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Sarhad Rural Support Corporation



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Sarhad Rural Support Corporation
(Guarantee Limited)

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Peshawar, Pakistan

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Abbreviations and Acronyms

ADB	Asian Development Bank
ADBP	Agricultural Development Bank of Pakistan
AEW	Agriculture Extension Worker
ALC	Adult Literacy Centre
AIM	Assessment of Institutional Maturity
BADP	Barani Area Development Project
BOD	Board of Directors
BoK	Bank of Khyber
CBO	Community Based Organization
CED	Credit and Enterprize Development
CEO	Chief Executive Officer
CMC	Credit Management Committee
CO	Community Organization
C/WOs	Community and Women Organizations
DWSS	Drinking Water Supply Scheme
EPI	Expanded Programme for Immunization
F&A	Finance and Administration
FHWs	Female Health Workers
FPAP	Family Planning Association of Pakistan
G&D	Gender and Development
HQ	Headquarters
HRD	Human Resource Development
IDB	Islamic Development Bank
IFAD	International Fund for Agricultural Development
ILO	International Labour Organization
LEWs	Livestock Extension Workers
MG	Management Group
MTR	Mid Term Review
MVG	Most Vulnerable Group
MVSP	Manshera Village Support Programme
NGO	Non-government Organization
NODP	National Oil Development Project
NRM	Natural Resource Management
NWFP	North West Frontier Province
Novib	Netherlands Organization for International Development
ORS	Oral Rehydration Salts
PEW	Poultry Extension Worker
PI	Productive Investment
PPM	Programme Planning Meeting
PMER	Planning, Monitoring, Evaluation and Research
RPO	Regional Programme Officer
SAP	Social Action Programme
SMP	Seed Multiplication Programme
SO	Social Organizer
SRSC	Sarhad Rural Support Corporation
SOU _s	Social Organization Units

TBA	Traditional Birth Attendants
ToP	Terms of Partnership
TVO	Trust for Voluntary Organizations
UNDP	United Nations Development Programme
UNOPS	United Nations Office for Project Services
VEWs	Village Extension Workers
VLD	Village-level Development
WFP	World Food Programme
WiD	Women in Development
WO	Women Organization

Preface

As SRSC expands, so it will have to decentralize. This process of decentralization has been underway for some time. In 1996, it was attempted to increase the capacity of field staff to undertake monitoring and evaluation of their work themselves. The WiD section was abolished at the Head Office, and technical sections were made responsible for the womens' packages that related to them. The sanctioning of productive investment schemes became the sole responsibility of the regions. All regions established their own Human Resource Development sections for the training of their staff, village cadres and government bodies wanting to work with communities the SRSC way.

Decentralization will continue in 1997; planning for annual activities and fixing of targets will become 'bottom-up' and will be based on feedback from the field. SRSC will expand its portfolio of what it is willing to do, based on what the communities want to do and have the capability to do. Regions will be given greater financial autonomy and entire technical sections may cease to exist at the Head Office. SRSC will tread this path very cautiously. In the coming year, SRSC will set up its fourth regional programme office in Abbottabad and Haripur, and will expand its operations in Lachi, with assistance from GoNWFP and UNDP respectively. These will be additional factors determining the speed of change.

Programme-wise, as part of SRSC's strategy, 1997 will see decentralization to and even more prominent roles for village activists. From 1997, they will be allowed to handle credit disbursements and recoveries, charging a percentage for their services. The training of female activists will be speeded up and additional female veterinarians, agriculturalists, human resource and enterprize development specialists will be recruited to meet the needs of village women.

Already, activists play a major role in the formation of C/WOs in the vicinities of their villages. The challenge for SRSC is, once these C/WOs are formed, to assist activists in leading them.

Feroz Shah
Chief Executive Officer
SRSC

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In 1996, the Batal Cluster, an association of 12 COs and 7 WOs sold 1.5 million crates of tomatoes. Because the produce was collectively sold, even poorer farmers were able to sell some crates. The tomatoes

1. Social Organisation

are graded A, B and C according to their quality. The cluster has plans to build a cold storage so that they can earn higher profits from the next harvest once the peak season is over.

SOCIAL ORGANIZATION

	Charsadda		Kohat		Mansehra		Total	
	DY	Cum	DY	Cum	DY	Cum	DY	Cum
Formation (No.):								
- Community Organization (COs)	64	158	129	310	99	215	292	683
- Women Organization (WOs)	31	75	61	147	59	128	151	350
Total	95	233	190	457	158	343	443	1,033
Membership (No.):								
- Community Organization (COs)	1,695	4,618	4,920	10,392	3,676	7,394	10,291	22,404
- Women Organization (WOs)	748	1,825	2,430	4,573	2,134	4,100	5,312	10,498
Total	2,443	6,443	7,350	14,965	5,810	11,494	15,603	32,902
Savings (Rs. '000):								
- Community Organization (COs)	149	2,667	493	5,046	700	2,927	1,342	10,640
- Women Organization (WOs)	68	464	261	1,344	282	1,322	611	3,130
Total	217	3,131	754	6,390	982	4,249	1,953	13,770
Manager Conferences (No.):								
- Community Organization (COs)	3	31	9	46	4	7	16	84
- Women Organization (WOs)	1	14	3	12	1	4	5	30
Total	4	45	12	58	5	11	21	114

DY = During the year 1996

Cum = Cumulative till December 31, 1996

SRSC's approach to rural development is distilled from previous experiences of small farmer development programmes around the world. The central plank of this approach is social organization which is meant to fill the institutional vacuum at the village level through fostering a network of community based organizations working towards sustainable and equitable development. The COs and WOs act as 'receiving mechanisms' for SRSC, government and other organizations. Briefly, the C/WOs network provides a local platform to the communities by planning and mobilising manpower and by initiating collective management and indigenous control of resources.

The conceptual package of SRSC i.e. social organization for collective action, generation of capital through regular and collective savings; and human resource development at the village level has been extended and redefined over the past years. Consequently, the recent strategy devised by SRSC aside from development of multi purpose C/WOs, encompasses mobilization of local resources for socio-development, establishment of linkages between C/WOs and development agencies, more prominent roles for village activists and greater use of credit as an instrument for village development.

Interestingly, SRSC employs an innovative approach towards rural development in the North Western Frontier Province. The model in operation is an ingenious government - NGO partnership with SRSC implementing two large development projects in partnership with the government. The Barani Area Development Project (BADP) funded through a loan by ADB, in Kohat and Karak Districts and the Mansehra Village Support Programme (MVSP) funded with a loan from IFAD, in Mansehra and Battagram Districts have involved SRSC in extending social organization support to the government of NWFP so that the latter can make its service delivery to the rural poor more effective.

The Policy Shift

During 1996 in order to refine its strategy SRSC undertook in-house introspective exercises and imbibed several recommendations made by the donors and came up with a future course of action. The broad contours of this re-defined agenda are based upon SRSC's conceptual package. Whereas C/WOs remain the basic units of development, the training and development of the village activists cadre is the centre-piece of SRSC's vision for future development of the programme area.

It was decided that certain functions had to be delegated to village activists in order to achieve C/WOs sustainability in the long term. This would also be cost effective and reliance on local capacities was essential as SRSC expanded into newer areas.

Related to the above mentioned development, SRSC also decided that it would encourage C/WOs to form clusters, based on geographical proximity of villages. At this level, also, SRSC would identify cluster or supra village level activists who would in due course of time take over the role of the social organizers. Before the details of this redefined agenda are elaborated, it should be mentioned that the donor missions that evaluated SRSC in 1996, fully approved of this policy shift and consequently recommended continued assistance to SRSC most notably for its skills in effecting social organization at the village level. For further details see Chapter 8 which puts together the findings and recommendations of various reviews missions which visited SRSC in 1996 - the year under review.

Decentralizing Development Management

SRSC in the coming years would identify and develop local activists so that the programme could be implemented with greater responsibility and accountability by the communities. This approach would also take the programme to scale and ensure long term sustainability of development inputs whether delivered by SRSC or by the government or other agencies.

It should be noted that working with village activists is not new for SRSC. Activists have played an important role in forming C/WOs and in delivering programme packages. However, the need of the hour is to decentralize the responsibility from the SO to the village activists. The SOs since the latter part of 1996 have actively been identifying democratic activists within a community who will be accountable to SRSC for programme activities. Moreover, SRSC has also started working out methods through which the Regional Programme Officers (RPOs) would establish direct contact with the activists. The RPOs will be responsible in future to train these activists themselves and not approach them solely through SOs.

The reliance on community activists would facilitate capacity building among village communities to create and manage institutions at the village level.

2. Gender Issues

"Pungori lies in an area of flat plain with scattered agricultural fields. Trees, mostly of Pine are a common sight on road sides and hills..... The village of Pungori has both a WO and a CO. However, women took the lead by forming the village level institution before their males. They mobilised their households' males to get organised.... The women consider the new method demonstrated to them better than the conventional one as it helps them in carrying out activities of sowing, watering, weeding and picking systematically..... It was an interesting informal meeting with the enthusiastic women of Pungori, who seemed very pleased with SRSC's programme packages especially with the provision of the irrigation channel."

THE rural women of the NWFP live extremely secluded lives. This seclusion not only limits women to the four walls of their homes but also restricts them to certain well defined roles and responsibilities that they are expected to perform. In a predominantly male society the women of the NWFP are victims of the teachings of an uneducated clergy, strong tribal and kinship codes and norms and mounting economic pressures on the rural household. In such an environment, SRSC has met with considerable success in being able to convince women to work with the programme.

Since the inception of the programme, SRSC's partnership with rural women has been strengthened considerably. The acceptance of SRSC's women's programme is in itself an achievement. Today there are more women who have become WO members and who are encouraged by their menfolk to work with SRSC. Whereas during the initial years of SRSC, the response from villagers was mixed with much suspicion, today we can claim to have turned over that leaf.

Moving Towards a More Gender Focused Approach

Changing the position of women, however, is easier said than done. It is a process which will take decades. SRSC addresses issues of inequality largely through economic empowerment of women which it seeks to do through addressing women's practical, day to day needs. Women becoming members of WOs is in itself a step in this direction. The WO provides a forum for women to come together, discuss their problems and find solutions to these. In a society where women are largely excluded from making decisions that influence their lives, this is a significant step.

Until 1996, SRSC's programme was structured to address women's needs through a Women in Development (WiD) section. In 1996 SRSC decided to mainstream its WiD programme by giving each section greater responsibility to manage women's issues. Currently there is a Gender Issues section whose role is to act more like a watchdog in ensuring that each section of the programme plans for and addresses women's needs effectively. This section has a Manager in charge at the Head Office level and three Gender Officers in three of the four programme Regions. This section is assisted by the HRD and PMER sections in staff gender sensitization training and in monitoring the 'gender integration' process.

Supra-village institutions will be function or interest group based, e.g. the bee keepers association in Kohat and the tomato marketing association in Mansehra. The idea here is to help these associations evolve into NGOs and once this objective is achieved, SRSC will extend support to link them with other support organizations. The end result will be that these cluster associations would emerge as self-reliant, self-financing institutions capable of undertaking their own development activities.

Clustering Development Activity

The second tier of SRSC's sustainability centred strategy is the formation of supra village clusters. In the context of rural development programmes, often local initiatives and activities remain isolated and marginalised due to the absence of a synthesizing mechanism whereby the local level initiative fails to articulate itself into a broader outcome.

The process of social organization in the SRSC context overcomes these drawbacks and further the setting up of supra village institutions will help resolve this dilemma.

Operations during 1996

The year under review witnessed positive developments on the institution building front. Communities have been responsive due to the visible benefits of the programme which resulted in an increasing demand from rural communities for programme intervention. As of December 1996, the total number of COs and WOs formed in the programme area is 1,033. Of these 233 are in Charsadda region, 457 in Kohat region and 343 in Mansehra region. The total membership of these COs and WOs adds up to 32,902; and the collective savings of these members are worth Rs.13.8 million. During 1996, the total number of COs and WOs formed was 443 with membership of 15,603 and a saving of Rs.6.9 million. For further details, see the tables at the beginning of this chapter.

It should be noted that the C/WOs in the programme area saved over Rs.6.9 million which is equal to the cumulative figure of savings from 1990 to 1995. This trend is indicative of the growing response to SRSC's message in the area and increasing maturity of the programme. Social organization and collective savings are inextricably linked in the SRSC context. If savings are viewed as a quantifiable

indicator reflecting the process of social organization, SRSC made immense headway during 1996. Finally, the appointment of an experienced CEO also provided SRSC a measure of stability during the year under review; and this also explains for the programme achievements in 1996.

A Regional Review

While the progress in SRSC operations during 1996 has been mentioned above, it would be useful to present a brief overview of the trends in various regions comprising the programme area.

Charsadda

Even though the management issues of Charsadda office were not entirely resolved, the programme made considerable headway in 1996. Compared to the total of 138 organizations formed upto 1995, the number of organizations formed upto 1996 was 233 (158 COs and 75 WOs) i.e. almost 60 percent increase in newly formed organizations. The total membership of the newly formed organizations is 2,443 and their total savings is Rs.943,000. The average co membership in Charsadda is 29 and average saving per member amounts to Rs.555. The average WO membership is 24 with an average saving per member of Rs.268.

Feedback suggests that there are numerous local initiatives coming forth from the COs in this region. Many CO members have been involved in activities that range from identification of villagers' collective needs to the management of water channels. Four COs also created a cluster organization in the region.

Kohat

In the Kohat region, SRSC works with the Government in implementing the Barani Area Development Project component. The operations in Hangu tehsil are being funded by Novib. This partnership between SRSC and Government / donors started in 1993.

Under BADP, SRSC is to form 200 COs and WOs by the end of the project period. In addition, SRSC was also meant to assist communities in PI implementation and a total of 200 PIs

were to be completed by mid-1996. SRSC, by and large, met the required targets during the year under review.

During 1996, a total of 190 organizations were formed in the region, i.e. 129 COs and 61 WOs. The total number of organizations in Kohat stands at an impressive 457 (310 COs and 147 WOs). This is in sharp contrast to the number of organizations fostered upto December, 1995: 267 in toto.

The membership of the newly formed organizations is 7,350 and their total savings are Rs.3 million. The total membership in the Kohat organizations has reached 14,965 while the savings of these members amounts to Rs.6.4 million. The average membership of COs in Kohat region is 34 with an average per member saving of Rs.486. The WO membership on average is 31 with average per member savings of Rs.294. The total coverage of village organizations in Kohat region is approximately 14,965 households.

The higher figure of savings in Kohat region would largely be explained through the incoming remittances from migrant labour, especially from the Middle East, and a significant number of retired army personnel living in the region and sending money to COs as well. Given this environment, the enterprising behaviour of many CO members can also be accounted for. Many COs have taken independent initiatives to link up with the Government agencies aside from those which are inbuilt within the design of BADP.

Mansehra

SRSC provides social organization support to Mansehra Village Support Programme (MVSP) in the two districts of Mansehra and Buttagram. MVSP is jointly funded by donor agencies such as IFAD, IDB, UNOPS and the Government of NWFP. The Government development agencies i.e. line departments provide technical support to COs and WOs.

Being a pilot project, MVSP is limited in terms of coverage. The social organization component of MVSP, being implemented by SRSC, seeks to cover a total of 14,000 rural households through the formation of 300 community and 200 women organizations.

Household coverage has been increasing steadily over the past four years due to the formation of C/WOs in the Mansehra region. During the year under review, 158 organizations (99 COs and 59 WOs), were formed in the MVSP project area. The total number of COs in the project area now stands at 215 while the total number of WOs is 128. The average CO membership in Mansehra is 34 and the average saving per CO member is Rs.396. The average WO membership is 32 with an average saving per member of Rs.322.

These figures show substantial progress during the year under review. The total number of organization in 1995 was 185 with a membership of 5,684; and this number has increased to 343 organizations with 11,494 members by December 1996. The village level organizations in MVSP have saved Rs.4.3 million by December, 1996 which is a marked improvement over 1995 when the total savings amounted to Rs.1.2 million.

In order to build the capacities of the village level organizations, MVSP is actively handing over certain responsibilities to village activists and specialists. The village specialists apart from taking responsibility for social organization are involved in strengthening linkages between C/WOs and government agencies. These specialists procure inputs from government agencies for communities. If the process of building local expertise and capacities continues, there is no reason why the Mansehra organizations would not become autonomous in the due course of time.

Future Directions

In the light of experiences from the field and feedback from various donor missions SRSC intends to consolidate its achievements in the coming years. Most importantly, the identification and training of village activists along with formation of supra village clusters will be the foremost priorities of SRSC during 1997. In addition, SRSC will fortify and consolidate the organization already formed in the programme area. The process of institutional development needs to be defined, re-defined and so forth on a regular basis given the complexities of social reality at the field level.

The shift from a WiD oriented approach to a more gender integrated approach took place for a number of reasons. The main reason was that planning for women's activities needed to be put on an equal footing with planning for men's activities. In the past the WiD section had the responsibility to carry out planning in all sectors in order to address WO needs. The near absence of women staff in the technical sections also meant that women's needs within technical sectors were not being effectively addressed. These sections largely interacted with CO members or village men. Moreover planning for women's activities at the field level was not done in an integrated manner. SRSC field staff, i.e. men and women, will need to coordinate their activities in order to effectively address needs in the COs and WOs. Most programme interventions have to take into account the impact on both COs and WOs and cannot be seen as separate.

Although a structural shift has taken place by integrating the women's programme, effective integration will be a lengthy process. It will take time to build the capacities and change the attitudes of our own staff before any significant impact is felt at the field level. This process needs to be accompanied by ongoing staff training which will lead to more gender aware planning and by increasing the number of women staff in each section of SRSC.

SRSC's gender awareness programme has been greatly assisted by Novib. Under the Novib Gender Focus Programme, SRSC has been able to carry out staff training and Novib's funding to SRSC has enabled us to hire more women staff. In fact SRSC's NRM women staff in Kohat Region will also be working in areas funded by the Government under the BADP as women staff in Government line agencies are usually not available. SRSC staff members were also sent for in-country training as well as one external course in gender awareness. In Mansehra Region, where SRSC is in partnership with the Government to implement the MVSP, Novib is also funding staff training programmes under the Gender Focus Programme.

The first gender awareness/sensitization training was initiated to make the management and field staff familiar with gender concepts and related planning and monitoring tools. The session, held in October 1996, was attended by SRSC management and some staff from the three RPOs. It was

extremely helpful in creating a core team of people within the SRSC who would act as gender focal points or 'movers' in their respective Regions. The workshop was conducted by an external gender consultant.

A gender workshop was also conducted in Charsadda Region which was attended by all the RPO staff. The training was conducted by RPO staff (Social Organizers and the RPO himself), staff of the Social Sectors and Gender Issues section, and PMER staff. Apart from various exercises that were conducted to clarify the concept of 'gender' it was felt that we have to look practically at how we can change our way of working in order to sensitize staff and communities. A session was held during the training to identify gender issues in social organization. This was attended by the CEO and conducted by the Chief HRD. A role play of a first dialogue was conducted and it was noted that male social organizers do not introduce the women's programme in first dialogues with COs. The participants designed a 'gender sensitive' dialogue and the male staff made personal commitments at the end of the session which included talking about the women's programme with CO members.

The male and female field staff identified the need for better coordination amongst themselves claiming that lack of coordination often adversely effects the programme. It was agreed by some staff that women field staff will have to attend CO meetings to introduce to the COs the women's programme.

The NRM section has also made concerted efforts to recruit more women staff. It has hired agriculture and livestock staff in Kohat and Charsadda Regions. It has also carried out numerous studies, largely done by SRSC field staff and the PMER section, to assess the impact of the programme on women and come up with ideas for better planning of programme activities.

Increasing Women's Participation

The initial years of SRSC's women's programme have witnessed a fair degree of success at the field level. SRSC has not only responded to rural women by addressing their practical needs, it has also promoted a partnership which has had strategic implications for women. The formation of WOs, training in skill development, promoting savings, providing women easy access to credit and encouraging women to participate in fora such as managers' conferences have all contributed to women's increased incomes,

a boost in their own savings and increased mobility.

Support from village men is now much more forthcoming due to the impact the programme has had in the past. The year 1996 saw a great increase in the number of rural women participating in the programme. The formation of both COs and WOs is now taking place largely due to community demand. More women will become WO members once the two pronged strategy of involving both women and men to motivate women to form WOs is effectively adopted.

In 1996 a total of 151 WOs were formed with an membership of 5,312. This brings the total number of WOs in the programme area to 350. These WOs have a collective saving of Rs3.1 million, this having increased from Rs. 2.5 million in 1996. In Kohat Region the number of WOs formed in 1996 alone was 61 whereas the WOs formed until 1996 was only 86. This has been the result of the demonstration effect and impact of the BADP project in that Region.

During 1996, WO and CO activists also assisted SRSC staff in WO formation by motivating other villagers. In Kohat, WO formation was made a precondition to primary schools being set up by the Social Sectors and Gender Issues section. It is evident that most villages have no objection to forming WOs, we only need to take out a stronger message. However, this is not always the case, as can be seen in the box on the next page.

An important development at the programme level has been that target for WO formation in future have been put at par with that of CO formation. This will largely be possible in districts where SRSC is not target bound by Government projects, ie BADP and MVSP. WOs in these districts cannot be formed over and above the number specified by the Government as SRSC does not have the resources to address the needs of additional WOs.

Earning Their Own Income

The interventions of the NRM and credit programmes have enabled many women to increase their ncome earning capacities. Technical training for village specialists, demonstration and use of new technologies and SRSC's credit windows provide women with an opportunity to easily access resources which they previously could not. The total number of women trained in NRM activities is now over

two thousand (see the chapter on NRM for details). These are largely trained in the field of poultry management and disease control, livestock management, vegetable cultivation and nursery raising. Innovative activities such as mushroom culture have also been introduced on an experimental basis.

Primary Schools: An Entry Point for WOs

Zara Mela is a village in Kohat region, about twenty minutes drive from Kohat town. The inhabitants of the village belong to the Afridi tribe. There is a CO in the village and it had asked for a girls' school under SRSC's Community Schools Project. There was no WO in the village largely due to opposition from the CO. The men did not trust SRSC enough to 'allow' their women to form a WO.

The SRSC team decided to visit the village to motivate the CO for WO formation. Under the SRSC schools project, no school is being given in villages where WOs don't exist. Our team decided to try their motivation tactics to convince the CO to let their women form a WO.

It was an extremely interesting meeting. We sat in a courtyard and the handsome Afridis walked in one by one. Haji Sahib, the CO activist, started off by explaining how his people were still very backward and that they needed time to change. 'I myself am not in favour of this idea of a WO,' he said smiling. He was asked what he thought a WO was, he didn't really have an answer and the other CO members seemed quite amused at this point.

The SRSC team explained the purpose of a WO to the members. The members were asked why they objected to the WO at which point Haji Sahib asked whether the names of their village women would be written in the bank when the WO opened an account. He said that he was not comfortable with the idea of women having their names even on national ID cards. He was told that the account of a WO is opened in the name of the village. We realized that this was a game of give and take and we decided to appease the members first.

Haji Sahib proceeded to ask why he could not save extra money for his wife and put it in his CO account. Social Organizer Ahmad Jan very politely said to him 'If I am hungry and I ask you to eat food for me do you think I will be satisfied.' One member perked up and said to Haji Sahib: 'How can you say this, after all women also have some rights'.

The conversation went on for a while and we could sense that old Haji Sahib was probably getting convinced. However, we asked the CO to think over the issue. Haji Sahib responded that God willing, the village would soon have a WO. As a last attempt, we asked Haji Sahib why the village wanted a girls' school when the men are against a WO being formed. Other members replied that the women were illiterate and that change had to come about, this was the first step towards bringing about that change. Haji Sahib agreed that change had to come about at some point! The SRSC team explained to the CO that if they formed a WO we would be happy to give them a school. Since this is a partnership, they had certain conditions but so did we. The men were all very amused and we parted on a positive note to meet the village women.

The SRSC team left Zara Mela, fairly encouraged by the response of the CO. We realized that 'conditionalities' are sometimes necessary in order to increase women's participation in the programme. We also realized how important it is to communicate the correct message to the men.

Three weeks later, the CO sent SRSC a message, they had decided to form a WO. A WO was formed and the school set up in Zara Mela.

An encouraging development has been that male trainers are now slowly being allowed into WOs and women are becoming more mobile to attend training courses held outside their villages. This was not possible during the initial stages of the programme. In Kohat and Charsadda regions, mushroom training is imparted through a male trainer from the National Agricultural Research Centre Islamabad.

Money in Their Hands: The Women of Pungori, Mansehra

The women of Pungori decided to form a WO in 1994. Of the 80 households in the village, 45 are represented in the WO. The women take great pride in their WO, not only because of the activities they have undertaken but mainly because they feel their village WO is doing much better than the CO.

The WO of Pungori identified an irrigation channel as its PI and nominated three members to sit on the PI committee. These members not only looked after the accounts of the PI scheme but also supervised its construction to make sure it was timely. Due to the PI, irrigation in the village has improved considerably. WO members were also given training by the government line agency in kitchen gardening and they claim that using improved cultivation methods and seeds has considerably increased vegetable production. One member says that she is now growing vegetables and earns up to Rs 7,000 per season. She sells her vegetables to a middle man who regularly visits her village. Another member says that she had taken a buffalo loan from the SRSC and now earns about Rs.1,000 per month.

The WO has changed women's lives in Pungori. They feel proud of the fact that it was their WO that brought irrigation to their village. They also say that having control over the PI has given them greater importance in their village.

The uptake of credit by women is encouraging, largely for livestock. Not only does this mean an increased intake of milk at the household level but it also enables women to sell milk and earn an income. Livestock activities are those over which women have greater control mainly because it is traditionally their responsibility at the household level. Investing in them has strategic implications for women. Women who have availed of credit for livestock activities claim that they have more of a say in household matters as they are now earning money. Most of this earning, which may average Rs.1,000-1,500 per month, is being used on the household and for children's education.

In 1996, the SRSC credit programme initiated a special credit window for the poorest women. The 'most vulnerable groups' policy has led to a tremendous increase in the uptake of credit which is now collateral free.

Training has also been provided to women in enterprise eg soap making, candle making and

fruit and food preservation. Women say that they are now able to produce these products at home and a few are also selling, these. However, poor access to raw materials and problems in marketing still remain to be resolved.

WO Managers' Conferences and WO Activists

Empowering women through increasing their income earning potential is a lengthy process. Very often development programmes address women's practical needs in the hope that these will have a long term and more sustainable impact on women's mobility, their role in decision-making and control over their own income. Sometimes, however, we require a more direct approach to address women's strategic needs. The WO Managers' conferences serve as an important forum in this regard. The conferences provide women with an opportunity to get more exposure and discuss their problems and issues openly.

In 1996, SRSC conducted its first training for WO activists. The purpose of this training is to enable women to lead and plan for their WOs. It enhances their confidence and their management abilities. In Charsadda Region WO activists have assisted SRSC staff in forming six WOs through motivation in other villages. In Mansehra Region CO activists are playing a positive role and have motivated seven villages to form WOs.

The CEO attended a WO conference for first time in Charsadda. Women openly discussed their problems with him and it was encouraging to see this breakthrough being made.

Social Sectors Interventions

The Social Sectors section was set up in 1996. The Gender Issues and Social Sectors programmes are managed by the one and the same section at SRSC. This is due to social sectors demands coming mainly from WOs. (Details of Social Sectors interventions can be found in the chapter on Social Sectors).

The role of the Social Sectors section is to address community needs in health, family planning and education (adult and primary). The importance of certain sectors such as education cannot be underestimated in a province where overall female literacy in rural areas is barely three percent. These sectors are a prerequisite to women's development as without good health, education and family planning

facilities, women cannot bear the burden of undertaking other economic, activities.

In the health sector the programme aims at improving the health and nutritional status of the rural population - mainly women - through awareness raising, training of health workers and linking up villages with existing Government facilities for this purpose. Linkages are also established with existing family planning outlets and fields days held for extending immunization coverage.

SRSC has also initiated a primary education programme for girls under the Government Social Action Programme. It expects to enrol about 1,200 girls in 30 primary schools by the middle of 1997. The adult literacy programme was started in Charsadda in 1995 with eleven centres being set up in WOs. This programme, however, has met with little success due to huge dropout rates as women claim they are too busy to study. Four centres have stopped functioning, however, in centres which are attended by young girls, the enrolment rate has remained steady.

Challenges for the Future

1. WO formation is till largely dependent on the permission of village men. Often CO dropout affects WOs adversely. Women largely depend on men for support e.g. in record keeping. In Mansehra Region, where female literacy is higher, many WOs have women keeping their own records.

SRSC has to make serious efforts to include more women in its programme. Currently WO coverage is low as is also the household coverage by existing WOs. The latter is due to women's restricted mobility. WO formation has and will definitely gain momentum in future due to increased demands. SRSC will need to respond more quickly to this demand.

2. Women's needs can only be addressed if there are technical women staff and resources available for this purpose. The lack and poor quality of female staff in Government line agencies has serious implications for WOs in areas where SRSC has entered into partnership with Government projects e.g. BADP and MVSP. Solutions to this problem are few. In BADP areas; SRSC has utilized Novib funding to solve this problem.

3. The main constraints that the programme still faces in the NRM sectors is the need to address women's needs in a more efficient manner. With the recruitment of more women staff this section should be able to do so. Moreover, due to the trust built up, male trainers are now being slowly allowed into WOs as well.

Training curricula for WO members in technical fields needs to be revised by the NRM section as courses are usually too short and village specialists say they need to be better equipped to have greater credibility among their co-villagers and hence greater income earning opportunities.

A common phenomenon is that commercialization of production leads to men taking over activities such as vegetable production. Moreover, in villages where male and female members have been trained in similar skills, the male specialist is usually given preference and hence remunerated for his services. SRSC will need to ensure that where women are involved in these activities, they be given preference in terms of training, credit, and input supply.

4. Initial reports from the Gender Officers in the Regions point towards the needs for better coordination between male and female staff. There is a need for staff at the field level to sit and plan together activities that are identified by the COs and WOs.

5. There is further need for SRSC to build its capacity in the field of gender and development. Staff training in this regard and exposure visits to other NGOs will be undertaken. SRSC will continue to work closely with Novib under the Gender Focus Programme.

6. Linkages with existing Government facilities need to be improved within the social sectors, especially those with family planning organizations.

The greatest challenge that SRSC faces at present is to effectively integrate the women's programme into all its sections. The first step in this direction has been taken. The SRSC will put its relentless energies into building a programme that will address the immense inequalities that exist between men and women within its programme area.

"After forming the organization, the villagers of Bamman identified improvement of dugwells & lining of channel as PI. It brought 75 acres area under irrigation. It has visibly transformed the cropping pattern in this area. Initially, there was major focus on cereal growing which has now shifted to high valued vegetable cultivation on a commercial level. Every farmer, on average, cultivates 1 - 1.5 acres of vegetables every season. The area is suitable for all kinds of vegetables but they have adopted the growing of cucurbitaceae (Bottle guard, Tana guard, Ridge guard), okra, garlic in summer and crucifers including cabbage, turnip and radish in winter commercially. According to the members, the income per acre has increased almost three-fold."

3. Productive Investment

PRODUCTIVE INVESTMENT (COs)

	Charsadda		Kohat		Mansehra		Total	
	DY	Cum	DY	Cum	DY	Cum	DY	Cum
Lining of channel	1	5	7	23	-	-	8	28
Tubewell	2	12	-	-	-	-	2	12
Irrigation	-	-	-	9	5	6	5	15
Retaining wall	1	2	-	-	-	-	1	2
Pumping system	-	1	6	7	-	-	6	8
Dug well	1	1	11	18	-	-	12	19
Gypsum treatment	-	10	-	-	-	-	-	10
Water storage reservoir	-	-	9	16	-	-	9	16
Dams / Bunds	-	1	6	15	-	-	6	16
Drinking water supply schemes	1	1	48	57	26	36	75	94
Land levelling / development	-	-	24	42	16	16	40	58
Farm to market roads	2	5	3	6	17	22	22	33
Cane crusher	6	16	-	-	-	-	6	16
Coal extraction	-	-	1	2	-	-	1	2
Afforestation	-	-	-	2	-	-	-	2
Dairy package	-	-	2	3	-	-	2	3
Tea cultivation	-	-	-	-	2	2	2	2
Total	14	54	117	200	66	82	197	336

DY = During the year 1996

Cum = Cumulative till December 31, 1996

PRODUCTIVE INVESTMENT (WOs)

	Charsadda		Kohat		Mansehra		Total	
	DY	Cum	DY	Cum	DY	Cum	DY	Cum
Lining of channel	-	-	1	1	-	-	1	1
Irrigation	-	-	-	-	2	2	2	2
Pumping system	-	-	4	4	-	-	4	4
Dug well	-	-	-	3	-	-	-	3
Dams / Bunds	-	-	-	-	2	2	2	2
Drinking water supply schemes	13	14	30	42	24	27	67	83
Land levelling / development	-	-	3	3	1	1	4	4
Farm to market roads	-	-	1	1	2	2	3	3
Twin pit latrines	-	-	-	5	-	-	-	5
Dairy package	-	-	8	8	-	-	8	8
Total	13	14	47	67	31	34	91	115

DY = During the year 1996

Cum = Cumulative till December 31, 1996

PRODUCTIVE investment (PI) schemes are crucial to SRSC interventions in the field. Community participation in designing and implementing a PI project plays a vital role in the consolidation of the village level organizations. According to SRSC's Strategy, the objectives of the PI are:

1. To act as a bonding agent and help strengthen the C/WO by involving all members in the identification, implementation and the on-going maintenance of the project;
2. To raise the productivity and thereby the income of the members of the C/WO;
3. To unleash the potential for developing and expanding upon the resource base;
4. To build the capacity of the C/WO for future larger scale projects.

The PI is an investment in the C/WO based on the principles of equity, productivity and sustainability, that the benefits of the PI should flow equitably to the community members and that the project should enhance local productivity; and by eliciting community participation, it acquires sustainability in the future.

PI Cycle

A PI is identified by the C/WO through a series of dialogues with SRSC. The PI cycle comprises of the following stages:

1. Identification and prioritization of the village needs with participation of all C/WO members.
 2. Technical and financial feasibility (with assistance from SRSC staff).
 3. Survey, design and cost estimation by SRSC.
 4. Formation of PI Management Committee, accountable to C/WO; necessary training to PI committee in monitoring and record keeping is given by SRSC.
 5. Release of grant in convenient installments by SRSC.
 6. Project execution to completion according to design and cost.
 7. On-going operation and maintenance of the scheme is C/WO's responsibility.
-

Fundamentally, a PI is a 'one time' grant given by SRSC to the C/WO which undertakes a priority project for the community as a whole. However, there are variations within this policy that depend upon the needs and resource-constraints faced by the community; thus additional assistance may be provided on a case to case basis as in the Mansehra Region. Moreover, the nature of PI investment is not confined to a physical 'asset-based' engineering project, instead it could be more 'activity-based',

or 'asset-based' but within the realms of natural resource development, credit or human resource development.

Returnable PIs

Following many lessons from the field, SRSC's Management considered the possibility of extending returnable PIs to communities in need of certain prioritized projects such as tube wells (which are relatively more technical than other PIs). Therefore, instead of a grant, assistance is provided to the village community in the form of an interest free loan. The terms and conditions of loan repayment are settled with the community and a certain schedule is worked. So far no rigid rules in this regard have been worked out.

This approach mostly follows other investments in training, savings and credit formation; and by its very nature has the potential for cost saving and long-term institutional sustainability. Since returnable PIs have been recently introduced on a pilot basis, it is too early to mention their impacts here.

PIs for Women's Organizations

A hallmark of the SRSC's approach to Productive Investments in the project area is that it does not discriminate against the WOs in granting PIs. It is true that during the initial part of project development, it was not easy to identify PIs on part of the women since the benefits of village level infrastructure are not restricted to a particular gender. However, there are certain activities which are gender specific and involve the traditional division of labour. SRSC has encouraged PIs which are likely to benefit women directly; and during 1996 several WO PIs were initiated. In Mansehra this number is as high as 31 and the process is underway in other Regions, as well. In Charsadda, 13 and in Kohat, 47 WO PIs were initiated during the year.

Meeting the Targets

During 1996, SRSC successfully completed the initiation of 200 PIs within the Barani Development

Area Project area, hence, meeting the required target and fulfilling its contractual arrangements. Similarly, SRSC was able to honour its obligations for the Mansehra Village Support Project during the year under review. Moreover, the Mid term evaluations of both the aforementioned projects have lauded the performance of SRSC in facilitating village based infrastructure development in the respective project areas. SRSC was able to initiate all planned PIs under Novib funding in Charsadda and Hangu. In Kohat, of the 9 PIs initiated under TVO funding, 6 have been completed while 3 are ongoing. In the same region, under WFP funding, 16 PIs are at various stages of completion.

Overall Progress During the Year

During 1996, a total of 288 PI schemes were initiated in the Programme area, 27 in Charsadda, 164 in Kohat, and 97 in Mansehra. The total number of PIs completed were 148 of which 12 were completed in Charsadda, 112 in Kohat and 24 in Mansehra. The PIs initiated included tube-wells and drinking water supply schemes, cane crushers, land levelling, lining of canals, irrigation channels, farm to market roads, drainage schemes etc. Till December, 1996 a total of Rs. 88 million has been disbursed for PIs initiated of which Rs. 54 million was disbursed in 1996. The tables at the beginning of this chapter detail the type of productive infrastructure schemes initiated throughout the programme area.

Future Directions

In the succeeding year, the returnable PIs would be followed up and further returnable projects will be granted if demanded by the communities as their prioritized need. The Engineering Section intends to play a more proactive role in the initiation of WO PIs and will closely follow the execution of WO projects that have already been initiated in the programme area.

"Kohat Region has unique geographical locations: The South Eastern parts have thick forest of *Acacia Modesta*, which flower from April to May. Again, there is *Ber (Zyzipus)* which bears flowers in September and October. Similarly mustard and crucifers are the major crops of barani area wherein honey bees can stay till end of Spring. In summer, Hangu which is mild in climate and has enough water sources, is the most suitable place. It is here that KAAB started as an association, attaining commercial status and is now considered a small business group. KAAB has in its fold members from all major tribes of Kohat and the name derives from the first alphabet of these tribes i.e. Khattaks, Afridis, Awan and Bangash. Initially 10 CO members, trained in bee keeping by SRSC, set its charter and obtained a working capital from SRSC of Rs.180,000/- plus Rs.50,000/- of their own investment. This capital was used to purchase bee hives of which there are now 72. Production of honey started in 1996 and details are as under:

Type of Flora	Quantity	Income
1. First harvest from PHULAAI	= 400 kgs	Rs. 30,000/-
2. Second harvest from VEGETABLES + BARSEEM	= 100 kgs	Rs. 10,000/-
3. Third harvest from BER	= 250 kgs	Rs. 60,000/-
Total Production	= 750 kgs	Rs. 100,000/-

The honey is sold under the brand name of KAAB Bee Keeping Association. Upto now Rs.100,000/- has been returned to SRSC and a second credit of Rs.150,000/- has been taken to purchase more bee hives as 5 additional members have recently joined.

4. Natural Resource Management

INTEGRATED and sustainable rural development involves natural resource development and management at the local level. The natural resource management section at SRSC works to assist farmers in maximizing the productive capacity of their land and other natural resources by improving local management systems and introducing new and improved technologies in forestry, agriculture and livestock. The SRSC strategy encompasses 4 objectives, within the natural resource management sectors, centered around the COs and WOs as the grassroots agents of sustainable and equitable development. These objectives include the optimal management and utilization of natural resources on a self help basis; increased income generation; skill enhancement of extension workers for better resource management and linking COs and WOs with development institutions in public and private sectors.

The NRM activities are operationalized for interested C/WOs by way of five key mediums: trainings, demonstrations, on-going introduction of improved agricultural inputs and livestock breeds, workshops and exposure visits, in the case of the first three, i.e. training, demonstration and improved inputs/breeds, rapid appraisals and needs assessments are conducted in villages and dialogues are held with the C/WOs. During dialogues with communities, NRM plans, specific to the conditions of C/WOs are discussed alongwith ways in which SRSC would provide the necessary support. As a result of the dialogues, a ToP is proposed based on the activity identified by the C/WO. A checklist of the various terms and conditions on each activity has been prepared by the NRM section. The checklists are further formulated into a comprehensive ToP for each activity. The ToP proves to be an effective tool in designing the activities beginning with the basic objective of the package and step-by-step leading to the desired impact. It also serves the purpose of clearly communicating to C/WO members, the specific terms and conditions that the parties are obligated to fulfil.

By creating a cadre of village specialists in the various natural resource sectors, SRSC extends technical support and advice at the doorstep of the farmers. These specialists are mostly the entry point of SRSC's interventions in any village and are followed by the provision of other NRM inputs. The VEWs and village activists play a vital role in the transfer of technology to other farmers and are instrumental in establishing linkages with Government line departments for access to services, technical

know-how, procuring agricultural and other inputs which they sell at profit to their communities. During the year 1996, strategic changes were planned at SRSC so as to further improve the natural resource management in the programme area.

Policy Shifts

The NRM focus in 1996 shifted from vast scale training and development of a village specialists' cadre to a purely need-based training programme. In future, the potential utilization of special services and expected income generation in the village will precede the need to merely train the individual villager. This policy shift is also in line with the changing approach of NRM section from a subsistence level to a semi commercial level of natural resource development. During 1996, a regular and strict monitoring/follow up policy for NRM specialists was also adopted by SRSC. To facilitate this decision, a proforma was developed and the specialists will be evaluated in future on the basis of objectively verifiable indicators such as provision of services, arrangements of inputs, transfer of technology, linkages effected etc. Moreover, the monitoring of activities undertaken by specialists has been made the responsibility of both the technical staff and field based social organizers.

The NRM section also developed a master trainers programme at the supra (cluster) village level which would be responsible for the arrangements of inputs, monitoring of extension workers and linkages development at the cluster level. These master trainers would also provide technical back-stopping to the agricultural and livestock extension workers. In order to strengthen the NRM activities undertaken by WOs, 2 female Agriculture Officers and 2 female Livestock Officers were recruited for the Charsadda and Kohat regions. The female NRM staff will primarily undertake follow-ups aside from the identification and implementation of new interventions. During 1996, many training courses were imparted to the villagers. These are summarized in the tables at the beginning of Chapter 6.

Progress in Major Projects

a) National Oil Seed Development Project (NODP)

In order to expand the production of oil seed, a major project was initiated in the programme area with the collaboration of Pakistan Oil Seed Development Board. SRSC would mobilize C/WOs to introduce sunflower as a non-conventional oil crop in SRSC project areas and disseminate improved production technology practices, jointly worked out by the NODP and SRSC. This one year pilot project beginning autumn 1996 will be executed on 500 hectares of land in Charsadda and Kohat districts. A total of 60 COs and 60 village specialists participated in this project. The work on this front has already started and it would be early to comment on the results. While SRSC is using its institutional development network in the field, the NODP is providing demonstration materials such as hybrid seed, fertilizers, plant protection material and farm implements. The total budget calculated for this project comes to 4.263 million rupees which includes budget for SRSC technical assistance, budget for extension activities carried out by SRSC and expenditure for the purchase of implements.

b) Seed Multiplication Programme

During 1996, the ongoing seed multiplication programme (SMP) of SRSC was strengthened. Previously, SMP was operationalized in Mansehra, Battagram, Kohat and Karak districts under agreements with MVSP and BADP. However, in 1996, this programme was extended to Hangu and Charsadda district where the operations are funded by Novib. Seed multiplication plots for wheat, maize and sugarcane have been started in the area. This programme will go a long way in ensuring food security within the region. Historically, the availability of seeds, technical know-how and other agricultural inputs have been a major problem for tenants, share croppers and small farmers alike. The Government agencies can only meet 6% of the total demand of seeds and wealthy farmers gained most from this limited supply.

The seed multiplication experiments have been amazingly successful in the programme area. Improved seed of maize was produced in 15 COs on 41 acres in Charsadda, in 5 COs on 13 acres in Kohat and 55 acres in Mansehra region. In the case of wheat, it was planted on 52 plots on

84 acres in Charsadda, on 110 plots on 174 acres in Kohat and on 63 acres in Mansehra region. Consequently, 140,000 kg of improved seed for maize was produced which will be distributed among the CO members. This amount of maize seed would cover 7,000 acres of land in all three regions of the programme area.

Moreover, the improved variety of seed for wheat will amount to 310,000 kg that will bring more than 7,600 acres under cultivation throughout the programme area. This would bring about improvement in productivity of all the major cereal crops and make rural communities self-sufficient in good quality seed of improved crop cultivars at the village level. In addition to wheat and maize, 5 acres of sugar in Charsadda and 10 acres of rice in Mansehra was also multiplied for distribution in the community organizations.

Provision of services and inputs by VEWs and bringing maximum area under improved high yielding disease resistant crop cultivars will help increase productivity and income, and help improve the food security situation of the rural farming communities at the village level.

c) NRM Clusters

During 1996, 3 NRM clusters/supra village bodies were formed in the programme area. These are Seed Growers Association, Kohat; Poultry Association in Hangu and Dairy Farming Association of Charsadda. Initial dialogues have been held with the community members using various formal and informal means. These supra village bodies are in the process of making rules and bye-laws for their operation which would hopefully activate them by mid-1997. With the formation of these clusters, there is bound to be more participation in the daily management of natural resources not to mention that such bodies would lend sustainability to the NRM operations undertaken by C/WOs.

d) Mushroom Culturing

Mushroom spawn production was also started in SOU Tangi of Charsadda region and 3 extension workers have also initiated commercial mushroom production. 54 demonstration plots on mushroom culture at the village level were set up during 1996 in Charsadda District.

NRM Clusters

The Livestock Extension Workers (LEWs) have organized themselves into clusters for the timely availability of inputs (vaccines, feed, breeds etc.) and services and the proper establishment of linkages between C/WOs and several government/private development institutions. These cluster associations address the needs existing within different sub-sectors. So far poultry farmers' association, dairy farming association and bee-keeping association in Kohat and Charsadda have been formed. In addition, another association for the marketing produce of NRM related micro-enterprises has been formed in Mansehra region. These cluster associations are a befitting response to the institutional vacuum that exists within the regions of the programme area. Formation of these clusters will provide service delivery to the farmers more effectively and on a sustainable basis.

Sectoral Review

This section would highlight the major initiatives taken by NRM section during 1996.

a) Village Extension Services

SRSC trains members of community and Women's organizations in various natural resource sectors mainly to extend technical skills and support to small farmers of the region. The progress during 1996 in the sphere of NRM training has been summarized below:

i) Agriculture

In Charsadda during the year under review, 4 refresher courses were held for 40 AEWs covering 40 COs. One post harvest losses control training course was arranged for 12 CO members. Four exposure visits for 22 AEWs were organized in 1996 as well. One AEWs training course was held that imparted training to 18 CO members.

In Kohat, two AEWs training courses were organized for 30 AEWs whereas 4 refresher courses were held for 103 AEWs. Three bee keeping training courses were held which covered 46 persons aside from one training course held for 22 AEWs on organic farming.

In Mansehra Region, three training courses were held for 57 AEWs covering 57 COs. The contract seed growers' training was imparted to 18 AEWs. Moreover, 2 training courses in fruits and vegetables production were arranged in which 60 CO members participated.

ii) Forestry

One forestry training course for 10 CO members was arranged in Kohat during 1996. In addition, 30 CO members from Kohat and Karak districts were trained as forest nursery attendants.

Several farmer and community nurseries were set up in the programme area during 1996. Afforestation received a major boost during 1996 particularly in Kohat and Mansehra regions accompanied by training to motivated members of village communities.

iii) Livestock

In 1996, a total 107 CO members were trained as LEWs in all three regions of the programme area. Similarly one PEWs training course was arranged in each region that trained 54 CO members in all. Various refresher courses for LEWs were also held through which 97 and 82 LEWs were re-trained in Charsadda and Kohat regions respectively.

In Charsadda, one course in dairy farming, two exposure visits and one field day for 100 members were also arranged by the region during 1996.

b) Research, Demonstration and Adoption (RDA)

RDA comprises three phases namely experimentation, demonstration and replication. New and environmentally sound technologies are tested and demonstrated to the C/WOs through VEWs. Demonstration plots are then laid out on the AEW's land and he illustrates how the use of new technologies can improve the productivity and reduce pre and post harvest losses. Following this procedure, the replication phase commences with other farmers adopting the same functions. The adoption rate indicates whether demonstrations have been successful or not. The demonstration are improved production practices has shown two-fold increases as compared to local practices.

Major sectoral interventions introduced and consolidated during 1996 are elaborated in the sub-sections on the next page:

i) Agriculture

A) Improved varieties of wheat and maize

During 1996, 99 demonstration plots of wheat were laid out on 67 acres of land in all three programme regions. A total of 65 demonstration plots of maize were laid out on 36 acres of land.

B) Experimentation with sunflower, soybean and extension of groundnut crop.

Under NODP programme, 111 plots of sunflower crop were laid out by villagers in Kohat and Charsadda regions on 101.75 acres of land. In case of soybean crop, 28 plots were laid out on 13 acres of land. In Kohat and Karak districts a total of 13 demonstration plots of groundnut crop were laid out on 21 acres of land. In addition, 14 adaptive research plots of groundnut were also laid out in these two districts. Groundnut is a cash crop of barani areas of Kohat region.

In case of WOs, 84 plots of kitchen gardening were laid out in all three regions on 2 acres of land. 54 demonstrations of mushroom culture were carried out in Charsadda region. 11 food processing demonstrations were carried out in WOs of Kohat and Mansehra regions. 10 composting demonstrations were carried out in 10 WOs of Kohat region.

ii) Livestock

A) Animal Health Care

During the year under discussion, 61,890 animals were vaccinated by LEWs. 4,750 animals were given mineral supplementation and 8,315 animals were treated/dewormed by extension workers of livestock. Poultry extension workers inoculated 26,183 birds. A total of 8,122 households benefitted from the services of livestock and poultry extension workers, trained by SRSC.

B) Feed improvement

A total of 282 demonstrations of fodder, mineral supplementation and urea straw treatment were carried out in all three regions, 2 cattle crushes were installed besides providing 7 beetle bucks to C/WO members in Charsadda region.

35 demonstrations of mineral supplementation and concentrates were carried out in WOs of Charsadda region.

C) Breed improvement

11 COs were provided dairy packages as 'Green Sector Pls'. 1,652 improved breeding eggs were supplied to C/WO members. Three CO members established fish farms in Kohat region whereas 17,700 fish seeds were supplied to them by SRSC. In the case of the Women's Programme, 1,708 fayumi units were provided last year to members of Women's Organizations. In Kohat region, 198 goat and 100 sheep units were distributed among WOs.

c) Linkages

During the year under review, the NRM section of SRSC maintained close liaison with the Government line agencies for inputs supply and imparting of training to the C/WO members. These institutions include Agriculture University Peshawar, Agriculture Research Institute Tarnab, Cereals Crops Research Institute Pirsabak and Sugar Crops Research Institute Mardan.

From NARC Islamabad, technical experts were invited to impart mushroom culture training to the male and female members of the community-based organizations apart from the purchase of seed of pulses, soybean, sorghum, millet, grasses and fodder for distribution to C/WO members. Fertilizer and seeds of improved crop cultivars of wheat, maize and soybean were purchased from the Agriculture Development Authority for onwards distribution to the C/WO members.

In livestock sector, vaccines and fertile eggs were arranged from the Veterinary Research Institute and Poultry Farm, Peshawar. Further, resource persons were invited to train villagers in livestock development and management. Linkages were further strengthened with Harichand Livestock Breeding Station (Charsadda) for the supply of improved exotic breeds of bulls to the C/WOs.

In forestry development, NRM section of SRSC maintained close working collaboration with the NWFP Forestry Department and Pakistan Forest Institute for the purchase of different multi purpose

forest species and training of villagers in forestry. From the Government Sericulture Department, silk worm seeds were purchased on cash payment for provision to interested members of the C/WOs.

Future Directions

1. Systematic devolution of responsibilities of NRM staff to the cadre of trained VEWs. This should ensure that the farmers have direct access to improved inputs and services.
2. Promotion of meaningful linkages between C/WOs and concerned development agencies for the timely availability of improved inputs on a sustainable basis.
3. Assistance to the village communities in the formation or strengthening of associations and clusters at the supra-village or district level for timely, efficient availability of inputs.
4. Learning from its past experiences, NRM section intends to involve more and more farmers in the management of necessary inputs for improved natural resource management in the programme area. In addition to its various experimental and regular interventions, SRSC intends to promote commercial farmers who show initiative and bring about local development via better techniques, wide coverage and strong marketing networks.

.....A credit of Rs.30,000/- was extended to Mr Nazir Gul of CO Shaheed Abad for installation of a diesel atta machine. He charges Rs.16/- for grinding 40 kg of wheat from general villagers while for CO members, with consensus, the rate has been fixed at Rs.14/-. His monthly income is around Rs.2500/- and he has repaid Rs.5,400/- to SRSC. After the repayment of the rest of the amount, the atta machine will prove to be his permanent source of income.....CO Behlola Bala forwarded a request for credit to SRSC. Alam Zeb took Rs.7,500/- for shopkeeping and with

5. Credit and Enterprise

Rs.20,000/- of his own money he rented a shop. In one year, his business flourished and the total stock value increased to Rs.70,000/-. The gross sales per day are Rs.600-750/- in which he nets @ 15 percent i.e. Rs.90-115/-.....A credit of Rs.50,000/- was extended to Mr Sabirullah of CO Chokara, SOU Karak for a welding shop. He had already been trained in welding by SRSC. His fields of working are:

- i. gas welding,
- ii. electric welding,
- iii. making of doors and windows,
- iv. makings of wheel barrows.

He has hired one skilled person on a salary of Rs.1,500/- per month and after the payment of this salary, Sabirullah's net income comes to Rs.2,000-2,500/- per month.....

CREDIT AND ENTERPRISE DEVELOPMENT

	Charsadda		Kohat		Mansehra		Total	
	DY	Cum	DY	Cum	DY	Cum	DY	Cum
<u>Community Organisations (COs):</u>								
- No. of COs	38	92	62	140	55	62	155	294
- No. of loans	45	141	71	208	60	84	176	433
- No. of beneficiaries	649	3,065	304	1,429	354	511	1,307	5,005
- Amount disbursed (Rs.'000)	4,828	9,273	3,151	5,929	1,717	2,175	9,696	17,377
- Amount due for recovery (Rs.'000)	400	5,236	601	3,362	388	813	1,389	9,411
- Amount recovered (Rs.'000)	240	3,028	550	3,087	378	682	1,168	6,797
Percentage recovery (%)	60	58	92	92	97	84	84	72
<u>Women Organisations (WOs):</u>								
- No. of WOs	28	44	30	41	31	35	89	120
- No. of loans	38	54	34	57	52	65	124	176
- No. of beneficiaries	195	501	88	234	82	107	365	842
- Amount disbursed (Rs.'000)	2,576	4,931	931	1,659	1,070	1,263	4,577	7,853
- Amount due for recovery (Rs.'000)	608	3,019	134	884	171	382	913	4,285
- Amount recovered (Rs.'000)	486	1,956	133	862	154	311	773	3,129
Percentage recovery (%)	80	65	99	98	90	81	85	73
<u>Total:</u>								
- No. of C/WOs	66	136	92	181	86	97	244	414
- No. of loans	83	195	105	265	112	149	300	609
- No. of beneficiaries	844	3,566	392	1,663	436	618	1,672	5,847
- Amount disbursed (Rs.'000)	7,404	14,204	4,082	7,588	2,787	3,438	14,273	25,230
- Amount due for recovery (Rs.'000)	1,008	8,255	735	4,246	559	1,195	2,302	13,696
- Amount recovered (Rs.'000)	726	4,984	683	3,949	532	993	1,941	9,926
Percentage recovery (%)	72	60	93	93	95	83	84	72

DY = During the year 1996

Cum = Cumulative till December 31, 1996

THE Credit and Enterprise (CED) programme is designed to increase rural communities' access to credit for productive purposes. In this context, the credit programme helps the members of C/WOs to meet their credit needs by arranging access to credit through its own and institutional credit sources. Furthermore, the CED programme encourages micro-enterprise development to achieve higher productivity and increased incomes for the rural communities. Additionally, the CED helps institutionalize marketing systems within and with C/WOs for a sustainable and self-generating demand for community products and services.

The two thrusts of CED programme i.e. micro-credit and micro-enterprise serve different but related purposes. Whereas, the poorer sections of the village economy benefit from the micro-credit windows available through SRSC, micro enterprises are the most viable means of reducing pressure on land and at the same time not overburdening those already engaged in agriculture. SRSC has been able to shore up a pool of capital (donor funds) which it lends out as a part of regular credit to the villagers. The role of village activists becomes crucial in this scheme of things: they identify credit needs and submit demands to SRSC, and are responsible for disbursements and loan recovery for a small service charge paid by the C/WO. In this way there is a social rather than a bureaucratic network of credit management at the village level, where collateral is the group's guarantee.

There are three credit windows that the SRSC offers i.e. short, medium and long terms. All loans are meant for investment in productive activities such as purchase of agricultural inputs, livestock, establishment of micro-enterprises, land lease etc. In Charsadda and Kohat, SRSC has been applying a uniform rate of 12 per cent (including a 10 per cent as SRSC's service charge and 2 per cent as cost of lending by the C/WO's Credit Management Committee (CMC). In Mansehra Region, the interest rates are different depending upon the type of loan offered. As discussed later, these service charges are being revised, as of January, 1997.

Feedback from the External Evaluations of 1996

During 1996, SRSC's credit programme was reviewed by several external evaluation missions. In February, the Senior Adviser to Novib evaluated the programme and made certain recommendations regarding

the sustainability of the SRSC's credit programme. Most of the suggestions made have been implemented. It is expected that with the present performance of the credit programme, SRSC would achieve operational viability within a year or two, provided that the beneficiary base grows with funds' availability.

The ADB's Mission also appreciated SRSC's credit policy and recommended that a substantial amount be transferred to BoK, for further lending on the basis of SRSC experience in the field. Similarly, the IFAD Mission reviewed the credit programme in Mansehra, which is still in its infancy. The Mission thought that the programme was moving in the right direction. However, it made certain recommendations to improve its effectiveness and viability most notably that SRSC be provided with funds committed under the project in lump sum, on a soft loan repayable with a minimal service charge. This would allow SRSC to invest unused balances and build its credit pool.

The Novib Mid Term Evaluation of the credit programme also considered it as good as any other such programme in South Asia. This Mission emphasized more training and working out ways to attain sustainability.

During 1996, two other studies evaluated the credit and enterprise programme. The uptake of credit programme was deemed as impressive both in terms of the figures and the policy of encouraging micro-enterprise development involving prudent risk taking behaviour by the local entrepreneurs.

The second study by Rukhsana Ahmed assessed the existing entrepreneurial activities in WOs and suggested newer avenues for enterprise development considering the local availability of raw material, skills and marketing opportunities. For example, cheaper substitutes of raw materials for soapmaking were suggested by the consultant. However, due to the limited samples used in the study, CED will be cautious in its response until these suggestions are tested on a pilot basis.

Regional Developments in 1996

Before reviewing the Regions, it is pertinent to mention the overall levels of disbursements and repayment of loans in the programme area. During 1996, a total of Rs. 25.2 million was disbursed while Rs. 10 million was collected as repayments of loans extended by SRSC.

In Charsadda, the recovery rate stood at 72% during the year. Disbursements in 1996 were Rs. 7.4 million whereas a total of Rs. 8,41,000 was disbursed in 1995.

The Kohat Region has maintained its good recovery position and substantial increase in disbursements was witnessed in the region during 1996. While the recovery rate was 93%, disbursements, amounting to Rs. 40,82,000, expanded considerably in 1996 compared to Rs. 16,42,000 in 1995. The demand for credit from this Region was way above the capacity of SRSC's capital pool and the unmet requests were referred to ADBP which is required by the sub-loan agreement with ADB, to provide credit to the poor within the Barani Area Development Project area. Following the ADB MTR's Mission's endorsement \$ 1 million were transferred to BoK from ADBP. A long term partnership between BoK and SRSC has been agreed upon as mentioned above. The Kohat Region faces shortage of funds with regard to the CED programme and efforts are underway to receive donor support in this regard.

Mansehra's CED programme is relatively new as it started in 1995. During the year under review, disbursements increased while recoveries fell. In 1996, rate of recovery was 95% improving from 73% during 1995, reaching a cumulative recovery of 83% since the programme's inception. Disbursements, however, increased from Rs.6,51,000 in 1995 to Rs.27,87,000 in 1996. The CED programme in this Region has great potential to take off in the coming year given the demand for credit in the area and the fact that most of the initial operational problems were addressed in 1996, with positive results. The IFAD MTR Mission suggested a lump sum release of funds to SRSC for credit disbursement; and an amount worth Rs.15.8 million will be released in 1997 which will be repayable by SRSC on a service charge which will be negotiated with GoNWFP. The funds in excess of SRSC requirements would be duly invested to make the whole operation viable.

Training Initiatives

The Human Resource Development Section at SRSC initiated several activists' training courses for the members nominated by the C/WOs. These training courses included around imparting basic accountancy skills to the trainees. Such training schedules have the potential of increasing the quality of record keeping within the C/WOs and enabling SRSC to expand its CED operations organically.

In Kohat a successful training programme was launched aiming at increased self-employment opportunities. This programme focussed on the skills in demand such as welding, tailoring etc. Improved technologies such as mini-wheat threshers, incubators, mold boart ploughs and peanuts shellers were also demonstrated to the villagers; and some of these were sold to the communities as well. Training and demonstrations in Mansehra and Charsadda Regions have been a weak area of CED, and the section plans to overcome this limitation in 1997.

Viability of the CED Programme

On the issue of achieving operational viability of the credit programme, SRSC has made a commitment to its donors. As a result, during 1996, SRSC's earnings increased to Rs.0.995 million from Rs.0.203 million in 1995 and Rs.0.015 million in 1994. Staff costs amounted to Rs.0.55 million in the year under review i.e. 1996. This was a positive trend which is expected to continue in the future and improve due to high amortization amounts in 1996. Increase in service charge to 16% from January 1997 is expected to further improve the situation.

Targeting the Poorest

Another major development in the year under review was policy-based flexibility to accommodate credit demands of the poorest groups. This policy, intended to address the "Most Vulnerable Groups" (MVGs), started functioning in January 1996. Based on the idea of augmenting entitlement of the vulnerable groups i.e. women, tenants and the homeless, this policy channelizes the potential within the MVGs to achieve higher incomes and better standards of living by providing credit collateral-free.

A new window for advancing credit was introduced in the year 1996. Known as the land-lease facility, this window targets the landless or farmers having a landholding below 1 acre of irrigated land, who are supported to take land on lease. Collateral is not a binding requirement under this facility. Thus the scheme allows less entitled farmers to use their agricultural expertise and knowledge to earn some income and thus expand their capabilities and potential for development. The NRM section also intervenes by providing requisite training to make farming practices more productive. This

intervention is likely to address serious issues such as unemployment, underemployment and mal-distribution of assets in the Programme area. However, SRSC does not presently have sufficient funds to fully implement this scheme.

SRSC and the Bank of Khyber

The Bank of Khyber (BoK) has agreed to enter into a partnership with SRSC. This partnership has begun in the Kohat Region under the ADB funded BADP. The BoK has notified its branches in other Regions, as well, to entertain requests from community organizations. This will greatly help SRSC's forthcoming institutional development efforts in the Abbottabad and Haripur Regions, where SRSC has no capital pool to extend loans directly.

As formal lending institutions such as BoK have a strict criteria in lending small loans, this agreement between SRSC and BoK will go a long way in ensuring development in the Region, BoK has offered to extend a credit line directly to SRSC; and the latter shall advance seasonal and other small loans to the village level organizations. It is expected that if Donors agree to advance some funds for the new Regions, SRSC's credit programme would reach full operational cost recovery, with growth due to a wider beneficiary base and the realistic service charge of 16% per annum.

Future Directions

As noted above, SRSC has decided to increase service charge to 16% per annum from January 1997, while loans exceeding Rs.250,000 are already given out at a rate of 18% to the communities.

In the coming year, this increase along with the expanding beneficiary base will bring the programme to its full operational viability. Continued Donors' support would however be necessary for this to materialize. Moreover, training and employing the cadre of village activists will help make this programme operationally viable.

The CED section having tested its approach in the field, intends to encourage internal lending within communities, whereby, the community organizations will utilize that savings for extending credit for productive purposes, to their respective members. Taking this practice further, community

organizations with excess funds would be encouraged to advance credit to other C/WOs, so that the community-generated capital is efficiently utilized within the project areas. Operationalization of the above mentioned ideas would help establish village level banks, in charge of their credit affairs, thus lending sustainability and cohesion among the village communities.

Furthermore, CED programme is now systematically on its way towards sustainability. A profit and loss statement will be prepared on a six-monthly basis to monitor movement in this direction.

".... these sessions (Activists Trainings) are held in a very participatory manner. I especially like the manner in which the previous day's proceedings are reviewed. This enables participants to not only refresh their memories, but also to feel that their views on the training are held in regard by the facilitators. Also commendable is how, on the last day, participants are asked to judge the training."

6. Human Resource Development

HUMAN RESOURCE DEVELOPMENT (COs)

	Charsadda		Kohat		Mansehra		Total	
	DY	Cum	DY	Cum	DY	Cum	DY	Cum
<u>Social Organization (No. of persons):</u>								
- Activists trained	44	44	116	116	114	114	274	274
<u>Agriculture (No. of persons):</u>								
- Agriculture extension workers	18	68	30	108	57	129	105	305
- Refresher courses	40	114	103	224	34	34	177	372
- Organic farming	8	24	22	44	-	-	30	68
- Post harvest losses	12	30	-	-	-	-	12	30
- Mushroom culture	21	21	30	30	-	-	51	51
- Refresher courses	10	10	-	-	-	-	10	10
- Bee keeping	10	10	46	67	-	-	56	77
- Integrated pest management	10	10	-	-	-	-	10	10
- Sunflower promoters	12	12	15	15	-	-	27	27
- Contract seed growers	-	-	-	-	18	97	18	97
- Fruit and vegetable	-	-	-	71	60	132	60	203
- Compositing	20	20	-	-	-	-	20	20
<u>Forestry (No. of persons):</u>								
- Forestry development	-	8	10	158	-	22	10	188
- Nursery raising	-	3	17	17	-	-	17	20
<u>Livestock (No. of persons):</u>								
- Livestock extension workers	23	84	28	124	56	81	107	289
- Refresher courses	97	180	82	110	-	-	179	290
- Poultry farming	17	26	16	26	21	21	54	73
- Fish farming	-	-	5	15	-	-	5	15
- Dairy farming	21	21	-	-	-	-	21	21
- Artificial insemination	7	7	-	-	-	-	7	7
<u>Health (No. of persons):</u>								
- Male health workers	8	8	-	-	-	-	8	8
Total	378	700	520	1,125	360	630	1,258	2,455

HUMAN RESOURCE DEVELOPMENT (WOs)

	Charsadda		Kohat		Mansehra		Total	
	DY	Cum	DY	Cum	DY	Cum	DY	Cum
<u>Social Organization (No. of women):</u>								
- Activists trained	-	-	19	19	-	-	19	19
- Managers trained	-	24	-	-	-	-	-	24
<u>Agriculture (No. of women):</u>								
- Organic farming	10	10	18	18	-	-	28	28
- Mushroom culture	54	62	25	29	-	-	79	91
- Food preservation/processing	55	82	-	202	166	202	221	486
- Kitchen gardening	27	75	40	59	16	123	83	257
- Grain storage	10	10	-	-	-	-	10	10
- Post harvest losses	20	20	25	25	-	-	45	45
- Sericulture	-	-	8	8	-	-	8	8
- Fruit and vegetable	-	-	-	-	95	95	95	95
<u>Livestock (No. of women):</u>								
- Livestock extension workers	19	52	-	8	-	-	19	60
- Refresher courses	-	7	-	-	-	-	-	7
- Poultry extension workers	18	30	39	103	71	115	128	248
- Refresher courses	-	7	34	45	-	-	34	52
<u>Health (No. of women):</u>								
- Female health workers	22	40	23	71	91	127	136	238
- Refresher workers	-	45	-	12	-	-	-	57
- Health motivators	-	14	-	-	-	-	-	14
<u>Enterprise (No. of women):</u>								
- Vocational/Enterprise training	102	149	17	117	317	917	436	1,183
- Fuel wood demonstrations	-	-	-	-	9	54	9	54
Total	337	627	248	716	765	1,633	1,350	2,976

DY = During the year 1996

Cum = Cumulative till December 31, 1996

HUMAN Resource Development is integral to the process of effecting institutional development at the grassroots level. The commitment of SRSC to nurture village level institutions that address the needs and priorities of rural communities led to the formation of the Human Resource Development section in early 1996. This section was designed to augment the organizational attempts to systematically build the capacities of the rural communities to take charge of their own development and to cater to the increasing need of a viable, long term staff development agenda within the organization. Furthermore, such a section was also meant to be a vehicle for interaction and networking with development agencies other than SRSC.

The HRD section was organized with specific objectives relating to different tiers of project operations: the community, SRSC staff and other agencies linked to SRSC. In this regard the section aims at; firstly identifying individuals at the village level and developing their managerial and technical skills to manage local resources effectively; secondly, equipping SRSC staff with a sound conceptual understanding of issues relating to participatory development; and lastly; to provide training facilities to other governmental and non-governmental organizations in community organization and development.

It would be pertinent to mention here that establishment of an HRD section was essential for SRSC to be self-reliant in relation to its training needs, as it could not depend upon any other organization for focused, contextualized and sustained training for its partner communities and its spirited staff.

Training Needs Assessment

During the first half of the year under review, HRD's operations were marred by the non-availability of requisite staff. In July, the section was activated by the appointments of Chief HRD and a Senior HRD Officer in Kohat. The first and the foremost task of the section was to carry out a needs-assessment exercise for the training of activists and the staff. Training needs assessment workshops were conducted in all three regions to identify the training areas for activists' training. Information on staff training was collected through a survey carried out within the organization. The potential training needs identified during these workshops have been indicated in the box on the next page.

Training for Activists (Potential Areas)

1. Community Organization
2. Savings - their importance
3. Leadership
4. Record Keeping: Cards, Registers, Resolutions etc.
5. Agenda and Procedure for C/WOs meetings
6. Credit and its Utilization
7. PI Identification and its Maintenance
8. Problems and Resources
9. Cluster Formation
10. Future Planning
11. Role of Women in Development

Training for SRSC staff (Potential Areas)

1. Community Approach and Mobilization
 2. Motivation in Communication Skills
 3. Team Building
 4. Report Writing
 5. Social Surveying, Monitoring, Evaluation and Research
-

Training the Community Leaders

Keeping in view the outcome of the needs-assessment workshops in the region, the HRD section designed a two level course for the leaders and activists from the communities, working in partnership with SRSC. It was ensured by the section that all courses were designed in a participatory manner.

The 'Primary Course' for community leaders covers conceptual clarity on community development, record keeping and the importance of linkages. The table below indicates the number of courses held for men and women during the year 1996.

Community Leaders' Training (Cumulative)

Community Leaders' Training	Men	Women	Total
Community leaders' training courses	12	1	13
Community leaders' trained	274	19	293

The second level of training focuses on leadership and management and would be delivered in the next year. It is a relatively advanced course dealing with managerial issues and the importance of leadership in village level institutions.

Concurrently, courses for sectoral training were also conducted by the HRD for the C/WOs members. Table below outlines the number of training courses imparted to the village cadres in various sectors.

Sectoral Training for Village Cadres in 1996

Sector	Men	Women	Total
Agriculture	552	569	1121
Livestock	373	181	554
Forestry	27	-	27
Enterprise	-	436	436
Health	8	136	144

Staff Training

Training needs assessment for the SRSC staff was carried out through a questionnaire designed by the section. Presently the HRD section has started one-day training courses for staff in each region. One workshop was conducted in Mansehra on team building and social organization. Similar workshops have been planned for other regions as well. The HRD is in contact with the Pakistan Institute of Management (PIM), the National Rural Support Programme (NRSP) and the Association for the Development of Human Resources (ADHR) for staff training. Cumulative figures of SRSC staff trained so far has been detailed in in the table below.

Staff Training (cumulative)	Men	Women	Total
Short training courses inland	198	63	261
Short training courses abroad	4	3	7

Training Others

As mentioned above, SRSC also intends to be a resource pool for other agencies working in the development sector throughout the area. In its bid to extend the in-house expertise, SRSC's HRD section provided training courses in 1996 related to participatory development and management of community based organizations in Kohat Region to the line agencies such as Local Government and

Rural Development Department (LG&RD), Forest Department and the Women's Development Association.

Department	No. of persons trained
LG&RD	35
Forest	9
Women Development Association	4

Managers' Conferences during 1996

The HRD Section has also been involved in the periodical arrangements for Managers' Conferences for the office-bearers of C/WOs. These conferences provide a useful platform to the community leaders for exchanging and sharing views, opinions and information on village development issues. These ideas are not only shared among the office bearers but SRSC staff and the partner organizations also benefit from these congregations.

Managers' Conferences during 1996	Men	Women	Total
No. of Participants	4	3	7
No. of Managers' Conferences	198	63	261

Gender Development

SRSC has been endeavouring to make its development interventions more gender aware. The year under review was a year of efforts at sensitization of the staff in Gender issues. A workshop on Gender awareness based on the 'Gender and Development' (G&D) approach was held at the Head office level with representatives from all the programme regions. Similar workshops will be arranged in all the programme regions as well. A strategy on G&D has been developed by the organization and SRSC development operations will be assessed by the gender assessment matrix in the future. The HRD intends to work in partnership with the SS&G section for spreading gender awareness across the organization. The most recent development has been the hiring of a female trainer for the HRD section. This has facilitated further training of village women in different areas of community development and technical matters.

Networking

During 1996, the HRD was also involved in promoting networking with other CBOs and NGOs. SRSC is a member of Sarhad NGOs Ittehad and the Frontier Resource Centre. To facilitate better networking, the HRD started the publication of the newsletter, 'Khushali' in Urdu and English on a quarterly basis. Two issues of this newsletter have been published during 1996. The publication of this newsletter is a unique development as it would be available for the villagers; and would keep them informed about different experiences within the programme area. Moreover, it is a significant vehicle for information sharing between SRSC and its partner institutions in the field. HRD is actively involved in training of the emerging coalition of the C/WOs. Such one day training workshops were organized in Kohat and Mansehra.

Needless to mention, exposure of activists and SRSC to organizations working for social development is helpful to the process of capacity building. Realizing this aspect of organizational development, the HRD has already arranged some exposure visits and intends to expand this programme, particularly for the grooming and benefit of the village level development cadre.

Future Directions

In 1997, region-wise training calendars for the communities and SRSC staff will be prepared keeping in view the necessary ingredients of an effective human resource development plan. All trainings imparted earlier shall be reviewed to improve the course content and performance of trainees by holding follow-up workshops. Assessment studies will also be conducted.

A comprehensive staff development plan will be prepared and selected staff members will be sent to relevant training institutes to improve the understanding and practice of their existing jobs. Finally, the HRD centres will be established in each region to train the community members, staff and other agencies operating in the region. By the end of 1997, the HRD will be transformed into a self-sustaining organ by providing paid training to the Government and NGOs alike.

"The Tarkha Women's organisation in Charsadda is one of SRSC's oldest and most mature organisations. At the request of the members, an Adult Literacy Centre has been opened in the village. More than 30 female students between the ages of 10 and 30 attend the school regularly. The teacher, who is originally from Tarkha but who married into a nearby village, agreed to teach the group at the request of the members. The teacher is using Allama Iqbal Open University's Curriculum for adult literacy, provided to her through SRSC. To prove the effectiveness of the programme, Aasia Wahab, a thirty five year old member who could not read or write before enrolling in the programme, proudly wrote her name in Urdu for the MTR gender specialist."

7. Social Sectors

PAKISTAN's growth record over the past three decades has been impressive with several studies indicating a steady reduction in poverty. Compared to encouraging economic growth, however, Pakistan's performance in the social sectors has been dismal and our country ranks extremely low on the list of human development indicators. Without access to basic social services like health, education, water supply, sanitation and family planning, we cannot go very far in developing our human capital.

The social sectors section was set up in 1996 to address the poor state of education, health and family planning in the programme area. The social sectors and gender issues section have been combined into one as most needs within the social sectors arise from WOs. Recognizing that government services have poor outreach especially to the poorest people, SRSC aims to facilitate the outreach of these services.

The section also aims to explore new modes of community participation, working within SRSCs overall framework of social organization. Hence, although SRSC may rely on government services, it seeks to modify the mode of service delivery so that this becomes more sustainable.

Health and Nutrition

Interventions within the health sector have been undertaken by SRSC since 1993 in recognition of the fact that health needs are often identified as the primary needs of poor, rural women. The health programme aims at improving the overall health status of village communities by creating local capacity in the villages through the training of health workers, raising general awareness about issues of health and hygiene and linking communities with existing service outlets.

Traditional Birth Attendant (TBA) Training

A major component of the programme is training female health workers or TBAs. The TBAs are selected by WOs according to a selection criteria provided by SRSC. The WOs usually select women who have been traditional birth attendants or 'dais'. These are women who are usually married, older and hence more mobile than younger women would be.

The basic TBA training is conducted by SRSC health staff, however there is a strong linkage with the government District Health Officer who provides LHVs and doctors as trainers to SRSC. To date a total of 264 TBAs have been trained, of which 136 were trained during the year under review.

A preliminary evaluation of the work of TBAs has been carried out in all three regions of the programme area. The number of TBAs in Mansehra region is 127. Of these about 87 percent are practicing the new skills they have acquired and earning Rs 100-200 per delivery they conduct.

Aasia Bibi: A Young TBA from Mansehra

Aasia Bibi is a young woman living in a small village called Lulo Bandi. She is educated till class eight Aasia's father was a driver in Karachi and is now retired and a farmer. Aasia became a WO members as she felt that her village women needed such an organization for their development. Since she is educated she helped her WO in keeping its record and writes their resolutions.

In 1995 Aasia's WO nominated her for TBA training which was conducted at the Basic Health Unit in Mansehra. Her brothers opposed this as they said she was not married but her mother and sisters insisted and Aasia attended the training. After completing the 15 days training Aasia began practicing in her village. After some time she showed her interest and perseverance by joining the Prime Minister's Health Workers programme to improve her skills. She now earns Rs 1500 per month from this job.

Aasia says her dependence on her brothers has decreased and her standard of living improved. WO members now get her services at their doorstep and have full confidence in Aasia.

In Kohat region the total number of TBAs trained are 71. These TBAs are from 44 WOs. Of these, about 76 percent are considered active of which 55 percent are earning money for their services and the remaining are providing services for free. The number of TBAs that fall into the inactive category are 24 percent.

In Charsadda region a total of 40 TBAs have been trained to date. An evaluation of the TBAs has shown that 88 percent are actively using and marketing their skills. We have realized that the inactive TBAs are often engaged in other activities and will need to be more careful during the selection procedure of TBAs in future. Of the 40 TBAs, 25 have linked up other members with nearby government health centres. This linkage has resulted in a greater number of women practicing family planning and has increased EPI coverage as well.

More recently, SRSC has included lectures on iodized salt as part of the TBA training in Charsadda region. These lectures are delivered by staff from the Iodized Salt Support Facility. In order to provide a monetary incentive to the TBAs, they are now put in touch with a local salt producer who sells iodized salt to the TBAs at subsidized rates. The TBAs repackage the salt and sell it at a profit within their villages.

The reasons for TBAs not practicing include poor quality of training and hence other WO members not relying on the services of these TBAs. There have also been problems with the kits given to some TBAs; they have not been properly equipped. The inactive TBAs however, are largely using their skills within the household, they are either not mobile enough to cover a greater area or their skills are not in demand due to the existence of private or government health outlets in their villages.

Field Days

Field days are an important educational and motivational tool. In Charsadda region, SRSC has contacted PAK-CDP (Pakistan Community Development Programme), an NGO that specializes in water and sanitation, to carry out training in four WOs that have related PIs.

Family Planning

SRSCs efforts in this sector have received an impetus during 1996. The demand for family planning from WOs is growing by the day. However, women are often not open about voicing their demand. Most important of all, women are skeptical about the reaction of their men if they start practicing family planning.

In the family planning sector, motivation has an important function. The strategy is to talk to women about family planning, to take service providers to villages and to educate women first before they adopt the service.

TBAs are also taught about family planning and encouraged to refer women to government outlets as part of their regular job. They have been active in this. We found that in Charsadda region

the 40 TBAs evaluated had referred 701 women to family planning outlets till 1996. We are still monitoring the results of these referrals.

Field Day in WO Tora Panora, Charsadda

Village Tora Panora was chosen as a good 'field day' village as the living conditions within it are extremely unhygienic. The people of the village are very poor, a large percentage live in mud houses. The women are unaware about basic preventive measures which could bring down the high incidence of diarrhea among their children.

The resource person used for the field day was Ms Mahgul from the government health office. A total of 21 WO members attended and participated actively.

Mahgul told the members about hygienic practices, including sanitation practices, washing of hands before eating as well as about diseases like diarrhea, dysentery and respiratory tract diseases. She also demonstrated the making of Oral Rehydration Salt (ORS) to the members.

Commenting on keeping their children clean, one woman said 'We have so many children, how can we keep them all clean?' At this point another woman replied 'Why don't you practice family planning?' The resource person went on to explain the methods of family planning. The women had many apprehensions as they had not been educated about the side effects of the various methods. After a long discussion with Mahgul, four women decided that they would start practicing family planning. The women said that they were not aware of the consequences of uncleanliness, nor the benefits of ORS. They said they would start using ORS now.

A simple field day can make a big difference to the lives of women. We may take many things for granted and as normal practices in our daily lives. However, it is these simple preventive measures that can make a big difference to the lives of poor women and their families.

Family Planning Linkage in Ustarzai Bala, Hangu (Kohat)

The SRSC arranged a meeting with the Family Planning Association of Pakistan (FPAP), an NGO, in order to explore avenues of collaboration. The FPAP works in Kohat district and the SRSC requested them to meet the demands of WOs within that district.

A family planning camp was arranged in Ustarzai Bala. The village CO and WO had organized the camp in the Imam Bara. A small room was allotted to the FPAP staff for private consultation with WO members. The demand of the women for basic medicines was huge and over 200 women arrived at the Imam Bara throughout the day. Children were treated for common colds and fevers. A total of ten women availed of family planning services, i.e. Internal Uterine Devices (IUDs).

The village also has two TBAs. They opted to be trained by FPAP in a three day orientation course on the FPAP programme and the importance of family planning. The TBAs said that increased knowledge about family planning would enable them to motivate other women to practice.

The camp was extremely successful, although very crowded. The support given by the village men was also very forthcoming. Kohat region will now pursue its linkage with the FPAP in order to cover more WOs.

Extending EPI Coverage in Charsadda

During my visits to a number of WOs, I observed that Extended Programme of Immunization (EPI) coverage was very low. In far off villages like Shad Kilay, Ijaradar Kilay and Abazai, EPI teams have poor coverage and women have poor access to this service. An EPI day was arranged in these villages through linkage with the government EPI team in the district. All WO members and their children were vaccinated against communicable diseases. About 360 children and 100 women were immunized against tetanus in these WOs. The EPI coverage in these villages is now almost 100 percent.

TBAs are also very active in referring women and children to health facilities and motivating them to vaccinate themselves and their children. Of the 40 TBA in Charsadda region, all the active TBAs have referred at least 40-50 women each for this purpose and about 80-100 children each. Once again, this was simply the result of a little motivation and education.

Addressing Issues of Food Security

The linkage of the health sector programmes are strong with other SRSC interventions. Keeping in mind the overall need for improved nutrition and food security, the health programme coordinates with SRSCs NRM activities in areas like poultry farming, kitchen gardening and in innovative packages such as mushroom culture. Training programmes in NRM also emphasize the importance of nutrition derived from NRM packages. The training given in poultry vaccination and the increasing awareness about improved crop and livestock varieties and breeds has led to a tremendous increase in the use of new techniques and in crop and breed improvement. Women claim that they are consuming more vegetables and livestock products. This is also evident when we look at the number of livestock loans that women are taking.

SRSC's PIs programme has also contributed in a big way towards increasing and developing irrigated lands as has the facility of input supply by the NRM section.

In 1996, SRSC drafted its food security strategy which shows the linkages between the social sectors and other programmes of SRSC.

Nutrition Survey in Charsadda and Hangu Impacts on Food Security

In keeping with its objective of food security, SRSC carried out a nutrition survey in 1996 covering 315 households in Charsadda and Hangu. The survey will serve as a nutritional baseline and is also indicative of the food security situation in the regions as it relates to aspects of food availability and quality of food, gender differences in consumption and general access to food. The survey also looked at SRSC interventions, in brief, and tried to assess the impact of these on the vulnerable groups.

Preliminary findings of the survey confirm the poor nutritional status of women and children and indicate that where there have been health interventions, awareness about nutrition is higher as compared to those villages with no SRSC health interventions. In villages with SRSC health interventions, most percent of mothers were aware about basic nutrition. What requires strengthening are SRSC interventions to improve the food security situation among these disadvantaged groups. In Hangu, in SRSC's impact area, 45 percent of households had taken advantage of agricultural interventions, 27 percent had adopted the poultry package and only three percent had adopted the livestock packages, i.e. improved breeds. The impact of improved inputs was reported to have had an increase in production in 25 percent of the sample households interacting with SRSC.

The consumption patterns of households show a low intake of proteins and carbohydrates. There is no difference between the case and control areas (SRSC and non-SRSC) in consumption patterns with households consuming foods containing protein only 3 times a week and food containing carbohydrate only 4 times a week. Fruits and vegetables are consumed only once a week by households in both case and control villages surveyed (the difference between the two is very slight, i.e. with households in SRSC areas consuming fruit and vegetables 1.4 times/week and non-SRSC households consuming these only 1.1 times/week).

The Education Programme

SRSC's education programme is relatively new and experimental. It was initiated in 1996 with the setting up of eleven Adult Literacy Centres in Charsadda region. In the same year, SRSC received a SAP grant for its Community Schools Project from the federal government in order to set up 30 girls primary schools in its programme area. The grant was received under the Participatory Development Programme (PDP) under SAP I.

Community Schools Project

The objective of the primary education programme is to create and demonstrate a viable model of community participation in the education sector. In this regard, the government requested SRSC to submit a strategy for community participation in SAP II in the education and water supply sectors. The strategy was submitted at the end of 1996.

The 30 primary schools will be set up by September 1997. The schools will be set up in areas where there is no government/other school or no access to such a facility.

This programme represents an innovative initiative as it involves communities at all levels, ie from teachers selection through to school maintenance. Fourteen villages have already signed an agreement with the SRSC, accepting the ToP. These have formed school committees on which WO members are also represented. As a condition for setting up schools, the villages must also have or form a WO. Hence, the education programme is closely tied to SRSC's objective of increasing womens participation in the programme overall.

Adult Literacy Centres

The Adult Literacy Centres (ALCs) became functional in January 1996 and are to complete one cycle in eighteen months when students will complete their primary level. This means they will be able to read, write and acquaint themselves with numbers. The age of ALCs students was expected to be between 10-45 years, however most students over 20 years have dropped out and a large number of them are now teenage girls.

The ALC sites were chosen on a demand basis. Local teachers were identified and trained by the Allama Iqbal Open University (AIOU) through its Mass Education Programme. WOs set up committees to manage the affairs of the ALCs, which included ensuring enrollment, payment of fees and general school maintenance. WOs provided space for the schools. The AIOU is responsible for training teachers after completion of each level (there are four levels spanning eighteen months) and for evaluating the ALCs half way through each level. Ongoing monitoring is carried out by SRSC.

The initial months of the ALCs saw considerable progress, some WO members/ALC students began keeping WO records and attendance at the ALCs was high. However, most women have said that they do not have the time to attend the ALCs due to domestic chores. Similarly, the younger girls are often needed for fuel wood collection and livestock management and their attendance has become very poor. By October 1996 three centres had ceased to function as WO members had lost interest and opted to shut them down. In the eight remaining centres, initial enrollment was 232

which decreased to 183 by October 1996. A total of 119 students took the first level (class I & II) exams of which 66 were promoted to the second level. The exam was administered by the AIOU team.

Issues and constraints pertaining to ALCs as identified by SRSC and AIOU are as follows:

1. Women do not have time to attend the ALCs, especially those over 20 years. Most students are now teenage and younger girls. Hence, ALCs are being used as primary schools.
2. The ALCs teachers need further training, which will be provided at each phase by the AIOU team.
3. The AIOU team is of the opinion that the passing rate of students is good considering that they are not only learning to read, write, etc but that they are also learning an alien language, ie classes are conducted in Urdu whereas none of the students are Urdu speaking.
4. Most students regularly paid a school fee initially. This was being collected by the WO committee and used for school maintenance, purchase of chalk, books, etc. Currently payment of school fees has become ad hoc.

SRSC is reconsidering whether to continue the ALCs. The main reason for this is the high dropout rate as well as the fact that very little new enrollment is taking place in the centres.

Linkage in the Education Sector

SRSC does not aim to set up a parallel system of education to government within its programme area. It can only demonstrate effective models of community participation on a small scale. SRSCs job is to link up communities with existing facilities. There are many government schools for example that have no teachers, poorly maintained buildings and other related problems. SRSC field staff have identified the problems in existing schools and these have been communicated to the Primary Education Directorate at various levels. In some cases, e.g. in two schools in Karak (Kohat), the District Education Officers have been very cooperative and have provided teachers in existing government school buildings. In Charsadda region, SRSC has linked up COs to the government Primary Education Project (PEP). This project is working purely through COs and WOs in villages where these exist. This initiative

is extremely significant, it is a positive sign that government programmes are now using the C/WO forums to implement their programmes.

SRSC also facilitated the linkage of five communities with the Prime Ministers Literacy Programme. However, most of the villages that have linked with the government say that their teachers have not been paid and they have not received school equipment. Three village activists in Charsadda have decided to replace the PM Literacy schools with the schools provided by the PEP programme.

An important lesson that we have learnt from this experience is that although we may encourage C/WOs to link up to government facilities, these facilities often lead to frustration among the villagers. SRSC, however, will have to be more pro-active in trying to examine the mode of service delivery of government services to these villages in future.

8. Midterm Review Missions

DURING 1996, three separate external evaluations were carried out by the donors of SRSC, that reviewed the performance of various activities of the Sarhad Rural Support Corporation. These Review Missions assessed the effectiveness and efficiency of SRSC in meeting the programme objectives, identified major issues and made useful recommendations regarding the SRSC Strategy. The first mission reviewed the Mansehra Village Support Project (MVSP) in early 1996, while the succeeding Missions reviewed the NWFP Barani Area Development Project and SRSC respectively in the third quarter of 1996. Whereas these Missions dwelt upon common issues, this chapter will outline their findings separately followed by a general comment consolidating the observations and recommendations, regarding the strategy of SRSC. The organizational response to these recommendations will also be highlighted below.

1. Mid Term Review of Manshra Village Support Programme (March, 1996)

A joint IFAD/IDB/UNOPS Mid Term Review (MTR) Mission visited the Mansehra Village Support Project (MVSP) during March, 1996 in order to assess its performance, the validity of the project's overall approach and to make recommendations accordingly. As some of the crucial areas of the project are being handled by SRSC, the Mission raised certain pertinent issues and recommended important adjustments for better programming. The major observations have been recorded below along with the modifications suggested.

Community Development: While MTR Mission endorsed the process of community organization with reference to the project, it emphasized the need to simplify the RTA (Rapid Target Appraisal) procedure by terming the latter as time consuming. Aside from many other valuable recommendations made by MTR Mission, it was suggested that SRSC and PMU (of MVSP) ought to jointly develop a set of socio-economic indicators for the selection of a community for project intervention, and based on the agreed indicators identify priority communities. Furthermore, preparation of village profiles was deemed necessary so as to keep in view the poorest households of a village while designing project interventions. The MTR Mission also noted the evolution of

the Women's Programme with satisfaction and made certain valuable contributions aimed at diversifying and fine-tuning the nature of community organization for the women. With reference to this subject, MTR Mission lauded the efforts of SRSC Mansehra for its active role in facilitating community development for the MVSP.

Village Investments: While noting that the Village Investment component of the MVSP had been 'seriously' behind schedule, the MTR appreciated the efforts of SRSC to resolve this issue and mentioned various steps taken in this regard. The MTR Mission suggested that the monthly review meetings should include seminars on or visits of 'good or problem' PIs. Moreover, SRSC was advised to hold workshops with the line agencies to develop greater understanding of potential green sector PIs and to evolve model productive investments. The Mission also advised SRSC to review the quality of its third stage dialogue so as to ensure more effective discussion of the full range of potential PIs within a village.

Credit: With regard to the credit operations of the project, the Mission noted that SRSC had been financing the initial credit operations using its own resources and the IFAD/ECP grant. However, it was indicated by MTR that SRSC's service charge was not in consonance with the situation on the financial market and thereby raised concern over the future trends that may not be encouraging for SRSC's liquidity. Similarly, the Mission stated that the lack of coordination between ADBP and SRSC was hampering the process of WO formation and credit-delivery therein. The seemingly missing link between training and credit requests was also pointed out by the Mission. Taking cognizance of the peculiarities of the credit programme, MTR recommended that the service charge set by SRSC be modified according to the financial realities on ground. The credit demand made by SRSC was considered well by the MTR and an allocation of over Rs. 16 million was endorsed by the Mission. It was also stated by the MTR

Mission that in order to limit the risk for unpaid credits, an interest spread should be charged, of about 1 to 2% which would lead to a sustainable credit system. In this context, the Mission also raised an idea pertaining to the creation of a 'Community Credit Fund Pool' for mobilizing community savings and injecting productive funds on credit by the Project. Finally, in order to cope with the future issues and trends in the credit sector, the Mission argued for retaining an experienced 'small loans' person, possibly a retired banker by SRSC to guide its credit operations.

SRSC Head Quarters: The Mission also reviewed the role of SRSC Head Quarters in relation to MVSP, thus, highlighting and exploring certain crucial issues in this context. Whereas, the Mission termed SRSC's overall coordination with MVSP in the past as unsatisfactory, it was quick to add that the situation had improved mainly due to the appointment of the current CEO at SRSC. While reviewing the future options for MVSP, the Mission concluded that the 'best option' for MVSP was to continue with the involvement of SRSC under a contract which clearly spelt out performance expectations and consequent release of SRSC budget to key performance criteria. The Mission also indicated a workable methodology to achieve a better rapport in future. Ensuring staff stability at SRSC (Mansehra Regional Office) was also pointed out by the MTR Mission as it was crucial for the progress of MVSP. However, the Mission was not hesitant in complimenting the efforts of SRSC's Mansehra staff at directing community development for Mansehra Village Support Project.

SRSC's Finances: The MTR Mission took notice of the financial concern of SRSC and pointed out that UNOPS should address this issue through the employment of a financial analyst to review the financial base of SRSC and assist in developing income generating avenues, which will reduce SRSC's dependence on external resources for overhead operations. Further, the Mission held that the flow of funds from the PMU

for SRSC activities should in future be channeled through SRSC HQ on a quarterly basis with it in turn meeting the requirements of the field operations.

Monitoring and Evaluation: The MTR Mission stressed that the monitoring and evaluation functions carried out by PMU (of MVSP) and SRSC were not coordinated thus leading to undue pressure on the staff in both the institutions. The Mission suggested that two monitoring formats be developed by SRSC and MVSP jointly so as to have a streamlined monitoring procedure in operation without any duplication. Additionally the development of a set of key impact indicators was suggested by the Mission which could be reviewed on an annual basis. Evaluation studies on certain issues and series of workshops to sensitize the line agencies and SRSC project staff were also recommended by the Mission.

2. Mid Term Evaluation of the Barani Area Development Project (September, 1996)

- SRSC's efforts at village-level development (VLD) have been noted with satisfaction in the Mid Term Evaluation of the project in the Kohat and Karak districts. The Mission evaluating BADP recommended the consolidation of VLD in Kohat and Karak and consequently an extension in the contract with SRSC to pursue VLD. However, the thrust of MTR Mission was on the consolidation of existing COs as opposed to formation of new ones. Further streamlining of linkages was also stressed by the Mission. Moreover, support to existing WOs was strongly recommended as well. The MTR Mission backed the expansion of VLD into the Abbottabad and Haripur areas. The role of SRSC in linking the Bank of Khyber and borrowers was much appreciated and continuance of this role was suggested.

Furthermore, provision of technical training to female Social Organizers (FSOs) was stressed by the MTR. It was highlighted that since the line agencies faced difficulties in recruitment and retention of female staff, the BADP female staff should be given technical training in livestock, forestry,

agricultural and horticultural activities to assist WOs and the female staff of the provincial line agencies.

The Mission acclaimed the supportive role of SRSC in Physical Infrastructure and credit projects which were satisfactorily underway in the Kohat and Karak areas. This supportive role, it was recommended by MTR be continued in the future. With the expansion of Village Level Development into Abbottabad and Haripur districts, SRSC's functions would substantially increase within the ambit of NWFP Barani Area Development Project.

3. Novib Mid Term Review of SRSC (October, 1996)

This Mid Term Review (facilitated by Novib) took place between 22 September and 6 October, 1996. Its Terms of Reference covered three major areas: SRSC's Intervention Strategy in the field, Gender Development and Management. The main findings and recommendations of this Review are stated below.

Intervention Strategy: As regards SRSC's Strategy the MTR Mission appreciated and supported the general direction of the various interventions. The Mission conceded that over-emphasis on physical infrastructure could be counter-productive in many cases and, therefore, lauded the adapted policy of the SRSC in granting PI projects only where they were needed and where C/WOs exhibited sufficient capacity to handle collective endeavours. In particular, the potentially significant concept of a returnable PI comprising an interest-free loan for PI type investments was noted well by the MTR Mission and its continuance on pilot basis was strongly recommended. In fact, such improvements in the PI policy were mentioned as SRSC's "growing maturity and its ability to adapt to the lessons it is learning". Similarly, Food Security as a concern in programming over the past few years was also noted by the Mission and SRSC's interventions were considered appropriate in this regard. However, the growing emphasis basis on village

activists at SRSC was given a cautious appraisal by the MTR Mission as experiences from South Asia suggested that early-withdrawal tactics do not always work. Also, caution was recommended in relation to the creation of apex bodies and/or regional groupings although experimentation was recommended in this direction.

Gender & Development: Whereas the MTR Mission welcomed the recent changes in the Women's Programme at SRSC particularly its shift to a more holistic approach rather than a mere isolated WiD approach, it raised several pertinent issues; acceptance of social variability within the women of the area and the need to assess the domestic and productive relationships between men and women. In fact, the need to further conceptualize the G&D issues was strongly recommended by the MTR. While the structural/organizational shift from WiD to G&D was welcomed, MTR team suggested that more acceptability of G&D within the organization was required. The strength of female staff stood at 26% and this was termed as a satisfactory situation given the previous record of SRSC in this context; however, parity ought to be the ultimate objective, recommended the MTR Mission. The essential task according to the Mission was to develop simple and clear directions for gender integration at the field and staff levels. Attention was also drawn by the MTR Mission towards reviewing the job descriptions of the Gender Officers so that SRSC could better incorporate gender concerns into programming and planning. In addition, credit and income generation packages needed further review in light of more gender-sensitive programming at SRSC. Finally, social sectors particularly public health, according to the MTR, merited prioritization. SRSC's pro-active gender policy has been endorsed in general by the MTR but further refinement in the approach has been suggested for the future.

Management: The tribulation of SRSC vis-a-vis its management over the past years were noted in detail by the MTR Mission. However, the uncertainty having ended

with the hiring of the current CEO, the organization was set to operate smoothly in the coming years. Over the past few years, absence of effective leadership had plagued the operations of SRSC. Despite the staffing discontinuity within the Management Group, the Mission held that the management structure was working well at present especially since this structure allowed the Management Group adequate exposure to field and community activities. The MTR Mission further held that the Board of Directors had not been unduly involving itself in day to day management of the programme and termed the Board's performance as "careful, professional and thoughtful.". The Mission, however, raised concern over extremely high staff turnover in the past and called for a review of the remuneration scales assigned for the staff. Furthermore, the MTR Mission advised a more comprehensive approach to staff development. Major recommendations included a workshop with a reputed consultant on clarification of the role of the Management Group/PPM etc.; recruitment of a personnel manager, drafting of a long-term staff-development policy and improvement as regards RPO Charsadda's Management.

Finance & Planning: The Mission appreciated the visible progress in financial management at SRSC. More specifically, the improvement in the ratio between development and non-development costs was deemed satisfactory by the MTR. With regard to the problem of under-expenditure of funds, the MTR Mission stated that the situation had improved recently but there was a need to look into the pattern of under-expenditure and an assessment by the MG. Moreover,, the MTR Report recommended that neither Novib not SRSC increase pressure to disburse. Unspent funds could be rolled over into the future spending periods. The Mission further stressed the need to develop and institute a standard annual planning process and decentralization in budgeting and regional planning. Further recommendations included devolving the responsibility of monitoring plans to the Regions; and upgradation of the regional

accountants' skills and separation of cash management from the role of the regional accountants.

Other Issues: The MTR Mission maintained that SRSC by international standards and definitions is an "NGO" and termed the external criticism on SRSC's status as unwarranted. The Mission called for the resolution of various issues that have cropped up due to SRSC's different agreements with the donors. The most important suggestion made by the MTR Mission referred to the inculcation of SRSC's independence "into organizational thinking, and commissioning of a plan for greater financial independence in the years ahead".

Conclusion

It is evident from the preceding lines that the various evaluations of the SRSC Intervention carried out during 1996 have expressed satisfaction on the overall progress of the programme. Despite serious staffing instability, SRSC's efforts concerning Social Organization and Productive Investments have been significant in the programme area. As regards some of the finer features of SRSC Policy, many useful recommendations were extended by these Review Missions and SRSC has been quick to adopt these. In fact, progress in this direction started taking place during 1996 with SRSC's revised credit policy, introduction of decentralized planning, and more importantly a systematic policy thrust towards incorporation of gender concerns into programming. With a changed leadership and renewal of many contracts with other agencies, SRSC intends to reshape its interventions based on the feedback from the field and the external evaluations. As pointed out by one of the external evaluations, SRSC is never reluctant when it comes to 'learning by doing'.

9. Impact Assessments & Evaluations

ASIDE from the regular monitoring systems at SRSC, the PMER section undertakes major studies that assess the impact of various programme interventions within the programme area. During the year 1996, many such studies were carried out by SRSC staff and external consultants. The objective of such studies is to document the effectiveness of various projects and packages; and most importantly to indicate areas for improvement hence making the programming process both useful and efficient. This chapter will mainly focus upon the major findings of the evaluations carried out in 1996 highlighting the recommendations arising from these studies.

PI Schemes in Charsadda

During the year under review a major study on the PI Schemes in Charsadda region was carried out by the PMER section. This evaluation was intended at assessing the economic benefits of PIs (including the impacts on vulnerable groups) and the institutional processes that arise out of the PI project cycle and the CO's role therein. This study was a crucial exercise since Charsadda's high incidence of share-cropping and absentee landlordism called for a careful examination of PI schemes and their expected benefits for the local population.

The seven COs selected for this study were varied in terms of their activism: most of them were active while one was inactive and two were dead altogether. Employing a sound methodology, the study brought forth some useful observations and generally satisfying results for SRSC.

Until recently, substantial investment in 48 PIs worth Rs.8.5 million has been made in Charsadda region. The evaluation under discussion revealed that savings generally showed increase after the initiation of PIs and COs contributed much more in these PIs than was required under the terms of partnership. The average contribution by COs stood at around 27% of the actual cost of the PI. In certain cases such as Yousaf Khan Talow and Dheri Zardad, the contribution was much larger.

Overall, the seven PIs studied had benefitted 906 households of Charsadda District. As the study showed, PI benefits often stretched to non-members as well which is bound to attract more villagers to take advantage of the packages offered by SRSC. In particular, the PIs had immensely contributed towards generating agricultural assets and raising household incomes. The 4 land-based PIs

(Yousaf Khan Talow, Soor Jhour, Abazai and Toorkhatt) resulted in addition of 184 jaribs of land under cultivation besides improving the productivity of 135 jaribs of land. Due to installation of cane crushers in the villages Behlola Payan and Sarwar Kalay, household incomes increased three fold. The total benefit due to the 7 PIs studied amounted to Rs.34.96 million. This evaluation went beyond a purely economic analysis and assessed that PIs were directly benefitting the poorer segments of society. Many tenants experienced increase in their entitlements and intended to purchase some land. Moreover, the provision of link roads increased the villagers' access to education health and market facilities. More land was being reclaimed, crop productivity had risen and cropping patterns witnessed a change i.e. an increase in cash crops.

The study further revealed that PI maintenance and the related institutional mechanism worked fairly well. However, increasing the PI committee's accountability to CO members was a thorny issue and significant linked to the sustainability of PIs.

Based on its findings the study recommended the strengthening of the off-farm employment sector to generate more cash income for the local populace which consists of 41% tenants. Social organization was deemed essential for the successful implementation of PIs. Finally, refinement of SRSC data viz-a-viz land based PIs and impact appraisals of PIs before the third dialogue were also recommended by the study.

Women's Organizations' Impact Assessment

Institutional development is a long-term process particularly with respect to women's empowerment via village level organizations. Keeping this in view, SRSC undertook two studies regarding WO's impact assessment in Charsadda and Kohat regions.

..... in Charsadda Region

A study of the WOs in Charsadda Region was carried out to evaluate the impact of SRSC's interventions on rural women. A sample of 8 WOs was chosen reflecting 20% of WOs as of January,

1996. Out of these 8 selected WOs, 4 were active, 2 less active, and 2 inactive. For the purpose of the study, both primary and secondary data sources were utilized.

In general those women who had undertaken the poultry package were satisfied with the package. About 88% of the WO had adopted the Fayumi birds package. The eggs of these chickens were either consumed or sold for Rs.2/egg. The kitchen gardening package was introduced for the purpose of food security. About 50% of the WOs had adopted these packages and in several cases women were able to grow vegetables successfully. One WO member had purchased 6 bags of mushroom spawn for Rs.600/- and earned a net profit of Rs.300/- by selling 2 bags of mushrooms. She was expected to earn a net profit of Rs.500/- by selling 3 more bags. About 75% of the WOs had attended the food processing and preservation demonstrations. Those who had mastered this skill were saving money since they were able to make Ruh Afzah, a summer beverage for Rs.20/bottle to consume at home, while in the bazar it is sold for Rs.50/bottle. One WO member had started selling her beverage for Rs.52/bottle.

The services of some extension workers were being availed and paid for by the members of the active WOs. The intervention of the village specialists had resulted in the reduction of poultry and livestock mortality. In many cases, the NRM extension workers requested further training to improve their current level of knowledge.

The response of the WOs toward credit activities was encouraging. About 87% of the WO had taken credit. Most of the loans had been utilized for the purchase of livestock, usually buffaloes or cows, as this offered more opportunities for income generation since ghee and cream as well as milk was produced. In a few cases, livestock ventures such as dairy marketing on a small scale, were also being pursued by the WO members. Two WOs were granted with the PI of drinking water and sanitation as women identified this as their priority need. So far 11 Adult Literacy Centres (ALCs) had been opened in the region. Of the selected WOs, five have these centres.

In general WO members were not satisfied with the packages and activities that were offered, though women showed keen interest in availing credit. While the NRM packages had been useful,

they were not directly meeting the needs of women at large. Social sector services were deemed more important by the women. SRSC could provide services as in ALCs, health training and PIs of tube-wells and irrigation channels. This is not to say that social organization has not been successfully initiated in Charsadda since high levels of participation were noted by the researchers.

The evaluation highlighted that there was substantial scope for SRSC intervention in terms of income generating projects particularly micro enterprises. It was also observed that WO members were not the poorest of the Frontier population, hence the focus on food security was not wholly relevant to the region and its local institutions. Commercial ventures seemed more appropriate given the nature of women's needs.

There was a tendency among certain members not to hold the WO together once the credit obtained had been repaid. The evaluation noted that there were greater expectations as to the impact and significance to women's lives than just availing credit via the WO mechanism. However, some women had shown signs of attempting ventures on their own initiative hence proving that some measure of change had occurred wherever the WO was active. While most of these initiatives failed, certain success cases had encouraged many women to enter the field and show initiative.

Barring the case of PIs and ALCs, the study found that benefits were flowing only to a few individuals, often the president or the manager. The report recommended that in order to inculcate the idea of the collective entity, the SOs needed to ensure that the benefits of SRSC's interventions, in whatever form reached a wider group. The SRSC trained extension workers were meant to serve the whole community, but in many WOs, members doubted the competence of these workers and were not using their skills totally. According to the evaluation, SRSC needed to support the extension workers in ensuring that they had the requisite technical ability to fulfil this role and that the SRSC motivated the community in general to take advantage of the extension workers' skill.

The study was more positive while reviewing the non-quantifiable achievements of WO formation. Women were gradually being permitted to undertake activities outside their villages even if it entailed demonstration or training in a nearby village. The mere fact that women were attending training and

managers' conferences at Charsadda office indicated certain but significant changes from the past. Moreover, increased access to credit had a significant effect in terms of women's contributions to the household economy. Men were encouraging women to obtain credit for their household needs: an unprecedented development indeed. The evaluation also indicated that men were consulting women in decision making where ever women had proved to be more productive agents within the local context.

The study recommended development of socio-economic indicators for the identification of the target group to avoid conflicting definitions and classification of communities. After a specified period i.e. one year, election of the WOs office bearers was proposed. Comprehensive package specific objectives and ToPs needed to be developed by the sections. The WOs should be provided with the copy of the relevant ToPs. In case of the enterprise training specific ToPs needed to be prepared. To reduce the WOs' dependence on the SOs, it was suggested that activists should be identified and trained as internal SOs. Female technical staff needed to be hired to ensure proper implementation and monitoring of the technical packages. An increased emphasis was to be placed on the SOs' training in the field of social organization, communication and monitoring. Moreover, the programme required to address the marketing aspect of the products to enable the income generating packages (both NRM and enterprise) to achieve their full potential.

Also in its recommendations the study argued for increased emphasis on women's empowerment particularly with respect to inculcating awareness among women and letting them identify their problems and solutions to them. Moreover, to impart record keeping skills, it was suggested by the study that more activists should be identified and trained by the SOs which meant a proactive role for SOs rather than fulfillment of routine duties. Given the immense potential in credit schemes and in the training of female extension workers, the study called for a more streamlined policy in these sectors. The nurturing of WOs would have significant long term impacts essential for gender sensitive and sustainable development in the region.

..... in Kohat Region

A women's organizations impact assessment study was undertaken in Kohat to examine the process of institutional development in the area and assess the impact of programme interventions on the lives and status of rural women. A sample of 11 WOs was taken out of 102 WOs formed in Kohat up to April 1996. This sample size reflected 11% WO coverage. The study was mainly based on the primary data gathered by conducting interviews and group discussions with community members.

On the programme packages front, among the NRM related packages, the Fayumi birds was a widely adopted package as 65 percent of the WOs studied had adopted this package, while 2 WO members had earned considerable income from Broiler farming. One member had earned a total income of Rs.5,000/- while another had obtained Rs.11,000/- by selling 220 chickens @ 50/- chick. On the agriculture side, kitchen gardening due to its nutritional value and nursery raising because of increased income capacity were the preferred packages. One WO member was provided with 10,000 saplings and she was expected to earn Rs.6,000/- by selling the plants to the Forest Department. The vocational training package was offered to 45 women of 4 selected WOs. About 26 women were utilizing their skills either on a domestic level or as an income generating source. On average, women sew 25 suits per month and earned Rs.875/- month. Those who were engaged in tailoring for domestic purposes were saving on average Rs.105/- per month by sewing household clothes. Six members of 4 WOs had availed the enterprise training in soap, candle and shampoo making but non-availability of raw material and equipments stood in the way of its adoption.

From among the WOs studied, 55 percent of the WOs had availed credit. About 156 WO members were the direct beneficiaries of 13 loans disbursed to 6 WOs. About 87 percent of the loans had been taken for livestock (for milk). This credit venture had proved quite successful as several women were earning on average Rs.2,000/month by selling milk. Through the provision of the PI of DWSS, the water problem of 5 WOs had been solved. Prior to this PI, the WO household had no access to hygienic source of water and women had to fetch water from long distances. In 7 out of 11 WOs studied, one woman each had been trained as an FHW. The availability of FHWs had

resulted in proper handling of birth cases and referral of difficult cases to the health centres. In most of the cases, FHWs were rendering services and also got paid either in cash or kind. SRSC had linked up the WOs with the Livestock, Agriculture and Forest departments but due to the absence of women technical staff in the line agencies, the progress on this front had remained slow.

The household coverage of these WOs varied from 52% to 15%, thus reflecting fluctuating response to SRSC message. Interestingly, in most of the WOs studied, the initial size of membership was low which gradually increased over time. There was resistance from men which withered away with the passage of time once the benefits of WOs activities started flowing in. The average membership of six WOs was between 20 to 35 with one member usually representing one household. The frequency of meetings also varied among the WOs studied. By and large, the evaluators noted that meetings were taking place at least once a month and in many cases twice a month. Similarly, the savings pattern of the WOs examined also reflected keen participation by the members in WO affairs. Nevertheless, the average saving per member remained low probably due to the fact that the saving ethic is not firmly grounded in many members' behaviour. It was also noted that due to the existence of WOs, cadres of women leaders were emerging within the area, thus paving the way for empowerment in the local context. Also, most of the secretaries of these WOs were literate while the opposite was true for the presidents of these WOs.

The holding of managers' conferences provides a meaningful platform to women for experience sharing apart from adding confidence and self-worth among the participants. The feedback on these conferences was extremely encouraging from the WOs studied. Moreover, these conferences, many WOs claimed, provided a unique opportunity for WO members to review the SRSC packages and suggest improvement thereof.

The feedback on NRM packages remained mixed as was the case with the Charsadda study. It was true that credit availability had benefitted many women in the area however, areas such as the social services sectors and enterprise development required attention from the policy makers at SRSC. As regards institutional linkages with line agencies, the WOs had exhibited considerable progress.

In many of the examples studied, the village level organizations, had successfully linked up with the Government line agencies for service-delivery. Needless to mention, there still exists further room for manoeuvre in this direction. The study also recommended that linkages ought to be strengthened and inclusion of female staff within Government agencies be insisted upon by SRSC.

The study also indicated that many women showed willingness to continue with their organizations though they consider SRSC essential to assist them in fulfilling their needs. They were still ready to keep their WOs alive even after the withdrawal of SRSC by assigning one WO member the role of the social organizer and to continue the practice of meetings and savings. Some of the WO members indicated that they planned internal lending for productive purposes once their WO saving amount had increased. Another positive trend hinted at in the study was the increasing ability of many WOs to keep the future course of action in perspective. Many WOs were already planning to undertake several projects in future, such as Kana Chena, where WO members identified the construction of drainage system and a metalled road for their village as a future plan. The SO offered them technical assistance from SRSC and asked them to carry out drainage construction from their own resources. It was also recommended by the study that the future vision of community based organizations needed to be emphasized so as to make women realize the importance of sustaining WOs for long term development. It was argued that only by doing so, the WOs would be enabled to assume an independent role and become vital agents of change within their locale.

This study also recommended the adoption of poultry at a commercial scale and as a joint venture to enhance the income generating capacity of women. To ensure correct implementation of the packages, the hiring of female sector specialists in NRM was proposed. Moreover, the NRM section needed to introduce more income generating packages. To ensure adoption of the enterprise activity at a commercial scale, a complete package covering technical and management aspects of entrepreneurial skills need to be developed. A cadre of marketing workers should be developed to overcome the marketing problem. The emphasis ought to be on extending group loans for joint ventures to minimize business risk. In case of the PIs, the procedure of having a regular maintenance fund was recommended. Moreover,

with regard to PIs it was proposed to look into other possibilities so the need of the WOs other than DWSS were also addressed. The study proposed working with other WOs and COs through exposure visits and joint meetings as well as initiation of collective development activities.

Demonstration/Adaptive Research Trial Plots in Kohat

Another crucial study was undertaken by the PMER section during 1996 which focused on the performance of the demonstration/trial plots and adoption of improved varieties in the barani areas of Kohat region. The NRM section of SRSC works in close collaboration with the Government line agencies in Kohat to assist farmers in maximizing the productive capacity of natural resources through improving the local management systems and introducing new technologies. The study based its findings upon a sample of five villages and used interesting techniques in order to come up with the findings and recommendations. The major findings revealed that improved varieties under stress conditions were performing very well compared to the local varieties. The farmers were well aware of the technologies comprising the green revolution: for instance, artificial fertilizers, hybrid seeds, pesticides and herbicides. However, the problem was the same: the progressive farmers who were in touch with Government research and extension mechanisms did not share this knowledge and the variety such as improved seed with other farmers particularly the small farmers, thus blocking wide adoption of the varieties.

SRSC had filled this gap to a large extent. The wide adoption of improved varieties can largely be attributed to the commitment and enthusiasm of AEWs. The majority of the demonstration/adaptive trial plots were laid out on the land of AEWs, also the progressive farmers of their areas. It was also noted that there was a certain correlation between more active COs and wider adoption of new technologies. The main problem in this regard was the non-payment of remuneration of AEWs by CO members in almost all the villages studied. Spraying was the only seasonal activity for which AEWs were paid. The new varieties of wheat and gram seeds yielded 2 to 3 times output as compared to the older varieties being used by the villagers. In particular NIFA 88 gave 4 to 5 times greater crop yield per unit of land.

In case of wheat varietal research trial plots, improved varieties gave 21 to 100% higher crop yields compared to local varieties. Given the fact that the Government's agricultural supply network was meeting 2% demand of the villagers in Kohat region, the adoption and dissemination of seeds by SRSC was a major breakthrough in Kohat's agriculture. However, it was noted that before introducing a new crop in the village, awareness creation needed to be carried out by AEWs in CO meetings so as to prepare the ground for new interventions. SRSC's move to encourage the cultivation of sunflower was well received in the region.

At the same time non-availability of improved seed at the sowing time, ever increasing prices of new seeds, small land holdings and increased off-farm employment were the main causes of non-adoption of improved high yielding varieties. The AEWs were working hard to raise farm productivity at the micro level despite the fact that they were not sufficiently paid for their services (as noted above).

The study recommended that SRSC should continue with its strategy of introducing high yielding seeds of food crops to ensure food security at the household level. Wherever the soil and climatic conditions permit, new crops ought to be tried as well so as to increase farm incomes while carefully analyzing consumption patterns and marketing scope in the region. Moreover, it was suggested that the seeds produced through trial plots at the village level ought to be adequately distributed among CO members. There was room to encourage collective marketing through AEWs in order to effect sustainable and cost effective seed supply for small farmers. Lastly, the format used for monitoring of demonstration plots needed to be made more comprehensive and impact oriented.

AEWs Performance Assessment

A case study for the Kohat region showed increased role and effectiveness of AEWs among the COs of Kohat. The study was based on the interviews of 27 AEWs. It confirmed the general idea that AEWs trained in the irrigated and semi irrigated areas were relatively more active as compared to AEWs of the rain-fed areas. AEWs were earning around Rs.300/- per month which was far less than their potential for income generation. It was also pointed out that the number of beneficiaries utilizing

the services of AEWs was relatively small. For example, in case of CO Tora Warai, the AEW had only served 122 households during 4 years of his efforts and most of the households mentioned were non-members ! But the encouraging trend was the private initiatives taken by AEWs in the form of purchasing modern agricultural implements and increased seed production for marketing. In the long term only such endeavours could improve the agriculture of this area.

While the study was optimistic regarding the rate of adoption of new varieties (90%), prevention of losses (30-40%) and increase in income (50-60%) it did not go into the detail as to how these figures were calculated. The overall finding of the study was that despite the limitations of their operations, the AEWs were playing a major role in infusing new ideas and techniques among the villagers. Already there were positive changes such as increased productivity and income among those who had adopted new varieties and techniques.

In its recommendations, the study emphasized the improvement of AEW training curricula and regular refresher courses. Organic farming was another area where ample scope existed to upgrade the knowledge and skills of the small farmers of Kohat. Aside from linking up with the Government on a professional basis, there was a need to establish efficient monitoring systems to assess AEWs activities.

10. Planning, Monitoring,

Evaluation and Research

ALONG with the routine activities that it undertakes, the PMER section within SRSC serves a crucial role by generating output to serve a broad range of interests. Along with the production of regular monitoring reports and impact evaluations, the section plays a major part in liaising between the organization and external agencies such as the donors, the government and other bodies. Additionally, the section serves as the mouthpiece of the organization, promoting the strategy and direction which the organization wishes to pursue as well as gathering data and justifying the various issues that the organization wishes to promote.

During the year under review, the routine activities that the section undertook included the production of 3 quarterly progress reports and one annual review, 2 six-monthly reports for Novib, 12 monthly reports each for MVSP and BADP, and the annual review for MVSP. In addition, the section is responsible for recording and producing the minutes of all regional programme planning meetings of which there are three every month, and also recording the proceedings of managers conferences, ad-hoc meetings, etc.

Proposal writing takes up a major portion of the time of PMER. In 1996, proposals were drafted for the UNDP RAS/96/600 Lachi Project for Poverty Alleviation, the expansion of SRSC into Abbottabad and Haripur districts under BADP, the consolidation of activities in Kohat and Karak for a period of 3 years, the establishment of 30 community based girls' primary schools under the Social Action Programme I - Participatory Development Programme, the strategy of implementation under SAP II, training for staff and community members in Kohat, 2 environment related cluster level PIs in Kohat and Charsadda, funding for women-related activities from the World Food Programme and the consideration of the HRD section for the United Nations Economic and Social Commission for Asia and Pacific (ESCAP) Award for 1996.

The year saw the initiation of the 'SRSC Newsletter'. Targeted at the general external audience, the 4-page newsletter aims to keep readers aware of the developments within SRSC, as well as its major achievements.

Numerous evaluation studies were conducted during the year, of which the major ones have

been summarized in Chapter 9 within this review. The studies attempted to capture the qualitative (e.g. in terms of better sanitation and health conditions or increased awareness etc) and quantitative effects (e.g. income earned, or increase in value of land) of the activities that SRSC pursues. In 1996, the subjects studied included demonstration plots, the impact of the formation of women's organizations, the role of agricultural extension workers and the benefits of productive investment schemes.

Baseline Survey of Kohat and Karak

The consultancy firm Dataline was contracted to undertake a baseline survey for the organization in Kohat and Karak. The survey results showed that the population of Kohat and Karak Districts is relatively young i.e. more than 46% of the population is under the age of 15 years. More than half the houses are katcha while 39% can be categorized as katcha/pakka. Only 17% of the households have access to piped water and 54% are dependent upon public dugwells. Almost all the households use wood as fuel. Along with the wood, 47% are using gas cylinders. The survey showed that the adult literacy rate is 39.4% for both districts; 47% for district Karak and 29% for district Kohat. The male literacy rate in Karak district is 75% and in Kohat district it is around 51%. The female literacy rate is also higher in Karak district at 17% as against 4% in district Kohat.

The overall health situation in terms of incidents of diseases and performance of the government health staff was considered far from satisfactory though 81% of the children under 5 years of age were found to be fully immunized. The prevalence rate of contraception in the rural areas of Kohat and Karak was 3.3%.

38% of households relied on Government or private service as their main occupation while 20% were wage labourers. Almost 63% of the households owned agricultural land. The land holding size is very small with 28% of the households having less than 1 acre of land and 56% having less than 5 acres. Those having more than 12 acres represented only 4% of the population.

52% of the households reported being in debt. The main purpose of getting credit for 33% of the households was to meet daily expenses whereas 15% reported it to cover wedding expenses. About 10% of the households took loans to buy household assets and another 10% to start or expand

their business. As regards sources of loans, 96% took loans from informal sources and only 5% obtained it from banks etc.

The mean monthly income for the two districts is Rs.3,935. This is significantly higher in district Karak (at Rs.4,445) than district Kohat (at Rs.3,346). 6% of the households have incomes below Rs.1,000 and another 19% have incomes below Rs.2,000. The survey stated that based on the annual per capita poverty level of Rs.4,956, 55% of the households are below the poverty line while of the remaining, a fair proportion live close to the poverty line.

Decentralizing Monitoring and Evaluation

In its efforts to better the capacity of technical sections and field staff to be able to evaluate their own work, the section during 1996 developed, with consultation and input from all sections and regions, a series of profiles aimed at capturing the socio-economic conditions and changes in the communities that SRSC works in. Village profiles look at the village's socio-economic infrastructure, classes and condition, average landholding and other agricultural assets, access to health and education facilities and levels of literacy. This profile, filled in at the time of start of interventions, serves as a modest baseline using which, subsequent efforts can be measured. The C/WO profiles, which are supposed to be filled in for all one year old organizations once a year, record the impact of SRSC interventions, focussing on how capacity has increased, incomes have risen, workload has decreased, problems have developed and been tackled, linkages with other development actors have been initiated and women's roles within the household have changed. Workshops were held in all three regions to demonstrate how the profiles would have to be completed, which will be kept as permanent records at the SOU level. While the process of filling in of these profiles varies across SOUs, and field staff are facing some problems, it is hoped that with the passage of time, the initial hesitation will be overcome, and the completion of these profiles will become a routine activity for the social organizers.

The workshops in which these profiles were discussed also served as the forum in which targeting indicators and indicators for the assessment of institutional maturing (AIM) of C/WOs were finalized. Targeting indicators were supposed to assist field staff in determining whether a particular village fitted

into the 'poorest of the poor' category, thus deserving SRSC's assistance. The 10 indicators which were developed attempted to look at the socio-economic condition of the village (e.g. access to health facilities, education establishments, drinking water and proper sanitation, nearness to road and pattern of landholdings) in a simple and quick manner and, if the village qualified on the majority of the indicators, a partnership between it and SRSC was deemed suitable. This targeting, however, has since been stopped as SRSC now says that all rural communities within the programme area are its target, and within them, special emphasis will be on helping the poorest villagers - thus the emphasis has changed from the poorest of the poor communities to the poorest of the poor households.

The Assessment of Institutional Maturity (AIM) exercise is a series of 43 indicators which attempt to look at every aspect of C/WOs (e.g. local management systems and linkages that have been developed, the number of people adopting packages after the initial demonstration, the number of people utilizing the services of extension workers, the growth of the organization in terms of membership and savings etc) to see how mature the organization has become. On each indicator, the C/WO is ranked on a scale from -1 indicating poor or negative performance to 2 indicating extremely good performance. AIM was explained in detail to the field staff who during the coming year will be filling in an AIM format for each C/WO which is a year old.

SRSC's Strategy document, which outlined the direction in which the organization was planning to move and how, was completed during the year with the PMER section acting as facilitator and in charge of overall compilation and consolidation. The strategy-developing process actually started with a series of workshops at the end of 1995 while during 1996, a tremendous amount of input went into synthesizing the various ideas and issues and finding common ground between often conflicting interests between the various sections and regions.

During the year under review, a workshop was held in Mansehra region, facilitated by PMER section, to help line agencies in understanding new monitoring formats developed by SRSC with the help of MVSP. Line agencies submit their progress reports to the MVSP on a monthly basis. The monitoring formats were modified in response to the need felt to make the monitoring system more

impact oriented. In the workshop, line agencies staff were given orientation about the rationale behind the new formats and were briefed on how to fill in these formats. It was also decided in the workshop that SOU incharges will gather all data from the line agencies, working in their respective tehsils, while making monthly progress reports for onwards submission to the Regional Programme Officer Manshra.

Future Directions

The section will be overseeing the development of the decentralized planning process during 1997 in which it will be attempted to plan activities according to the real needs of the communities. This process will involve the participation of all levels of SRSC staff with feedback from the communities serving as the initial base on which targets and activities will be set, and will be a departure from the traditional approach of the organization whereby targets set in original project documents such as PC-1s were adhered to despite the lack of enthusiasm on the part of the communities to engage in certain activities or despite changed conditions on the ground. The process will also involve gaining concessions from the government and donors to reallocate funding from one sector to another, and urging line agencies to move away from their traditional method of working.

The completion of the first round of AIM is another of the section's priorities. Each of the 43 indicators will be compared for C/WOs across time, SOUs, and regions. Then each bunch of indicators representing a particular component of the programme, say credit, will be compared. Finally the sum of all indicators will be compared. The analysis will provide a good basis for SRSC to plan its withdrawal strategy as well as pinpoint particular SOUs or components which need greater attention.

11. Finance and Administration

THE Finance and Administration (F&A) section serves as the backbone of SRSC operations by undertaking periodical financial management and by looking after the day to day administrative affairs of the programme interventions. While the financial management role of this section deals with the overseeing of incoming funds and expenditures made during a year, its administrative role ranges from staff development and vehicle-regulation to devising ways of establishing operational viability of the organization.

Budgeting

The total budget for 1996 was Rs. 136.645 million. This was 34.82 per cent higher than the budget of Rs.101.35 million for 1995. SRSC received Rs.99 million from various donors. Of these funds 18.5 per cent were provided by Novib, while the Government of NWFP provided 43.4 per cent and 35 per cent respectively for the MVSP and BADP. Details of funds received during the year along with comparative figures for the previous years are given in the table below.

Sources Of Funds (Rs. '000)

Donors	1994	1995	1996
TVO	768	-	769
IFAD	6,299	11,940	42,986
NOVIB	7,304	33,392	18,297
BADP	8,822	10,631	34,701
ECP	-	923	-
ILO	236	354	-
Primary Education	152	508	-
NODP	-	-	100
SAP	-	-	397
WFP	-	-	1,765
TOTAL	23,581	57,748	99,015

Renewal of Contracts

During 1993, SRSC had entered into contracts with the Government of NWFP for the execution of Village Development Components of Asian Development Bank (ADB) funded, Barani Area Development Project (BADP) in districts of Kohat and Karak and Mansehra Village Support Project

in Manshara, funded by International Fund for Agriculture Development (IFAD). These funding phases ended in 1996. During the year under review, keeping SRSC's performance in consideration, the donors renewed all major contracts for future partnership.

The GoNWFP renewed its support to SRSC's VLD for the BADP area by entering into contract upto June 1999, with expected assistance of Rs.46 million. The Asian Development Bank will also provide Rs.40.55 million for the BADP/SRSC's expansion into Abbottabad and Haripur Districts. Similarly, IFAD agreed with SRSC on continuance of the latter's involvement in MVSP for four years. Financial support to be advanced by GoNWFP will amount to Rs.239.6 million for a period ending, June 2000.

Aside from the development indicated above, UNDP also entered into a contract with SRSC who will be assisting UNDP in implementing its poverty alleviation programme in the Lachi area of Kohat district, which is funded to the tune of \$ 1 million. In January 1997, the WFP's assistance to SRSC for operations in Kohat Region will also be renewed for two years. This advancement not only ensures continued Donor support in terms of funds, but it also reflects Donors' trust in SRSC's organizational capacity, to carry out meaningful development in NWFP.

Expenditure during 1996

The total expenditure of SRSC during 1996 was Rs.107 million i.e. Rs.30 million less than the budgeted figure. The table below shows a comparison of the expenditures incurred during different years starting 1994. A preliminary analysis of these figures reveals that the funds utilization increased by 314% as compared to 1994 and by 110% as against the expenditure of 1995. The increase in the budget and expenditure is a valid indicator of organizational growth of SRSC. More importantly, the problem of under expenditure, has been contained to a great extent, and the situation is likely to get even better in the future. The pattern of expenditure over the past years, when compared with the 1996 figures, provides an insight into the improvement that SRSC has been able to effect, recently.

Expenditure Over The Years (Rs. '000)

Items	1994	1995	1996
Capital Expenditure	956	2,550	2,305
Staff Cost	12,879	16,474	18,920
Administrative Expenses	6,102	9,148	12,350
Training and Consultancies	2,488	2,749	6,271
Research and Demonstration	616	111	1,199
Productive Investment	1,389	17,591	53,868
Credit and Enterprize	1,285	2,256	11,723
Contingencies	54	13	15
TOTAL	25,770	50,894	106,670

Non-Development versus Development Expenditure

Despite the (somewhat controlled now) trend of under-utilization of funds witnessed during the previous years, the encouraging feature in 1996 pertained to slower growth in non-development expenditure which increased by 23.5% compared to the increase in development expenditure which was 211%. In non-development expenditure, 90% of staff cost and administrative expenses relate to the regions i.e. staff and offices in the field; and SRSC intends to re-orient this method, as expenditure on field operations is universally not considered as non-developmental cost. During 1996, SRSC made investments worth Rs.54 million on the implementation of 262 Productive Infrastructure Schemes, in different C/WOs. This was in addition to the socio-economic investments that SRSC effected in training members of C/WOs for improvement of their skills, holding of demonstrations for various income generating activities, advancing credit for improved farming and entrepreneurial ventures.

Endowment Fund: A Step Towards Sustainability

Realizing the need to generate an endowment fund for SRSC, an initiative was taken in 1995 by the organization to create such a fund with the prior approval of SRSC's Board of Directors. The underlying idea behind this venture was to achieve longer term self-reliance and financial viability essential for SRSC's sustainability in the future. In this regard, SRSC started transferring the interest earned from un-utilized grants to the endowment fund during 1995 and towards the end of the same year,

Drivers

Izhar-ul-Haq
Khan Afzal
Tamjeed Khan
Hidayat Shah
Saifullah

Driver
Driver
Driver
Driver
Driver

Attendants/Watchmen

Mohammad Rohan
Umar Khan
Imtiaz Ahmad
Noor Rehman
Fakhiatum
Mohammad Aslam
Nasir Khan
Murad Ali

Attendant
Attendant/Watchman
Attendant/Watchman
Attendant/Watchman
Attendant/Watchman
Watchman
Watchman
Gardener

35

CHARSADDA

Management

Mohammad Ibrar

Regional Programme Officer

Natural Resource Management Section

Mohammad Nawaz Khan

Agriculture Officer

Najma Nazly

Agriculture Officer

Dr. Asghar Ali Shah

Livestock Officer

Roshi Shahid

Livestock Assistant

Credit and Enterprize Section

Sayyad Asadullah

Credit Officer

Human Resource Development Section

Fatima Sardar

HRD Officer

Social Sectors and Gender Issues Section

Mussarat Yasmeen Khattak

Gender Officer

Fatima Bibi

Health Assistant

Planning, Monitoring, Evaluation and Research Section

Abdul Wadood

Senior PMER Officer

Finance and Adminstration Section

Administration

Shad Khan

Admin Assistant

Mohammad Arif

Telephone Operator

Accounts

Izhar-ul-Haq

Regional Accountant

Social Organization Section

SOU North (Tangi)

Khan Galib

SOU Incharge

Tasleem Bibi

Social Organizer

Ajmal Khan

Social Organizer

Irshad Gul

Social Organizer

Nabeela Feroz

Social Organizer

SOU South (Charsadda)

Javaid Khan

SOU Incharge

Neelofar Shaheen

Senior Social Organizer

Naseem Ijaz

Senior Social Organiser

Zakirullah Khan

Social Organizer

Zahoor Mohammad

Driver

Attendants/Watchmen

Riaz Khan

Sakhawat Khan

Zarifullah

Hayatullah

Fazli Hadi

Musa Khan

Mohammad Akram

Photocopier Operator/Attendant

Attendant

Attendant

Attendant

Attendant/Watchman

Attendant/Watchman

Janitor

37

Staff Members as of May, 1997

HEAD OFFICE

Management

Feroz Shah	Chief Executive Officer
Ikramullah Jan	Chief Social Organizer/Human Resource Development
Dr. Bakht Roidar	Chief, Natural Resource Management
Zahid Elahi	Chief, Credit and Enterprise
Shandana Khan	Chief, Social Sectors and Gender Issues
Dastgir Malik	Chief, Planning, Monitoring, Evaluation and Research
Zulfiqar Ahmad	Chief, Finance and Administration

Credit Section

Mohammad Tariq Khan	Senior Credit Officer
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Human Resource Development Section

Nargis Bano	HRD Officer
Tariq Masood	Audio Visual Assistant

Planning, Monitoring, Evaluation & Research Section

Aliya Sethi	Senior Evaluation Officer
Mohammed Fayyaz	Senior Evaluation Officer
Mazhar Niaz	Database Supervisor

Finance and Administration Section

Administration	
Ejaz Ahmad	Personnel Manager
Ahsan Ali Zafar	Assistant Admin Officer
Mohammed Mujeeb	Assistant Admin Officer
Jafar Shah	Computer Operator
Aliya Khan	Secretary to CEO
Enid Pervaiz	Telephone Operator

Accounts

Abid Rehman	Senior Accountant
Raza	Accountant
Sajjad Ali Khan	Accountant
Kaleem Shoukat	Accounts Assistant

Drivers

Khair-ur-Rehman	Driver
Sher Mohammed	Driver
Mussarat Khan	Driver
Shaukat Ali	Driver
Sultan Hussain	Driver
Falak Niaz	Driver

Board of Directors of SRSC

	Name	Profession
1.	Mr. Shoaib Sultan Khan Chairman	Senior Advisor, UNDP, Islamabad
2.	Mrs. Munawar Hamayun Vice Chairperson	Development Activist
3.	Mr. Mohammad Azam Khan	National Project Coordinator, UNDP, (RAS/96/600)
4.	Dr. Akhtar Hameed Khan	Founder & Director, Orangi Pilot Project, Karachi
5.	Dr. G.M. Khattak	Senior Advisor, IUCN, Peshawar
6.	Begum Zari Sarfaraz	Social Worker
7.	Mr. Ehsanullah Khan	Agriculturist
8.	Mr. G.M. Yousafzai	Industrialist
9.	Maj. Gen. (Retd) Mohammad Mumtaz Khan	Industrialist
10.	Prof. Jehangir Khan Khattak	Vice Chancellor, Agricultural University, Peshawar
11.	Mr. Ahmad Nawaz Shinwari	Director, Pakistan Academy for Rural Development, Peshawar
12.	Mr. Younas Afridi	Agriculturist
13.	Mian Javed	Agriculturist
14.	Mr. Rustam Shah	Additional Chief Secretary, GoNWFP
15.	Mr. Ishtiak Ahmad Khan	Director General, Special Development Unit, GoNWFP
16.	Mr. Bashir Ahmad Khan	Managing Director, The Bank of Khyber

the endowment fund stood at Rs.1.5 million. Efforts to build this fund continued during 1996 and as of December 1996, this amount has reached an impressive mark of over Rs.10 million. This fund is likely to grow in the coming years thus providing a much needed financial back-up to the organization, pivotal to its resilience in an otherwise uncertain future.

Reform Drive by F&A in 1996

While reviewing the year, it is pertinent to mention specific improvements made by SRSC. These are discussed below:

Change in the Financial Year: In 1996, SRSC adopted the Government of Pakistan's financial year i.e., from July 1 to June 30 of the following year. This step was necessary due to changes in the Corporate Law Authority's requirements for companies falling under the Companies Ordinance 1984. This change has a positive effect since SRSC complements many of the Governmental efforts in the sphere of rural development; and thus SRSC's partner projects such as BADP and MVSP also observe the same financial year. The change in financial year is likely to make the financial procedures harmonized and in tune with SRSC's other partner agencies. An audit of SRSC's accounts was carried out for the period between January '95 to June, 1996 due to the change in the financial year which now begins in July. The auditors of SRSC are M/s Taseer, Hadi, Khalid & Co. since July 1996.

Software: By the end of 1995, modern accounting software was in place at the SRSC Headquarters. SRSC now produces computerized monthly reports for all its components. To further consolidate this process, accounting softwares were also installed in the Regions. The Kohat Region has already started using this and is bringing out monthly reports. This trend will continue in the years to come thus achieving streamlining of financial reporting systems all over the programme area.

KOHAT

Management

Umar Mohammad

Regional Programme Officer

Engineering Section

Ahmad Jan

Senior Engineer/SOU Incharge

Mohsin-ul-Mulk

Engineer

Ahmad Khan

Engineer

Natural Resource Management Section

Mohammad Idrees Khan

Agriculture Officer

Dr. Usman Ghani

Livestock Officer

Zakia Khattak

NRM Officer

Bacha Jehan

Livestock Supervisor

Credit and Enterprize Section

Abdur Raza Ali

Credit Officer

Human Resource Development Section

Khan Mohammad

HRD Officer

Social Sectors and Gender Issues Section

Shukriya Syed

Gender Officer

Robina Imam

Health Assistant

Planning, Monitoring, Evaluation and Research Section

Abdul Aziz Abbasi

Senior PMER-Officer

Finance and Administration Section

Administration

Syed Saad Hussain Gillani

Computer Operator

Yasrab Nazir

Telephone Operator

Mustafa Afridi

Photocopier Operator

Ashfaq Hussain

Admin Assistant

Accounts

Amir Maqsood

Regional Accountant

Aurangzeb

Accounts Assistant

Social Organization Section

SOU Hangu

SOU Incharge

Waqar Gillani

Senior Social Organizer

Aurangzeb Afridi

Social Organizer

Uzma Gul

Social Organizer

Robina Niazi

SOU Banda Daud Shah
Malik Azhar Ali Shah
Farhana Khattak

SOU Incharge
Social Orgnazer

SOU Karak
Tariq Javaid Khattak
Farman Ali
Misran Sadiq

SOU Incharge
Social Organizer
Social Organizer

SOU Kohat
Najma Gill
Mahmood-ur-Rehman

Social Organizer
Social Organizer

SOU Lachi
Farooq Shah
Nuzhat Islam

SOU Incharge
Social Organizer

Drivers

Gul Abbas
Khurshid Alam
Mohammad Ehsan
Hikmat Shah
Gul Wali
Mumtaz Gul
Raham Dad
Mirza Akbar
Abdur Rehman
Amir Shah

Driver
Driver
Driver
Driver
Driver
Driver
Driver
Driver
Driver
Driver

Attendants/Watchmen

Zamir Gul
Dilawar Khan
Noor-ul-Haq
Javed Khan
Khalil-ur-Rehman
Amal Badshah
Farid Khan
Awal Gul
Altaf Hussain
Naqeebullah
Saadat Ali Khan
Gul Mir
Hameed Ullah Khan

Attendant/Watchman
Attendant/Watchman
Attendant/Watchman
Attendant/Watchman
Attendant/Watchman
Attendant/Watchman
Attendant/Watchman
Attendant/Watchman
Attendant/Watchman
Attendant/Watchman
Attendant/Watchman
Attendant/Watchman

SS

MANSEHRA

Management

Sahibzada Mohammad Shoaib

Regional Programme Officer

Engineering Section

Azhar Hussain

Senior Engineer

Zahid Rauf

Engineer

Israrullah

Engineer

Mohammad Tariq

Engineer

Shahid Mehmood

Engineer

Nisar Ahmad Khan

Surveyor

Aziz Ahmad

Surveyor

Natural Resource Management Section

Dr. Saqib Malik

Livestock Officer

Credit & Enterprise Section

Saulat Shehzad

Credit & Marketing Officer

Human Resource Development Section

Abdur Rab

HRD Officer

Planning, Monitoring, Evaluation and Research Section

Abdul Hamid Khan

Senior PMER Officer

Obaid Emerald

PMER Assistant

Finance and Administration Section

Administration

Tahira Haider

Computer Operator

Raja Imtiaz Ahmad

Admin Assistant

Abdul Rasid

Admin Assistant

Abdul Hameed Noman

Admin Assistant

Rozi Khan

Admin Assistant

Sarfarosh Khan

Admin Assistant

Accounts

Javaid Durrani

Regional Accountant

Mohammad Waqas

Accounts Assistant

Social Organization Section

SOU Mansehra

SOU Incharge

Taimur Saleem

Social Organizer

Badshah Bibi

Social Organizer

Fouzia Hina

Social Organizer

Taufeeq Irtija

SOU Battagram
Sajjad Bahadar
Yasmin Mehboob
Hafiz Mohammad Sharif
Gohar Zaman

SOU Incharge
Social Organizer
Social Organizer
Social Organizer

SOU Oghi
Asrar Ahmad
Umme Uzma
Rushda Saleem
Umar Farooq Awan

SOU Incharge
Senior Social Organizer
Social Organizer
Social Organizer

SOU Balakot
Rizwan Ali
Tahir Farooq
Nuzhat Huma
Anjum Naheed

SOU Incharge
Social Organizer
Social Organizer
Social Organizer

Drivers

Mohammad Pervaiz
Jang-Zaib
Badri Zaman
Irshad Khan
Zahid Swati
Mohammad Bashir
Mohammad Shokat
Mohammad Niamatullah
Mohammad Miskeen
Ahmad Nawaz
Bais Khan

Driver
Driver
Driver
Driver
Driver
Driver
Driver
Driver
Driver
Driver
Driver

Attendants/Watchmen

Abdullah Khan
Khuawaja Mohammad
Mohammad Sarfaraz
Mohammad Shafi
Mohammad Tariq
Aamir Hussain
Abdur Rehman
Mohammad Daud
Shamsul-Tabriz
Wali ur Rehman
Noor Nabi Shah

Attendant/Watchman
Attendant/Watchman
Attendant/Watchman
Attendant/Watchman
Attendant/Watchman
Attendant/Watchman
Attendant/Watchman
Attendant/Watchman
Attendant/Watchman
Attendant/Watchman
Attendant/Watchman

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ABBOTTABAD

Management

Jaffer Shah

Regional Programme Officer

Engineering Section

Mohammad Alam

Engineer

PMER Section

Niaz Mohammad

Senior PMER Officer

Finance and Administration Section

Administration

Zubair Ahmad

Admin Assistant / Computer Operator

Accounts

Ahmed Nawaz

Regional Accountant

Social Organization Section

SOU Abbottabad

Qazi Munir

Mussarat Shaheen

SOU Incharge
Social Organizer

SOU Haripur

Waqar Khattak

Shahnaz Kausar

SOU Incharge
Social Organizer

Attendants/Watchmen

Mohammad Jamil

Rasool Khan

Abdur Razaq

Mohammad Taufiq

Attendant

Attendant

Wachman

Wachman

LACHI

Management

Muhammad Sartaj Khan

Programme Manager

Engineering Section

Attaullah Khan

Senior-Engineer

Credit Section

Attiq ur Rehman

Credit Officer

Planning, Monitoring, Evaluation and Research Section

Muhammad Maqsood

PMER Officer

Finance and Administration Section

Shahid Hussain

Finance & Admin Assistant

Social Organization Section

Tahira Siddiqi

Senior Social Organizer

Drivers

Ghulam Mohammad

Driver

Bakhtawar Shah

Driver

Attendants/Watchmen

Wali Khan

Attendant

Sultan Mohammad

Watchman

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