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Strengthening Support Programme
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RSPs Annual Strategy Retreat

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Lead Author:

Zara Jamil, Documentation and Reporting Officer, SUCCESS, RSPN

Contributor:

Filza Nasir, Monitoring and Evaluation Officer, SUCCESS, RSPN

Reviewed by:

Fazal Ali Saadi, Programme Manager SUCCESS, RSPN

Designing:

Zara Jamil

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OVERVIEW

Rural Support Programmes Network (RSPN) hosted a three-day RSPs' Annual Strategy Retreat 2018 on July 3 – 5, 2018, at Pearl Continental Hotel, Bhurban, Murree. The Retreat was organised to provide a platform for the Rural Support Programmes (RSPs) to share their experiences, review strategic aspects of RSPN and RSPs' work and reflect on the way forward - for consolidated and enhanced efforts for poverty reduction through community driven development. The retreat serves as a forum for strategic coordination, experience sharing, networking, and highlighting of new initiatives of the RSPs and the Community Institutions (CIs).

The retreat provides opportunities to other donors to learn about the RSPs' social mobilisation approach and develop their interest to support this approach, and develop synergies between EU supported programmes for RSPs and their own ongoing programmes.

Minister for Human Rights, Kashmir Affairs, Gilgit Baltistan, and States and Frontier Regions, Government of Pakistan, Ms Roshan Khursheed Bharucha was the Chief Guest at the event. The Ambassador of the European Union to Pakistan, His Excellency Mr Jean-François Cautain, Ambassador of Afghanistan to Pakistan, His Excellency Omar Zakhilwal, RSPN board Members, senior management of RSPN, Chief Executive Officers and senior management of RSPs, government representatives, donor representatives, corporate sector representatives, members of Local Support Organisations (LSOs), academics, media persons, and RSPN officials attended the event. During the event, all participants have an opportunity to review key strategic aspects of the RSP programmes focusing on community empowerment and poverty alleviation, as well as to interact with each other.

DAY ONE

Opening Session: Rural Support Programmes Entrepreneurship Initiatives and Youth Engagement Initiatives

Welcome Note and Objective of the RSPs Annual Strategy Retreat

Ms Shandana Khan, Chief Executive Officer (CEO) RSPN, commenced the proceedings of the 18th Retreat by highlighting the significance of the RSPs Annual Retreat. She acknowledged the support extended by the European Union (EU) in organising the three-day event and welcomed all the participants to the RSPs Annual Strategy Retreat 2018.

She welcomed the Ambassador of Afghanistan, Community Institutions' (CIs) representatives, friends from the government, NGOs, Board Members, and RSPs' colleagues. She shed light on the essence of gathering in one place from across the country and suggested that

there is always a need to meet together to update each other on the progression in strategy, fostering of CIs, social mobilisation, and the progress from the last retreat.

Furthermore, she said that the objective of the retreat is to not only share experiences and lessons with each other but also to enlighten the partners and stakeholders about the communities and community institutions formed under the RSPs' approach, their work, and process of forming linkages, particularly with local authorities.





Ms Khan gave a brief background of last year's retreat and the progress on the new initiatives. She walked the participants through the agenda for the three days and said that the five major sessions of the retreat focus on:

1. Rural Support Programmes' (RSPs) Entrepreneurship Initiatives and Youth Engagement Initiatives
2. Women Empowerment and Gender Equality
3. Strategic partnership among EU, provincial governments, communities, and RSPs for scaling of Community Driven Development (CDD)
4. New Initiatives by Rural Support Programmes (RSPs)

5. Panel Discussion with CEOs of RSPs on development opportunities and challenges in the next five years

Ms Khan highlighted the progress made by RSPs and EU TA (Ernst & Young) on the Poverty Reduction Strategy and the commitment secured from the Government of Sindh in the form of an official endorsement of the PRS and CDLD Policy. She also requested other provincial governments to commit like GoS and support the RSPs in their CDD and poverty reduction efforts in Pakistan. Ms Khan also informed the audience of the expected representation from the Government, KPCSW, European Union, and other dignitaries in the upcoming days.

NRSP's Bank and Agriculture Processing Company

Agha Ali Javad, General Manager National Rural Support Programme (NRSP), presented on the NRSP Bank and the Agriculture Processing Company. He claimed that the presentations were analytical and focused on the feasibility and sustainability of the initiatives. Following up from his presentation in last years' retreat, Mr Javad suggested that the importance of mobilising internal funds and the unreliability of external funds.

The NRSP Bank started in 2011 by taking over 50% of NRSP's micro credit programme in four districts of South Punjab and Sindh. . The focus of the NRSP Bank was to provide micro loans to small farmers. The process of forming the bank was tedious with approvals required from the State Bank of Pakistan (SBP) and the Securities and Exchange Commission of Pakistan (SECP). The mission of the bank is to give poor people, especially small agriculturalists access to deposits, remittances, and other financial services that commercial banks do not offer them. Mr Javad stated that the NRSP closed their micro-credit programme in the four districts when the bank was established and told the participants about how the NRSP and NRSP Bank were co-existing in different geographies.

The feasibility of the NRSP Bank was discussed in detail, including the number of active borrowers, average loan size, and repayment record He also highlighted the positive increase in the number of female clients from 10% in 2011 to 70% in 2018.

Mr Javad shed light on the issue of over indebtedness due to lack of systems. He gave example of Districts Lahore and Bahawalpur, which saw an influx of Microfinance Institutions (MFIs) which issued loans to people who were already in debt. This was followed by SBP regulation regarding compulsory data check from credit bureau before giving out loans to verify if the clients have previous debts or not. The MFIs have also signed international protocols to not spread over indebtedness.

The second presentation by Mr Agha Ali Javad was about the Warehouse Receipt Project leading to the concept of the of the Agriculture Processing Company (APC). In 2014, under the DFID Financial Inclusion Project (FIP), the State Bank of Pakistan (SBP) started an innovation challenge for small farmers to get access to finances. NRSP's submission for Warehouse Receipt project in Hafizabad was approved with a grant support of Rs 50 Million.

The Warehouse Receipt model allows for productivity enhancement through social mobilisation, provision of technical inputs, Micro Credit, and formation of linkages with Engro and Jaffer Brothers (both are large agro-input corporations). The warehouse facility provides:

- Laboratory: quality of produce
- Drying: sun drying, mechanized drying
- Silos
- Godowns for ready to market stock

The paddy storage capacity is 3,300 tons and the rice warehouse has a capacity of 1,950 tons. The warehouse receipt project is a ground for experimentation,

innovation, and provides an option to the farmers to sell or store.

The Agriculture Processing Company was registered as a not-for-profit company with SECP in 2016 and is currently waiting for SECP approval for commencement. The APC will enhance, update, modernise and scale up the business operations being tested under the NRSP Warehouse Receipt Model.



Sartyoon Sang Crafts Enterprise

Mr Dittal Kalhoru, Chief Executive Officer SRSO, gave a presentation on the Sartyoon Sang Crafts Enterprise of SRSO. It started in 2009 under the UCBPRP, and 30,000 persons were trained, and capacity of 7,000 female artisans was enhanced. Business Development Groups (BDGs) were established and a Sartyoon Sang outlet was also set up. The different range of products under craft categories were shared by Mr Kalhoru.

Categories	Range of Products
Apparel	Variety of Applique and Embroidery Shirts, Frocks, Dupattas, Stoles, Shawls, Kurtis, Kurtas, Baby dresses etc.
Fashion Accessories	Variety of Embroidery & Applique work, Bags, Hand Purses, Pouches, Embroidery Ornaments, Buttons, Keychain, Tussles, Topis, Lace Patti, Jandis (Lacquer)
Home Textiles	Bed Covers, Rilli Cushions, Dining Table Runner sets made with Patch Work, Cut Work
Basketry/Straw Work	Date Leaf and Wheat variety of Baskets, Plates, Bowls, Tray Sets, Jars, Hand Fans, Mobile pouches, Wall Hangings, Straw work Baby Chairs, Tables, Moora chairs, Stools, Baby stools etc.
Foot Wear	Variety of Traditional Khusa with pure leather age groups

Mr Kalhoro told the audience about the exhibitions arranged by SRSO and claimed that sales amounted to PKR 4-5 million, resulting in an income of PKR 5000 - 6000 within a month for a family, which is a big amount for these people. Moreover, the entire profit is paid back to the community by SRSO.

He claimed that the women artisans, when they visit shops and exhibitions, feel motivated to produce better quality. They become economically better off and when they see women in cities, it brings social empowerment. Their confidence level changes. SRSO takes 10-20 artisans/women to exhibitions every time.

They also get awareness of their workmanship value and so they consequentially negotiate better pricing. Customer feedback is a good learning for them as well and hence they improve next time.

OBJECTIVES OF SARTYOON SANG CRAFTS

To promote rural entrepreneurs

To empower rural women artisans socially and economically

Creating direct access to the market and eliminating the chances of exploitation by middlemen

Capacity building of artisans / craftswomen

Linkages development with market / designers / entrepreneurs

To promote local indigenous crafts / handicrafts



AKRSP's Presentation on Satpara Development Project

The Satpara Development Project (SDP) was funded by USAID and implemented by AKF along with AKRSP, in Skardu Baltistan. Mr Melad ul Karim, Chief of Party SDP AKF said that there was irrigation water shortage in the area and therefore dam construction was a priority. There were different components of the project:

Component I: Efficient use of on-farm water.

Component II: Enhancing Productivity of High-Value Horticulture and Dairy Products.

Component III: Enhancing processing and marketing capacity of the area.

Component IV: Enabling environment for the agriculture sector to grow.

Under each component, various activities were undertaken such as efficient usage of on-farm water to reduce seepage, improvement in irrigation infrastructure,

construction of passive solar greenhouses and model vegetable farms for commercial vegetable production, and fruit sector development. He also talked about the various linkages formed to create an enabling environment and the challenges faced such as natural disasters, which become a hindrance in the development of the area. Skardu can greatly benefit from enhanced tourism and improvement in the quality of local agricultural and horticultural produce.





IFC and Agriculture Sector – An Integrated Approach beyond Financing

Ms Faeyza Khan, Micro-Finance Specialist International Finance Corporation (IFC), talked about the collaboration between IFC and RSPs for provision of microfinance to the poor. IFC is a member of the World Bank Group and it provides investment, advice, and resource mobilisation services. Ms Faeyza Khan talked about IFC's contribution to the agriculture sector and the catalytic role it has played in the microfinance sector since 1995. She talked about how financial inclusion in Pakistan is low and in the meanwhile, IFC has created 2.4 million jobs, given health services to 34 million patients, educated 4.9 million students, and improved opportunities for 3 million farmers till 2016. However, there remains unmet demand for Agri-finance, with a total demand of \$7.7 billion while the supply is \$2.8 billion, and while 98% women work in agriculture, only 4% have access to credit facilities. This shows untapped market potential, especially in provinces other than Punjab (Punjab has 67% of portfolio concentration of credit facilities). She also talked about the non-financial services, which

when coupled with finance, can provide a holistic solution to agri-based poor people, and this is what the RSPs are already doing.

Remarks by the Guests



Mr Shoab Sultan Khan, Chairman RSPN, inquired about the portfolio of NRSP Banks' clients and the availability of data regarding it. He commented that 17% are landless and they are getting loans, 17% are landowners but they own less than 5 acres. Mr Khan claimed that RSPs do not have a large micro finance programme but have a large CIF base instead. Also, while talking about over indebtedness, Mr Khan gave example from his time in Andhra Pradesh where over indebtedness resulted in people committing suicide and as a measure to curb it, commercial banks were reimbursed by the government for giving subsidised credit to people organised in Self Help Groups and Village Organisations. As a result, the MFIs had to pack up and leave as the CIF recipients were able to link up with commercial banks.. However, he said that the Pakistan government is not that forth coming to subsidise loans for the poor.



Mr Dittal Kalhoro, Chief Executive Officer, Sindh Rural Support Organisation (SRSO) stated that NRSP Bank is a business that has increased access to funds for the poor. However, Microfinance is for people with PSC Score of 23 and above while CIF is for people with PSC Score between 0-23. Hence, there is no overlap, and due to the excessive demand for capital in the rural areas, the competition has not affected the NRSP Bank.



Mr Khalid Mohtudullah, RSPN Board Member, inquired about the value addition to go into banking, to which Mr Javad replied that the advantage is that the profile of NRSP has improved. Mr Shoaib Sultan Khan also added that the NRSP Bank has benefitted in terms of experience and showcasing, but RSPs were already reaching the poor so the Bank has not contributed to that front. It has been good for profile of NRSP, but not in terms of outreach.



Ms Munawar Humayun, Chairperson SRSP, asked about the micro health insurance done by the bank and for whom. Mr Javad replied that it is for NRSP's micro-credit clients, under a partnership with the Jubilee Insurance Company, but he did not know about Bank's insurance policy.

DAY TWO

Session: Women Empowerment and Gender Equality

Jingle of SUCCESS Programme

The recently developed video of the Jingle for the European Union funded Sindh Union Council and Community Economic Strengthening Support (SUCCESS) Programme was launched at the RSPs Annual Retreat. It was well received by the audience for its beautiful composition and a harmonious fusion between Sindhi and Urdu, with commendable videography in the rural fields of Sindh.

Case study of Adolescent Champion from the UNICEF funded Improving Adolescent Lives in Pakistan Project

Ms Sana Bhutto from Ghotki, Sindh, presented a case study on the UNICEF funded Improving Adolescent Lives in Pakistan Project being implemented in collectively of Ghotki and Khairpur districts.

The project objectives are:

- Adolescents are able to connect with each other and decision-makers through the implementation of participatory communication platforms and have the opportunity to be agents of change in their communities
- Community members, families, and influencers are mobilised to protect adolescent girls and boys from abuse, exploitation and other rights' violations such as early marriages

The main activities of the project were:

- 5429 adolescents group membership in 270 adolescents' groups.
- 2000 adolescents attended four days ToT of adolescents' empowerment toolkit.

- Rollout Session by trained Adolescent Champions for peer groups
- 1200 Key Community Influencers (KCIs) identified and mobilised to promote adolescent rights at their communities
- 523 married adolescents were registered for reproductive rights awareness
- 605 out of school adolescents were registered for Accelerated Learning Programme (ALP) centres
- International days and street theatre celebrated in 44 union councils
- Monthly coordination meeting with all stakeholders at the Deputy Commissioner's office.

Ms Bhutto displayed samples of IEC material developed and also highlighted that one adolescent from Sindh visited Sri Lanka for exposure and experience sharing.



Rural Entrepreneurs: Building Value-Chains under EU PEACE Programme

The European Union (EU) and Sarhad Rural Support Programme (SRSP) signed a project worth Euro 40 million to implement an the Programme for Economic Advancement and Community Empowerment (PEACE) in seven districts of the Malakand Division of Khyber Pakhtunkhwa from 2012 to 2016. Under this programme, the local communities were supported to take various initiatives and to foster and strengthen linkages to help the community members to prosper. One key activity under the PEACE Programme was to develop value chains. Two beneficiary leaders of the PEACE Programme were invited to the RSPs Annual Retreat 2018 to share their experiences of building value chains with the audience.

a. Rice Value Chain by Mr Zafarullah



Mr Zafarullah is a Certified Rice Seed Entrepreneur from District Malakand. He belongs to a group of 350 small farmers, forming 14 Business Interest Groups (BIGs), who produce certified seed. Rice is a staple crop of Malakand and is consumed at least once a day by every household. The rice is also revered globally. The local farmers were unable to keep the quality of seed consistent due to lack of awareness.

The SRSP under the PEACE Programme solved this problem through coordination with the relevant stakeholders (Agriculture Research, Agriculture Extension and Federal Seed Certification Department (FSCD). A comprehensive technical training programme was devised with the support of stakeholders, and training was imparted to 350 small farmers in district Malakand. As a result, the 14 BIGs have produced 250 tons certified rice seed that was planted by local rice growers on 25,000 acres.

Mr Zafarullah highlighted that there are two benefits of producing certified rice seed: a) business of certified rice seed has been established, and b) productivity and quality of rice has improved. Due to good quality of rice seed, demand of certified rice seed has gone up and advance bookings are received from rice growers. Owing to the technical improvements, the per acre yield has increased from 2250 KGs to 4000 KGs, resulting in an increase income of PKR 98430/acre on average. The BIGs have earned PKR 10 million profit in four years through the enterprise of certified rice seed. Currently, the small farmers are in process of registering a seed production company in collaboration with FSCD, as per international standards.

b. Lemon Grass Value Chain by Ms Shaheen



Ms Shaheen is Community Based Entrepreneur from District Buner and Village Charorai, in Malakand Division. She is a member of LSO Amazai Development Organization and focal person of women BIG. She produces lemon grass tea, does its packaging, and marketing. She started this business with the assistance of SRSP under the PEACE Programme.

Ms Shaheen highlighted that there are two women BIGs of 30 women, while there are 46 men BIGs, whose membership is 430.

In 2013, lemon grass was cultivated on a marginal lands on small scale and its price was PKR 30/KG, resulting in very low income for the growers. Due to SRSP's efforts and support, now lemon grass is being cultivated in UC Amazai and Kandarkatay of Buner on a large scale and currently is being sold at PKR 280/KG.

Looking at the suitability of lemon grass cultivation in Amazai and its good market

potential, SRSP under PEACE Programme initiated its commercial cultivation with LSO Amazai Development Organization. Other than technical trainings, women and men BIGs were exposed to regional and national level research and markets of lemon grass tea as well. The BIGs were taught lemon grass tea cutting and grading machines were given to them. They were taught to use attractive labelling and packaging. Moreover, linkages were developed with Swat Agriculture Research Institute (ARI) and National Agricultural Research Council (NARC) Islamabad.

The tea is being sold in Swat, Peshawar, Rawalpindi, Lahore, Karachi, and Quetta and the entrepreneurs on local level are benefitting from the business of lemon grass as very well. The Deputy Commissioner of Buner has taken a great interest in the development of this business and extended his full support and cooperation to SRSP regarding its promotion.

Ms Shaheen highlighted that locals of the area now prefer lemon grass crop to wheat and maize and showed a comparison of wheat and lemon grass gross income, e.g. wheat income PKR 24,000 per acre, and lemon grass PKR 560,000 per acre.

Crop	Area in Acres	Production in kg	Price/kg	Total Price	Remarks
Wheat	1 Acre	800 kg	30 PKR	24,000	Labour and cost of inputs almost remain same on both the crops
Lemon Grass	1 Acre	2000 kg	280 PKR	560,000	

RSPs Legal Empowerment Initiative

Ms Sadaf Dar, the Gender and Development Officer of RSPN, talked about how the RSPN, in collaboration with various RSPs were working towards the legal empowerment of women in various districts of Pakistan.



Ms Sadaf invited Mr Niaz Muhammad, a paralegal working in Nowshera, to share his experience of working as a paralegal in his remote community.

Mr Niaz claimed that his village is located in a far-flung area, which is so remote that they do not have any law-related facilities present. Hence, the people of the area are oblivious of their legal and human rights. When the Legal Empowerment Programme designated paralegals to work in the community, these people were trained in legal laws of Pakistan and were expected to resolve their local disputes. Mr Niaz, in order to highlight the success of the project, shared an inheritance success story with the audience.

He narrated that a young boy, who claimed that his mother's inheritance (from her husband) was illegally taken over by her brother and now they had no source of

income. They contacted their paralegals group. The paralegals group undertook various measures to resolve the conflict by mediation, but after multiple attempts and failures, decided to send a legal notice to the maternal uncle. Upon getting a legal notice, and worrying about his reputation, the uncle decided to resolve the issue peacefully without taking the case into trial, and hence the boy and his mother received their inheritance and the dispute was resolved. Today, they are happily residing in their community and earning a subsistence of more than PKR 40,000 a month off the piece of land they inherited.

Mr Niaz claimed that there are numerous local issues that the paralegals group has resolved which would not have been possible before due to lack of awareness and knowledge. He thanked the RSPs for their efforts and highlighted that the community is now training young entrants in the paralegals group.



Khyber Pakhtunkhwa Commission on Status of Women



Ms Neelum Toru, the Chairperson of the Khyber Pakhtunkhwa Commission on the Status of Women (KPCSW) graced the audience with her presence at the RSPs Annual Strategy Retreat 2018. She expressed her delight to be able to connect with all the inspiring people present at the event, and especially the empowering women of the LSOs who shared their life success stories with fervour and eloquence. Ms Toru highlighted that all the provinces were expected to set up a commission, however, Baluchistan still remains behind in this regard. She requested the Chief Guest, Ms Bharucha, to consider her request and lead the setting up of a commission for the status of women in Baluchistan as well, to which she received a positive feedback. She highlighted the way the KPCSW covers all aspects of Gender and is a statutory advisory body to the Government, as it legislates and suggests policies related to gender representation to the KP government. Ms Toru claimed that the KPCSW was just a cosmetic body before 2016 and was not really doing anything substantial, but now it is

diligently working towards Gender equality and equity.

She shed light on the work her commission is doing in collaboration with RSPN for the Rape Victims, called 'Body of Evidence'. She claimed that the issues regarding sexual violence are the same throughout the South East Asian Region and are not specific to Pakistan only. She stressed that in order to deal with such cases, it is important to note that from three aspects of attention: legal, police, medico-legal, the latter is the most important. Ms Toru stated that they are working on development of concrete suggestions for lawmakers regarding sexual violence and are hoping to develop a model system for not just KPK but for the entire country. She also highlighted that challenges in passing legislations vary between provinces and claimed that it is easier to pass gender related bills in Punjab than in KPK. However, while highlighting successes of KPCSW, she said that they have managed to constitute committees in 22 districts in KPK and are now hoping to coordinate with the LSOs to resolve local issues.

Pathways to Women Empowerment – Preliminary Results from the women empowerment study of SUCCESS



Ms Shahnaz Kapadia and Ms Durre Shawar from Enclude Consulting presented their findings of the Women Empowerment Study of SUCCESS Programme that they undertook. Ms Kapadia claimed that it is of great importance that how empowerment is defined and achieved. She walked the audience through the process of their research starting from the baseline research, linking interventions with programming through their research tools and theory of change. She highlighted that this is the first study of its kind being done in Pakistan for which a customised framework for empowerment was developed comprising of socio-economic and political themes.

Ms Shawar highlighted the ethnographic aspect of the study and gave an in-depth view of the study approach. She talked about the validation model they have used for the study and showed not only the ways in which SUCCESS has been effective empowering the women of the Sindhi communities, but also showed how the method is sustainable. Ms Shawar also claimed that awareness has risen, between both the women and men of the targeted communities, and the men are supporting their female counterparts in their efforts to progress and become empowered. Ms Shawar also shared a few case studies they gathered during the course of the study.



Strategy Session – Strategic Partnership among EU, provincial governments, communities and RSPs for scaling up of Community Driven Development (CDD)

The RSP Poverty Reduction Strategy – A Historic Perspective



Mr Shoaib Sultan Khan, Chairman RSPN, gave a detailed historic perspective of the development of the CDD approach and the vision of Dr Akhtar Hameed Khan. He stressed that people have the potential to get out of poverty and only need to unleash it. He also claimed that in order to alleviate poverty and changing the social state, discipline and saving money is necessary because ‘Capital is Power’.

He took the audience down memory lane and talked about how he managed to garner support for the CDLD approach, and as a result received funding from His Highness Agha Khan and the World Bank for AKRSP, and thus the Rural Support Programmes’ in Pakistan began. He talked about his work in Andhra Pradesh, and in Pakistan under AKRSP and the subsequent setting up of RSPN and other RSPs, the linkages formed with the donors, the government, the international community, and the fostering and nurturing of the community institutions. He claimed

that ‘the centre-piece of a policy framework for poverty alleviation has to be the mobilisation of the poor in order to enable them to participate directly in the decisions that affect their lives and prospects.’

He talked about the three-pillars necessary for development: administrative, political, and socio-economic. The latter of which was a missing link. He said that, ‘Fostering of the Socio-Economic Pillar through social guidance cannot be undertaken by the government departments or NGOs. It requires an institutional mechanism, which has the resources of the government and flexibility of an NGO, such as Rural Support Programmes (RSP).’

He talked about the RSPs holistic approach to Social Mobilisation, consisting of:

1. Social Organisation
2. Human Resource Development
3. Credit and Savings; CIF (interest free)
4. Technical Assistance in NRM
5. Development of Physical Infrastructure
6. Linkages with Government Departments
7. Local Councils, NGOs, Commercial and Development Agencies

Currently, out of 5,846 union councils in the country, RSPs have presence in 4,255 union councils. So far, 1,631 Local Support Organisations (LSOs), and 425,588 Community Organisations (COs) have been formed, and 7,278,782 household members, 52% of which are women, have been organised by the RSPs, reaching out to 47.3 million people across country. He also shed light on the impact of the RSPs through various interventions like Community Physical Infrastructure, Micro-Health Insurance, Community Investment Fund etc., and moreover, training of community members and capacity building at grassroots.

RSPs are also well connected at a regional level, with exposure visits, programmes’ replication, consulting services, and research

activities. The RSPs network is well connected with its counterparts in Afghanistan, India, Tajikistan, Bangladesh, and Myanmar.

Mr Khan also talked about the contribution of RSPs towards reaching the Sustainable Development Goals (SDGs). He shed light on the 'WISE' model:

- **Water** (potable drinking **Water**)
- **Immunization** (preventive **Health** care)
- **Sanitation** (solid and liquid **Waste management**)
- **Education** (primary **Education**)

He stated that WISE targets are difficult to achieve on a National Scale but can be achieved at Union Council Level if LSOs become 'WISE' implementers. He claimed that Donors and Provincial Governments have been struggling to improve WISE indicators since decades and the Existing networks of organised communities can show "evidence based results within one year". Strengthening of Institutional Networking especially with Line Departments is critical and hence he requested all provinces to continue extending support to the RSPs and their partners to achieve the targets.

Mr Khan also addressed other activities and measures which can be taken by LSOs and the CIs in solving the problem of malnutrition, basic rights, gender, and peace and conflicts.

Short Videos on RSPs achievement and on Community Investment Fund (CIF)

European Union had developed videos highlighting their collaboration with the Rural Support Programmes and the idea behind the RSPs and the interventions being undertaken to eradicate poverty in the rural areas. Two of the videos, including one on Community Investment Fund (CIF) were shared with the audience and were applauded.

Quick Overview of Key on-going community development initiatives of RSPs with EU funding



Mr Khaleel Ahmed Tetlay, Chief Operating Officer RSPN, shed light on the Community Driven Development (CDD) programmes of RSPs which have been supported by the European Union in Pakistan. He states that the general objectives are:

- Support the Governments to devise policy and budgetary frameworks to support CDD on a long-term basis
- Develop an inclusive approach, with a focus on marginalised communities
- Fostering community institutional frameworks (i.e. the social pillar) so that people can actively link up with local authorities as well as undertake self-help initiatives
- Citizens participation in local governance and decision making over resource allocation

He talked about the process of graduating out of poverty, and the various factors which are important:

- Citizens improved access to public services
- Improving and diversifying citizens income, economic assets, and skills

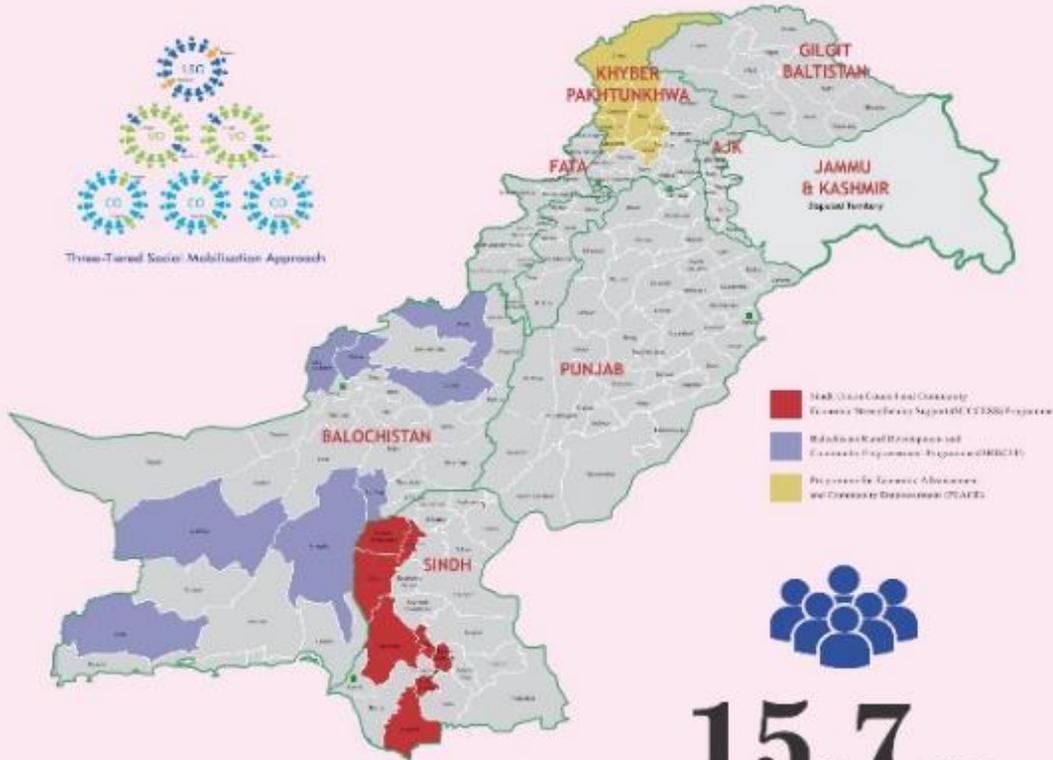
- Building citizens awareness and capacities to address crosscutting themes, e.g. DRR, climate change, civic rights, etc.
- Supporting the sustainability of the social pillar through capacity building, providing revolving funds, and engagement with local authorities
- Undertaking evidence based policy advocacy for promotion of CDD

He further presented the contribution and ensuing outreach of the EU programmes.

S. No.	Name	EU Contr.	RSPs Contr.	# Districts	HHs	Est Pop.	Partners
1 Sindh Union Council and Community Economic Strengthening Support Programme							
	SUCCESS	73.0	4.6	8	770,000	5,151,300	RSPN/NRSP/TRDP/SRSO
2 Balchistan Rural Development and Community Empowerment Programme							
	BRACE	34.00	0.0	8	300,000	2,072,631	RSPN/NRSP/BRSP
3 Programme for Improved Nutrition in Sindh							
	PINS	20.40	0.6	10	390,636	2,613,355	RSPN/NRSP/TRDP/SRSO/ACF
4 Support to Returnees and their Families in FATA*							
	SRFF	10.00	0.0	4		45,000	UNDP/UNICEF/SRSP
5 Aid to Uprooted People in Pakistan**							
	AUPP	15.80	0.0	5	15,000	120,000	KFW/SRSP
6 Social Mobilisation Support to Community Driven Local Development Programme							
	SMSCDL	7.50	0.0	7	212,000	1,590,000	SRSP
	Total	160.7	5.2	42	1,687,636	11,592,286	



European Union Support to Community Driven Development through RSPs in Pakistan



15.7 million
Total Targeted Rural Population



23
Districts



589
Union Councils



1.3 million
Households are being Organised



68,525



7,445



589



The Three-Tiered Social Mobilisation Structure and Impact of Community Investment Fund (CIF) – Government of Sindh funded Union Council Based Poverty Reduction Programme (UCBPRP)

Ms Ruqina Khatoon, Chairperson LSO Roshani, Kashmore Sindh, gave a presentation on the impact of CIF under the UCBPRP project.



She shared the poverty profile of her union council and the eligible households versus those who have received CIF. According to an IBA study conducted in 2016, against the SRSO PSC Survey done in 2009, around 65% households in Ms Ruqina’s area have graduated out of poverty.

Band wise	SRSO (PSC 2009)	IBA (PSC 2016)
0-11	38	2
12-18	16	17
19-23	0	14
24-100	0	21
Total	54	54

She shared details of the various activities undertaken by her LSO such as the placement of vocational training beneficiaries, enrolment in community managed primary and cluster schools, plantation of trees with GoS support, polio campaigns, medical camps setup, and development of CNICs in collaboration with NADRA. She shared the future plans of her LSO:

- To revolve 100% CIF
- To enrol 100% children, especially girls.
- To conduct awareness sessions on Health, Education, and Income Generating opportunities.
- To ensure 100% routine immunisation of all children of 0-23 months age.
- To link the female artisans to markets for more profits
- To develop linkages with all district level government departments and work with them for the prosperity of the community.
- To increase the capacity building of LSO, increase savings, and applications for Projects for self-sustainability of the LSO.

Ms Ruqina said that formation of Community Organisations has empowered the women of her community where women were not even allowed to go out of the house, and today she has travelled to Bhurban. These women were not allowed to go for health check-ups even, and today the women not even go out, but also help community people in attaining health services. Today, she is the leader of her community, and a woman who was not allowed to talk to men are followed by hundreds on the road to prosperity.

Joint Development Committee (JDC) – Mechanism for involving community institutions in government development planning and accessing services

Ms Qaiser, General Secretary, LSO Sheikh Moosa, District Tando Allahyar presented about her LSO and its achievements under the SUCCESS Programme.



There are a total of 3,398 households in the LSO of which 1,783 are within PSC Score or 0-23 while 1,615 are in the 24-100 bracket. She shared the objective and functions of her JDC and highlighted the various activities undertaken by LSO Roshani:

- Training of 224 Officials of Community Institutes
- Training of 10 CRPs & 01 CBK
- Establishment of LSO Office
- Distribution of 377 MHI Cards to Extremely Poor HHs
- With the help of CRPs, Awareness Sessions on Education and Mother and Child Health with 56 COs
- Plantation of 600 Plants
- Prepared MIPs on HHs level of 80 COs, 10 VDPs at Revenue Village level and UCDP at Union Council level
- Disbursement of 4 million of CIF to increase income of Poor HHs
- Detail of Disbursement to Poor HHs
- Total Beneficiary HHs = 77
- Total Amount Disbursed = 1155000
- Enrolment of 90 Children
- Registration of 400 CNIC
- 15 Marriage Certificates made
- 15 B Forms made
- 22 couples undertook Family Planning
- 1 Death Certificate developed
- Registration of 250 Voters
- To Support Government Health Department in Polio Campaign, Routine Immunisation, Vaccine

In addition, Ms Qaiser also shared the Union Council Development Programme (UCDP) of her LSO:

- To Support 136 Extremely Poor HHs through Income Generating Grant
- Provision of Vocational and Technical Skills Training to 263 Members
- To Increase income of 380 Poor HHs through CIF distribution
- To increase awareness about the utilization of CIF and IGG
- To reopen 5 non-functional schools
- Enrolment of 300 children
- To resolve drinking water problem of 4 villages
- Livestock vaccination of 5000 animals
- Tree plantation of 2500 plants
- To increase awareness in 107 COs about routine immunisation and TT vaccine, registration of CNICs , birth certificate, marriage certificate , health and hygiene , mother and child health, and enrolment of children
- Registration of 1200 CNICs
- 400 Marriage Certificate made
- 59 B Form made
- Registration of 20 Disabled Persons
- Registration of 274 Voters

Community Institutions creating linkages with government

Mr Agha Muhammad, President LSO Area Development, Khushab, Pishin, Balochistan, gave the audience a synopsis of the work done by his LSO consisting of 1,338 organised households. Mr Muhammad shared the poverty profile of his Union Council.

He further shared the structure of his LSO and its vision: 'the men and women of UC Khushab should have social, economic, environmental, and political rights such that every person can live a prosperous and content life.' He shared the various extensive activities undertaken by his LSO through either linkages or self-help.

POVERTY PROFILE LSO AREA DEVELOPMENT				
PSC Band	(0 – 11)	(12 – 18)	(19 – 23)	(24 – 100)
Number of Households	198	685	270	185



Government of Sindh's Poverty Reduction Strategy and Policy

Mr Ameen Memon, Policy Expert Ernst & Young, shared the experience of working on the PRS and CDLD policy, with the audience.



Sindh is the first province to develop and adopt a provincial Poverty Reduction Strategy (PRS) and is a leading provincial example in poverty reduction through its flagship programme - Union Council Based Poverty Reduction Programme (UCBPRP). He talked about the process of the PRS development from its early stages, endorsement by GoS Strategy Policy Dialogue Committee, announcement by Chief Minister at Sindh Development Forum, and the reflection of the commitment by its inclusion in Budget Strategy Paper for 2018/19.

While highlighting the rationale behind the PRS, Mr Memon claimed that the key conclusions arising from the consultation and research during 2016/17 were:

- GoS wanted innovation in 'the way forward'
- Poverty - a macroeconomic variable

- Growth is a necessary condition, but the solution is not as simple as 'high growth=low poverty'
- Relative strengths of the Government and Community Organizations, hence the need for partnership

The Key strategies of the PRS are:

1 CDLD – the Foundation

- Incorporates a CDLD Policy
- Builds on and expands UCBPRP programme
- Mainstream CDLD, integrate approach with GoS line department activities

2 Addressing Urban Poverty

- Urban within rural – targeting small towns within rural districts
- Targeting employment opportunities and enterprise development

3 Rural growth centres – service hubs

- Identify hubs that serve clusters of villages
- Consolidate services and facilities, provide growth opportunities

The aforementioned strategies will be implemented in certain ways:

Strategy	Implementation
1 – CDLD – The Foundation	<ul style="list-style-type: none"> • Expansion of UCBPRP programme • Institutionalisation and mainstreaming of CDLD
2 – Addressing Urban Poverty	<ul style="list-style-type: none"> • Focus on small towns in rural districts and peri-urban areas

	<ul style="list-style-type: none"> • Focus on urban poverty is on creating enterprise and employment opportunities with a focus on economic clusters
3 – Rural Growth Centres – Service Hubs	<ul style="list-style-type: none"> • Identifying clusters of villages and a growth centre/hub • Enhanced public service delivery • Augmented economic activities

He talked in detail about the challenges of the Rural Growth Centres and its implementation. He further discussed the implementation strategy of the overall PRS:

- A cross-cutting strategy within overall GoS strategic planning and budgeting framework – as already endorsed in Budget Strategy Paper for 2018/19
- PRS incorporated into Budget framework, with improvements to PFM
- Institutionalisation of CDLD and expansion of CDLD-based programmes
- Requires improved accountability for delivery, and improved M&E framework
- Requires improved co-ordination at GoS provincial and District administration level
- Capacity development for mainstreaming of PRS/CDLD – line departments, district administration, local government
- Communications strategy

Remarks by Guests

Naeem Zafar



Naeem Zafar, Chief Economist P&D, Government of Sindh, talked about the commitment made by Sindh government in accepting the CDLD approach and PRS strategy. However, he stated that unless you embed the social mobilisation with economic growth, development remains incomplete. Efforts to increase productivity and increase access to inputs should be worked on, and these should be linked to increased value-chain at local level in order to reflect into economic growth. He claimed that BISP was just an income-increasing programme, a simultaneous programme like the RSPs work is needed to complement the efforts of BISP and increase the income of the communities in a long-term way. Serious efforts are needed for advocacy at different levels, to inform them of what are the opportunities missed so far of not using the social structure optimally, and once this is successful, people can be convinced and this can be used as para-legal organisation rather than just CIs.

Naimat Ullah Jan Babar



Naimat Ullah Jan Babar, Director General Balochistan Rural Development Academy, Government of Balochistan, shared his views with the participants in context of the public-private partnership and future policy strategies regarding community empowerment in Balochistan. “Balochistan is one of the backward provinces of Pakistan, and 71% people are below poverty line due to strategic position and other factors such as law and order situation. In face of the abduction and murder of BRSP employees, it is amazing to see BRSP and RSPN still working in the area.” He talked about the collaboration with RSPs during BCDP, and the efficacy of the public-private partnership which resulted into numerous achievements under the programme.

H.E. Jean-François Cautain



H.E. Jean-François Cautain, Ambassador of the European Union Delegation to Pakistan, said that the EU is a big supporter of the RSPs work in Pakistan. He talked about the strategic partnership among EU, provincial governments, communities and RSPs for scaling up of Community Driven Development (CDD) approach. He said, “I was very pleased to listen to the presentations of the LSO representatives, especially the lady talking about the Joint Development Committees (JDCs), which is a very important initiative to see how the LSOs are linking up with the local structure of the government. A very important element I want to mention is the gender element, we have been trying as the European Union to promote gender equality, and we are trying, to a certain extent to be a champion of gender equality. The RSPs are helping us in promoting gender equality through the women-centric programmes and the enabling environment they create at grassroots for women to succeed and raise voice for their rights.” The EU Ambassador also appreciated Ms Bharucha for her inspiring words for the LSO representatives, and her commitment to take Balochistan forward to reach the SDGs as well. He stated that RSPs, with the support of the government, would be able to tackle the issues of poverty and ensure sustainability of development work.

Ms. Roshan Khursheed Bharucha



Ms. Roshan Khursheed Bharucha, Minister for Human Rights, Kashmir Affairs, Gilgit Baltistan, and States and Frontier Regions, Government of Pakistan, was the Chief Guest at the RSPs Annual Retreat 2018. She applauded the work of RSPs and RSPN across Pakistan and commended their approach to social mobilisation through Community Driven Development, which she said was remarkable for poverty alleviation.

She was greatly impressed by the extensive work done by the Community Institutions, and shared that self-help is the driving factor behind success. She also stressed on the importance of community and government linkages, and that without community’s support, the government would be unable to attain progress. She said, “I have been so pleased here looking at the work you have shared, especially LSOs. I want to tell you all that the work you have done, is the main work, you are the ones who work at the grassroots and your success is our success. We cannot win without you. Your passion, and the way you have worked so passionately in the rural areas standing side by side with men is commendable. I salute you all.”

Session: New Initiatives by Rural Support Programmes

NRSP's New Initiatives with BISP-ADB and GCF

Mr Agha Ali Javad shared the two new initiatives of NRSP: Business Incubation for Self-Employment (BISE) Pilot Project, and the Green Climate Fund.



The BISE project is funded by the Asian Development Bank (ADB), and the executing agency is BISP. The objective of the programme is to graduate 35,750 BISP beneficiaries out of poverty (55% of the 65,000 beneficiaries provided with financial and technical support) graduate out of poverty). The expected outcome is income increase of 80% targeted BISP beneficiaries. The BISE Programme Areas and number of beneficiaries were also shared.

Mr Javad highlighted the beneficiary selection criteria and conditions and the programme implementation approach. The unique aspect of this program is its interchangeable nature of budget, which is not fixed per head and can be adjusted as per need. However, the challenges of this program is to convince the beneficiaries to give up unconditional cash transfer if they become a beneficiary. The

short duration of the project and the possible low uptake, coupled with a large number of stakeholders and their perceptions is an issue.

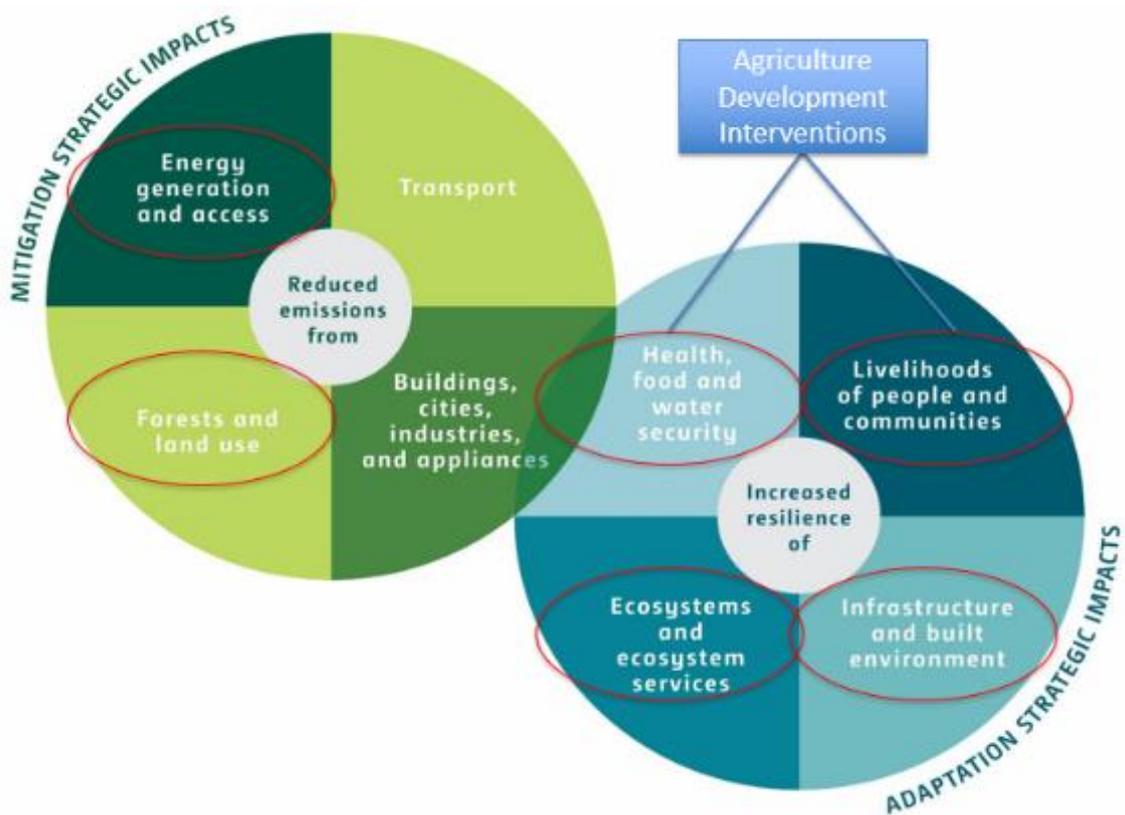
The other new initiative by NRSP is the Green Climate Fund, which is an operating entity of the financial mechanism of the United Nations Framework Convention on Climate Change (UNFCCC). The GCF will support projects, programmes, policies and other activities in developing country using thematic funding windows. However, the process of being recognised as one of the organisations to receive GCF is a rigorous one involving numerous challenges and adherence to strict protocols according to the GCF mandate. The GCF mandate is to promote low-emission and climate-resilient development in developing countries. NRSP is the first national implementation entity in Pakistan, which was recommended for accreditation by NDA (National Designated Authority). NRSP's application for GCF accreditation is in final phase of stage-2 (Review and GCF Board Decision pending) and it is hoping to be accredited in GCF's next Board Meeting to be held in 1st week of July 2018.

GCF awarded a readiness support project amounting to USD \$300,000 to NRSP for strengthening Ministry of Climate Change. The project ended in April 2018, and included the following particulars:

- Development of Strategic Framework as Country's Programme on Climate Change Initiatives and Priorities for the engagement with the GCF
- Procedures for GCF Coordination Processes and Modalities; and Development of Priorities and Guidelines for Concept notes on high priority projects
- Support to National Implementation Entities interested in GCF Accreditation
- Skills Enhancement of NDA Staff etc.

BISE PROGRAMME AREAS AND NUMBER OF BENEFICIARIES						
S.#	Province	Districts	Total UCs	Rural UCs	Total Households 0-25	# HHs to be screened
1	Punjab	Bahawalpur	109	77	105,018	37,420
2	KP	Charsada	55	50	71,713	25,553
3	Sindh	Jacobabad	39	32	74,096	26,402
4	Balochistan	Kech	36	31	16,151	5,755
5	Balochistan	Nasirabad	17	15	13,668	4,870
Total			256	205	280,646	100,000

Along with the proposed interventions and the approach of NRSP to access GCF funding, Mr Javad also share the NRSPs Programmatic areas for GCF financing.



Merger of FATA and KP – Development Opportunities and Challenges for SRSP

Mr Masood Ul Mulk, Chief Executive Officer SRSP, highlighted the development opportunities and challenges for SRSP resulting from the merger of the Federally Administered Tribal Areas (FATA) and Khyber Pakhtunkhwa (KPK).



FATA's inclusion into the country is going to take gigantic efforts and this transition would require incremental processes of change. Whenever SRSP has been called upon by the Government to provide humanitarian relief during times of emergency, SRSP has provided quality services and relief on time despite complexity in terms of terrain, population, security issues, and space to operate. This resulted in trust being developed among the people and SRSP, which was strengthened over time. These efforts built the profile of SRSP and helps the organisation to become stronger. Today, it is the best-placed non-governmental organization for helping KP meet the challenge of the historic KP-FATA merger.

TRDP's New Initiatives with Private Sector (Goat for Water) and Voter Education of Election Commission

Mr Allah Nawaz Samo, Chief Executive Officer TRDP, talked about the efforts of his organisation in promoting solar energy solutions at household-level in off-grid areas in Sindh.



"Goat for Water" is one of the components of the programme, which aims at facilitating poor people who do not have cash to pay for solar pumps, and so they barter goats collectively to get solar pumps for drinking water. By installation of solar pumps, these people are able to get quick and easy access to drinking water. This social entrepreneurship is evolving into one of the most popular initiatives among the poor communities, particularly women. The women no longer need to walk long miles to fetch water and are now free to undertake other tasks.

Mr Samo also talked about TRDP's programme on women voter mobilisation through Community Resource Persons (CRPs). TRDP coordinated with District Election Commissioner and signed a MoU with them for voter registration, especially for women. They undertook multiple awareness campaigns, created around 21,973 CNICs with NADRA.

RSPN's New Initiatives in Social Sector

Mr Bashir Anjum, Specialist Social Sector RSPN, talked about the various new initiatives that RSPN has undertaken in partnership with the RSPs' fostered Community Institutions (CIs).



He talked about the three-tiered model of social mobilisation and how it is supporting the initiatives, which are ultimately linked with the SDGs.

The Key features of new initiatives are:

1. Diverse & Multi-sectoral:
 - a. Education, WASH, Health, Family Planning, Reproductive Health, Environment, Nutrition, Skills Development
2. Life-cycle approach:
 - a. Focusing on all phases of human life cycle – neonates, infant, children, adolescents, youth, men, women and elders.
3. Cross-cutting themes:
 - a. Gender & environment

- b. Poor, marginalized and vulnerable families
4. Expanding and strengthening partnerships:
 - a. Linking Multisector projects to Three-Tier social mobilisation approach
 - b. Strong collaboration with public sector for service delivery
 - c. Collaboration with non-RSP partners in technical areas

The new initiatives that RSPN is working on currently include:

- Integrated Health System Strengthening Service Delivery, funded by JSI/USAID, in four districts of Sindh
- Delivering Accelerated Family Planning in Pakistan, funded by PSI/DFID, in ten districts of Punjab, KP, and Sindh
- Programme for Improved Nutrition in Sindh (PINS), funded by European Union, in ten districts of Sindh
- Advancing Girls Education and Skills, funded by World Learning/USAID, in eight districts of Pakistan
- BISP's Waseela-e-Taleem Program cluster I and II, funded by BISP, in 18 districts of Pakistan
- Demanding Access to Quality Education, funded by FOSIP, in four districts of Punjab and Sindh
- Improving Adolescents' Lives in Pakistan, funded by UNICEF, in two districts of Sindh.

IRM's New Initiatives – Education and IRM UK Initiative

The Institute of Rural Management, in partnership with International Rescue Committee (IRC), Creative Associates International Inc. (CAII), and World Learning (WL), and with the funding of USAID, initiated the Pakistan Reading Project as one of the biggest education projects in the world, with a total budget of USD \$170 million. The PRP is a seven year project from 2013 – 2020. The partners are working in Islamabad, KPK, Sindh, Gilgit Baltistan, Azad Jammu and Kashmir, Balochistan and FATA areas. The overall achievements as presented by Mr Asim are.

Indicators	IRM Achievement	Target (2020)
Students Reached	149,617	218,401
Teachers Trained	4,908	5,342
Policies Approved	9	12
Grants Awarded	30	46
Material Distributed	717,687	812,320

Mr Asim also gave a list of the materials that distributed so far and highlighted the key achievements in policies and systems for reading:

- Provincial Steering and Advisory Committee has been constituted and meetings are being conducted regularly.
- CPD Plan has been developed with the consultation of respective provincial governments
- Scholarship for ADE and B.Ed. (Hons) students has been awarded
- Accreditation of 19 TTIs through NACTE
- Scheme of Studies for implementation of RIS has been approved and notified in both regions
- Time allocation for reading in classroom has been notified
- Strategies for PPP have been developed in consultation with respective governments

Mr Roomi S. Hayat, Chief Executive Officer IRM, shared the details of the IRM UK Initiative with the audience.



The IRM International was incorporated in 2006 and registered with the Royal Companies House, and with the Charity Commission for England and Wales. He shared the address of the UK office, a list of the Board of Directors of the company, and the plan for year one of operations.

The vision of IRM International is to serve as a leading international social enterprise that nurtures the wellbeing of the marginalised segments of society. The mission is to mobilise support for education and vocational training and deliver services that build capacities for disadvantaged individuals, especially poor street children, young aspiring entrepreneurs, and build capacities of communities and facilitating the vocational training of people with disabilities and disenfranchised girls and women.

DAY THREE

Closing Session: Way Forward

Panel Discussion with the CEOs of RSPs on Development Opportunities and Challenges in the Next Five Years



RURAL SUPPORT PROGRAMME	DISCUSSION POINTS
AKRSP	<ul style="list-style-type: none"> • Focus on youth: in line with AKDN's strategy. Previous CRPs etc. are old and retired. • Challenge: evolution of multiple AKDN agencies, like AKAH, and such agencies have taken over hardcore work like water supply, DRR etc., which was traditionally AKRSP's. Similarly, Micro-finance bank has replaced AKRSP, and AKRSP cannot compete with other Aga Khan organisations • Opportunity to work in Diامر as it is a resource rich area that is 72% poor. Need to focus on poverty or prosperity. What should be the focus?
SRSP	<ul style="list-style-type: none"> • Emergent strategy since it cannot be foreseen what will happen in a month's time because when there will be a new government, there will be new opportunities or there may be no opportunity at all. The capacity to respond to that kind of a situation cannot be assessed as it depends on the situation. • SRSP cannot focus on picking up the best practices from all around the world, not even bringing in consultants who show the way out because it is based on a best fit by looking at the opportunities there, and then fitting SRSP, its strengths and weaknesses.
BRSP	<ul style="list-style-type: none"> • Work on core programme in seven districts and help people graduate out of poverty • Raise resources when there's an opportunity to cover the remaining districts • Work in health, education, and livelihoods with innovative approaches • BRSP is putting lot of faith in working with local government institutions

NRSP	<ul style="list-style-type: none"> ● Socio-economic-political environment has changed. The actors have changed and now media and other civil-society organisations are also a pillar. Challenges from legal perspective will emerge in near future. NAB and other agencies will increasingly question the rationale and workings. Need to do a visioning exercise. ● NRSP's MoA states it can do anything as long as it benefits human life development in any geographical area of the country ● There is no financial issue as well; problem is relating the finances to areas of work. Difficult to position NRSP currently in wake of provincial RSPs and the Network. NRSP is doing the same type, just more, due to larger coverage. ● NRSP's challenge lies at conceptual side, not capacity or financial, it needs clarification ● In WISE, develop an institution in future, under RSPN or NRSP to manage CIF. It will be a 5 billion portfolio which is as huge as the endowment fund
GBTI	<ul style="list-style-type: none"> ● Biggest challenge is securing funds in presence of other giants RSPs ● Opportunity is to expand its microfinance program in the adjoining areas where SRSP and NRSP work. They are reluctant to provide financial services to the communities particularly in KPK - GBTI can expand in those areas. Especially for Islamic microfinancing, which GBTI calls the karobari sarmaya and Dajara. So in KPK, GBTI would like to expand its microfinance in the areas where NRSP and SRSP have worked already ● The other opportunity for GBTI is to take the WISE program to scale in these 22 union councils which will be a showcase for all other RSPs. The fund is available and funding from any organisation/donor is not needed. GBTI is self-sufficient as far as its financial situation is concerned and it will slowly and gradually expand its microfinance and WISE program ● GBTI's main challenge is the security situation, the security agencies keep visiting the organisation as most of the sensitive installations are located in the GBTI areas. It is very difficult for GBTI to interact with the communities. Specially conducting surveys (household level) has become difficult. This challenge requires a solution
TRDP	<ul style="list-style-type: none"> ● Engage the private sector ● Diversification of competencies and skills in order to expand ● Reach out to seven districts and TRDP has a business plan for them in place ● Explore new avenues by working in new thematic areas ● Education and enrollment – waseel-a-taleem has provided a base and TRDP wants to focus more on its expansion ● Solar energy: working on it and looking for collaboration with private sector ● Disaster Risk Reduction: working currently with PDMA, do mapping of communities and linking for LSOs rather than material distribution

IRM	<ul style="list-style-type: none"> • IRM is not doing much for RSPs unfortunately, working with international and government agencies mostly • Financial space is shrinking – need to improve cost effectiveness, bring in innovative products, work with govt. agencies for NOCs and other issues (at RSPN level need to have a collective response). • Faced a lot of issues in registering IRM international. Took 2.5 years, geo-political situation is changing across globe. • Pakistan is going through youth bulge – 60% population is youth. It is going to enter labour market and result in massive unemployment – need to invest heavily on youth • Continuing the legacy of AHK and SSK – need to think about a higher institute of learning – university. Huge block of knowledge gathered over years, need to pool resources and setting up an institute. • Lack of financial resources results in halting of efforts due to project end
SRSO	<ul style="list-style-type: none"> • Talked about expansion of UCBPRP and the SUCCESS programme • Challenge of work in 12 districts, it is growing at a fast rate. Target is to reach PKR 3 billion by next year through projects • Out of school children are 70% and poverty at average is 60%. • Law and order has improved but other indicators have gone down. • The issue of agencies is increasing and they are continuously questioning, especially regarding Government participation and funding. • RSPs should have a platform where legal matters can be discussed and resolved • Certificate renewal is pending because issuing authority has questions over high earnings of SRSO an NGO. But, SRSO also has earnings through micro-credit which they do not take into account. • CIF is a major concern - it is not in the books of RSPs, it is given as grant to community and to manage this equity of others is very difficult. RSPs are dependent on the information of the community organisations. Request to make a model for CIF disbursement and monitoring.

RSPN	<ul style="list-style-type: none"> • RSPN has to work on impact assessments and research to keep a balance and help RSPs in their issues • Advocacy on behalf of the RSPs through better links with the government • Communicating what the RSPs do – knowledge management • Strategic decisions need to be made to sustain the Core and for that, RSPN needs to set a path, micro-credit or entrepreneurship? • Agreed with Roomi’s suggestion to strategise the retreat agenda to be more networking and less convention-like • Need to be futuristic in many areas, now reaching a high scale of affecting government policies. Need to bring in fresh minds, second line of leadership is critical for future thinking • Business plans: RSPN has a sustainability plan due to DFID funding, but other RSPs need to figure their sustainability • Shrinking space for NGOs: collectively meet interior minister – decision taken by board • When NRSP was formed there was no provincial RSP, now there is confusion regarding why certain projects go to which organisation. There needs to be clarity regarding roles of NRSP and RSPN, perhaps a combined network and NRSP should move out of implementation. NRSP has contributed to a lot of innovation, while the RSPN has not. The structure of NRSP, IRM, and RSPN needs to be revisited. • Comment to IRM: should go into higher level (management) training other than just grassroots
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Summary by the Moderator – Mr Tariq Hussain

- Women’s empowerment is key to poverty alleviation as proven by study as well:
 - Convince all provincial governments to integrate it into their poverty reduction strategy.
 - Theory of change based on women empowerment and its impact on household and women
 - Related to this is the BISP graduation programme – ADB is a new entrant, NRSP is the best way to start.
- Centre of centrepiece of social mobilisation is to work through women through CIF
- Linkages with government: there are sufficient resources but linking them up at local level is important for service delivery
- Local governments have been the biggest opponent of RSPs, if BRSP can resolve this as they claim; it will be a great step forward. Sindh has been supportive, and now there is need to get support from other provinces
- GCF: it is a great initiative. It is time to act and it cannot be ignored anymore. It is something that other RSPs should also look at
- Social Protection, humanitarian and climate change issues, and local government – this is a full spectrum and the mix will vary from one RSP to another. The public-private partnership model has to be explored in more detail
- SRSP’s approach to value-chain: the initiatives are remarkable and all RSPs can benefit from the knowledge. There is a difference between value-chain and supply-chain, they are both useful, but value-addition is very important and lucrative

- Sartyoong Sang by SRSO: not just income generation but cultural context. It is an important way to engage people in expressing their identity. There is potential all over the country, it needs to be kept profitable and sustainable – an avenue which can be explored by all RSPs
- Training of M&E staff, they are a scarce resource – an additional step needs to be taken to train and retain them. Make it worth it for people to stay, investment in M&E people is needed.

Questions and Answers Session with Participants

- What is the role of the LSOs – service delivery and transformation, water crisis and other tasks
 - Should not direct them how to act, they are the organisations of people. Their portfolio is very large, we should not push them into any position but let them evolve as they are.
- Due to the youth bulge, is there a need to work on political and civic education
 - NRSP – working on women civic and political education, and also multiple projects on youth. In WISE, target is again youth. CRPs are now younger, focusing on youth.
 - We have revised our CMST, civic awareness is part of it. In BRACE and SUCCESS, CAT toolkit has 12 sessions, and one critical session is on civic engagement.
- Interest to join forces in the future for M&E, participatory frameworks – reference to nutrition and social accountability ?
 - Tested this idea in Alif Ailaan programme. LSOs were linked with political agents. They campaigned in demanding for their rights, they were able to get funding from the government, over and above their funding from DFID (originally in the programme). Also, they started immunisation campaign which increased from 27% to 78% in one year. Each LSO can have the role to improve basic services, as LSOs hold local government accountable. It is good for identifying the needs of the people than compare to what the government thinks what is good for them. The community mechanism has to be strengthened, need documentation of efforts during rural development.
- What the CIF management company proposed by Agha Javad will be doing, because it would lead to loss of developing of the CI
 - From identification of CIF beneficiary, their screening, capacity building and helping her access her CIF through whatever mechanism is there, and then helping her earn and return her instalments – this part will rest with RSP and LSO. However, when it is about making the cheque and recording and managing funds in bank account, it is very technical and the company should do this.

Comments

- Comment- RSPs are taking up agenda of water conservation, especially with GCF. The large-scale issue is not dam construction but water savings at all levels. Better preparation to absorb climate change shock. All RSPs should mainstream water crisis into programmes.
- Comment: These issues will be discussed in detail in the retreat of the RSP management, which is going to be planned during the next two months.

Closing Remarks by Mr Shoab Sultan Khan

In his closing remarks to the participants of the RSPs Annual Retreat 2018, Mr Khan said that the RSPs cannot do everything, they are here to create an enabling environment. RSPs bridge the gap between the donors, government bodies, and the households at grassroots. The RSPs' job is more of advocacy and they should be used as a conduit, and not as agents to resolve macro level issues like water scarcity. RSPs are creating development activists who should be accessed, but we are not the message deliverers. Our methodology is to increase their potential at grassroots to improve the economic status of the household.

Mr Khan said, "Sindh government, after many years, is the only one that has come forward and committed to such a great extent. It is the only province that will be entirely covered. Not all donors agree for CIF, in PEACE project it did not go through despite various efforts, but now in SUCCESS they have agreed to it. The RSPs should put in extensive effort to gain similar commitment from other provinces as well."

Mr Khan gave various suggestions to the CEOs:

- Setting up of taskforce with priority one being the management of CIF – it is key to survival of institutions of the people
- TA – include these two things in PRS:
 - Government should institutionalise the linkage of the CIs with line departments, so far it has been on basis of connection with Deputy Commissioner etc., it might change with new officers
 - Government (provincial or federal) should give resources and set up independent autonomous support organisations – also agreed upon in SAARC
- Other projects, which have organised communities, should also contribute to how the sustainability of LSOs and CIs can be achieved
- IRM – to work for RSPs, you should develop a core programme of 2-3 months for the RSPs and it should be a yearly programme. You should also concentrate and work with RSPs for ToTs.
- M&E is very important – should focus on training/strengthening and investing in development of M&E people and also invest in retaining them
- RSPs should develop a position paper on the issue of bank-account opening of CIs.



RETREAT FEEDBACK ANALYSIS

An online feedback survey was emailed to 120+ participants after the retreat. The survey entailed questions regarding three main aspects of the retreat: retreat objectives and content; retreat design; and the retreat facility. The survey had ten quantitative questions that were answered using the scale 1-5 (1 lowest, 5 highest), one yes/no question and a qualitative question for general comments.

The results of the survey are based on 32 responses and are as follows:

The first section, 'Retreat Objectives and Content' included the following questions:

1. The retreat objectives were achieved during the workshop
2. The retreat was an important opportunity for the exchange of experience, information and networking with colleagues from other different organisations
3. The information I take from this retreat will have a positive impact on my work in the future

The results indicate that 75% of the respondents believed that the retreat objectives were achieved, while 87.5% of the respondents found the retreat to be an important networking and experience sharing opportunity. About 87.5% of the respondents said that the information taken from the retreat will have a positive impact on their work in the future.

The second section, 'Retreat Design' included the following questions:

1. The duration of the retreat was appropriate
2. The physical setting of the retreat sessions (i.e. temperature, lighting, etc. of the room) was comfortable
3. The moderators were well versed about the agenda of the retreat.

The results showed that less than half, about 47% of the respondents, felt the duration of the retreat to be adequate. Around 85% of the respondents found the physical setting to be comfortable and the moderators to be well versed about the agenda.

The third section, 'Retreat Facility' included the following questions:

1. The overall retreat facility and location provided a positive experience
2. The actual facilities (meeting room, dining experience, accommodations, outdoor experience) created a positive retreat experience
3. The recreation (musical evening) was up to the mark
4. My overall experience at the retreat was great

The results showed that around 91% of the respondents were happy with the retreat facility and 87.5% of the respondents believed that the meeting room and the accommodation was comfortable, while some suggested to perhaps change the venue in future retreats. 15% of the respondents did not find the recreation (musical evening) to be enjoyable and up to mark, however, almost 85% of the respondents claimed to have had a good overall experience at the retreat. Out of 32 responses, only one response stated that they would not like to attend the retreat again, while 31 respondents said that they would want to be a part of the RSPs Annual Strategy Retreat.

Many of the respondents believed that the agenda was too intensive and therefore, did not allow for discussion and participation. It has been recommended to make the retreat design more interactive, giving time to the participants to ask questions and incorporate more team-building exercises.

Another critical point that majority of the respondents raised was regarding the number and length of presentations. It is recommended that the presentations by community members should not be PowerPoint based, in fact the community members/beneficiaries should be encouraged to say what they want to. Instead of relying heavily on PowerPoint presentations, more group work should be encouraged so the participants can co-build solutions to the problems faced.



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