

# UPLIFTING LIVES

**Bacha Khan Poverty Alleviation Programme**



A public-private partnership project of the Special Development Unit,  
Planning and Development Department, Government of Khyber Pakhtunkhwa

## **ABOUT THIS PUBLICATION**

This report is about Bacha Khan Poverty Alleviation Programme (BKPAP). It captures the salient features of BKPAP's unique public private partnership approach to address the issue of rural poverty in Khyber Pakhtunkhwa.

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Picture on the Title Page: *Cheque Distribution Ceremony for CIF in District Mardan*

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**Implemented by  
Sarhad Rural Support Programme**

## **ACKNOWLEDGEMENTS**

Sarhad Rural Support Programme (SRSP) gratefully acknowledges the Government of Khyber Pakhtunkhwa and all stakeholders for their interest, support and facilitation in piloting the Bacha Khan Poverty Alleviation Programme. We are particularly indebted to the spirit and enthusiasm of the communities residing in the remote districts of Khyber Pakhtunkhwa for their active participation and role in pioneering BKPAP.

## CONTENTS

Public-Private Partnership	8
Programme Objectives	10
Programme Area	11
Implementation Approach & Methodology	13
Identifying the Poor	13
Programme Components	15
Social Mobilisation	15
Livelihoods Strengthening	20
Rural Financial Services	21
Social Protection and Development	36
Way Forward	43

## LIST OF ACRONYMS

BKPAP	Bacha Khan Poverty Alleviation Programme
CEWs	Credit Extension Workers
CIF	Community Investment Fund
CLTS	Community Led Total Sanitation
CM	Chief Minister
CMST	Community Management Skills Training
CO	Community Organisation
CRPs	Community Resource Persons
HRD	Human Resource Development
INGOs	International Non-government Organisations
LEWs	Livestock Extension Workers
LMST	Leadership Management Skills Training
LSO	Local Support Organisation
MCO	Men Community Organisation
NGOs	Non-government Organisations
NRM	Natural Resource Management
SRSP	Sarhad Rural Support Programme
UC	Union Council
VO	Village Organisation
WCO	Women Community Organisation





The Bacha Khan Poverty Alleviation Programme (BKPAP) was initiated by the Government of Khyber Pakhtunkhwa as a two year poverty alleviation pilot programme. Implemented in the forty Union Councils of the four districts of Khyber Pakhtunkhwa, BKPAP demonstrates a holistic and innovative approach to addressing the issues of poverty, which is considered to be one of the main driving forces for conflict in the region.

Alleviating poverty has, therefore, been a challenging task for the government and BKPAP puts the people at the centre of this approach. The programme is executed through a non-government organisation, Sarhad Rural Support Programme (SRSP), working in development and humanitarian fields in the province for the last two decades. SRSP has a long and successful experience of working with communities, and delivering such programmes across different regions of Khyber Pakhtunkhwa. The main components of the programme are social mobilisation and grass root institution building, livelihoods strengthening and social protection through the use of the poverty score card to target the most vulnerable groups.

The BKPAP model symbolises a unique partnership between government and civil society in the province. The government provides leadership, resources, monitoring and regulatory role. Whereas, SRSP's systems and procedures are used to provide the programme with autonomy, responsiveness, flexibility and downward accountability to the communities.

At the heart of the programme are the communities and their institutions which are meticulously built through a process of capacity building. The programme believes that organised and empowered communities would have their voice magnified to be capable of influencing policy, improve quality of service delivery and build linkages with service providers.

The process of social mobilisation raises awareness among the communities to demand their rights. To strengthen this process of institution building, a set of activities are delivered through the community institutions. The activities are designed to meet the needs of different categories of people in the rich-poor continuum, encouraging autonomy, ownership and sustainability. Development of community infrastructure, delivery of innovative alternate micro-finance services through the introduction of community investment funds, vocational trainings, support to activities that enhance agriculture and livestock production are some of the key areas. The programme also introduces micro-insurance services to vulnerable households to mitigate unforeseen health and social shocks.

Since its inception, BKPAP has made tremendous strides in implementing a successful poverty alleviation programme in Khyber Pakhtunkhwa. Ensuring financial transparency and social accountability in its implementation, the programme's financial audit is carried out by a well-reputed private accounting firm and a social audit by the Sustainable Development Policy Institute (SDPI) in Islamabad.



## PUBLIC-PRIVATE PARTNERSHIP



1. (Top): Developing Public-Private Partnership, CM Ameer Haider Khan Hoti & Mr. Shoab Sultan Khan, Chairperson, SRSP

2. Mr. Abdul Akbar Khan (MPA) distributing Micro-health Insurance cards in District Mardan

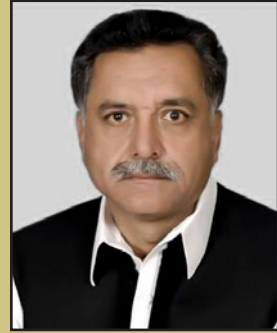
The Bacha Khan Poverty Alleviation Programme was established under the framework of public-private partnership which the Government of Khyber Pakhtunkhwa has proactively encouraged. As a first step to facilitate this the Chief Minister, like the Government of Sindh, Punjab and at Federal level, decided to provide SRSP with an endowment to build its capacity for “survival and sustainability” and its ability to deliver poverty programmes in the province.

The BKPAP was the first programme under this initiative. A funding of rupees one billion was provided to SRSP through the Special Development Unit to initiate a targeted poverty programme in the forty Union Councils of the province of Khyber Pakhtunkhwa. The Planning and Development Department and SRSP actively participated in designing this programme based on the feedback from communities and the best practices in poverty-focused programmes in the province and the region.

The programme is implemented by SRSP using its own systems and policies. Monitoring oversight is provided by the Project Management Unit based in the Special Development Unit of the Planning and Development Department in Peshawar.

The highest policy body for BKPAP in Peshawar is the Provincial Steering Committee headed by the Additional Chief Secretary with representation from all departments. At each district, there is a District Implementation Committee headed by the District Coordination Officer, including representatives of the line departments. Planning is initiated at the social organisation unit and crystallised at the District Level in the District Coordination body before being sent to the Provincial Steering Committee for final decisions. The District bodies meet regularly to monitor progress of the programme and settle coordination issues.

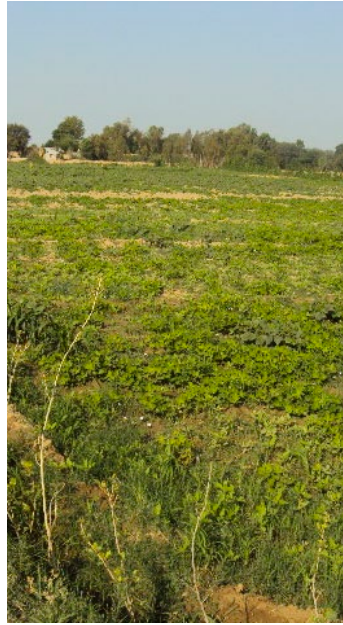
The Chief Minister has had briefings on the programme from the Board and Management of SRSP and also attended functions organised by the programme. Elected Members of legislatures, and district officials have paid regular visits to the programme.



**Mr. Najam-udin Khan**  
*Ex. Federal Minister and MNA  
Upper Dir, (PPP)*

“SRSP’s achievement in BKPAP has been to reach the people at the grass roots with a programme whose impact is immediate and highly visible.”

1. (Right to Left): Ameer Haider Khan Hoti (CM), Munawar Humayun (Chairperson, SRSP) and Masood-ul-Mulk (CEO, SRSP) at the MHI Distribution Ceremony at CM House
2. Rahim Dad Khan (Senior Minister, Khyber Pakhtunkhwa) distributing MHI Cards in Village Organisation Purkho Dehrai, District Mardan
3. Mussarat Hussain (DCO) participates in Third Dialogue under BKPAP in District Battagram



## PROGRAMME OBJECTIVES



**Malik Bacha Sahih**  
MPA Upper Dir, (PPP)

“BKPAP has taken all stakeholders on board and delivered a programme that caters for the needs of our people winning our respect.”

The BKPAP is envisaged to directly and indirectly benefit more than a million people. A distinctive objective of the programme is ensuring inclusion of the poor. Therefore, through every phase of the programme, whether it is planning and development or implementation, the utmost importance has been given to the willingness and participation of the communities. This process of inclusion of communities has been ensured through community dialogues and terms of partnership based on equality. All of this has led to community commitment and ownership of the programme.

As a broad objective, the programme envisages *to reduce rural poverty through reviving livelihoods, improve human and productive assets and develop the government's capacity for implementing pro-poor, inclusive development with a particular focus on the vulnerable, particularly women in the selected four districts of Khyber Pakhtunkhwa.*

Specifically, the BKPAP programme is driven by the following objectives:

- To empower poor and vulnerable groups, reviving community collective action and rebuild community institutions and networks to make claims for their rights and negotiate with the government and intermediary organisations.
- To improve and strengthen livelihoods of the poor and vulnerable, especially women, in targeted areas through Community Investment Funds, Micro-credit, Micro-health Insurance, participatory Infrastructure Schemes and improvement in Natural Resource Management.





## Outputs & Outcomes

The major outputs and outcomes of the Bacha Khan Poverty Alleviation Programme are the following:

- Formation of up to 4,382 men and women community, village and Union Council level LSOs in four districts; 126,000 members to benefit from NRM inputs and capacity building in NRM.
- Capacity building of up to 28,480 members in community managerial and leadership training.
- 16,960 members to benefit from micro-loans, CIF and CO capacity building under Rural Financial Services.
- Development of new and rehabilitation of (if needed) 840 small-scale community-based infrastructure schemes benefiting 315,000 members and non-members.
- Micro-insurance, technical and employable skills training benefiting 180,000 beneficiaries.

The programme outcomes include

- Developing social capital, community institutions and technical models for poverty reduction and sustainable development.
- Raising the income and quality of life of people, especially the poorest and most vulnerable community members, living in the target area.
- Improving productivity, efficiency and effectiveness through improved infrastructure; enhancing women's mobility and self confidence by facilitating their access to services and opportunities. Improving financial self sufficiency of apex level organisations comprising of men and women based community institutions.



(Top): Social Mobilisation Session in District Mardan  
(Middle): Empowering women through access to financial services

(Bottom): Developing technical and employable skills in youth

## IMPLEMENTATION APPROACH & METHODOLOGY

### Identifying the Poor

One of the major challenges for the programme was to identify and mainstream the poor in its activities. To meet this challenge, a Poverty Score Card exercise was undertaken at the very onset of the programme. This entailed collecting data from every single household in the 40 Union Councils of the four selected districts. The Poverty Score Card survey was initiated simultaneously in all four districts in December 2009 and was completed in January 2010. The whole exercise was carried out in consultation with the community members to involve them from the start of the programme and develop ownership of the initiative. A total of 139,921 households were interviewed for the poverty survey and were divided into four poverty categories, as given in Table-1.

*A Poverty Score Card exercise was undertaken at the very onset of the programme to identify the poor.*

*Poverty targeting to identify groups of rural poor to implement three components of the programme was done according to the following poverty bands:*

Extremely Poor	SOCIAL MOBILISATION	SOCIAL PROTECTION	LIVELIHOODS STRENGTHENING
Chronically Poor			
Transitory Poor			
Non-Poor			

**TABLE-I: Classification of Poor Based on Poverty Score Card Survey**

Districts	Extreme Poor (0-11)	Chronic Poor (12-18)	Poor (19-23)	Non Poor (24-100)	Total
Mardan	5455	13492	12765	32398	64110
Upper Dir	2500	6352	5,709	16077	30638
Karak	727	1880	2271	15627	20505
Battagram	1,650	4495	4619	13904	24668
<b>Total</b>	<b>10332</b>	<b>26219</b>	<b>25364</b>	<b>78006</b>	<b>139921</b>
<b>Percentage</b>	<b>7.35%</b>	<b>18.74%</b>	<b>18.13%</b>	<b>55.75%</b>	<b>100%</b>



(Right): Training for women community members on Detergent Making in District Mardan

1. (Right) NRM-based activity in District Mardan
2. (Middle) Community meeting in District Upper Dir
3. (Bottom) Vocational Training for women community members in District Karak



## PROGRAMME COMPONENTS

The Bacha Khan Poverty Alleviation Programme has three components, or three areas of implementation:

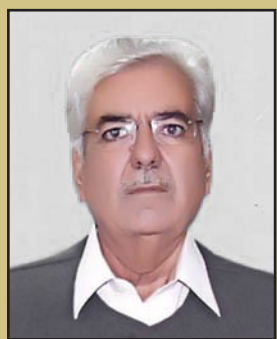
- Social Mobilisation
- Livelihoods Strengthening
- Social Protection

## Social Mobilisation

SRSP's social mobilisation approach is governed by the belief that people have the potential to take charge of their lives through support and guidance. SRSP's implementation strategy is driven by a strong 'Social Mobilisation' component so that local communities can organise themselves, pool their resources and cut down on overhead expenses to achieve economies of scale. There are no pre-conceived packages of service delivery, rather SRSP designs and develops them according to the aspirations, needs, capacities and willingness of the local communities.



1. (Picture with men) First Dialogue with Community in District Battagram  
2. (Picture with women) Women Community Meeting in District Karak



**Mr. Rahim Dad Khan**  
Senior Minister Planning and Development, (PPP)

"It has been my desire and endeavour that the whole team of SRSP should do their duties to the best of their abilities and they have made my desire come true."

The Social Mobilisation component in BKPAP encompassed the following activities:

### Union Councils and Poverty Assessment

The Union Councils were selected based on their poverty situation and state of social service delivery in consultation with local stakeholders. A team, consisting of male and female social organisers, engineers and credit officers, was formed for each district, given orientation on the BKPAP programme and its expected outcomes and sent out to assess the selected Union Councils. There, they established a rapport with the locals, understood the village dynamics and enlisted existing formal and informal Men Community Organisations (MCOs)/Women Community Organisations (WCOs). This paved the way for carrying out a Poverty Score Card survey, which was conducted with the help of trained community activists identified during the assessment. Each of these teams also prepared a work plan based on the assessment and held dialogues with the local community organisations, giving them orientation on the programme to enlist their support.



1. (Top left) Second dialogue with community in District Upper Dir  
2. (Top right) Community Management Skills Training for women community members in District Battagram



### Community Organisations (COs)

The programme follows the three-tier social mobilisation strategy of the RSPs, which focuses on community institution building. The RSPs invest in their capacities to plan, mobilise resources, manage assets and resolve conflicts. The process enables communities to become agents of their own change. The target of the programme was to form 45 COs in each Union Council. The purpose of their formation was to undertake activities which could be managed by collective efforts, to bring the poor into the mainstream and improve livelihood opportunities for them. This eventually gave the base to increase household coverage to a level where a Village Organisation (VO) could be formed. The VOs/COs were formed based on the guidelines prepared for the BKPAP. Once the VOs have been formally trained and are deemed mature, Local Support Organisations (LSOs) which are a federation of all the VOs and act as support institutions will be formed.

### Community Resource Persons (CRPs)

These are men and women, selected from mature CO/WO/VOs who are active community members and role models. In BKPAP, provision has been made for up to 5 Community Resource Persons (CRPs) in each Union Council. These CRPs are the only resource able to reach out to each and every household in a village, ensure social mobilisation, training and delivery of services to the community in general and the poorest of the poor in particular. The CRPs are also responsible for the record keeping of their COs/VOs.

### Inclusion of the Poor

The most important task of the programme was the mainstreaming of the poor families identified through the Poverty Score Card survey. The



**Mr. Abdul Akbar Khan**  
MPA Mardan, (PPP)

“This participatory programme has reached its targets very economically and is highly commendable.”

*The most important task of the programme was the mainstreaming of the poor families identified through the Poverty Score Card survey.*

*Technical and vocational training was a big component for the poor families. The members of these families were placed in different training institutes at the district level.*

list of poor families was given to the designated CRPs to bring them into an organised fold and also to assess them for employable technical and vocational skills trainings, as well as other programme components like micro-credit, grants and loans.

### Training & Capacity Building

The Human Resource Development (HRD) and Natural Resource Management (NRM) sectors designed and delivered the training based on the needs assessment of different sections of the community. The modules and material for COs and VOs, as well as for different trainings/trades, were made in consultation with the institutions and expertise available at the district level. Technical and vocational training was a big component for the poor families. The members of these families were placed in different training institutes at the district level. This also included Community Management Skills Training (CMST), and Leadership Management Skills Training (LMST) designed for the management and active members of COs to orient them on development approaches, poor and gender mainstreaming, programme components and help them with the development of basic skills like communication, presentation, planning and accountancy.

### Manager Conferences

These are attended by community members and representatives of all the line agencies, making them an efficient way of providing information to the communities. The line agencies disseminate information about their departments and the communities get an opportunity to express their grievances, thus making the linkages between the community and line departments more sustainable. The community leaders also get a chance to share experiences and best practices. These conferences also act as a forum to build inter and intra village linkages for different purposes and common concerns, issues and mutual interests. Community members are also linked up with different government departments, like agriculture and social welfare, and with different NGOs and INGOs.

**Table 2: Achievements of the Social Mobilisation Component of BKPAP**

Districts	Number of Community Organisations	CMST (Persons Trained) %age of Achievement	LMST (Persons Trained) %age of Achievement	Community Resource Persons %age of Achievement	Manager Conferences %age of Achievement
Mardan	1,415	150%	141%	180%	147%
Karak	582	140%	128%	116%	75%
Upper Dir	720	133%	149%	122%	100%
Battagram	465	144%	143%	150%	141%
<b>Total</b>	<b>3,182</b>	<b>142%</b>	<b>140%</b>	<b>142%</b>	<b>116%</b>



## CASE STUDY

### Collective action brings definite results

Jatyal Maidan and Jatyal Panjool, comprising of 80 and 73 households respectively, are small hamlets in Chappargram village, UC Ajmera, District Battagram. This is an underdeveloped area facing many problems like the lack of link roads, kacha tracks, street pavements, dispensaries, schools and even livelihood sources. In December 2009, SRSP, under BKPAP, formed two MCOs in the two areas with 25 and 30 households. They were given Community Management Skills Training (CMST) and Leadership Management Skills Training (LMST) to familiarise them with the concept of participatory development. These MCOs started having regular meetings and worked for capital formation, need identification and prioritisation. Provision of clean drinking water was identified as the most fundamental need. After going through all the requisite steps, a water supply scheme was initiated giving these community organisations a chance to see how easily solutions can be found for problems by collective measures. When heavy rainfall damaged the link road in the area, the CO members maintained it by collective efforts, something that had never been done before. Today, the membership of these COs continues to grow from its current membership of 56 and 48 for Jatyal Maidan and Jatyal Panjool respectively.





1. (Top) Card Distribution Ceremony for Micro-health Insurance component in District Mardan
2. (Bottom) Community meeting in District Upper Dir

*Manager conferences give members a chance to share experiences and learning, as well as plan for future activities, assign responsibilities, discuss performances, achievements and issues, and receive guidance and direction for efficient management and organisation.*



**Malik Qasim**  
MPA District Karak, (JUI)

"I have personally observed and appreciated the performance of the programme in Karak."





## Livelihoods Strengthening

Developing assets and income opportunities are key to protecting and expanding the livelihoods of the vulnerable individuals and households. BKPAP's focus on strengthening livelihoods was identified as a key measure to economically enable the marginalised communities of Khyber Pakhtunkhwa. This was implemented by offering cash grants, intensifying agriculture extension services, building diversified portfolios of natural resource management, livestock, poultry as well as creating assets through community physical infrastructure.

Supporting livelihoods opportunities, BKPAP placed people's priorities and aspirations firmly at the centre of the following three interventions:

- Rural Financial Services
- Agriculture and Farm Services
- Community Physical Infrastructure

1. (Top) Exposure visit of Agriculture Extension Worker in District Battagram
2. (Bottom Left) Zarina Bibi receives Income Generating Grant in District Mardan
3. (Bottom Right) Construction of suspension bridge, VO Haji Abad District Upper Dir



*CIF focuses specifically on the poorest households through Women Organisations by giving them access to microfinance and increasing their level of empowerment, confidence and skills.*

**Rural Financial Services**

Traditional micro finance has had little success in the province because of the thin spread of population, insecurity, ideological opposition, high costs of delivery and exclusion of the poor. The Rural Financial Services component of BKPAP seeks to address these weaknesses innovatively.

**Women have been made exclusive beneficiary of the community investment funds component and packages developed to ensure that the poorest women benefit from the programme.** It has also empowered women because they run and manage the entire programme rather than leaving it to a micro-finance institution.

The **Income Generation Grant (IGG)** was disbursed among the most vulnerable and poorest women (falling into the poverty band of 0 to 11) from the Women Village Organisations. The beneficiaries were identified through poverty targeting using the data collected in the Poverty Score Card survey. They were given this grant for income generation through cross cheques issued in the name of the beneficiary women mentioning their CNIC numbers on the cheque title for creating a pocket of a permanent source of income for them in the future.

The **Community Investment Fund (CIF)** is a fund owned, run and managed by the grass root poor women through their own organisations. Based on the concept of village banking, CIF is a growth-oriented saving mechanism which uses the core principles of ownership, autonomy, clear targeting through the Poverty Score Card. It focuses specifically on the poorest households through women organisations by giving them access to microfinance and increasing their level of empowerment, confidence and skills.



**Ms. Mehr Sultana**  
MPA Karak (PML-N)

“The involvement of women in BKPAP is commendable especially Community Investment Funds and vocational training. For me it has all been a pleasant surprise to see the working of SRSP.”

1. (Left) A woman from District Mardan receives her CIF Cheque
2. (Right) Small-scale business set-up with support from CIF in District Karak





1. (Top Left) Poultry Extension Training at District Mardan  
 2. (Top Right) A CIF beneficiary woman with expressions of joy upon receiving a cheque



CIF beneficiaries are those women who fall in the poverty band of 12 to 18; these are poor and vulnerable women who have some potential to improve their living standards but need assistance in order to do that through:

- Building productive assets
- Increasing/diversifying income resources
- Managing expenditure at personal and household level
- Decreasing and managing risks adequately
- Improving leadership and management skills

Capacity building of the members of village organisations was done regularly in order to assist them to run the CIF programme smoothly. Women Community Resource Persons of different village organisations and Credit Extension Workers (CEWs) were trained to efficiently run the CIF programme.

**Micro-Credit** beneficiary women fall in the poverty band of 19 to 23; these are poor and vulnerable women who have potential to improve their quality of life through micro-enterprises. Community Extension Workers (CEWs) disbursed the amount through cheques using the platform of Women Village Organisation (WVO) and recovery was initiated as per every WVO's policy.



**Mian Nisar Gul**  
 MPA Karak, (ANP)

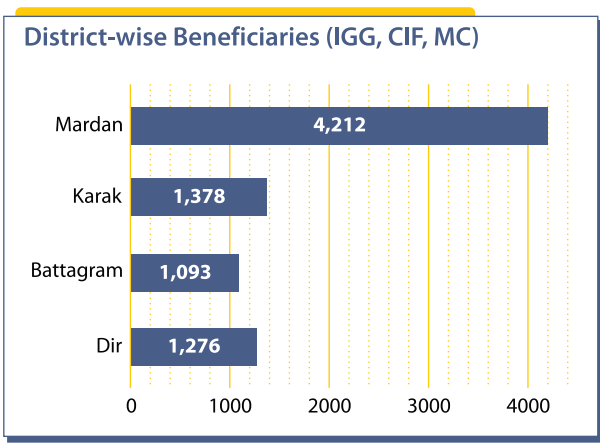
"BKPAP reaches the poorest and addresses their most important needs. A highly commendable performance."

*Capacity building of the members of village organisations was done regularly in order to assist them to run the CIF programme smoothly.*

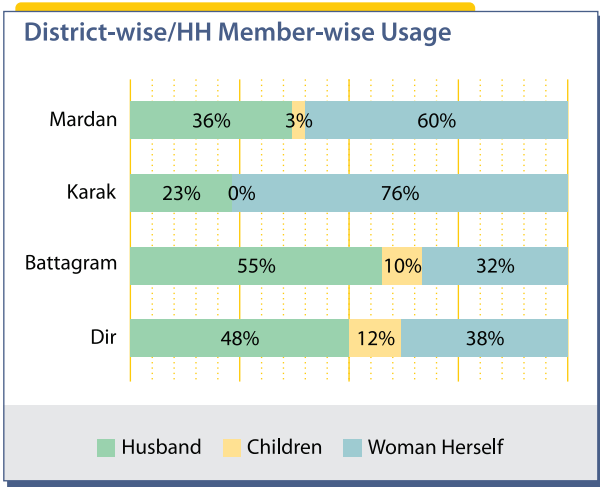
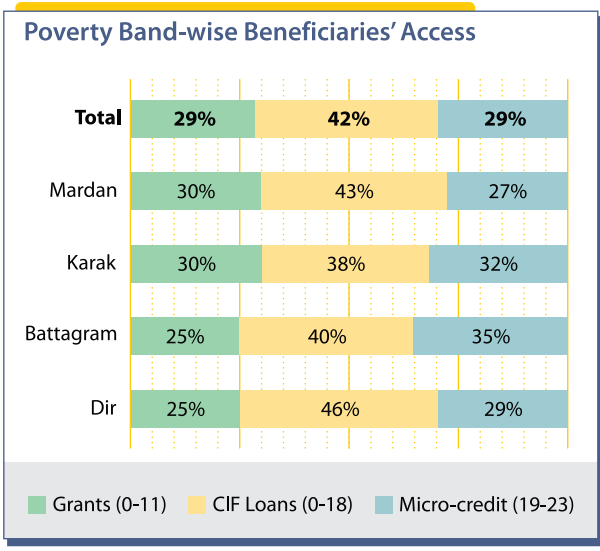
## Community Investment Fund: Graphical Review

Progress for the Period: July 2009-June 2011

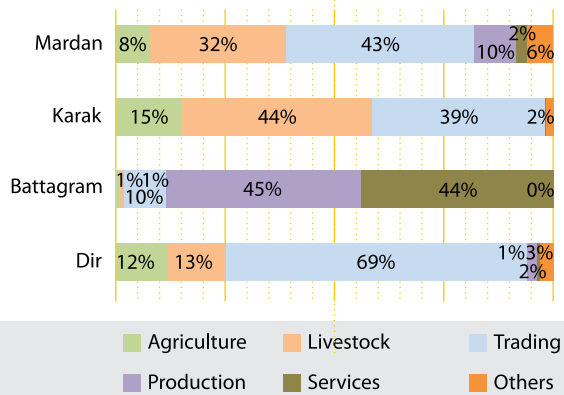
*CIF encourages empowerment of women, enhances their confidence and improves upon their skills to run a programme which they own and can manage all by themselves.*



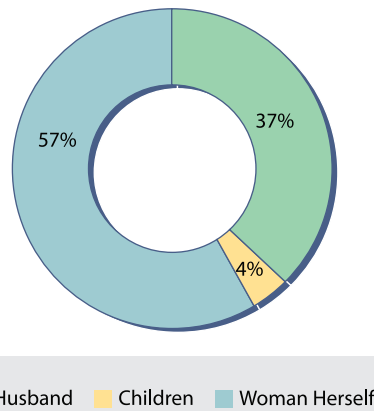
Financial Inputs	Rs. (million)	Beneficiary HHs
<b>Cumulative</b>	<b>79.70</b>	<b>7,959</b>
Battagram	13.01	1,276
Dir Upper	11.47	1,093
Karak	13.88	1,378
Mardan	41.34	4,212
<b>IG Grants</b>	<b>11.14</b>	<b>2,269</b>
Battagram	1.59	318
Dir Upper	1.37	273
Karak	2.10	417
Mardan	6.08	1,261
<b>CIF Loans</b>	<b>33.53</b>	<b>3,353</b>
Battagram	5.90	590
Dir Upper	4.39	439
Karak	5.26	526
Mardan	17.98	1,798
<b>Micro-Credit</b>	<b>35.03</b>	<b>2,337</b>
Battagram	5.52	368
Dir Upper	5.71	381
Karak	6.52	435
Mardan	17.28	1,153



### District-wise/Sector-wise Investment of Funds by the Beneficiaries



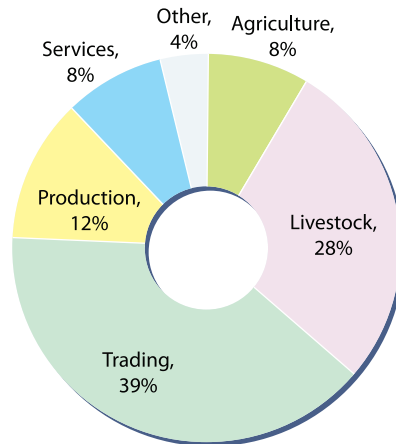
### Funds Usage by Household Member



**Prince Nawaz Khan**  
MNA Allai, (PML-Q)

"SRSP has made a big contribution to the uplift of backward Allai. The BKPAP is an excellent addition to a long list of good work."

### Sector-wise Investment of Funds by the Beneficiaries





## CASE STUDY

### Empowering a woman empowers her family

33 year old Dulkai Bibi lives in village Tamai, UC Ajmera, District Battagram. She has 3 children and a husband who is disabled and incapable of working after a road accident. The family's financial condition had deteriorated to the point of begging, when she heard about the BKPAP and enrolled in a community organisation. She received training in dress making and some financial aid to start her small home-based enterprise. Today, her stitching and embroidery work earns her an average monthly income of Rs. 1400 – 1800. Their standard of living has improved and her children have started going to school. Now she feels confident that they too are a part of a community.

*Studies that were carried out during the course indicate that women enhanced abilities to make choices that affect their lives.*

*Now she feels confident that they too are a part of a community.*

## CASE STUDY

### A little help goes a long way

Anwar Bibi is a member of the Women's Community Organisation (WCO) in Roshni Chinar, District Battagram. She is also working as the Community Resource Person in the Women's Village Organisation in Tamai. Earlier, she was living a life of extreme poverty with an average household income of just Rs. 100 per day. After joining the WCO, she received Rs. 10,000 as a CIF beneficiary and used this money to help her husband establish his own *tandoor*. He's now earning up to Rs. 500 per day and she's able to save Rs. 100. She credits her WCO and BKPAP for helping her improve her living standards.



## CASE STUDY

### Assistance that continues to pay in the future

Hanifa Bibi is 25 years old and lives in Peza Peshora, UC Peshora, District Battagram. She has a one year old daughter and lives with her husband and his old, dependent parents. They were living a miserable life when she heard about the BKPAP and enrolled in a Women's Village Organisation. She received a micro loan of Rs. 15,000 when she showed her willingness and interest to set-up a small-scale business to improve her family's economic conditions. SRSP provided her the required technical support and guidance under the programme. Since her husband is a farmer by profession, they decided to pool their resources and buy a cow. By selling the milk, they have been able to add Rs. 1500 to their monthly income. However, Hanifa Bibi plans to get training in dressmaking and embroidery, so she can support her husband and further add to her family's income.





## Agriculture and Farm Services

Agriculture and livestock are the major sources of livelihoods for the rural communities. However, the vulnerable farming communities in Khyber Pakhtunkhwa lack knowledge and access to progressive farming and capacity to cultivate vegetables for commercial purposes. BKPAP set out to involve community members in the latest farming and agricultural extension services to help them increase their productivity and profitability.



### Agricultural Demo Plots to Transfer Modern Farming Techniques

The community members were mobilised to manage demonstration plots from cultivation to final harvesting. The criterion for eligibility of beneficiaries was built around working class poor farmers falling in the poverty band from 19-23 with possession of one acre of cultivable land as an owner or as a tenant.



The government's line departments at the Union Council were entrusted with the task for delivering NRM activities as part of which four kinds of demo plots were identified i.e. **fruit orchards** consisting of tomatoes, walnuts, apples, oranges and peaches; **agriculture demo plots** offering extension services in poultry and livestock; **vegetable plots** cultivating hybrid quality of vegetables such as okra, chili, pumpkin, cucumber, french bean, onion, ground nut, egg plant along with application of urea and bio-fertiliser to ensure maximum yields as well as **maize** and **millet demo plots**.

Gaining hands-on training about the entire process of modern farming, the beneficiary communities went through a learning cycle to acquire latest techniques in cash crops and vegetable farming to help sustain their livelihoods.

- 1,2. (Top Left) Summer vegetable plot, VO Tikri, District Battagram
3. (Top Right) Demo Plot of ground nut in District Karak
- 4,5. (Middle & Bottom) Demo Plot of millet in District Karak



### Community, Livestock, Agriculture & Poultry Extension Workers Training

In order to enhance the ability of the poor and vulnerable communities to adapt to the changing patterns of farm productivity and management systems, it was considered necessary by BKPAP to expand capacity of communities in livestock and agriculture extension services. The objective was to provide support and transfer knowledge to poor farmers in agricultural production to support their livelihoods.

The selection criteria were based on beneficiaries falling into the band of working class poor (19-23) whereby a member from a community who is a progressive farmer involved in agricultural practices and rearing of livestock with basic education was rated as the beneficiary of this activity.

The BKPAP trained a cadre of **Community Extension Workers (CEWs)** alongwith a group of livestock and agriculture extension workers. CEWs were trained in techniques to improve modern production practices in

1. (Top Left) Chick distribution during Poultry Training in District Battagram
2. (Top Right) Large Animal Vaccination
3. (Bottom Right) Food Processing Training (under Technical and Vocational Training component) for Women in District Mardan
4. (Bottom Left) Poultry Training for women





*...managing the quality of farm produce through acquiring latest techniques in model farming.*

*The women were particularly trained in the selection of birds for rural poultry...*

the use of certified seeds, and fertiliser to control pests and crop disease, multiple cropping and commercial practices to increase profitability.

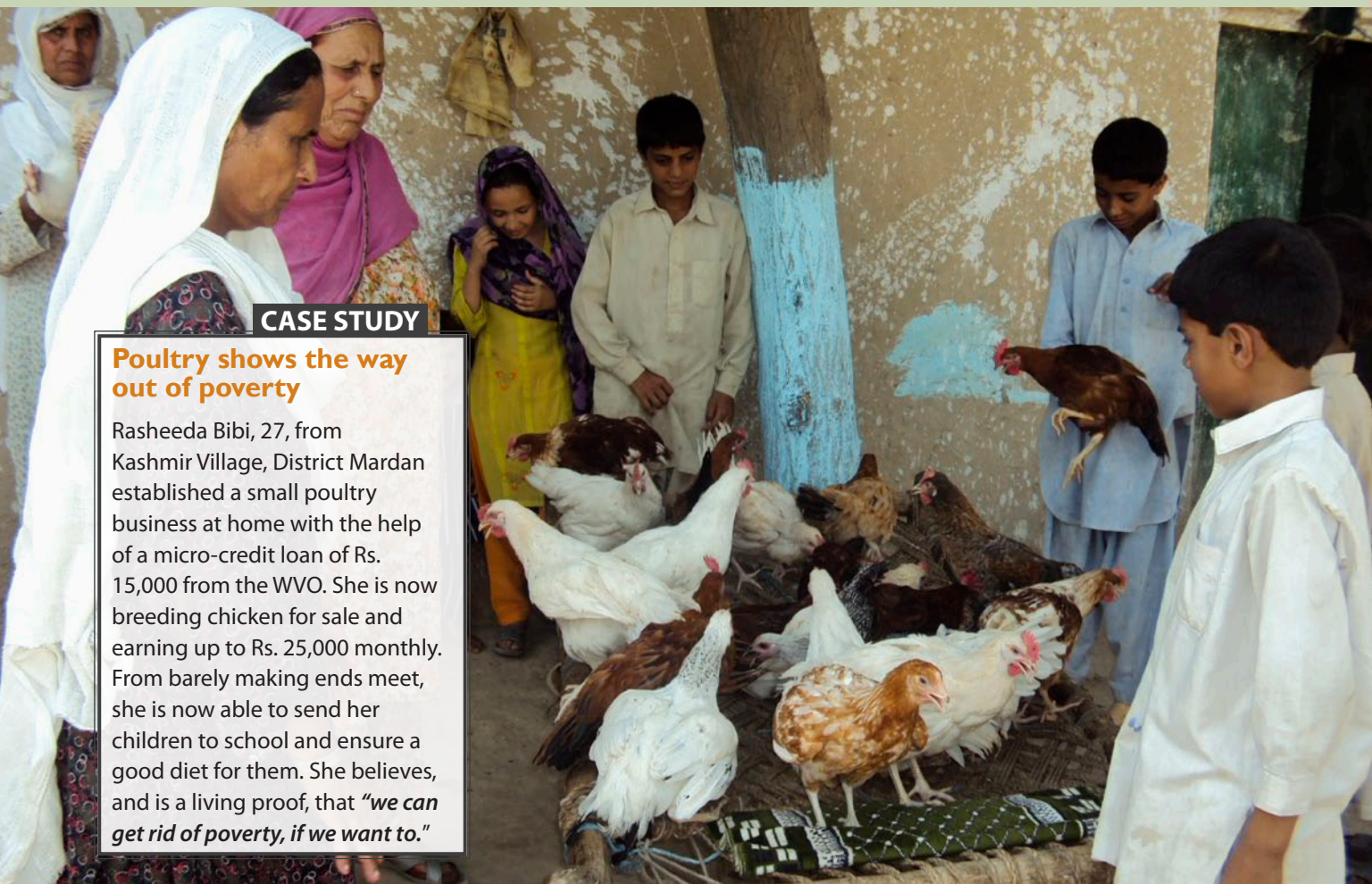
Similarly **Livestock Extension Workers (LEWs)** were trained in adequate livestock rearing and management techniques, such as de-worming, vaccination, livestock management, breeding and dairy farm best management practices. In 40 selected UCs, as many as 70,498 animals were vaccinated to ensure disease prevention.

In order to enhance crop productivity, the **Agriculture Extension Workers (AEWs)** were trained in managing the quality of farm produce through acquiring latest techniques in model farming. The training included use of organic fertiliser for better productivity, fruit orchard management, grafting, cultivation of paddy crops and innovative skills like kitchen gardening, weed control, compost formation and green manure.

Training for **Poultry Extension Workers** was particularly targeted at women at the Women Village Organisation level. Women were assisted to look after the domestic poultry farms and rearing of birds. They were particularly trained in the selection of birds for rural poultry, utensils, design of pen's dimensions, storage of eggs, selection of eggs, light schedule, incubation techniques and identification of fertiliser.

1. (Top Left) Kit Distribution of Anti-Viral Vaccination in District Upper Dir
2. (Middle) Certificate Distribution during Livestock Extension Workers Training in District Battagram
3. (Top Right) Vaccination and De-worming Campaign in District Karak

*In 40 selected UCs, as many as 70,498 animals were vaccinated to ensure disease prevention.*



#### CASE STUDY

### Poultry shows the way out of poverty

Rasheeda Bibi, 27, from Kashmir Village, District Mardan established a small poultry business at home with the help of a micro-credit loan of Rs. 15,000 from the WVO. She is now breeding chicken for sale and earning up to Rs. 25,000 monthly. From barely making ends meet, she is now able to send her children to school and ensure a good diet for them. She believes, and is a living proof, that *“we can get rid of poverty, if we want to.”*



#### CASE STUDY

### Enterprising women uplift an entire household

Saliba Bibi, 38, lives in village Mera, UC Kuzabanda with her husband and 6 children. Having migrated from Kohistan in search of better livelihoods, she and her husband were both struggling to make ends meet. He was working as a daily wager, while she was involved in livestock and poultry rearing, but her four birds of a local variety did not lay eggs continuously and were therefore an unreliable source of income. She received training in poultry farming and also got 25 birds. Using skills learned in the training workshop, she set up a poultry farm and was able to gradually grow and increase her flock. Now her birds lay 15-18 eggs daily and she is able to sell a dozen, increasing her monthly income by Rs. 2550 and enabling her family to attain a better standard of living.



1. (Top) Demonstration Plot of millet in District Karak

### Supporting Small Farmers

Support to small farmers was also extended through distribution of certified seeds and fertilisers to assist them in seed replication for better yields. Community Resource Persons helped identify small groups of deserving farmers with up to 2 acres of land holdings. Most of the beneficiary farmers reported two-fold increase in the farm yield.



**Mr. Taj Mohammad Khan Tarand**  
MPA Battagram, (ANP)

“The pace and enthusiasm of this programme has been an eye opener for me. I don’t think it will eliminate poverty but it will definitely make a big dent in it.”

### Achievements in Extension Services of BKPAP

Districts	Total No of Demo Plots Managed	Demo Plots %age of Achievement	LEWs Total Persons Trained	AEWs Total Persons Trained	AEWs % age of Achievement	Total Animals Vaccinated	PEWs Total Persons Trained	Seeds & Fertiliser Distribution Targets
Mardan	1415	150	147	141	180	38,043	1194	3806
Karak	582	140	75	128	116	9,244	375	617
Upper Dir	720	133	100	149	122	16,511	500	1520
Battagram	465	144	141	143	150	6,700	360	733
<b>Total</b>	<b>3182</b>	<b>142%</b>	<b>463</b>	<b>561</b>	<b>142%</b>	<b>70,498</b>	<b>2429</b>	<b>6676</b>



1. (Top Left) Drinking Water Supply Scheme installed in District Mardan



2. (Top Right) Suspension bridge constructed in District Upper Dir

## Community Physical Infrastructure (CPI)

Community Physical Infrastructure (CPI) schemes contribute to economic growth, uplifting the marginalised out of poverty through small scale programmes such as farm to market roads, irrigation channels, drinking water supply and sanitation schemes. CPI schemes are identified by the communities, designed by SRSP with the community's assistance and then later on maintained by the communities themselves.

Using the already established social collateral of SRSP, BKPAP reached out to resource-poor Union Councils to target marginalised segments of the community validating them through the use of Poverty Score Card data. The objective was to ensure representation and participation from communities for better ownership of such programmes as well as accrual of benefits to the deserving poor and deprived sections of society. 80% of a CPI programme cost comes from BKPAP and 20% from community, ensuring participation and management from communities. CPI programmes are a source of social cohesion as they mobilise community resources for collective action, offering a means to institutional development and self-reliance at the grass root level.

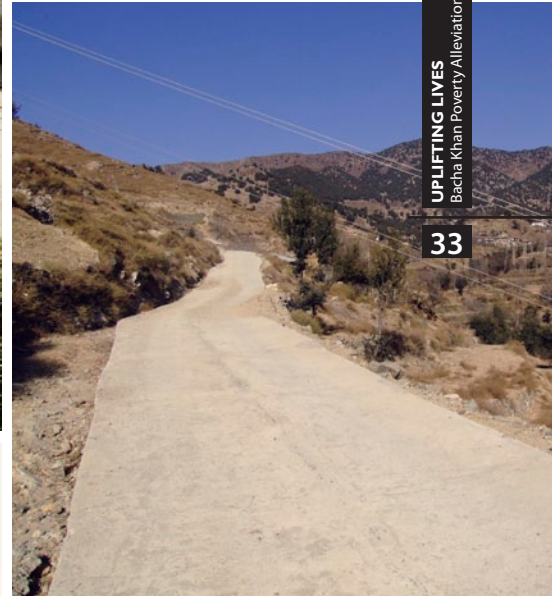
The objectives of these small-scale physical infrastructure programmes are to:

- Offer easy access from farms to markets for enhanced economic activity
- Reduce workload of women, offering easy access to clean drinking water
- Improve sanitation, health and hygiene, preventing water borne diseases
- Save time for social cohesion and economic activities
- Develop a sense of ownership for collective welfare



**Shah Hussain**  
MPA Battagram, (JUI)

"The feedback from the communities about this programme is very good."



Community Physical Infrastructure Schemes established in District Mardan, Karak and Upper Dir  
(From left to right) Drinking Water Supply Scheme, Rural Access Road and Irrigation Channel

The CPI schemes are identified in partnership with communities. Thereafter, social and technical feasibilities of these schemes are undertaken by BKPAP's social organisers and technical engineers respectively for ensuring adequate programme implementation.

Most of the CPI programmes implemented as part of BKPAP include, drinking water supply schemes (DWSS), irrigation channel, lining of watercourse, street pavement, link roads, retaining wall, suspension bridge and micro-hydel power plants.



(Top & Bottom) Community Physical Infrastructure Schemes in Drinking Water Supply, Rural Access Road and Irrigation Channel

### Bringing Water to Thirsty Households Prevents Migration

A drinking water supply programme costing rupees one million became a source of relief for five hundred thirsty households who were at the brink of migrating from their native Shareefabad village in Kuzabanda area of Battagram district. The resolution of this decade-old problem was made possible by mobilising community physical infrastructure support through BKPAP.

**TABLE 4: Achievements in CPI Component of BKPAP**

Districts	DWSS	Sanitation	Irrigation	Access Roads & Suspension Bridges	Total
Mardan	14	141	5	0	<b>160</b>
Karak	61	4	0	0	<b>65</b>
Upper Dir	22	17	25	16	<b>80</b>
Battagram	18	35	2	26	<b>81</b>
<b>Total</b>	<b>115</b>	<b>197</b>	<b>32</b>	<b>42</b>	<b>386</b>

### Benefits of CPI

CPI Programme	Benefits
DWSS	<ul style="list-style-type: none"> <li>Improved community health and hygiene</li> <li>Decrease in water borne diseases</li> <li>Access to potable water</li> <li>Reduced workload of women and children</li> </ul>
Irrigation Channel	<ul style="list-style-type: none"> <li>Improved land development and agricultural productivity</li> <li>Increased efficiency in irrigation and cultivation</li> <li>Reduced workload of farmers</li> <li>Ability to control water loss</li> <li>Minimising occurrence of social disputes over water shortage and theft during peak cropping season</li> </ul>
Sanitation	<ul style="list-style-type: none"> <li>Improved health and hygiene</li> <li>Decrease in water borne diseases</li> <li>Clean environment, offering better access to people to their homes</li> </ul>
Link Road	<ul style="list-style-type: none"> <li>Better access to markets</li> <li>Improved communication facilities</li> <li>Time saving and increase in productivity</li> <li>Prevention of accidents</li> </ul>
Retaining Wall	<ul style="list-style-type: none"> <li>Protection of land and soil from erosion</li> <li>Provision of safe passage to villagers especially children and elders</li> <li>Effective safeguard of community houses</li> </ul>





### Building Environment-Friendly Communities through CLTS

Drawing upon its strength of community mobilisation, BKPAP brought about a revolution through introducing a culture of improved sanitation, employing a behavioural change strategy of Community Led Total Sanitation (CLTS).

The communities living in the targeted 40 Union Councils were not aware of improved sanitation practices and were used to open defecation system. This had put everyone at the risk of countless diseases. Using a CLTS approach pioneered by Kamal Kar in Bangladesh, BKPAP advocated change in institutional attitude through local facilitation to enable communities to analyse their sanitation and waste situation and bring about collective decision-making in order to stop open defecation. Particularly targeting women, a comprehensive CLTS training was conducted by BKPAP's CLTS staff. As a result, local communities managed to construct more than 700 toilets, striving to create open defecation-free villages.



TABLE 5: CLTS Achievements

Districts	Persons Trained (Female)	Percentage
Mardan	400	100%
Karak	120	85%
Upper Dir	160	50%
Battagram	199	83%
<b>Total</b>	<b>879</b>	<b>47%</b>

1. (Top Left) Meeting on CLTS in District Upper Dir
2. (Top Middle) Material distribution on CLTS in District Mardan
3. (Top Right) Awareness campaign regarding CLTS in District Mardan



1. (Top Left) Programme introduction in District Upper Dir
2. (Top Right) Community meeting in District Upper Dir
3. (Below) Access to health facilities ensured



## Social Protection and Development

The BKPAP implemented social protection and development programmes particularly to reduce poverty and vulnerability of rural poor, promoting their inclusion in labour markets through vocational and technical training. Further, to diminish poor people's exposure to risks Micro-health Insurance was introduced as a measure to cushion the shocks related to ill-health, death and associated loss of income.

### Micro-Health Insurance

The statistics on out-of-pocket expenses to access health services reveal an average of PKR 15000/- per annum spending by vulnerable families who go in debt and consequently under financial crisis due to high cost of availing health services, which is one of the primary reasons of falling into the poverty trap. Micro-health insurance is offered to communities through the platform of village organisations, which facilitates the communities in identifying suitable beneficiaries of Micro-health Insurance. They are then linked up to a selected micro insurance company through SRSP. The insured has to be a member of community organisation and must fall into the poverty band of 0-18 to access annual insurance of PKR 25,000 for hospitalisation as a result of illnesses, trauma or injury.

**TABLE 6: Micro-Health Insurance Achievements**

Districts	Target Persons to be Insured (0-18 Poverty Band)	Persons Identified	Percentage Achievement
Mardan	13,700	13,700	100%
Karak	4,110	4,110	100%
Upper Dir	5,480	5,480	100%
Battagram	4,110	4,110	100%
<b>Total</b>	<b>27,400</b>	<b>27,400</b>	<b>100%</b>



**CASE STUDY**

**An intervention that saved a mother's life and a family's future**

Naseem Ali, 30, belongs to a poor family of Latamber, District Karak. She has five children and barely manages to survive in the Rs. 8000 her husband earns from his cold drinks' kiosk. Although this amount is not even sufficient to cover their household expenses, they also have to pay back loans taken from family and friends to set up the kiosk. When the BKPAP Poverty Score Card survey was done, her family had no regular income and so she was made a member of the women's organisation. She was given a grant of Rs. 5000 and registered under the health insurance programme. She was three months pregnant when she fell ill and developed complications serious enough to warrant an abortion. Although she was willing to terminate the pregnancy, her family was in no position to bear the expenses of a surgical procedure. However, as a micro health insurance beneficiary, her surgery, as well as post-operative care and all medicines, were provided absolutely free of cost at the KDA Surgical Centre in Karak. She's now recovering at home relieved to be spared the financial pressure this medical emergency would have put on her family.

**CASE STUDY**

**An assurance that there is someone who cares**

75 year old Gul Rahim is working as a tenant in UC Peshora. He has no family, no other means of income and suffers from epilepsy and vertigo. In May 2011, while working in the field, he suddenly fell unconscious and was taken to the hospital. Being a member of the MCO Kandi Peshora, he is insured under the micro health insurance scheme. Diagnosed with enteric fever, Gul Rahim spent three days in the hospital where all his medical bills were covered by the insurance company.



**CASE STUDY**

**Making sure breadwinners stay healthy**

Muhammad Rafiq, 41, is a contractual employee of PTCL and works as a lineman in Battagram. He barely manages to support his wife and eight children in his Rs. 9000 salary. For quite some time, he had been suffering from a breathing problem which resulted in terrible headaches. In May 2011, he suffered an attack while fixing a telephone line and was rushed to the hospital. There he had an operation of his nose by an ENT specialist and was subsequently hospitalised for three days. Being a BKPAP micro health insurance beneficiary, all his medical expenses, as well as surgery and allied costs, were borne by the insurance company.



### Training in Technical, Vocational, Employable Skills

With the objective to extend income support to rural poor, particularly the vulnerable youth, need based and tailor-made training courses in technical, vocational and employable skills were delivered to groups of pre-identified recipients (poverty band 0-18) through the platform of the village organisation. The core areas of focus include computer skills, heavy machinery driving/operators, electrician, auto-electrician, welding, food processing, plumbing, mobile repairing, embroidery, tailoring and fabric dyeing. According to an already established eligibility criteria, reputable and accredited technical and vocational institutes are identified as training centres to impart appropriate quality of training to meet requirements of market and ensure integration of employable youth, men and women into productive economy of Khyber Pakhtunkhwa.

1. (Top Left) Training in Dress-Making for women in District Karak
2. (Top Right) Vocational Training on Use of Heavy Machinery in District Mardan
3. (Bottom Right) Kit Distribution of Welding in District Upper Dir

*BKPAP is proving its effectiveness in terms of its outreach and facilitation to the poor families, especially women and youth.*





1,2. (Top Left & Right) Training on Dupatta Dyeing for women community members under BKPPAP

3. (Middle Left) Electrician Training for men community members in Skill Development Centre, District Battagram

4. (Middle Right) Technical and Vocational Training organised for men community members from District Battagram

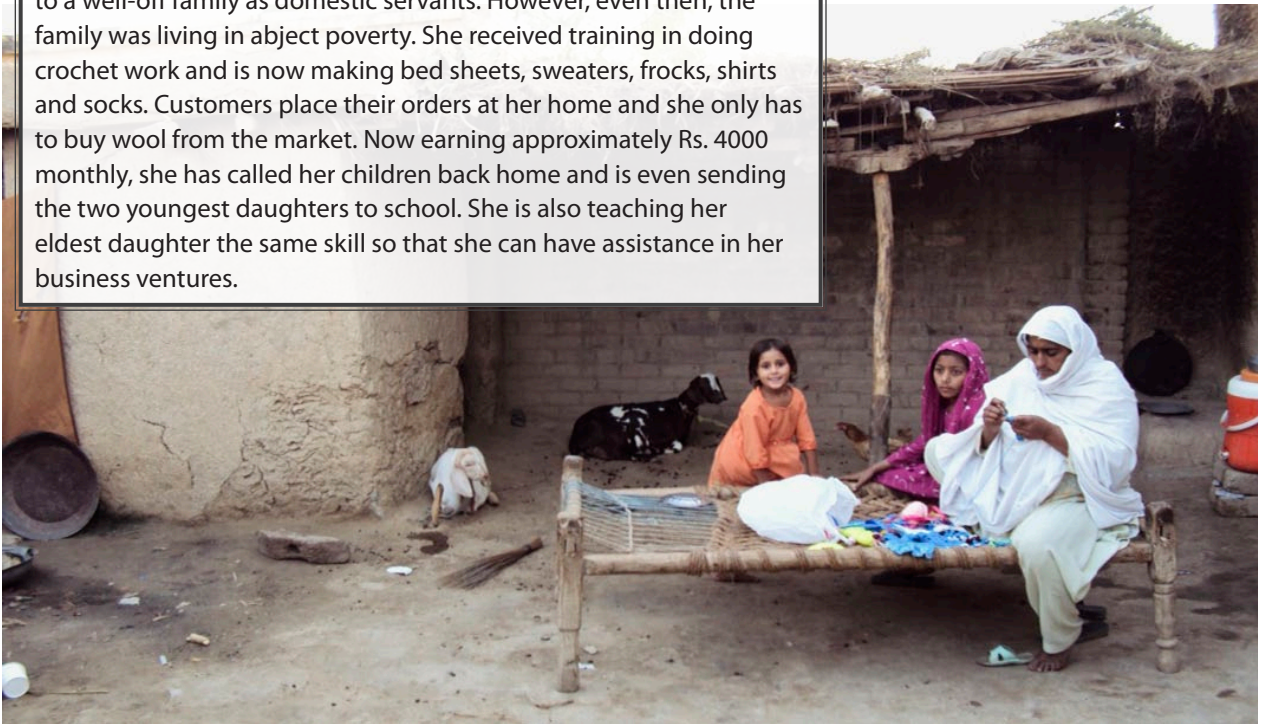
**TABLE 7: Vocational Training Achievements**

Districts	Year I Target	Persons Trained	Percentage Achievement
Mardan	1,200	1,824	152%
Karak	360	478	133%
Upper Dir	480	570	119%
Battagram	360	435	120%
<b>Total</b>	<b>2,400</b>	<b>3,307</b>	<b>131%</b>

## CASE STUDY

### Training helps a mother raise her family

Basri Bibi from CO Mankiwai, UC Ghala Der is a widow and a mother of seven. To make ends meet, she had sent off two of her children to a well-off family as domestic servants. However, even then, the family was living in abject poverty. She received training in doing crochet work and is now making bed sheets, sweaters, frocks, shirts and socks. Customers place their orders at her home and she only has to buy wool from the market. Now earning approximately Rs. 4000 monthly, she has called her children back home and is even sending the two youngest daughters to school. She is also teaching her eldest daughter the same skill so that she can have assistance in her business ventures.



## CASE STUDY

### Skills empower not just individuals, but entire families

Noor Zamail is young and hard working, but before receiving training under BKPAP, he was desperately searching for work to help his poor father in meeting living expenses. After receiving one month's training as a plumber, he started working as an assistant for a plumber near his home in Surdog Bala, Latamber and soon applied for a job abroad. Now he's working as a plumber in Saudi Arabia and sending money back home for his family. With this sudden increase in the household income, his family is finally able to break free from the hold of poverty and lead a happy life.



**CASE STUDY**

**A little direction can change the course of life**

Naeemullah is a resident of UC Darora and belongs to a very poor family. He used to work on daily wages in a local workshop and earned barely enough to survive. After receiving three month's training in repairing washing machines, he started working on a monthly salary. BKPAP also provided him a full kit free of cost. He is now planning to open his own workshop and is also bearing the financial cost for his younger brother's education.





## WAY FORWARD

Poverty has been one of the main drivers of conflict in the province of Khyber Pakhtunkhwa. There is an urgent need to address this intractable problem innovatively because traditional tools and approaches have not made much headway. The BKPAP was set up by the government to do exactly this. It builds synergies between the strengths of the government, civil society and communities to address the needs of communities and vulnerable groups and picks the best practices in this field from the province, country and region to do this. It is a refreshing change from the past because this programme was designed locally by local institutions and initiated with local resources. Civil society and government have traditionally worked in isolation. This programme breaks from this mould and acknowledges that both have a lot to offer and can work together. Its implementation has also been rapid and it has been acknowledged for its ability to perform by a wide set of diverse actors. Elements of flexibility, learning, responsiveness and accountability have been built into the programme so that it is able to perform in a difficult environment.

BKPAP has been implemented in forty union councils as a pilot programme. Its lessons now need to be taken to a larger scale so that its objective of making a dent in poverty in the province is addressed.

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