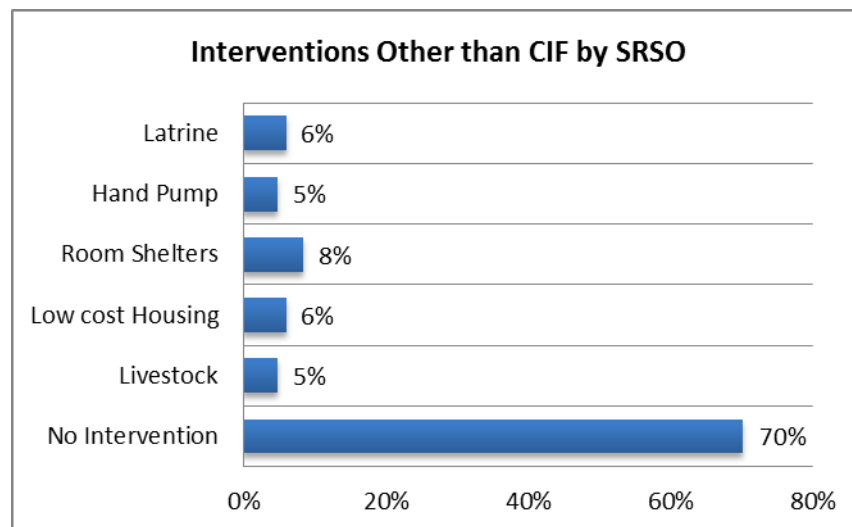
PSC 2009 Band		PSC 2015 Band				
		0 to 11	12 to 18	19 to 23	24 to 100	Graduation
Total	96	28	33	19	16	62
0 to 11	87	25	27	19	16	62
12 to 18	9	3	6	0	0	0
Total	100%	29%	34%	20%	17%	36%
0 to 11	91%	29%	31%	22%	18%	71%
12 to 18	9%	33%	67%	0%	0%	0%

Following is the comparison of average grant size received by beneficiaries of all three categories:

Interventions	# of Beneficiaries	Average Size of Grant received per Household
CIF	96	10,594
BISP	96	50,357
Both	71	56,639

Annual Income & Expenditure (Average)

Intervention	Annual Income	Annual Expenditure	Difference
CIF	PKR 108,618	PKR 106,239	PKR 2,400
BISP	PKR 97,583	PKR 97,307	PKR 270
CIF & BISP both	PKR 116,501	PKR 108,971	PKR 7,530



Disbursement of CIF Funds:

CIF is a revolving fund at the village level which is given to the poorest of the poor especially women. It is an interest free loan for beneficiaries but a grant for and managed by VOs. Women falling in 0-18 PCS bands are eligible to get these loans with zero or flexible service charges that are to be determined by the community itself. CIF is designed in order to promote small enterprise and small scale economic activities at household levels to improve livelihood of the poor.

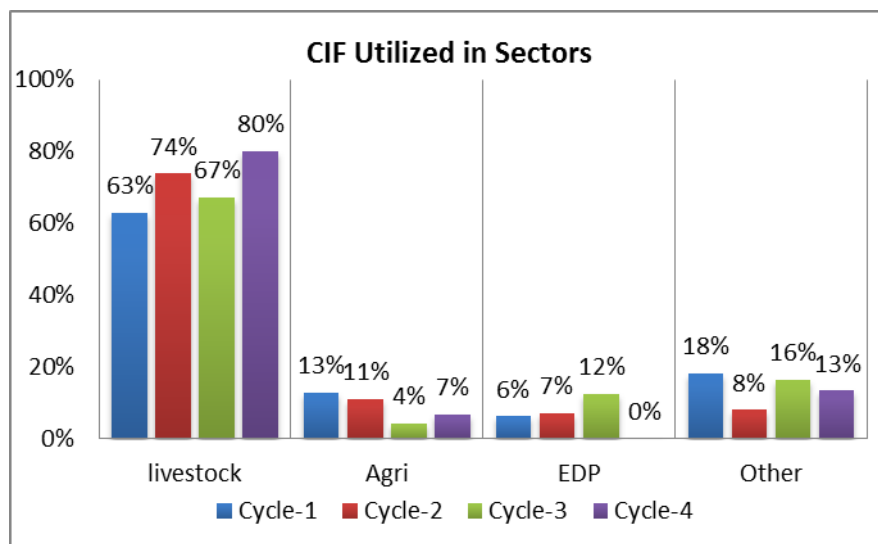
In this study, we have randomly selected 96 CIF beneficiaries from both K-Kandhkot and Shikarpur districts. According to the respondents they have received an amount of more than 1.02 million rupees from CIF. The district wise breakup of received CIF fund is given as:

District	CIF Portfolio	
	# of CIF Beneficiaries	CIF Amount
K-Kandhkot	50	409,000
SHIKARPUR	46	608,000
Grand Total	96	1,017,000

Disbursement of BISP Grant

In both districts 96 BISP beneficiaries were randomly selected and after in depth interview we came to know they have received a total of 4.8 million rupees from BISP grant in the last five years. The district wise breakup of received BISP grant is given as:

District	BISP Portfolio	
	# of BISP Beneficiaries	BISP Amount
K-Kandhkot	71	1,508,300
SHIKARPUR	25	3,326,000
Grand Total	96	4,834,300



Utilization of BISP grant:

Unlike CIF (which is given in cycles, mostly once in a year), the BISP amount has also been given in quarterly tranches however, in our sampled HHs, a total of 6 tranches were distributed so far. The basic eligibility criteria is almost the same as of CIF i.e. PSC score up to 16 (in case of CIF its 0-18) and for women. The utilization trend of BISP amount by the beneficiaries is given as:

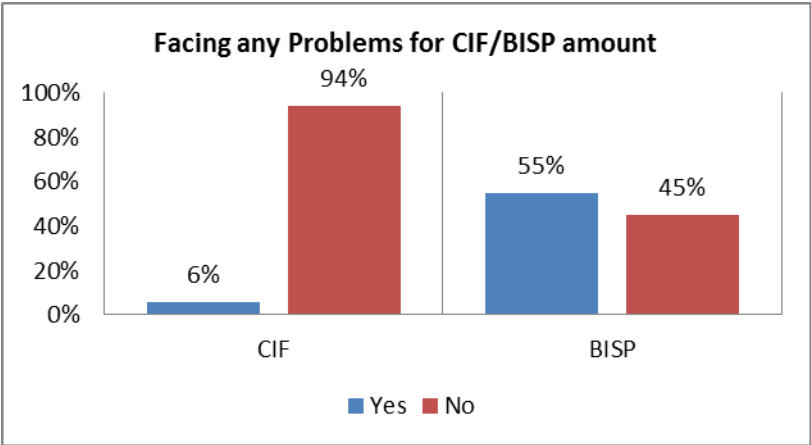
BISP Round/Tranches	Education	Health	Domestic Use	House maintenance	Other
Tranch-1	1%	6%	85%	6%	2%
Tranch-2	2%	2%	89%	6%	2%
Tranch-3	1%	0%	87%	10%	2%
Tranch-4	11%	0%	73%	14%	3%
Tranche-5	11%	4%	79%	7%	0%
Tranche-6	0%	14%	86%	0%	0%
Total	3%	3%	85%	8%	2%

The above results show that 85% cash grant has been consumed to cater routine domestic needs while 8% was utilized in house maintenance, 3% on health and 3% each on children's education and other expenses like social gatherings, marriages, transportation during travel etc.

Facing any Problems/constraints for amount of CIF/BISP

The given graph provides the details concerning the constraints for to get CIF and BISP amount. 94% of the CIF respondents and 45% of the BISP respondents denied and said no

regarding the problems of getting amount. While the rest of 6% of CIF and 55% of the respondents reported as yes regarding the problems facing for CIF/BISP amount.



The legacy Syed Qaim Ali Shah has left for which posterity will remember him is fostering the third pillar i.e. Socio-economic Pillar to complement the Administrative Pillar and Political Pillar and above all he empowered the rural Sindhi women.