



# A Case Study of Karimabad Area Development Organisation (KADO)

## A Local Support Organisation in Chitral District

Aga Khan Rural Support Programme, Chitral

[www.rspn.org](http://www.rspn.org)

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Printed by: Mashallah Printers, Islamabad.

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Karimabad Area Development Organisation  
(KADO)**

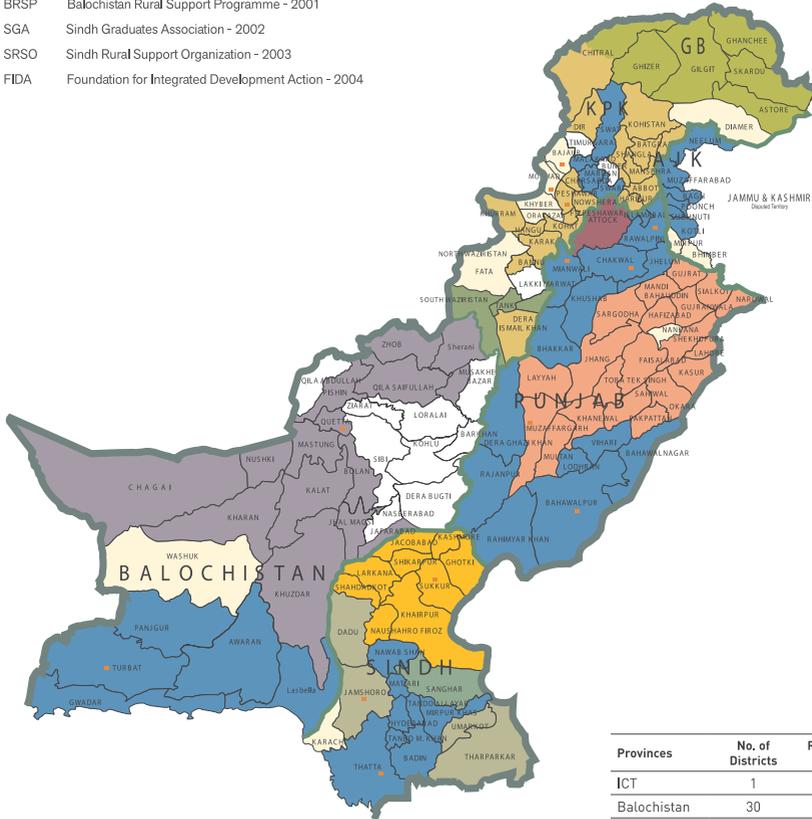
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in Chitral District**

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## The Outreach of the Rural Support Programmes Across Pakistan

- AKRSP Aga Khan Rural Support Programme - 1982
- SRSP Sarhad Rural Support Programme - 1989
- NRSP National Rural Support Programme - 1992
- IRM Institute of Rural Management - 1993
- GBTI Ghazi Barotha Taraqiati Idara - 1995
- TRDP Thardeep Rural Development Programme - 1997
- PRSP Punjab Rural Support Programme - 1998
- BRSP Balochistan Rural Support Programme - 2001
- SGA Sindh Graduates Association - 2002
- SRSO Sindh Rural Support Organization - 2003
- FIDA Foundation for Integrated Development Action - 2004



Provinces	No. of Districts	RSP's presence in Districts
ICT	1	1
Balochistan	30	22
KPK	24	23
Sindh	23	22
Punjab	36	36
AJK	10	10
GB	7	6
FATA/FRs	13	5
<b>Total</b>	<b>144</b>	<b>125</b>

RSPs are present in 125 districts including 5 FATA/FR Agencies.





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## ACRONYMS AND ABBREVIATIONS

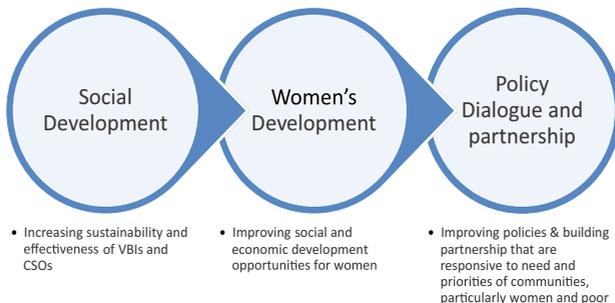
AKEPB	Aga Khan Economic Planning Board
AKHSP	Aga Khan Health Service Pakistan
AKPBS	Aga Khan Planning & Building Services
AKRSP	Aga Khan Rural Support Programme
CIDA	Canadian International Development Agency
CCDN	Chitral Community Development Network
CSO	Civil Society Organisation
CESVI	Cooperazione e Sviluppo Onlus
EC	Education Committee
EELY	Enhancing Employability and Leadership for Youth
FMFBL	First Micro Finance Bank Limited
GB	General Body
GBC	Gilgit, Baltistan & Chitral
HC	Health Committee
IDPR	Institutional Development for Poverty Reduction
KADO	Karimabad Area Development Organisation
LSO	Local Support Organisation
MHPs	Micro Hydro Powers
NOC	No Objection Certificate
PPAF	Pakistan Poverty Alleviation Fund
PRC	Poverty Reduction Committee
RMU	Resource Mobilisation Unit
RSPN	Rural Support Programmes Network
ToT	Training of Trainers
UC	Union Council
VCC	Village Conservation Committee
VO	Village Organisations
W&SC	Water and Sanitation Committee
WO	Women Organisation
YO	Youth Organisation

## INTRODUCTION & BACKGROUND

AKRSP started its activities in 1982-83 in GBC with three basic principles i.e. peoples' organisations, capacity development and capital formation through savings. Communities have been involved in planning, implementation, monitoring and evaluation of the community development projects through formation of village and women organisations throughout its programme area. Organising the rural communities into village and women organisations has been the key activity of AKRSP until 2004 when need of formal umbrella institutions of these village and women organisations was realised. These institutions were considered to be the second layer of institutions (after grassroots institutions), and their formation is considered the next logical step in the institutional development approach to poverty reduction. Thus under the programme named "Institutional Development for Poverty Reduction (IDPR)" with the support of Canadian International Development Agency (CIDA), formation of Local Support Organisations (LSOs) was initiated. Formation of LSOs was based on the two main grounds: first, the institutionalisation of mass community mobilisations at grassroots level to create a legal entity as a federation of Village and Women Organisations (V/WOs) and other civil society organisations active in the area and second, to continue the effective service delivery carried out by AKRSP and other development agencies in the long run when these organisations quit from this role. In other words, it has been assumed that as part of civil society, the organised communities can respond to the new development challenges with repositioned and broad base community organisations. The institutional development component of AKRSP focuses on three main areas described below:



Institutional Evolution in Participatory Development



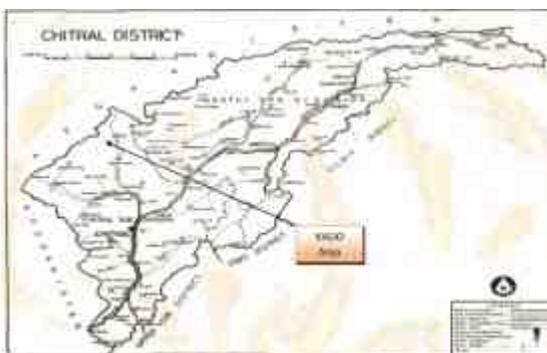
Starting with village level small needs of the communities the V/WOs grew up to clusters and super clusters to fulfil the larger level needs of local people, the collective action came under the umbrella of the LSOs. Currently there are 18 LSOs formed in Chitral covering 2 out of 24 UCs within the district.

In 2009, the need for representing these LSOs at district, provincial, national and international level was felt. So to cope with the growing need, Chitral Community Development Network (CCDN) was formed with the following objectives:

- To provide technical/advisory support and facilitation to Local Support Organisations.
- Help communities to develop new LSO's in uncovered UC's.
- Facilitate effective implementation of development interventions.
- Act as voice of the community and play role of advocacy through identifying issues, gathering facts and figures and communicating to the relevant quarters for necessary action.
- Submit funding proposals to the development/donor agencies on behalf of LSOs and channelise resources to respective LSOs.

## UNION COUNCIL PROFILE

The Karimabad valley is situated at the distance of 35 kilometers in the north west from Chitral. The Union Council has 3,123 households with a combined population of 30,029, 15,915 male and 14,114 female residents. UC Karimabad is divided into three main valleys i.e. Arkari, Parsan and Karimabad with 68 small and scattered villages and settlements. Major sources of livelihood include subsistence fixed farming, employment, remittances, small businesses and natural resources.



Map of Chitral district and location of the Karimabad valley

## INSTITUTIONAL HISTORY

As the overall structure and social ethos are rooted in kinship and tradition respectively, it was not an easy task to introduce new modern institutions among the communities. Traditional institutions are kinship based, whereas modern institutions are based on commonality of interests of diverse people. Though the government introduced modern institutions, it would have taken longer time to take root in local communities who did not have experience of working under the exogenous system. In order to tackle with the challenges emanating from the modern needs and demands of communities, it was imperative to build resources and capacities of the local communities. Initially, KADO was supported by AKRSP. Latter, it has emerged on the development scene when the society of Karimabad was on the cusp and introduced a developmental paradigm that was in consonant with emerging needs of the communities. UC Karimabad has the privilege of being the pioneer in institutional development as it is in Shoghore of Karimabad area that the first VO was formed under the Aga Khan Rural Support Program (AKRSP) in 1984. H.E. Prince Karim Aga Khan visited one of Karimabad's VO at Shoghore on November 16, 1987 and was thoroughly briefed by Mr. Shoaib Sultan Khan the V/WO concepts introduced for the first time in the district Chitral.

KADO, being a representative platform of local civil and community organisations, still has to travel long to achieve its developmental goals envisaged at the time of its formation, however it has significantly contributed in the development of social sector of the area. It has the honour of establishing Al-Karim English Medium School in Susoom and Arkari, and Al-Rahman English Medium School in Shoghore, which are providing quality education to the children and young generation according to modern needs and requirements. In the subsequent years, the people of Karimabad organised themselves in 81 VOs, 81 WOs, 12 Clusters, 15 CSOs and 30 YOs. These grassroot level community institutions have proved to solve the issues of the local communities in forwarding their need-based demands and also becoming able to develop linkages with national and international donors, government departments and other civil society organisations. V/WOs are the founding blocks of AKRSP's entire social development pyramid. They play an instrumental role in promoting the participation of families and communities in development initiatives. These organisations acted as catalysts in the transitional period when the abolition of traditional governance structures rendered kinship-based institutions obsolete. In their stead, V/WOs have been providing an interest-based platform for collective endeavours including the development of their area. By the end of 2014, V/WOs in Karimabad, managed to save PKR 30 million.

Keeping in view the importance of sustainable use of natural resources for future generation and the marginalised segments of the community, KADO focuses on building partnership with public and private agencies for financial and material resources needed for the achievement of KADO's objectives.

## INSTITUTIONAL PROFILE

KADO is a non-profit and non-sectarian organisation formed in 1997. KADO is the supra-cluster of all the Village and Women Organisations (V/WOs) and other Civil Society Organizations (CSOs), Youth Organizations (YOs), Village Conservation Committees (VCCs), Education Committees (ECs), Health Committees (HCs), and Water and Sanitation Committees (WSCs).

The organisation aims at improving the living standard of the local communities including women, children and men, with special focus on the poorest of the poor through development interventions in social sector services and sustainable use of natural resources. KADO, being the umbrella organisation of the village based CSOs in the area, gives greater importance to putting together the capacity of the local people to enable them realise their aspirations for their own development. Since its inception, KADO has taken initiatives in community/social mobilisation, resource mobilisation, linkages and partnership, infrastructure development, skills development, microfinance, social protection and poverty reduction, agriculture development and capacity development.

## KADO's OBJECTIVES

Specific objectives of KADO:

- To enhance the livelihood assets and opportunities for poor and low income groups through enterprise development, agriculture, and livestock and natural resource management initiatives.
- To improve the literacy rate in mountainous area of KADO valley by providing quality education services.
- To enhance institutional effectiveness of village and cluster organisations in the area through capacity development, research and knowledge management.

- To improve the standard of living of the poorest of the poor in respective areas through developing infrastructure, health, education, sanitation and personal hygiene sector.
- To develop such a mechanism where the progress of the V/WOs can be viewed, reviewed and monitored.

## INSTITUTIONAL STRUCTURE & GOVERNANCE

So far, KADO has registered 81 VOs, 81 WOs, 12 clusters, 15 CSOs and 30 YOs from all the major three valleys as its members. Out of the total 3,123 households in the union council, these organisations cover 3,050 households, representing 97% of the population of the UC Karimabad. Every member organisation has one representative in the general body. This way, these organisations have overall 162 members. In the general body, Youth and Civil Society Organisations have 30 and 15 members, respectively. Besides, 13 founding members are also members of the general body of KADO. At governance level, it has 17 Board Members, one Chairman and one Vice Chairman. The organization is managed by manager who supervises one Finance & Admin Officer, two Social Mobilisers, and one Monitoring & Evaluation Officer, one Accounts Assistant, two linemen, three operators, two watchman, one driver and one office boy.

## SOCIAL MOBILISATION STRATEGY

Since its inception in December 1982, AKRSP has focused on social mobilisation through institutional actions and fostering local receiving mechanisms in the form of informal Village and Women Organisations (V/WOs) as a key driver to catalyse self-governance and sustainable local development at the grassroots levels. The key instruments of social mobilisation were organization, skill and capital formation (Tanzeem, Hunar and Bachaat), which became a household motto in the decades of 1980s and 1990s. In fact, the values of self-reliance, self-belief and self-autonomy helped in creating hope, trust and confidence by contributing to doubling of the per capita income at household levels and reducing extreme poverty, the incidence of which was reported over 80% in the programme area when AKRSP started its activities.

In Karimabad, Women and Village organisations were formed in year 1984 and 1985. At that time, Karimabad had a total of 140 VOs and WOs. During the same period, the concept of banking was introduced in the area and most of the V/WOs

started transferring their saving and credits to banks. Over the period of two decades, the socio-economic realities of Chitral changed significantly. Given these changes, there was a dire need to federate grassroots and local level organisation in a formal institutional body, but it did not happen until the formation of KADO in 1997. Due to absence of an umbrella organisation, most of the local organisations remained dormant. KADO played its due role in revitalising the dormant V/WOs through effective social mobilisation. Within a short period, KADO developed a revitalisation strategy, which has resulted in increase in number of V/WOs to 162. Besides, 30 YO's and 15 CSOs have also been also formed and registered with KADO.

Another salient feature of the social mobilization strategy is the engagement of youth section of Karimabad, particularly women. Youth section has been focused as they are considered to be the driving force of society. This impetus for inclusion of youth in V/WOs has increased especially after the inception of Enhancing Employability and Leadership for Youth (EELY) programme by AKRSP. Through EELY, KADO trained both men and women youth in various themes like participatory development, social mobilisation, gender and development, Training of Trainers, book keeping and data management by multiplication of sessions, workshops on youth inclusion, etc. These activities resulted in revitalisation of dormant community institutions, inclusion of youth in managerial and presidential positions and they became aware of record keeping and data management skills.

## MAJOR ACHIEVEMENTS

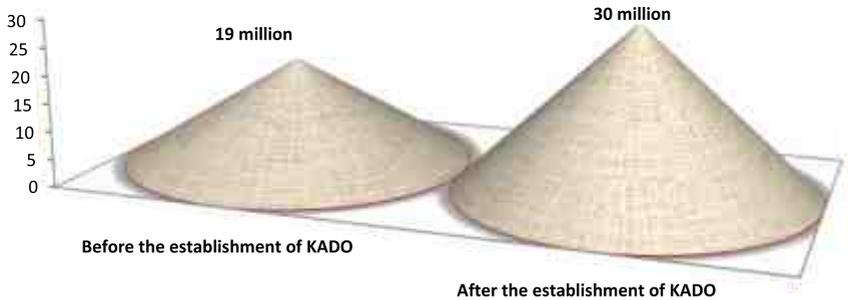
### CAPITAL FORMATION THROUGH SAVING PRACTICES AND ACCESS TO MICROCREDIT

Reactivation of dormant organisations was primarily essential for the reason that within dormant V/WOs, Rs. 19 million were lying unaccounted. Given the increasing need for local resources for strengthening institutions, the savings of organisations would be a great source for resource mobilisation and taking the community organisations out of dormant state. This could only be done by adopting a pro-active approach for social mobilisation. For that purpose, KADO engaged local activists and other notables of the area to revitalise the dormant V/WOs and other organisations. In order to resolve conflicts and other issues at community level, localised strategy for conflict resolution was adopted. After a thorough social motivation and dialogue, all the stakeholders of the locality, community activists and notables agreed to the solution provided by KADO. Within the span of 18 years, V/WOs of KADO constituency not only managed

to recover loans but also increased saving from Rs. 19 million to Rs. 30 million by the end of December 2014.

The figure 1 given below clearly illustrates the V/WOs saving through social mobilisation before and after the LSO formation in financial terms:

Figure 1: Village Organisations/Women's Organisations Savings



Also, KADO started microcredit programme in the year 2008 with an objective of providing financial services to people from low income families in terms of working capital for micro-ventures and cover their short term cash flow needs. Another objective of this programme was to make KADO a sustainable organisation with the income generated from microcredit operations. Apart from the one million rupees provided by the Rural Support Programmes Network (RSPN) for this purpose, KADO injected Rs. 5 million from its own savings in this programme. Keeping in view the specific needs of the people living in the area, the financial products were divided into two broad categories i.e. 1) consumption loans, and 2) Enterprise loans.

## 1. Consumption loans

The purpose of consumption loans was to provide a financial space for the poor people during of emergencies, or when they are in dire need of cash which if not managed from other sources will compel them to sel their assets. The time period for

consumption loan is 6 months. The consumption loans were further divided into the following three main types:

**A. Sahulat Finance:** Sahulat Finance has been designed for those who need finance to stock food and fuel related items for winters and have the capacity to pay back the money with the future income. It is based on the following principles;

Table I: Sahulat Finance Product

Service Charges	Rs. 300
Interest rate	12%
Maximum loan ceiling	Rs. 20,000
Total beneficiaries till now	262 (112 male and 150 female)

### Story of Mrs. Gul Afas, beneficiary of Sahulat Finance

Mrs. Gul Afas belongs to Sewahat, Karimabad. She has a small family of four members including her husband, daughter and a son. Her husband is a heart patient, daughter is differently abled and her son is a sole earner. In summer season, her son works as a farmer in his own field and in winter he migrates down the country in search of work. He is not a skilled person and that's why he works on daily wages.

Due to poor economic situation, Mrs. Gul Afas faces shortage of food items and fuel during the harsh season of winter. In year 2015, she faced the same issue when her single son migrated down the country in the month of September. In order to cope with the situation of storing food items for the coming winter season, she approached KADO and took Rs. 20,000 of loan of which she purchased flour, oil, rice, tea, wood and other basic amenities of life. She shared her views as, "I am very thankful to KADO for timely providing the loan for purchasing the food and non-food items for winter."

**B. Safar Finance:** This loan was designed keeping in view the number of labours travelling to other parts of the country every year for seasonal migration and cash they need to cover their travelling plus living expenses till they get jobs. After purchasing some household stuff, they are normally run out of cash. As a compulsion they have no other option but to borrow money from shopkeepers or other people in the village or sell a productive asset, which makes them vulnerable to exploitation in the shape of extremely high interest rates. This loan is provided on the basis of following principles:

Table II: Safar Finance Product

Service charges	Rs. 300
Interest rate	12%
Maximum loan ceiling	Rs. 10,000
Total beneficiaries till now	48

**C. Umeed Finance:** This product was designed by taking into consideration the emergency cash needs of the community members in case of health emergency or to cover educational expenses of their children. The people of Karimabad area are eager to educate their children and want to provide quality education to their children by sending them to English medium private schools. If there is a cash flow issue to pay the fee of their children or health needs, the households avail the opportunity of financing for health and education provided by KADO. This financial support is provided on the principles given below:

Table III: Umeed Finance Product

Service charges	Rs. 300
Interest rate	12%
Maximum Limit	Rs. 10,000
Total beneficiaries till now	48

## Mrs. Nasima, beneficiary of Umeed Finance

Mrs. Nasima is a resident of village Sewaht and is a mother of two sons and a daughter. Her husband is a farmer and a daily wager hardly fulfilling the requirements of his family. Few months ago, Nasima got sick and she went to the hospital of Shoghore where she was informed by the doctor about the seriousness of her sickness and advised her to have a surgery in a well-equipped hospital. For her surgery, she needed money. In this situation, she approached her close relatives and businessmen but no one was ready to give her money. She was very upset as she was unable to arrange money for bearing health expenses. Then she approached the LSO, she took a loan of Rs. 10, 000 and went to District Headquarter Hospital for treatment. Her surgery was successful and now she is healthy. She is thankful to KADO for timely providing the desired amount for treatment.

## 2. Enterprise Loans

Under the enterprise loan category the objective was to promote micro enterprise activities so that the local people could have the opportunities for self-employment. The time period or duration of this type of loan is 12 months. It is further divided into the following two types:

**A. Bedar Finance:** Bedar Finance is designed for the emerging entrepreneurs with business ideas firm commitment, but they do not have the working capital to start their ventures. Financial institutions operating in Chitral district are highly risk averse and do not extend financial services to the start-ups. This product was specifically developed to promote the culture of entrepreneurship in the area. Entrepreneurs who have availed this loan for a diversity of business ventures include women shops, carpentry shops, livestock trading, vegetables trading, electric shops and hair salons. It is provided on the following principles:

Table IV: Bedar Finance Product

Service charges	Rs. 400
Interest rate	17%
Maximum loan ceiling	Rs. 40,000
Total beneficiaries till now	183 (88 male, 95 female)

## Mr. Sher Dullah Khan, A Successful Businessman

Mr. Sher Dullah Khan is a resident of a small village Shoghore of UC Karimabad. He has a 18 years old son and 12 year old daughter. He was initially dependent on the agriculture sector. Besides, he used to be a daily wager. Requirements of his family were increasing day by day as he had to pay the school fees of his children, health expenses and other customary needs of the area.

In order to cover the expenses of his family, one day he thought of starting a business of his own in Chitral town. To place his idea on practical grounds, he needed money. He had saved some money in the bank which was not sufficient to start a hotel. So he applied for the loan at microfinance bank and wasn't successful. One of his friends told him to approach KADO to get business loan. He approached KADO where he was sanctioned a loan amount of Rs. 20,000 on fixed terms and conditions. After receiving the loan he started his own hotel business in Chitral town. After a short period, his hotel business became successful and he returned back the loan amount with nominal service charges to KADO. He is now earning Rs. 20,000 to Rs. 30,000 on monthly basis and is satisfied with his hotel business as he is now able to bear the growing expenses of his family. While sharing his feedback regarding loaning system of KADO, he said, "I had lost all my hopes before getting the loan. Now I am very happy and I am planning to open a new hotel in Garam Chashma as well. I am very grateful to KADO for providing me the loan."

**B. Queen Finance:** This product was designed in the light of the potential of high value honey production in Chitral and the futuristic role of MOGH Limited, a local Chitral-based public limited company as a value chain partner. Honey bee farming was already in practice in other parts of Chitral, but it was not done in the jurisdiction of KADO on commercial basis. Therefore, the difficult part was to identify and support initial enterprises. So rather than focusing simply on capacity building initiative, KADO has followed a value chain approach where the local entrepreneurs have not only been trained in bee farming but they are also provided with micro finance to start their business. The scope for this microfinance product is significant as there is a huge potential of honey bee farming on commercial scale in Karimabad area. Keeping in view the cycle of honey production and to provide a grace period to the entrepreneurs, the payback period and repayment schedule has been customised accordingly. This

finance is provided on the following principles:

Table V: Queen Finance Product

Service charges	Rs. 400
Interest rate	17%
Maximum loan ceiling amount	Rs. 25,000
Total beneficiaries till now	23 (18 male, 5 female)

### Case study of honey bee entrepreneurs

Mr. Siraj-ud-Din and Mr. Zamir Hussian belongs to village of Dronil Karimabad. They were the first persons who were supported by KADO to start honey bee farming as a business in 2009. After getting basic training, which was jointly facilitated by KADO and the Aga Khan Economic Planning Board (AKEPB), both the entrepreneurs were provided a loan of Rs. 100,000 each apart from their own investment. They started with 20 boxes of hives. Today, the number of hives that they own has increased to more than 130 boxes. They produced around 1,500 kg of honey last year. They expect to double the quantity in the next year. The honey produced by these entrepreneurs is being purchased by MOGH Limited at bulk. These young entrepreneurs are well prepared to work as partners of KADO for the promotion of honey bee farming in the whole area by providing skill development training, honey bee hives to the new entrepreneurs and backstopping support to new entrants for at least one year.

## YOUTH MOBILISATION AND INSTITUTIONAL DEVELOPMENT

Mobilisation of communities is based on the principle of building confidence, trust and respect of local communities in the institutions. The focus is on increasing the knowledge base of local communities in order to enable them better participate in their own development. In addition to activating some of the inactive V/WOs, KADO has played a significant role in broader institutional development within its constituency. After bringing all the existing V/WOs in Chitral within its ambit, KADO continued to invest for their development. It not only supported local business and trade groups but

also provided membership to other youth organisations, civil society organisations and local cultural institutions. KADO has introduced new approaches and strategies of institutional development to their members. As a result, various VO's, WO's and YO's have been strengthened and imparted various training in various trades.

Al Hussain Youth Society is one of them who won one time youth micro challenge award of "Awareness Campaign on the Hazards of Early Marriages" under EELY programme of AKRSP. Through this award, the organisation undertook a study to identify cases and root causes of early marriages in the area. The main cause of early marriage identified by the YO's research was poverty as it forces poor families to marry their daughters in young age. Other causes of early marriages were lack of knowledge among parents, low literacy rate, limited law enforcement efforts and parents wanting to secure their children's future through a marriage alliance.

In order to cope with the situation, data was collected on early marriages before the project implementation by Al Hussain Youth Society from 8 villages of Karimabad. A total of 24 cases of early marriages were identified in Karimabad. To cater the increasing trend of early marriage and its bad implications, Al-Hussain Youth Society started awareness raising campaign in the entire area of Karimabad. Special attention was paid to those areas where the cases of early marriages were in abundance. Various villages were identified through a well developed mechanism. After finalising the places, the youth society conducted 6 workshops in all the schools of Karimabad in order to aware youth on the issue of early marriages, its implications and health consequences. Beside workshops, guest lectures were held in different villages, schools and Jamat Khanas on medical hazards and legal aspects of early marriage.

After covering the entire UC, religious elders, youth, women, community elders and social activists from 11 villages were invited for a stakeholders session in which a sustainability plan for these villages was developed. After the session, all stakeholders decided to form two committees for 11 villages. Functions of the committees were to discourage early marriages on legal terms. This way, Al Hussain Youth Society able to increase awareness among 1,450 direct beneficiaries, which included youth, women, community elders and school and college students.

In order to assess the results of the activity, data was collected again from the same villages after a year in 2013. It was revealed through a rapid assessment that the cases of early marriage were declined from 24 to 9 which is evident from the table below:

Table VI; Cases of Early Marriage Before and After Project Intervention

<b>S. No.</b>	<b>Village's Name</b>	<b>No. Of cases identified before the project in 2012</b>	<b>No. Of cases identified after the project in 2013</b>
1	Shershal	5	1
2	Hinjeel	4	0
3	Kulum	1	1
4	Sunich	3	0
5	Madashell	6	4
6	Hasanabad	0	1
7	Breshgram	2	0
8	Susoom	3	2
Total cases		24	9

Thus, KADO has enabled all its organisations to articulate their development needs in a participatory and consultative manner, and engage with the formal sectors of the state and the private sector as well as other development partners to address those needs.

## SKILL DEVELOPMENT

Most of the educated youth in district Chitral rely only on government and non-government service sector because there are no industrial, commercial, corporate or large private businesses in Chitral.

Unemployment has wider social implications as it increases frustration, hopelessness and anger in the youth. Though there is a sizable number of youth who are educated, but there is a visible scarcity of technical, skilled and professional human resource in the area. It has a negative impact on overall development of Chitral.

Un-educated or less educated youth rely on unskilled labour opportunities, where wage level is very low to meet the basic needs. Low wage level also causes extreme poverty among community members especially at local and district level. If this segment of youth is provided with market oriented skills that are in consonance with the need of Chitral's local market, it can increase employability at district level and ultimately contribute to poverty reduction as well.

Realising the importance of human capital, KADO has taken several initiatives since its inception. Through different initiatives, KADO has trained 2,184 community members (1,013 men and 1,171 women) of Karimabad in different productive and technical skills covering gender and development, institutional development, honey bee training, business development, pre and post-harvest management, etc. Table VII shows various trainings imparted by KADO to local community members.

Table VII: Trainings imparted by KADO

S. No.	Title of training	Male	Female	Total	Training Institute
1	Poverty mapping	45	0	45	KADO
2	Book keeping	10	10	20	KADO
3	Mobilisation	60	50	110	KADO
4	Organisation	25	25	50	KADO
5	Pre and post-harvest management	40	32	72	KADO
6	Honey bee keeping	10	16	26	KADO
7	Human rights	120	100	220	AKRSP
8	Business training	20	30	50	FMFB
9	Conservation	200	250	450	KADO
10	HIV/AIDS	15	15	30	KADO
11	Kitchen gardening	150	300	450	KADO
12	Knowledge management	3	3	6	KADO
13	Sport coaching	0	40	40	KADO/AKRSP
14	Electrician	15	0	15	KADO
15	Stone craft	300	300	600	KADO/CESVI
<b>Total</b>		<b>1,013</b>	<b>1,171</b>	<b>2,184</b>	

## A story of Mrs. Gul Nar

Mrs. Gul Nar is a widow and a member of Women Organization Sher Shall. Mother of two children, Gul Nar belongs to one of the poorest families of the area. Due to insufficient income sources, she could not send her children to school. She supported her family by selling eggs, hens, dairy products and livestock. The income received from selling of the products was spent on purchasing basic necessities of life. One day through manager of WO, she came to know about the Institutional Development for Poverty Reduction (IDPR) project of AKRSP. She approached KADO and shared her views with the staff. After identifying her needs and requirements, she got selected for an advance tailoring training, which was arranged with the financial and technical support of IDPR project.

After being trained in advanced tailoring skills, she planned to start a business of establishing tailoring shop in her village. She again approached KADO for short-term loan. In August 2007, Mrs. Gul Nar took a loan of Rs. 9,000 from Poverty Reduction Committee (PRC) and Rs. 30,000 from KADO. After taking loan, she purchased a sewing machine from Chitral town and started tailoring in her house. Besides, she also purchased cloths and set up a small shop.

Within a short span of time, she became famous in her area and her business grown manifold. It enabled her to pay loans, which were taken for setting up the shop. Besides this, both of her children were enrolled in Pre-English Medium School and Government Primary School of Sher Shall. Now Mrs. Gul Nar is a well-established business woman and bears to her household expenditures including paying school fees, electricity bills and purchasing basic necessities of life. She is very thankful to KADO and AKRSP for the generous timely support of enhancing her skills in advanced tailoring and the loan provided for setting up tailoring shop.

## INTERNAL RESOURCE MOBILISATION

Resource mobilisation has mainly focused on mobilising both internal and external resources including financial, human and institutional resources. Over the past few years there has been significant development in fostering partnership with various organisations at local, national and international level. In order to make KADO financially sustainable and viable, a plan has chalked out that aims at diversifying its sources of income. Although it receives financial support for the project from multiple local, national and international channels, its main thrust is to develop an indigenous support base so that the organisation could be run on self-sustainable basis. The following are the sources being tapped for the resource mobilisation of KADO:

### 1. Income generated from Momi MHP (240 KV)

Momi Micro Hydro Power (MHP) Project was formed at Momi in 2011 by AKRSP with the close collaboration of KADO. After formation of the MHP, it was handed over to community but after a year of operation, the community failed to successfully run the project. As a result, the community passed a resolution to run the project through an external specialised support. In this regard, a meeting was held by members of the Momi cluster with the board and management of KADO. It was decided in the meeting that KADO will be responsible to run the MHP. To run the project, KADO reconstructed the project and hired additional staff for its overall management. Within a short span of time, the MHP was made fully functional and started generating income for the LSO. On annual basis, it is now generating Rs. 1,800,000 for the LSO. The maintenance and repairing of the project is being managed by KADO itself.

### 2. Microcredit Programme

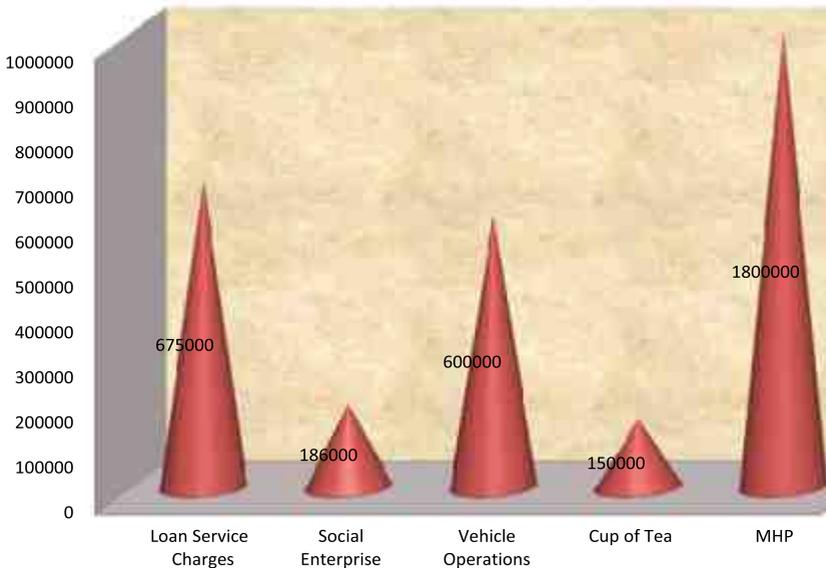
In order to ensure sustainability of the organisation, KADO started the microcredit programme in 2008 in its jurisdiction. Through this programme, it introduced two types of loans to facilitate the community. This was a successful model introduced for the first time in the history of Karimabad. The loan services are being provided on various terms to the community members. As of 2015, the total loan circulation of KADO was Rs. 4,500,000 and income from loan service charges per year was Rs. 675,000.

### 3. Other sources of Income

Other sources of income includes the social enterprises generating Rs. 186,000 on annual basis, vehicle operations generating Rs. 600,000 and the cup of tea. This concept was presented by Mr. Shoaib Sultan Khan, Chairman RSPN, in LSO Youth

Convention held at Skardu. This means if every member of V/WO contributes Rs 10, worth of a cup of tea to the LSO, then the LSO itself will be self-sustained without depending on the external resources. Following the concept, all registered V/WOs are contributing Rs. 150,000 per year to the internal resource mobilization of KADO. Thus, by adding up all the sources of income, KADO's annual earning is Rs. 3,411,000. This makes the monthly average of internal resources of Rs. 284,250 which is sufficient to run the expenses of the organisation. The graph below illustrates the annual internal resource mobilisation of KADO:

Figure 2: Annual resource mobilisation of KADO



## LINKAGE AND PARTNERSHIP DEVELOPMENT

The main objective of establishing LSOs in GBC was to develop linkages and partnership with donors, development agencies, service providers, markets, enterprises, and government line departments through initial institutional hand-holding, mentoring and monitoring of V/WOs. KADO has succeeded to implement various initiatives for community development because of its extensive linkages and successful efforts to mobilise external resources. It helped in boosting organisational portfolio as well as addressing the needs of local communities. As a result, KADO has been succeeded in conducting trainings on various trades for the local communities, board of directors, staff and member organisations. Through development of diverse

linkages and partnership, various infrastructure projects have been executed in the UC.

Through linkages with local, national and international donors, KADO has so far implemented a large number of projects, which include computer labs for schools, skill development centre, micro-hydel facility, and rehabilitation of jeep-able bridges, protective walls and link roads. Total financial investment of these projects is PKR 99,916,060. Through its concerted efforts, KADO has succeeded to develop linkages and partnership with local government, Aga Khan Planning & Building Services (AKPBS), Aga Khan Health Service Pakistan (AKHSP), Forest Department, Agriculture and Livestock Departments, Hashoo Foundation, Plan Pakistan, Zakat Department Chitral, First Micro Finance Bank Limited (FMFBL), Pakistan Poverty Alleviation Fund (PPAF), CESVI, Aga Khan Rural Support Programme and District Government Chitral.

LSO supports its V/WOs at various forums. Most of the projects are directly implemented through V/WOs at grassroots community level. To make V/WOs more active, various trainings programmes including skill development, enterprise development, career counselling, youth micro challenge awards, young community leadership development programmes, awareness raising campaigns, etc. have been imparted through various organisations in UC Karimabad. These programmes have enhanced the skills and knowledge of the members of V/WOs. This is one of the main reasons that the V/WOs actively participate in the development programmes in their areas. These registered V/WOs are paying registration and renewal fees of Rs. 2,000 on annual basis to KADO.

In order to monitor V/WOs, KADO has chalked out an annual monitoring plan. The social organisers (both male and female) are responsible to monitor the V/WOs on monthly basis and are responsible to check the budget register, savings register and reconcile the progress with the bank statement, proceedings (karwai) and attendance registers. After monitoring V/WOs, social organisers shares the progress report with the manager of KADO. Any identified issue is resolved by meeting the presidents and managers of respective V/WOs.

In order to represent the LSOs of the district at national and international level, Chitral Community Development Network (CCDN) came into existence in year 2009. It is an umbrella organisation of all eighteen LSOs of Chitral district, with the objective to provide technical support and facilitation to LSOs, help communities to develop new LSOs in uncovered UCs, facilitate effective implementation of development interventions, and submit funding proposals on behalf of LSOs and to develop linkages with national and international development funding institutions. The main

purpose of the CCDN is to represent all LSOs of Chitral at district, provincial, national and international level. The services provided to KADO by CCDN are conducting audit of 2013-14, help in renewing of annual registration, capacity building of staff by providing social mobilisation trainings, linkage development and support in obtaining NOC.

## GENDER MAINSTREAMING

Gender and poverty have been cross cutting themes in all the interventions carried out by KADO. The emphasis has been on introducing the role of women in emerging and modern social and economic spaces, which has been taken over by male members of the society due to patriarchal system. KADO follows a gender policy where women and men are provided with equal opportunity at all levels. To ensure gender equality, it has been made mandatory that at around 30% of the total board members will include women and same will reflect in the case of management team. So far KADO has been successful to implement its gender policy in kind of engagements and the best example of that is the newly started stone craft development project for the youth where it has been designed to train more than 600 young boys and girls with equal opportunity for all. Similarly, when it comes to village based organisation the women have the opportunity to make their own village based organization with the name of Women Organization (WO). Also in case of other project the interventions are carefully seen through gender lens keeping in view their impacts in terms of benefitting women.

## LESSONS LEARNT:

It has been realised after long journey of institutional development by KADO that strong V/WOs are important foundation for the viability and sustainability of the LSO and also to hold it accountable and for ensuring its transparent operations. It has been also identified that without involving the youth in local community organisations, the concept of sustainable development is incomplete. Induction of youth in governing bodies of local and civil society organisations is required to address the emerging needs and requirements.

As KADO is not certified by the PCP, it is difficult to access resources from some of the development organisations that require this specific certification. Therefore, it is realised that the PCP certification of KADO is necessary. Moreover, financial incentives and matching support from various development programmes are needed for the sustainability of KADO.

## WAY FORWARD

KADO looks at the future interventions through four strategic standpoints including expansion of its service base, resource base, geographical coverage and integration of its services. In the next five year, KADO will increase its efforts to mobilise local resources, develop alternative sources for its funds, diversify services profile, design an integrated development model and sustain its activities through establishing Resource Mobilisation Unit (RMU). However, this much depends on the space and opportunities available for this type of social and development activities. Some of the strategic guiding interventions are:

- Hire professionals for Resource Mobilisation Unit
- Identify and organise a team of volunteers
- Identify and develop linkages with development organisations at local, national and international level
- Utilise trained staff for imparting training in the areas of natural resources management to other organisation
- Well-equipped office with trained team cater to the need for future programmes and projects
- Conduct research on natural resources and local enterprises
- Use its expertise of microcredit to launch expanded microcredit programme in the area
- Device strategy for the utilisation of collective savings
- Marketing of local products at different sales points
- Establish vocational and technical training centres
- Put together concept notes and proposals through involving local people
- Undertake an annual assessment of member V/WOs and support their own organisational development efforts

## REFERENCES:

- Sarwar, Finance Officer KADO
- Muhammad Yaqoob, Manager KADO
- Miftahuddin, Chairman KADO
- Haji Khan, Social Activist of the area
- Shokor Muhammad, Cluster representative of Sunich
- Siraj Ud Din, Emerging Honey Bee entrepreneur
- Burhan ud Din, President of Youth Organization Sewaht)
- Bakhtawar Nissa, Entrepreneur shoghor
- Gul Afas, President of WO Sewaht

## Annex-1 List of member Village Organisations

Sr. No.	VO
1	Afzalabad
2	Ajarandeh
3	Ali Abad Hinjil
4	Andahti
5	Arghesh
6	Avi
7	Basti Bala
8	Basti Payeen
9	Bilbil
10	Bilpokh
11	Bokhtuli Deh
12	Bokhtuli Dock
13	Bokhtuligole
14	Bulogh
15	Bushnoghgor
16	Dardir
17	Darmir
18	Domandoor
19	Donolik
20	Droneel
21	Farooqabad Hinjil
22	Galeh
23	Gram
24	Gree
25	Hassanabad
26	Hereni Momi
27	Hinjil

Sr. No.	VO
28	Ishpedir
29	Kasit
30	Kherchum
31	Kilishpee
32	Kiyar
33	Kulum
34	Loligrame
35	Madashil
36	Madashil 2
37	Meralandeh
38	Momi 1
39	Momi 2
40	Momoon
41	Orghoch
42	Orughah
43	Oveer 1
44	Oveer 2
45	Over lasht
46	Parsan Lashtdeh
47	Peach Uch
48	Pitagrame 1
49	Pitagrame 2
50	Potik Parsan
51	Purpooni
52	Qumbarandeh Momi
53	Rabat
54	Rahimabad Arkari

Sr. No.	VO
55	Ruji
56	Rundoor
57	Runi
58	Sadam
59	Safid Arkari
60	Sewakhat 1
61	Sewakhat 2
62	Shah
63	Shah Arkari
64	Shahnoon
65	Shanjurkoch
66	Sher Shal
67	Shoghore
68	Shoghoreghari
69	Shole
70	Shoot 1
71	Shoot 2
72	Shoot 3
73	Sunich
74	Sunich Bala
75	Susoom
76	Susoom Lasht
77	Tashqar 1
78	Tashqar 2
79	Telegrame
80	Urghder
81	Warwara

## Annex-2 List of member Women Organisations

Sr. No.	VO
1	Afzalabad
2	Ajarandeh
3	Arghalash
4	Avi
5	Avi 2
6	Basti bala
7	Basti Payeen
8	Bilpokh
9	Bokhtuli deh
10	Bokhtuli dock
11	Bokhtuli gole 1
12	Bokhtuli gole 2
13	Bologh
14	Dardair
15	Darmir
16	Droneel
17	Galeh
18	Gram
19	Gree
20	Hassanabad
21	Hereni Momi
22	Hinjil
23	Ishpedir
24	Kasit
25	Kelishpee
26	Kherchum
27	Kiyar

Sr. No.	VO
28	Koh Momi
29	Kulum
30	Loligrame
31	Madashil
32	Madashil 2
33	Momi 1
34	Momi 2
35	Momi Rasindeh
36	Momoon
37	Orghouch
38	Orulagh
39	Oveer 1
40	Oveer 2
41	Oveer lasht
42	Pachli
43	Parsan Lasht deh
44	Pastughar
45	Peach Uch
46	Pitagrame 1
47	Pitagrame 2
48	Potikh
49	Purpooni
50	Qumbarandeh
51	Rabat
52	Rahimabad 1
53	Rahimabad 2
54	Ruji

Sr. No.	VO
55	Sadam
56	Safid Arkari 1
57	Safid Arkari 2
58	Sewakhat 1
59	Sewakhat 2
60	Shah
61	Shah Arkari 1
62	Shah Arkari 2
63	Shahnoon
64	Sher Shal
65	Shoghore
66	Shoghore 2
67	Shoghoreghari
68	Shole
69	Shoot 1
70	Shoot 2
71	Shoot 3
72	Shunjurcoch
73	Sunich
74	Susoom
75	Susoom Lasht
76	Tashqar 1
77	Tashqar 2
78	Telegrame
79	Urghder

## Annex-3 List of member CSOs, YO's and Clusters

Sr. No.	CSOs and YO's
1	Al Hussain
2	Al Karim
3	Al Rahim
4	Al Rahman
5	Al Sangal Sewakhat
6	Al Sumbur
7	Bulan Susoom
8	Darmir Ghochar
9	Dewan Susoom
10	Gram Youth
11	Gree
12	Hareni
13	Humdar Arkari
14	Kasit women forum
15	Kushan Basti
16	Madashil
17	Momoon
18	Pull Star Basti
19	Rabat
20	Rahimabad
21	RHM Droneel
22	Rushan Sher Shah
23	Sadabahar Arkari

Sr. No.	CSOs and YO's
24	Shah Youth
25	Sher Shal
26	Sunich
27	Susoom
28	Tarichmir
29	Tarichmir Community
30	Tashqar
31	Youth Avi
32	Youth Basti
33	Youth Bokhtuli
34	Youth Bokhtuli Gole
35	Youth Kelishpee
36	Youth Kiyar
37	Youth Momi
38	Youth Oveer
39	Youth Purpooni
40	Youth Qumbarandeh
41	Youth Ruji
42	Youth Shah Arkari
43	Youth Shoghore
44	Youth Shoot
45	Youth Tashqar

Sr. No.	Clusters
1	Arkari
2	Bashgrame
3	Basti
4	Bilpokh
5	Bokhtuli
6	Harth
7	Hunjil
8	Momi
9	Oveer
10	Parsan
11	Shoghore
12	Susoom

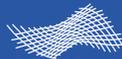


## **RSPN's Vision**

Realising people's potential for social and economic development

## **RSPN's Mission**

Strengthen the Rural Support Programmes to foster institutions of the people



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