IMPACT OF RURAL SUPPORT PROGRAMMES IN PAKISTAN
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Overview

Rural Support Programmes Network (RSPN) serves as a strategic, national platform for ten-member Rural Support Programmes (RSPs) and the Institute of Rural Management (IRM) - an expert vocational training institute, bringing together over 35 years of knowledge in Community Driven Development (CDD) through a common approach of social mobilisation and institutional development to rural development. RSPN is the largest development network of member RSPs in the country and is indeed an asset for Pakistan. Through its member RSPs, RSPN has an outreach to 7.2 million rural households in Pakistan, representing a population of 46.8 million in 138 out of 148 districts of Pakistan, including all 13 Federally Administered Tribal Areas (FATA) and Frontier Regions (FRs).

The RSPN and member RSPs work closely with government, donors and communities to promote the social mobilisation approach to community-driven development that has significant pro-poor impacts. The RSPs provide social guidance, and technical and financial assistance to the rural poor through mainstreaming the institutions of the people with the public and social service delivery projects and programmes supported by the donor communities, provincial and federal governments. The RSPN and RSPs' edge is their vast outreach to rural communities; their strong and influential relationship with government for impacting pro-poor public policy, and their central position that brings together over thirty-five years of knowledge in participatory development work with Pakistan's rural communities. RSPs are local, flexible and responsive organisations, and focus on finding localised community-based solutions to help take Pakistan's development agenda forward.

The timeline of the creation of RSPs in Pakistan

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<td>1982</td>
<td>Aga Khan Rural Support Programme</td>
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<td>Sindh Graduates Association</td>
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<td>2003</td>
<td>Sindh Rural Support Organisation</td>
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<td>2004</td>
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Promoting CDD Approach in Pakistan

The RSP approach to CDD is based on the conceptual framework developed by Dr Akhter Hameed Khan in the 1950s and 60s in the world famous Comilla (Bangladesh) Project. The approach was further developed and scaled up by AKRSP under the 12-year dynamic leadership of Mr Shoaib Sultan Khan. The centre-piece of the RSP approach is 'social mobilisation' of poor households into institutions of the people, in order to directly engage them in decisions that affect their lives and prospects. Social Mobilisation centres on the belief that everyone including poor and women have an innate potential to help themselves; that they can better manage their limited resources if they get organised and are provided technical and financial support. To involve the communities, we need to create the Social pillar (institution of the people) as the existing Administrative and Political Pillars of the state do not have the mandate to organise the poor rural communities to actively participate in their own development. The core function of the RSPs is thus to foster this Social pillar in a way that these institutions of the people are financially viable and the rural poor are able to organise and harness their potential in a sustainable manner.

The process involves building capacities of people, focusing on poor men and women to organise, manage their own organisations, and link these into government services, to increase the outreach and accountability of government to the people. The RSPs provide social guidance as well as technical and financial assistance to the rural poor through a three-tiered institution building approach which is the core RSP social mobilisation approach to CDD.

The RSPs' three-tiered social mobilisation approach includes:

a) Fostering of Community Organisations (COs) at neighbourhood or muhalla level
b) Federating COs into Village Organisations (VOs) at village level
c) Federating VOs into Local Support Organisations (LSOs) at Union Council (UC) level

Once people are organised into properly functioning institutions of their own, they find the platform to harness their potentials, address their problems and fulfil their needs. When such institutions of the people are fostered at the neighbourhood, village and union council levels, they become a vehicle through which all kinds of community development initiatives can be effectively implemented. These institutions serve as the primary partners in fulfilling the nation's development agenda by extending outreach to the household level across the country, for it is at the household level that poverty is experienced on a daily basis.
Three-Tiered Social Mobilisation Approach

Local Support Organisation - LSO
All VOs represented in LSO

1,559
(604 women only LSOs)

Village Organisation - VO
All COs represented in VO

21,754
Clustered into LSOs
(13,715 women only VOs)

Community Organisations - CO
All neighbourhood households (15 – 25) represented in CO

149,037
Clustered into VOs
(95,722 women only COs)
Social Mobilisation and Institutional Development

Since inception, RSPs have mobilised 7.2 million households into 420,849 Community Organisations with a membership of 7.41 million, where 52% of members are women, while 1,559 local support organisations federated at the union council level have fostered links with government and other stakeholders. Over the years, the RSPs have witnessed and documented miracles happening through self-help initiatives taken by organised communities, and how people's institutions link into government services, to make these more efficient and accountable. Moreover, to strengthen the income generating and capital formation initiatives by the organised communities, the Community Investment Fund (CIF) component is an integral part of the CDD and social mobilisation approach where RSPs provide a capital grant to community institutions (CIs) as a revolving fund. The focus of this initiative is to empower poor and poorest, especially women through provision of financial services at local level to start income generating activities. The eligible households are identified through Poverty Scorecard survey that is being used by the Benazir Income Support Programme (BISP). As of September 2017, 367 LSOs and 5,163 VOs are managing CIF portfolio of PKR 3.63 billion while benefitting 270,201 households where 94% of clients are women.
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Recognition of RSPs Approach in External Evaluations

The three tiered social mobilisation approach of the RSPs has earned great recognition from independent external evaluations commissioned by credible entities during the course of on-ground implementation of projects and programme. For instance, the DFID’s 2011 project completion review of Phase-II revealed that “RSPN has influenced policy advocacy at the highest level resulting in the incorporation of social mobilisation within the Government of Pakistan (GoP) poverty reduction plans and strategies” (Page 2) and “When viewed against international best practice amongst not-for-profit organisations RSPN systems are well managed and robust” (ibid).

Another evaluation by The World Bank in 2007 titled ‘Ending Poverty in South Asia - Ideas That Work’ recognised that the Rural Support Programmes have received considerable international attention. In 2007 they were named as one of 12 Ideas That Work in the World Bank’s book Ending Poverty in S. Asia. It introduces the RSPs as “… From modest beginnings the scheme scaled up rapidly nationwide, led and promoted energetically by Mr Shoaib Sultan Khan, the head of the first RSP. By 2005 there were 10 rural support programmes working in more than 70 of the country’s 106 districts. The work reaches 1.2 million members and their households… and is helping transform the face of rural Pakistan” (ibid) and “Pakistan’s experience with Rural Support Programmes demonstrates that social mobilisation can work on a large scale even in an unfavourable climate of low growth, high poverty, weak democracy, and frequent changes of regime” (Page 137). In 2015, The World Bank undertook an assessment of one of the World Bank-supported rural livelihoods initiatives in Andhra Pradesh, India and expressed that “these approaches [Andhra Pradesh Rural Poverty Reduction Project (APRPRP) were also based on experience elsewhere in South Asia, including the Rural Support Programs in Pakistan” (Page 1).

World Bank (OED), 1987: The Aga Khan Rural Support Program in Pakistan - An Interim Evaluation concluded as “Second, the order of priorities and phasing of AKRSP is unique. The institutional model is well honed, and the early and almost exclusive emphasis on institution-building deserves special attention. In some respects the first four years of AKRSP correspond to the missing years in many “delayed” rural development schemes. The program horizon of 10 to 15 years is much longer than the typical five to six-year cut-off of most projects” (Page 18 – xviii).
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Evidences on Impact from Integrated Development Initiatives

RSPN and RSPs also gained encouraging evidences on impact and critical conclusions from independent assessment and evaluation studies. An impact assessment study of a programme funded and implemented by the Government of Sindh (GoS) and SRSO called the Union Council Based Poverty Reduction Programme (UCBPRP) was undertaken by the IBA-Sukkur in 2017. The study focused on the assessment of effectiveness of CIF, and revealed that the graduation rate of CIF beneficiaries under the programme was 68% (where households moved out of the PSC score 0-23) against graduation of 13.85% of non-beneficiaries. This was done by comparing the Poverty Scorecard results of 2016 with 2009. Moreover, a similar kind of study was undertaken by the Sustainable Development Policy Institute (SDPI) in 2015, which stated, “In conclusion, the PSC [Poverty Scorecard] graduation rate [% of household who moved out from PSC score of 0-23 to higher score] in only CIF beneficiaries is 63% over a period of five years.” (Page 3).

In 2013, Associate in Development (AiD) undertook an impact evaluation of Bacha Khan Poverty Alleviation Programme (BKPAP) of SRSP and concluded as “The program was very well received and widely seen to be useful” (Page 20) and “Nearly 57% of the respondents reported a visible improvement in their household income, while another 37% reported a moderate increase in household incomes” (Page 20).

World Bank (OED), 1995: Pakistan - The Aga Khan Rural Support Program - A third Evaluation revealed that “From 1982 to 1991, per capita income in the Program area was estimated to have almost doubled in real terms” (page 19) and “Average household income appears to have almost doubled in real terms during the Programme implementation period (para. 2.7). The basic production system of most households, which is a mixture of agricultural/livestock production and off-farm, often non-agricultural, use of the family labor has not changed” (page 6).

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World Bank (OED), 2002: The Next Ascent - An Evaluation of the Aga Khan Rural Support Program, Pakistan concluded as “Economic rates of return among the best compared to other similar programs internationally - (16% to 33% - these ranges are well above the opportunity cost of capital—assumed, for Pakistan, to be 12 percent)” (page 9) and “Average farm household incomes have more than doubled in real terms between 1991 and 1997 except in the more challenging Astore district - earnings growth in villages with village organizations is about one-third higher than those without, possibly with a stronger effect on land-poor households than land-rich households” (page 7).
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Provision of Public Goods and Evidences from External Evaluations

The purpose of public goods schemes is to improve the basic infrastructures and productive assets used by, and services delivered to, the targeted communities. As of September 2017, the RSPs have completed 163,377 community physical infrastructure projects of PKR 31.94 billion benefiting more than 35 million people, including 5.43 million poor and marginalised households, for improved access to public and local services. These infrastructures are managed, built and maintained over time by the communities, who form the operations and maintenance committees and community savings systems to enhance the sustainability of the benefits from these investments on sustainable basis.

An external evaluation by the World Bank in 2014 of 'Research Brief of Participation and the Provision of Local Public Goods' concluded that “Community built projects in the study villages appear to be better designed and constructed than comparable projects delivered by government line departments and the effects are economically large” and “RSP supported projects are also better maintained, have better records and are completed in a more timely way” (Page 2).

Community Physical Infrastructure Projects across Pakistan' was commissioned by HTSPE in 2010 and revealed strong evidence of RSP's ability to capacitate communities in successfully completing the identified sub-projects to enhance the productivity and income levels. It concluded that all sample CPIs were built on time, within the budget and according to the specification. About 90% of the CPIs are fully utilised and 60% are in good condition. The CPI schemes initiated under the RSPs are cost effective and have high internal rate of return [Average CPI Cost per Beneficiary = Rs 4,700 with high Internal Rate of Return]. In 1998, the SDPI concluded from a study of “Rural Water Supply Scheme Sustainability in Pakistan: A Comparative Institutional Analysis” as “A comparative study of 35 (15 PHED, 5 LGRDD and 15 NRSP) rural water supply schemes in Pakistan found that rural water supply schemes (RWSS) were more likely to be sustainable when the community is mobilized to make them work” (Page 2).
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Access to Financial Services and Scaling-up

The RSPs are securing major market-share in provision of a broad range of financial services to the poor and low-income households, for their agriculture input needs, microenterprises and small businesses, to enable them to raise their income levels and improve their living standards. As of September 2017, RSPs have disbursed PKR 195.15 billion through 10.34 million productive microcredit loans where 54% loans were provided to women. Overall community savings are PKR 2.85 billion as of said reporting period where PKR 770.20 million savings reported by the women community members. Existing focus of RSPs microfinance service delivery is transforming through using digital technology to enhance customer centricity, reducing operational risk, introducing new business models, exploring new partnerships and collaborations, and consumer protection.

The findings from the fourth outcome assessment survey (Gallup-1 in 2002, Gallup-2 in 2005, Gallup-3 in 2009 and Gallup-4 in 2013-14), of micro-credit recipients financed by the PPAF with a significant sample from RSPs and commissioned by the country’s most respected opinion, socio economic and market research organization - Gallup Pakistan revealed that on the whole, 61% of borrowers experienced a positive change in their personal income, over the period under study. Moreover, it can be seen that 98% of the borrowers experienced significant increments in their household incomes. Overall, it was observed that the household expenditures of 95% of borrowers underwent a positive increase and 17% report improved changes in overall food consumption. Most importantly, Return on Investment (ROI) was roughly estimated during the survey resulted as 91% of the borrowers experienced positive ROI while 9% experienced no return and 0% experienced negative ROI.

91% OF THE BORROWERS EXPERIENCED POSITIVE RETURN ON INVESTMENT (ROI)

The most significant achievement in this sector is that AKRSP and NRSP established their Microfinance Banks in 2002 and 2011, respectively licensed by the State Bank of Pakistan. The mandate of establishing microfinance banks is to gradually transform the micro-credit operations as the country’s largest provider of microfinance service, into a regulated environment with ability to raise new sources of debt and equity funds to offer savings and other non-credit services at scale.
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Strengthening the Managerial and Vocational & Technical Skills of Communities

One of the key activities under the approach is to provide community management, and technical and vocational skills to poor community members, especially women. Purpose of these initiatives is to design and implement demand-driven training programmes that provide ability to manage people’s own institutions and open access to the labour market and enhance income generating opportunities, with regards to employment and self-employment. As of September 2017, 2.49 million community members (52% women) have been trained in managerial skills (CMST/LMST/etc.) and 1.93 million (52% women) community members have been trained in vocational and technical skills. The IBA-Sukkur has conducted a tracker study on utilisation of vocational training programme under the GoS-UCBPRP and the results of the study suggested that “the overall programme has been successful in achieving the desired short-term outcome that is providing the training to needy people. The training has helped in developing the skills of particular trades among the trainees. The program has attained more success in women as most of the women have been self-employed. The long term results of reducing poverty could only be seen after a few years, however, some 91% of the target respondents have either been employed or self-employed after the trainings” (page 3).

91% OF THE TARGET RESPONDENTS HAVE EITHER BEEN EMPLOYED OR SELF-EMPLOYED AFTER THE TRAININGS

2.49 million community members trained in managerial skills (CMST/LMST/etc.)

1.93 million community members trained in vocational & technical skills

52% women
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Provision of Micro-Health Insurance (MHI)

Low income families face significant barriers to accessing quality healthcare. Only 2.6% of Pakistan’s GDP is allocated to health care provision, leading to significant service gaps in the public sector, which results in heavy reliance on private healthcare facilities. This is expensive, and poor households typically have to borrow money or sell assets to meet the costs. To address this issue, RSPN first piloted the community-based MHI initiative in Pakistan in 2005 and our leading flagship programmes with support of provincial and national governments include the refined version of the MHI component. The aim of the MHI component is to provide primarily the hospitalisation, and accidental death and disability cover. The government provides the premium on behalf of targeted households for the specified timeframe and facilitated by RSPs to be insured by specialised service-providers. RSPs are also assisting families of almost all its micro-credit clients in coping with emergency situations by providing assistance in micro-health insurance services. Moreover, a large number of voluntary Community Investment Fund (CIF) recipients are also benefiting from the health insurance services being facilitated by the RSPs. As of September 2017, provision of micro-health insurance schemes covered 5.76 million families where 44% are women clients.
Provision of Micro-Health Insurance (MHI)

Low income families face significant barriers to accessing quality healthcare. Only 2.6% of Pakistan's GDP is allocated to health care provision, leading to significant service gaps in the public sector, which results in heavy reliance on private healthcare facilities. This is expensive, and poor households typically have to borrow money or sell assets to meet the costs. To address this issue, RSPN first piloted the community-based MHI initiative in Pakistan in 2005 and our leading flagship programmes with support of provincial and national governments include the refined version of the MHI component. The aim of the MHI component is to provide primarily the hospitalisation, and accidental death and disability cover. The government provides the premium on behalf of targeted households for the specified timeframe and facilitated by RSPs to be insured by specialised service-providers. RSPs are also assisting families of almost all its micro-credit clients in coping with emergency situations by providing assistance in micro-health insurance services. Moreover, a large number of voluntary Community Investment Fund (CIF) recipients are also benefiting from the health insurance services being facilitated by the RSPs. As of September 2017, provision of micro-health insurance schemes covered 5.76 million families where 44% are women clients.
Improved Public and Social Sector Service Delivery

People's institutions - COs, VOs and LSOs fostered by RSPs - provide opportunity as entry points and community engagement for designing and implementation of all types of community level development and service-delivery initiatives. For social sector projects especially on health, education and Water Sanitation and Hygiene (WASH), RSPN and RSPs always designed and implemented the projects where people's institutions and Community Resource Persons (CRPs) had pivotal role for behaviour change, demand creation and linkages with public and private sector for delivery of services. RSPN and RSPs also provided technical assistance to LSOs to work closely with public and private sector service providers to improve their outreach.

This work has seen positive impacts through increase in basic health coverage, increased school enrolment, and a greater awareness of key issues particularly in the health and child rights areas. For instance, under the UK-Aid supported Alif-Ailaan project, the number of school going children increased from 301,418 to 430,207, a dramatic increase from 45% to 65% of the total number of children of school-going age. The project was implemented in 154 union councils of 14 selected districts across Pakistan during 2013-2016. Similarly, a major positive increase was witnessed under the DFID funded family planning programme in which the contraceptive prevalence rate of modern methods increased from 8% in the baseline to 61%, a net increase of 53% over four years from 2013 to 2017. Under JSI/USAID funded health system strengthening component of Maternal and Child Health (MCH) programme, coverage of routine immunisation in children 0-23 months' age increased from 35% baseline in March 2015 to over 80% in June 2016 in four districts of Sindh. The interventions were replicated by Jhpiego in partnership with RSPN and RSPs in another four districts of Sindh under USAID's supported Maternal and Child Health Integrated Program (MCHIP) and coverage of routine immunisation in children (0-23 months) increased from 27% baseline in April 2016 to 64% in August 2017.

Under the 'Health Communication Component' of USAID's MCH Program, these people's institutions provided community support to 1500 female Community Health Workers (CHWs) as the result CHWs referred more than 150,000 Married Women of Reproductive Age (MWRAs) for uptake of
MNCH/FP services in a period of 2 years (July 2015-September 2017). In WASH sector, RSPN and RSPs worked with communities and trained them at community level through the 'Community Led Total Sanitation (CLTS)' triggering programme, where they implemented sanitation campaigns and established community level sanitary entrepreneurs. As a result of these efforts more than 3,000 villages have been declared as Open Defecation Free (ODF).

A World Bank’s external evaluation of the 'Chief Minster's Initiative on Primary Health Care' in Rahim Yar Khan District, Punjab “Partnering with NGOs to Strengthen Management” revealed significant improvements in performance in Rahim Yar Khan in comparison with Bahawalpur, a district still within the government system. They found that there is 50% of greater utilisation of each BHU, BHUs in better condition, much lower out of pocket expenditures & significantly lower cost per patient visit in Rahim Yar Khan (Page 27).
Regional Cooperation for Implementation of CDD Approach

The RSPs’ work is based on the tried and tested principles of social mobilisation that have touched the lives of millions of people in other countries of South and Central Asia. Increasingly, the RSP approach to social mobilisation, which entails the clustering of small community organisations, a reliance on community activists and the fostering of strong links with governments, has expanded across the South and Central Asia region. Through the aegis of the Aga Khan Foundation, lessons from AKRSP in Gilgit were taken to Tajikistan in the 1990s, to be espoused by the Mountain Societies Development Support Programme (MSDSP). In 1994, under UNDP’s South Asia Poverty Alleviation Programmes (SAPAP), the RSP pioneer and now Chairman of RSPN, Mr Shoaib Sultan Khan worked with the UNDP to set up pilots in the region to replicate the RSP approach. In Afghanistan, the National Solidarity Programme (NSP) was built on the principles espoused by Dr Akhtar Hameed Khan and the AKRSP in northern Pakistan.

While the social mobilisation approach has been replicated on a large scale across these regions, active collaboration between the Pakistan RSPs and others in the region is also taking place to strengthen and scale up their programmes. Over the past year, RSPN staff has provided consulting services to UNDP Myanmar and the International Fund for Agricultural Development in Tajikistan to strengthen their social mobilisation. RSPN is also engaged with the Bangladesh based organisation, BRAC, in a research project which aims to capture learnings from scale up efforts across South Asia and do a thorough, real-time documentation of the innovative projects of the RSPs in Pakistan. Other key forms of collaboration have been through experience sharing visits between staff as well as some village activists, who have visited other countries where social mobilisation approach successfully tested.

The largest scale replication of the RSP approach is in India. This process started in 1994 with the South Asia Poverty Alleviation Programme in the State of Andhra Pradesh (the Society for Elimination of Rural Poverty – SERP) and has been scaled up nationally. Since 2010, SERP’s approach has been replicated in India through one of the largest poverty reduction programmes in the world via the National Rural Livelihoods Mission (NRLM).

"The largest scale replication of the RSP approach is in India."
Social mobilisation is not only a successful approach to reducing poverty; it has potential to be a strong link between Pakistan and its neighbours. Key elements of India's programme have now been adopted by Pakistan's RSPs and are funded by the Pakistan government, through the Pakistan Poverty Alleviation Fund (PPAF), provincial governments and other donors. This process was started after RSP senior management and some Pakistan government officials visited Andhra Pradesh in 2007. On this visit, learning took place 'in reverse'. The RSPs adopted key lessons from SERP which assisted them in scaling up their programmes through community activists, federating smaller community organisations into union council level Local Support Organisations; increasing the number of women in Community Organisations and adopting a new mode of financial services for the poorest, through Community Investment Funds. More recently, in late 2013, a thirteen-member team of women cooperative members and entrepreneurs from Afghanistan visited Pakistan and had an opportunity to meet with community women involved social mobilisation and micro enterprise development.
Conclusion and Way Forward

Mr Shoaib Sultan Khan, Chairman RSPN, shares his vision on sustainable rural development and states:

“After reviewing 200 years of global experiences, Dr Akhter Hameed Khan concluded that three institutional pillars are necessary for making transformative change in the lives of the rural poor. These pillars are: i) the Administrative pillar (central, provincial, and local governments and departments, judiciary, police and other institutions – from the president to the patwari); ii) the Political pillar (national and provincial assemblies, district and union councils); and iii) the Socio-economic pillar (people's own institutions i.e. COs, VOs, and LSOs). Pakistan possesses the first two pillars but the socio-economic pillar is missing, and without fostering this pillar and linking it with the political and administrative pillars, poverty cannot be sustainably reduced. Fostering the socio-economic pillar requires an institutional mechanism, which has the resources of the government and flexibility of an NGO - such as the Rural Support Programmes. The RSPs, through social mobilisation and organisation of rural people into their own institutions, are able to reach out to each poor household. Without the economic empowerment of individual households, poverty cannot be eliminated. The RSPs, thus complement and supplement the work of the government.

To create and strengthen the missing socio-economic pillar, the RSPs and RSPN are implementing the tested model of union council based poverty reduction programme in 18 districts of Sindh and eight districts of Balochistan with support of respective provincial governments and the European Union. On January 8, 2018, during the launching ceremony of extension of Union Council Based Poverty Reduction Programme (UCBPRP), the Chief Minister Sindh announced that by July 2018 this initiative will be extended in five remaining districts of Sindh. This would mean that Sindh will become the first province having province-wide scale up of social mobilisation network of peoples' own institutions. For the long-term and sustainable reduction of poverty, the RSPs and RSPN are making efforts to take the union council poverty reduction model to all rural districts of four provinces, FR and FATA, AJK, and Gilgit Baltistan. The nationwide programme with uniform implementation approaches will empower citizens and communities nationwide and provide them with means to influence and implement community-driven socio-economic development, with an increased voice and capacity to influence public policy decision making through active engagement with government service delivery.”
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Mr Shoaib Sultan Khan, Chairman RSPN, shares his vision on sustainable rural development and states:
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