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# Sarhad Rural Support Corporation

ANNUAL REVIEW 1995

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# **Sarhad Rural Support Corporation**

(Guarantee Limited)

ANNUAL REVIEW 1995  
Incorporating the fourth progress report for 1995.

Peshawar, Pakistan

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# Preface

The year 1995 has been an eventful one for SRSC. The Programme continues to support rural communities in forming village organisations. The pace of this activity has picked up considerably with the demand for programme interventions having increased in all regions of the Programme Area. However, the delivery of the programme package is still slow in regions like Charsadda and Mansehra. After the resignation of my predecessor in December 1995, I took over as Chief Executive Officer at the beginning of 1996. The Chief of the PMER section also left and a new Chief was appointed in October 1995.

The staff of the SRSC underwent a Strategy Planning exercise towards the end of the year which brought up many issues related to the Programme in all the Regions. These were largely a reflection of the policies that SRSC's various donors want it to adopt. In particular, Government funded areas often have their own requirements in terms of their expectations from the SRSC and there has been a constant dialogue with the Government over these issues. The Workshop brought up numerous issues that the Programme needs to clarify, particularly those related to operational strategies in the three Regions. It was also decided that each section would draft its policies with specific Terms of Partnership for each package/activity to be introduced in the villages.

In Charsadda Region a new Regional Programme Officer was appointed in March 1995. The emphasis of the new RPO was on streamlining the interaction process with villagers which had suffered due to the rather checkered past of that Region. Although the Programme did pick up considerably during 1995 in terms of interaction in the field and the delivery of the programme package, it still remains to be seen how the Region will stabilise in future.

Overall, on the institution building front the response from communities has been good.

During the year a total of 302 Community and Women's Organisations (COs and WOs) were formed which brings the total number of COs and WOs to 590. The cumulative saving of these organisations is Rs 6.8 million and their membership is 17,299. COs, in particular, have developed independent linkages with Government agencies in some Regions and the role of CO activists is becoming increasingly important to the Programme. Programme interventions through linkages with line agencies, particularly in Government project areas, continue to be strengthened. However the progress on Productive Infrastructure schemes as well as other activities continues to be slow in Mansehra and Charsadda Regions. The response from village women continues to be encouraging. However, greater emphasis is required within the NRM and social sectors. A prerequisite to this is the need for gender training and the streamlining of WiD activities within the overall Programme. Serious thought needs to be given to this issue next year.

A positive trend during 1995 has been greater emphasis on staff training and exposure visits. Ongoing training and appropriate guidance is essential for the Programme to pick up in the field. Three staff members also participated in a gender training workshop and SRSC plans to devise its own gender training strategy next year.

Frequent changes within the management and other staff are still of concern to the SRSC. In 1996 the SRSC will be at a crucial juncture in its life as programmes in all three Regions of the SRSC would have completed half their life cycle and three donor missions are expected in that year. Regarding its strategy the SRSC still needs to do some thinking on the policies it adopts with regard to Government and non-Government funded programmes. The approach of the Programme has time and again been influenced by the different expectations of the SRSC donors. The SRSC needs to be in a strong position and the clarification of its core strategy is still needed.

Feroz Shah  
Chief Executive Officer

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## *Abbreviations and Acronyms*

ADB	Asian Development Bank
ADBP	Agricultural Development Bank of Pakistan
ADHR	Association for Development of Human Resources
AHITI	Animal Health Inservice Training Institute
AEW	Agriculture Extension Worker
ARI	Agriculture Research Institute
AIOU	Alama Iqbal Open University
BADP	Barani Area Development Project
CED	Credit and Enterprise Development
CMC	Credit Management Committee
CO	Community Organisation
DCP	Di-calcium Phosphate
DWSS	Drinking Water Supply Scheme
EPI	Extended Programme for Immunisation
FFC	Fuji Fertiliser Company
FECT	Fuel Efficient Cooking Technology
FHWs	Female Health Workers
FSO	Female Social Organiser
HRD	Human Resource Development
ICI	Imperial Chemical Industries
IFAD	International Fund for Agricultural Development
ILO	International Labour Organisation
IUCN	International Union for Conservation of Natural Resources
LEWs	Livestock Extension Workers
LMC	Loan Management Committee
MVG	Most Vulnerable Group
MVSP	Mansehra Village Support Programme
NARC	National Agriculture Research Centre
NCRD	National Centre for Rural Development
NFC	National Fertiliser Company
NIDs	National Immunisation Days
NGO	Non-Governmental Organisation
NP	Nitrogen Phosphate
NRM	Natural Resource Management
NRSP	National Rural Support Programme
NWFP	North-west Frontier Province
Novib	Netherlands Organisation for International Development
ORS	Oral Rehydration Therapy
PARC	Pakistan Agriculture Research Council
PCAT	Pakistan Council for Appropriate Technology
PI	Productive Investment
PVWs	Poultry Vaccination Workers
PWD	Population Welfare Department
PFI	Pakistan Forest Institute
PMER	Planning, Monitoring, Evaluation and Research
RDA	Research, Demonstration and Adoption
RPO	Regional Programme Office
SBFC	Small Business Finance Corporation
SDA	Sarhad Development Authority

<b>SRSC</b>	Sarhad Rural Support Corporation
<b>SSO</b>	Senior Social Organiser
<b>SOU</b> s	Social Organisation Units
<b>TBA</b> s	Traditional Birth Attendants
<b>TDR</b> s	Term Deposit Receipts
<b>TVO</b>	Trust for Voluntary Organisation
<b>UNDP</b>	United Nations Development Programme
<b>USAID</b>	United States Agency for International Development
<b>VEW</b> s	Village Extension Workers
<b>WAPDA</b>	Water and Power Development Authority
<b>WiD</b>	Women in Development
<b>WO</b>	Women's Organisation

# Statistical Summary for the year 1995

## CREATING AN ORGANISATIONAL BASE

Description	During 1995				Cum Upto Dec. 95
	Charsadda	Kohat	Mansehra	Total	
<b>VOs formed (#)</b>					
COs	20	74	83	176	391
WOs	24	42	60	126	199
<b>Total</b>	<b>44</b>	<b>116</b>	<b>143</b>	<b>302</b>	<b>590</b>
<b>Drop Outs (#)</b>					
COs	1	3	7	11	58
WOs	1	12	6	19	35
<b>Total</b>	<b>2</b>	<b>15</b>	<b>13</b>	<b>30</b>	<b>93</b>
<b>Membership (#)</b>					
COs	451	2,345	2,452	5,248	12,113
WOs	522	891	1,474	2,887	5,186
<b>Total</b>	<b>973</b>	<b>3,236</b>	<b>3,926</b>	<b>8,135</b>	<b>17,299</b>
<b>Savings (Rs '000)</b>					
COs	172	861	701	1,734	5,431
WOs	114	260	343	717	1,417
<b>Total</b>	<b>286</b>	<b>1,121</b>	<b>1,044</b>	<b>2,491</b>	<b>6,848</b>

**CREDIT AND ENTERPRISE DEVELOPMENT**

Description	During 1995			Total	Cum Upto Dec, 95
	Charsadda	Kohat	Mansehra		
<b>COs</b>					
No. of COs	11	31	17	59	121
No. of loans	11	33	21	65	210
No. of beneficiaries	218	157	133	508	3,674
Amount Disbursed	294	1,357	427	2,078	7,650
Amount Due	6	139	113	258	6,225
Amount Recovered	6	137	80	223	4,041
Percent Recovery	100 %	100 %	71 %	87 %	65 %
<b>WOs</b>					
No. of WOs	3	9	11	23	48
No. of loans	5	10	12	27	62
No. of beneficiaries	42	46	23	111	476
Amount Disbursed	549	287	183	1,019	3,269
Amount Due	59	71	21	151	2,253
Amount Recovered	59	69	18	146	1,679
Percent Recovery	100 %	97 %	86 %	97 %	75 %
<b>Total</b>					
No. of C/WOs	14	40	28	82	169
No. of loans	16	43	33	92	272
No. of beneficiaries	260	203	156	619	4,150
Amount Disbursed	843	1,644	610	3,097	10,919
Amount Due	65	210	134	409	8,479
Amount Recovered	65	206	98	369	5,720
Percent Recovery	100 %	98 %	73 %	90 %	67 %

**PRODUCTIVE INFRASTRUCTURE**

Type of Pls	During 1995			Total	Cum. Upto Dec 95
	Charsadda	Kohat	Mansehra		
Lining of Charnel		5		5	16
Tubewell	1			1	9
Irrigation System Imp.		3	1	4	9
Karez Irrigation					1
Syphon Irrigation					1
Pumping System		1		1	2
Dug well		6		6	7
Water Storage Reservoir		3		3	10
Diversion Bund		1		1	6
Tubewell and Gypsum Treatment					3
Drinking Water Supply		17	13	30	35
Gypsum Treatment					8
Land levelling		12	1	13	17
Cane Crusher	3			3	10
Farm to Market Roads		1	5	6	12
Off Farm Enterprise					1
Irrigation Nuccas					2
Afforestation					2
Women's Centre Building					1
Flood protection Bund		2		2	2
Twin Pit Latrines		6		6	6
Check Dam		2		2	2
Dairy Package		1		1	1
<b>Total</b>	<b>4</b>	<b>60</b>	<b>20</b>	<b>84</b>	<b>163</b>

**TRAINING OF EXTENSION WORKERS**

During 1995

	Charsadda	Kohat	Mansehra	Total	Cum Upto Dec, 95
<b>A. Community Organisations</b>					
Agriculture (AEWs)	0	40	45	85	200
Bee Keeping	0	15	0	15	20
Organic Farming	0	22	0	22	38
Post Harvest Losses	18	0	0	18	18
Forestry Development	3	96	12	111	178
Nursery Raising	3	0	10	13	13
Contract Seed Growers	0	0	57	57	79
Fruit & Vegetable	0	71	50	121	143
Refresher Courses	24	121	0	145	195
Exposure Visits	14	0	0	14	14
Livestock (LEWs)	12	96	65	173	247
Poultry Farming	9	10	0	19	19
Fish Farming	0	0	0	0	10
Refresher Courses	61	0	0	61	111
<b>Subtotal A</b>	<b>144</b>	<b>471</b>	<b>239</b>	<b>854</b>	<b>1285</b>
<b>B. Women's Organisations</b>					
Training of Managers	24	0	0	24	24
Livestock (LEWs)	9	0	0	9	31
Refresher Courses	7	0	0	7	7
Poultry (PEWs)	12	64	32	108	108
Refresher Courses	7	11	0	18	18
Mushroom Culture	8	4	0	12	12
Food Preservation/ Processing	20	28	36	84	265
FHWs	27	39	42	108	126
Refresher Courses	45	12	0	57	57
Kitchen Gardening	10	19	107	136	146
Vocational Training	0	0	171	171	293
Enterprise Development	15	10	429	454	454
Health Motivators	14	0	0	14	14
Fuelwood Demonstrations	0	0	36	36	36
<b>Subtotal B</b>	<b>198</b>	<b>187</b>	<b>853</b>	<b>1238</b>	<b>1591</b>
<b>Total ( A + B )</b>	<b>342</b>	<b>658</b>	<b>1092</b>	<b>2092</b>	<b>2876</b>

**NATURAL RESOURCE MANAGEMENT (COs)**

Description	During 1995				Cum Upto Dec 95
	Charsadda	Kohat	Manshra	Total	
<b>Agriculture</b>					
Demonstration Plots	56	877	128	261	730
Fruit Plants	-	-	52,206	52,206	53,216
Spray and Rodent control (Acres)	1,068	400	65	1,533	3,391
Services Provided (No. of beneficiaries)	810	500	350	1,660	4,077
AEWs Earnings (Rs)	22,000	12,000	8,000	42,000	95,000
<b>Livestock</b>					
Introduction of improved breed	1	144	5	150	232
Eggs Distributed	155	800	1,965	2,920	6,488
Birds Inoculated	5,761	3,104	2,167	11,032	63,671
Animals treated/ vaccinated	4,730	77,253	1,424	83,407	146,822
Services Provided (No. of beneficiaries)	3,108	15,905	765	19,778	36,587
LEWs Earnings (Rs)	29,000	166,000	-	195,000	489,000

**NATURAL RESOURCE MANAGEMENT (WOs)**

Description	During 1995				
	Charsadda	Kohat	Mansehra	Total	Cum Upto Dec 95
<b>Agriculture</b>					
Mushroom culture	8	4	0	12	12
Kitchen gardening	8	19	23	50	84
Food preservation/ processing	20	28	36	84	91
Nursery raising techniques	0	6	0	6	6
Courtyard plantation	0	8	11	19	19
<b>Livestock</b>					
Fayumi units distributed	25	15	358	398	398
Improved breed eggs	10	10	0	20	24
Broiler day-old chicks	0	5	0	5	5
Concentrates	9	0	46	55	55
Mineral Supplementation	3	0	0	3	3

# 1. Introduction

## 1.1 Background

The Sarhad Rural Support Corporation (SRSC) was established in November 1989 with the objective of alleviating rural poverty through forming and strengthening broad-based village level development organisations. The lack of effective institutional mechanisms for development at the village level has led to the failure of many development projects in the past. Over the decades many programmes have been initiated in the country, however, their outreach to poor and disadvantaged communities has remained inadequate. Basic services have been poor in terms of peoples' access to them and in terms of their quality and development projects have concentrated many a time on the traditional 'brick and mortar' approach giving more weightage to tangible, physical progress rather than investing in the capacities of our people. The rationale behind setting up an NGO that specialises in institutional development at the grassroots was for development inputs to be channeled more effectively at the village level through peoples' participation.

The SRSC is a private, non-government, non-profit organisation. It is a pioneering venture not only because it is the first rural support NGO with a primary focus in the NWFP but

more so because it is an NGO that works very closely with the Government of the NWFP in extending Social Organisation support to two large Government Projects, ie the Barani Area Development Project (BADP) and the Mansehra Village Support Project (MVSP). This approach represents a true Government/NGO partnership and is an encouraging sign on the part of the Government to involve rural communities in the development process.

The SRSC is currently operating in five districts of the NWFP, i.e. Charsadda, Kohat, Karak, Mansehra and Battagram. Its interventions are largely based on the level of poverty in a region with an emphasis on targeting the rural poor and disadvantaged.

SRSC's Programme Area provides much variety in terms of terrain, populations, cultures and livelihoods. The Programme Area covers 13,967 sq km of terrain with a total population of approximately 3.8 million people. The SRSC's objective is to demonstrate the success of this approach on a pilot basis and its current client base stands at 17,299 people in approximately 590 villages hence covering a total of approximately six percent of rural households in the five districts of its Programme Area.

## 2. Social Organisation

The cornerstone of SRSC's approach towards development is the fostering of village level institutions that can undertake and sustain development activities at the village level. SRSC's strategy to address the development needs of villagers is based on three principles, ie organisation of village communities into Community and Women's Organisations, building human resources through skill development and capital formation through a savings and credit programme.

Under the Barani Area Development Project and the Mansehra Village Support Project, the SRSC extends Social Organisation support to the Government by providing it with a network of COs and WOs which act as 'active receiving mechanisms' for Government project interventions. The design of these projects is a classic example of building effective linkages between village level organisations and Government development agencies. Once the SRSC sets up the COs and WOs, it links these up to Government agencies who are then responsible for providing sectoral projects/activities. Social Organisation, however, does not stop with the creation of village organisations. It is an ongoing process whereby the SRSC provides constant support to villagers and Government agencies in the management of development projects.

The year under review has seen some very positive developments on the institution building front. Communities have been

responsive due to the visible benefits of the Programme which has resulted in an increasing demand from rural communities for Programme interventions. This response has led the SRSC to increase its target for CO and WO formation especially in Kohat and Mansehra Regions.

To date, the total number of COs and WOs formed in the Programme Area are 590. Of these 138 are in Charsadda Region, 185 in Mansehra Region and 267 in Kohat Region. These COs and WOs have a total membership of 17,299 and a total saving of Rs 6.8 million. During 1995, the total number of COs and WOs formed was 302 with a membership of 8,135 and a saving of Rs 2.5 million.

### 2.1 Charsadda Region

The year under review was a crucial year for the Programme in Charsadda Region. After a fairly turbulent past, a new RPO was appointed in March 1995, whose efforts have led to a marked improvement in the streamlining of the Programme in Charsadda.

The major challenge in Charsadda has been to put the Programme back on track as it suffered considerably due to previous funding constraints and management problems. Streamlining the Programme through staff training and systematic contact with village communities has been Charsadda's priority.

#### TEXT BOX 1: LOCAL INITIATIVES BY COMMUNITY ORGANISATIONS CHARSADDA REGION

The Community Organisation is providing a platform for villagers to plan for development activities and make other decisions pertaining to village life. In Charsadda, a number of COs are taking full advantage of this. In Purdil Khan village, CO members got together to construct a one kilometre long road to the village. They not only provided labour towards this collective project but also contributed money for building material.

In Shapano village, the Government Education Department had built a school in the middle of a field. The CO had a meeting and decided that they would build a road to the school across the fields. Fifteen CO members agreed to have the road cross their lands and Rs 20,000 was contributed by twenty members for the purchase of land that did not belong to CO members. The CO built a quarter km long road to the school which they now maintain themselves.

TABLE 1: ORGANISATION STRENGTH

	Cos		WOs		Total	
	1995	Total	1995	Total	1995	Total
Formation (#)						
- Charsadda	20	94	24	44	44	138
- Kohat	74	181	42	86	116	267
- Mansehra	83	116	60	69	143	185
Total	177	391	126	199	303	590
Drop Outs (#)						
- Charsadda	1	24	1	8	2	32
- Kohat	3	23	12	20	15	43
- Mansehra	7	11	6	7	13	18
Total	11	58	19	35	30	93
Membership (#)						
- Charsadda	451	2,923	522	1,077	973	4,000
- Kohat	2,345	5,472	891	2,143	3,236	7,615
- Mansehra	2,452	3,718	1,474	1,966	3,926	5,684
Total	5,248	12,113	2,887	5,186	8,135	17,299
Savings (Rs '000)						
- Charsadda	172	1,872	114	316	286	2,188
- Kohat	861	2,679	260	732	1,121	3,411
- Mansehra	701	880	343	369	1,044	1,249
Total	1,734	5,431	717	1,417	2,451	6,848
Savings per Organisation (Rs)						
- Charsadda	1,830	19,915	2,591	7,182	2,072	15,855
- Kohat	4,757	14,801	3,023	8,860	4,199	12,775
- Mansehra	6,043	7,586	4,971	5,348	5,643	6,751
Savings per Member (Rs)						
- Charsadda	59	640	106	293	72	547
- Kohat	157	490	121	342	147	448
- Mansehra	189	237	174	188	184	220

An important outcome of the new RPO's efforts has been the increased contact with village communities which has resulted in increased CO and WO formation compared to the last two years. Field activities have also been decentralised to the SOU level where two Senior Social Organisers (SSOs) have been made responsible for SOUs North and South. Earlier,

planning of field activities was centralised at the RPO level. At present, planning at the SOU level takes place with all relevant technical staff. The SSOs also undertake planning for the WiD programme at the SOU level which has led to the mainstreaming of WiD activities into the overall Programme.

Field activities picked up during the second half of 1995 as did CO and WO formation. Compared to a total of 98 organisations formed up to 1994, the number of organisations formed up to 1995 was 138 (94 COs and 44 WOs) ie a 41 percent increase in newly formed organisations. The total membership of the newly formed organisations is 973 and their total savings is Rs 286,000<sup>1</sup>. The average CO membership in Charsadda is 31 and average saving per member of Rs 640. The average WO membership is 24 with an average saving per member of Rs 293.

In the more active COs, there is no dearth of examples of local initiatives that have been undertaken. In these COs it is evident that the process of social organisation has led to improvements in the management capacity of villagers and has given them a forum to discuss and resolve their problems locally.

## 2.2 Kohat Region

SRSC's modus operandi in Kohat Region can be divided into two approaches. As in Mansehra Region, the SRSC is working in partnership with the Government in Kohat Region in implementing the Barani Area Development Project. In Hangu tehsil, however, the SRSC is implementing the programme through funding from Novib. The programme in Hangu tehsil does not have an in-built mechanism of linkages with Government line agencies. The BADP started in July 1993 whereas work in Hangu started in January 1993.

Under the BADP, the SRSC is to form 200 COs and WOs (120 COs and 80 WOs) by the end of the project period. The SRSC is also to assist communities in PI implementation and a total of 200 PIs are to be completed during the project life, ie till June 1996. The line agencies are responsible for all technical packages in COs and WOs.

The formation of COs and WOs has been encouraging in Kohat Region as a whole.

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<sup>1</sup> All savings figures are net, allowing for withdrawals.

During 1995 a total of 116 Organisations were formed in the Region, ie 74 COs and 42 WOs. The total membership of the newly formed organisations is 3,236 and their total savings are Rs 1.12 million. The household coverage of these organisations is 2,345. The total number of organisations formed to date are 267, i.e. 181 COs and 86 WOs. The total membership of these organisations is 7,615 and their total saving is Rs 3.41 million. The average membership of COs in Kohat region is 30 with an average per member saving of Rs 490. The average WO membership is 25 with an average per member savings of Rs 342. The total coverage of village organisations in Kohat region is approximately 5,500 households.

A comparison of the three Regions shows that the average saving per member in Kohat is higher than in Charsadda or Mansehra Regions (see Table 1). The higher figure for Kohat is largely due to remittances from migrant labour, especially from the Middle East, and a significant number of retired army personnel. Perhaps this background has also contributed to making the people more enterprising which is seen in the independent initiatives that COs have undertaken in order to link up to Government agencies. Although linkages are in-built into the design of the BADP in particular, COs have also forged linkages with Government departments that are not funded under the BADP project.

## 2.3 Mansehra Region

SRSC's programme in Mansehra is also designed as a partnership with the Government of the North West Frontier Province. The SRSC provides Social Organisation support to the Mansehra Village Support Project (MVSP) in the two districts of Mansehra and Battagram. The Government development agencies, ie line departments, provide packages and technical support to COs and WOs. The MVSP is a seven year pilot project, initiated in July 1993 to demonstrate that Government development agencies can work effectively through village level institutions with a long term view towards sustainable linkages between Government and village-based organisations.

Being a pilot project, the MVSP is limited in terms of its coverage. Under the Social Organisation component of the MVSP, which is the responsibility of the SRSC, the Project seeks to cover a total of 14,000 rural households through the formation of 300 Community and 100 Women's Organisations. After 3 years of operation, the present household coverage of the MVSP is approximately 3,800 ie 32 percent of the target number of households for the entire Project period.

During the year under review, 83 COs and 60 WOs were formed in the MVSP project area against a target of 107 COs and 38 WOs. The total number of COs in the project area now stands at 116 and the total number of WOs are 69. The average CO membership in Mansehra is 32 and the average saving per CO member is Rs 237. The average WO membership is 28 with an average saving per member of Rs 188.

The premise of MVSP is for women's and men's organisations to be linked up to Government development agencies in order to access services in the future. After formation, the COs and WOs are linked to these agencies for the implementation of programme packages. This is being done in all organisations formed. The true test of this approach, however, will be whether these organisations will continue to work effectively with Government agencies after the Project period is over. This largely depends on

the motivation of village activists and specialists and the strengthening of their links with Government agencies during the Project period. For this purpose, Mansehra Region is actively handing over certain responsibilities to village activists and specialists. For example, the activists in the village are taking increasing responsibility for the Social Organisation of their Community and Women's Organisations. The village specialists are put in touch with Government agencies to procure inputs which will enable them to provide services to their community. The ability of the SRSC and the Government to build capabilities, and managerial and technical skills, of village communities through Social Organisation and programme packages will be the determining factor towards the long term goal of sustainability.

#### 2.4 Local Initiatives

##### Kohat

The CO platform has given villagers the confidence to approach Government development agencies to solve their problems. Examples of CO initiatives include:

- Two COs have contacted the Public Health Engineering Department and have succeeded in sanctioning water supply schemes for their villages.

#### TEXT BOX 2: THE CASE OF SHAHU KHEL, KOHAT BUILDING MANAGEMENT SYSTEMS

The CO of village Shahu Khel has developed systems for the management of numerous activities. Not only do CO meetings serve the purpose of discussing BADP or SRSC related activities, the villagers use this forum effectively to discuss numerous aspects of village life.

One of the major problems that the village has been facing has been that of deforestation. The realisation that preservation of natural resources is an investment in the future of their community led the CO to impose a ban on the cutting of wood and excavation of gravel and mud from the nearby mountain. The CO has elected a ten member committee to look into this issue. It has also decided that violators of this rule will be fined up to Rs 500 if caught.

The CO has also forbidden cutting of trees on the premises of the village graveyard. This is also something which the CO has decided to monitor through its members. During sowing and harvesting seasons the CO members decided that all members of the village would assist each other in these activities. They also decided that those members who were not fully participating in the cleaning of irrigation channels would be fined by the CO.

- Six COs from SOUs Kohat and Hangu have been linked with the Irrigation Department, and the Department has lined communal water courses.
- Five COs from SOUs Kohat and Hangu are breeding fish with the assistance of SRSC Kohat as a result of their linkage with the Fisheries Department.
- As a result of its linkage with the Wildlife Department, CO Kana Cheena has declared its communal land as a Game Reserve. After having seen the benefits of this linkage, two more COs (Lodhi Khel & Shahu Khel) asked to be linked up with the government wildlife department for the preservation of wildlife and forestry on communal lands.
- Most WOs and COs of the Region have been linked up with the Health Department and as a result, a massive Immunisation (EPI) Campaign was carried out in the Region. Field Days and Polio Days are also held by the Health Department for the villagers.
- CO Urbashi in SOU B.D. Shah was linked with the T&T Department and as a result the village was provided with telephone facilities.
- CO Nari Panos was linked with the Sarhad Development Authority. The CO is presently negotiating with SDA for royalty of the salt mine situated in the village.
- Twelve COs have been linked up to the Water and Power Development Authority (WAPDA) and are negotiating on various demands eg electrification and obtaining transformers.

# 3. Women In Development

The women of NWFP are a marginalised section of our population. Notwithstanding their important role in this society, women lead secluded lives and that their contributions are undervalued if not ignored. The WiD programme aspires for the empowerment of rural women through the elevation of their socio-economic status. Recognising the fact that women do play a vital role in the rural

increase their self-confidence, recognition and status.

## 3.1 WO Formation

During the year under review, 2,887 women from the target population were mobilised to form 126 WOs in the Programme Area, raising the existing number of WOs to 199 and WO

TABLE 2: WO FORMATION, MEMBERSHIP AND SAVINGS

Regions	During 1995			Cumulative		
	WOs formed	Membership	Saving Rs '000	WOs formed	Membership	Saving Rs '000
Charsadda	24	522	114	44	1,077	316
Kohat	42	891	260	86	2,143	732
Mansehra	60	1,474	343	69	1,966	369
<b>Total</b>	<b>126</b>	<b>2,887</b>	<b>717</b>	<b>199</b>	<b>5,186</b>	<b>1,417</b>

economy, though they continue to be marginalised in society, SRSC encourages women to form organisations to play a decisive role in the planning and implementation of development activities. There has been an increased emphasis on the integration of women's issues at the programming level to ensure that women's needs are being addressed in an effective manner. The WiD programme is carrying out activities in the social and productive sectors by incorporating women's perspectives and the overall needs of increased health, education and income status. The Women's programme of SRSC seeks to address women's strategic needs as it has been realised that by merely being responsive to practical needs will not bring about a positive change in their positions. In order to deal with issues of gender inequality, ensuring control over resources and increasing their role in decision making, the programme strives not merely to improve living conditions of women but also to

membership to 5,186. In Charsadda, 24 WOs were formed compared to last year's formation of only 5 WOs, illustrating a positive trend in terms of WO formation especially during the last quarter of the year. The increase in WO formation is attributed to the hiring of women Social Organisers, staff training in social organisation, frequent planning exercises, strategy workshops and a growing realisation on the part of male staff to support the WiD programme.

In Kohat Region, 42 WOs were formed against the target of 38. The first quarter saw the formation of 20 organisations. Of these, 15 WOs were formed in Karak. The institution building process in Mansehra gained momentum with the formation of 60 WOs against the target of 34 WOs. Women in Mansehra region have been very responsive to the Programme and have shown great initiative from the beginning of the MVSP.

### 3.1.1 Membership

WO membership rose to 2,887 as a result of the 126 newly formed WOs and the addition of members in existing WOs, taking the cumulative membership to 5,186 in the Programme Area. The average membership of Mansehra remained the highest ie 28 members per WO followed by 25 and 24 members per WO in Kohat and Charsadda respectively.

dropout of 6 WOs, the total WO savings now stand at Rs 369,000.

The total average savings per member in Charsadda are Rs 293, Rs 342 in Kohat and Rs 188 in Mansehra. The average savings per WO member in Kohat and Mansehra have increased, while in Charsadda despite the existence of inactive/dead WOs, the existing pattern of savings per WO member is indicative

#### TEXT BOX 3: CO/WO COMBINED MEETING (Mansehra Region)

In the programme area of Mansehra, Seri Amjad Ali, a settlement with two local Community Organisations, has held for the first time a combined meeting of both CO/WO. The combined meeting was attended by 50 participants with equal representation from both groups. The meeting provided an opportunity to members to interact and to share experiences and problems at the village level. Such dialogue, if continued in the future, could lead to the establishment of CO/WO alliance and better coordination of programme inputs. This would benefit WO members in terms of availing of male extension workers' services and establishing linkages with government line departments and markets. The joint CO/WO meeting is a significant development and manifests the growing realisation and support from the male community members for the women's programme.

### 3.1.2 WO Savings

The importance of WO savings cannot be underestimated. WO members view their savings as the most important function of WOs, as this has given them the opportunity to have their own money in a formal bank account for the first time. The saving component of the Programme is the first step for women as it has given them financial assets. However, control over these assets is also an important issue and is something which can only come with time and continued efforts of the SRSC to make women aware of their rights.

of the interest of WOs. Differences in savings rates across the Programme Area are indicative of the level of Programme activities in those regions and the overall interest that members have in the SRSC. However, at this point women's savings depend more on how much money the men are willing to give the women to save rather than women's ability to earn income from income generating packages. This is a trend that will be carefully followed in future.

At the end of 1995, the total savings by WO members were Rs 1.42 million. In Charsadda, the addition of Rs 114,000 in contrast to the previous years savings of Rs 60,000 is a sign of women's sustained interest in the programme. The cumulative savings figure rose to Rs 316,000. In Kohat, the current year's savings of Rs 260,000 as compared to last year's Rs 143,000 indicate increased saving capacity of WO members. This has raised the cumulative savings to Rs 732,000 for the region. In terms of savings Mansehra region has shown remarkable progress by reaching the figure of Rs 343,000 as compared to last year's Rs 56,000. After the

### 3.1.3 WO Managers' Conferences

WO Managers' Conferences have become a lively forum for experience sharing among WOs. During 1995, a total of 9 Managers' Conferences were held in the Programme Area. Of these, 4 were held in Charsadda, bringing 200 WO members together for exchange and dialogue. In Kohat 3 Managers' Conferences were held attracting 100 members from 36 WOs of 3 SOUs. The WiD programme of Mansehra has hosted 2 such conferences with an attendance of 226 WO Managers who exchanged views on the importance of collective management. Keeping in view the cultural and mobility constraints, the increased participation of women in this forum is a significant step.

#### TEXT BOX 4: FOURTH WO MANAGERS' CONFERENCE IN CHARSADDA

This conference was attended by 45 members of 27 WOs. The participants of the conference candidly talked about the importance of women's involvement in the development process. Through group discussion they identified illiteracy of both males and females, cultural constraints, male dominance, lack of skills and resources, dependence on men, lack of opportunities and lack of access to information as major constraints to their development.

WO members also focused on the solutions to their problems and stressed the need for education, increased interaction and exposure, creation of a sense of unity within WOs, development of effective linkages with government departments and enhancement of skills and employment opportunities for income generation.

The response of WO members illustrates their understanding of their social conditions and their desire to bring about positive changes in their lives.

### 3.2 Productive Infrastructure

During the year under review a total of 16 PIs were granted to WOs. In Charsadda, one joint PI was granted to WO/CO Sur Joor. Tube well and Drinking Water Supply Schemes (DWSS) were identified as a priority need by the villagers of Sur Joor. The community has contributed 13% of the total cost of the PI ie Rs 45,500. A Project Management Committee, consisting of CO members, has been set up in the village. This committee is responsible for mobilising labour and acquiring machinery for the construction of the PI. In order to make the committee responsible to the WO, the second installment of PI money was handed over to the WO. This PI will greatly benefit the women in terms of time saving and reduction of workload as they had to travel a great distance to fetch water for domestic use. The people of the village were also drinking water from open wells and the women said that this water could not be protected from insects.

WO Tarkha in Charsadda has also identified DWSS as a PI. The design and estimate of this PI has been completed and work will start in the first quarter of 1996.

In Kohat, a total of 16 WO PIs were granted in 1995, taking the total number of WO PIs to 20. One DWSS PI each in SOUs Kohat and Hangu have been completed, while work is in progress on 14 PIs in SOU Hangu, Lachi, B.D.Shah and Karak. A total of 16 PIs were also initiated of which 7 are in Hangu, 3 in B.D. Shah, 2 each in Kohat, Lachi and Karak.

In Mansehra Region, 3 WOs of SOU Mansehra and 1 WO of SOU Oghi were granted DWSS PIs. All 3 WOs of Lulo Bandi, Batrair and Gobai have received first installments and work is now in progress in these areas. The work on the Women Centre Building of WO Khalian in SOU Mansehra was also completed in 1995.

### 3.3 Credit and Enterprise Development

#### 3.3.1 Credit

Women in rural NWFP have no access to formal credit institutions. In most villages, an informal lending system exists in which women pool money and utilise this in turns. This is called the 'committee' system. The SRSC credit programme has not only given women easy access to credit but is also training women in managing their money. The response from WOs in this regard has been very positive. WO members have sustained a good credit track record, proving themselves to be reliable credit-worthy partners. This is also a reflection of our own efforts to explain the credit programme to women in simple terms as well as the degree of activities we have initiated in WOs (in enterprise and NRM) which require credit for purposes such as purchase of inputs.

As of December 1995, 111 members of 23 WOs have benefitted from 27 loans worth Rs 1 million. The recovery rate of credit is 97 percent. In Charsadda, 5 loans worth Rs 549,000 were taken by 3 WOs. In all, 42 beneficiaries have been covered through loan disbursement. These loans were for dairy production and

livestock purchase. The recovery against the amount due in 1995 was 100 percent.

In Kohat, the demand for credit has increased considerably. Loans to 46 beneficiaries of 9 WOs were approved amounting to Rs 287,000. Credit was obtained mainly for milk production and enterprises. Against the outstanding amount of Rs 71,000, an amount of

### 3.3.2 Micro-Enterprise Development

The Credit and Enterprise Development component of SRSC aims at encouraging investment in off-farm activities. The section has started focusing on micro-enterprise development for enhancing production and income. In this context, micro-enterprise trainings in soap, shampoo, detergent, vaseline

#### TEXT BOX 5: EXPOSURE VISIT TO SOAP FACTORY

As part of the enterprise training for WOs, the SRSC, with assistance from the Pakistan Council for Appropriate Technology arranged an exposure visit to a soap factory for WO members from Charsadda Region. About 20 members from 11 WOs visited a soap factory in Peshawar. The idea behind this visit was to encourage women, already trained in entrepreneurial skills, to set up micro-enterprises. The visiting team was briefed on the soap-making process. The response of the WO members was quite encouraging as they showed keen interest during the whole trip. They inquired about the different kinds of soap and availability of raw material. The factory management offered to provide them material at subsidised rates. Some WO members have purchased raw material from the local market and established linkages with local shopkeepers for supply of soap to the local market.

Rs 69,000 has been repaid, taking the cumulative recovery percentage to 97 percent for the period, 1991-95.

Mansehra Region initiated its credit programme in 1995 and has disbursed Rs 183,000 to 23 beneficiaries. Eleven WOs were provided with 12 loans mainly for the purpose of livestock and small scale enterprises. Against the due amount of Rs 21,000, an amount of Rs 18,000 has been repaid which is a recovery rate of 86 percent. The recovery rate has fallen from its previous 100 percent which can be attributed to harsh weather conditions, due to which mobility of SOs was severely restricted and repayments could not be collected from the WOs.

In order to address the credit needs of the vulnerable segments of the target population, a supplementary credit policy was devised in December 1995. This policy has divided the rural population into two groups and women have been placed in the first group ie the Most Vulnerable Group (MVG). Prior to this supplementary policy, credit for women was linked with savings. Under this policy, all women will be eligible for one time collateral free loans up to Rs 20,000. Further loans will be provided at a loan to savings ratio of 90:10.

and candle making were initiated for WO members of the Programme Area.

A total of 454 WO members have received micro-enterprise training in the Programme Area. Of these 454 members, 15 from Charsadda, 10 from Kohat and 429 from Mansehra were trained by the Pakistan Council for Appropriate Technology (PCAT) and WO Master Trainers. Although WO members showed interest to take up certain activities on a commercial scale, the non-availability of raw material in the local market, the high cost of equipment and problems in marketing the products prevented them from pursuing this activity. The Credit and Enterprise Development section is in the process of addressing these issues by linking WOs to the market.

As a part of SRSC's enterprise programme for women, 171 WO members from Mansehra have been trained in vocational skills such as stitching, cutting and embroidery. In the SOUs of Mansehra and Oghi, 4 vocational centres were opened by WO members in their villages to impart training to other WO members and village women in stitching and embroidery.

### 3.4 Natural Resource Management

The Natural Resource Management programme endeavors to increase productivity and initiate better management practices for the efficient use of natural resources. The NRM section plays a central role in the SRSC's objectives of increasing food security for women and providing them with income generating opportunities. Recognising the important role being played by rural women in the agriculture and livestock sectors, NRM interventions have focussed on developing packages for WOs in the Programme Area.

#### 3.4.1 Agriculture

Women's involvement in agriculture varies across the Programme Area. This role is largely influenced by the traditional gender division of labour, women's mobility constraints, male out-migration and general labour availability within the household. Technical innovations in this sector are adopted mainly by the men and male involvement in commercial agriculture is much greater. In most of the programme area, women's agricultural activities are restricted to in and around the household. SRSC has hence designed its interventions according to the needs and limitations of village women.

In the agriculture sector women are taught improved management practices and are

demonstration component and also trains village extension workers who provide disease control services to WO members.

The kitchen gardening package was initiated to ensure easy availability of nutritious food round the year through vegetable production. Although WO members find it easier to undertake this activity close to the home due to the mobility and time constraints they face, in some Regions of the Programme Area, agriculture is not the primary occupation of women and the demand for this package is limited. In Charsadda Region, for example, 8 members from 4 WOs were provided with vegetables seed on cash payment whereas members of 2 WOs were trained in improved methods of cultivation. This package did not receive an encouraging response from the members as most of the women are not involved in agricultural activities. Moreover, easy availability of vegetables in the market and lack of space within the houses to grow vegetables also effected package adoption.

In Kohat and Mansehra regions, this activity is more widely adopted as women are more involved in agricultural activities. In Kohat 19 WOs were provided with vegetable seeds, while 8 WOs received fruit seedlings at subsidised rates for courtyard plantations. For nursery raising, saplings were also given to 6 WO members in Kohat, Hangu and Karak. In

#### TEXT BOX 6: AN EXAMPLE TO FOLLOW

Singhar Haram is the Manager of her WO. After getting training in micro-enterprise, she has pursued several ventures. Singhar obtained a loan of Rs 10,000 from the SRSC and purchased candle moulds and other raw material for candle making, vaseline and surf (washing powder). Being mobile and supported by her husband, she faces no problems in arranging, processing and marketing her finished products. She bought a candle mould from Lahore since it is not available in Peshawar. She obtains wax and other material needed for candle making from Peshawar and sells candles in packets of 30 each and earns Rs 105 for them. She also buys surf ingredients in bulk ie Rs 210 per sack and produce 15 dozens packets out of the 10 kg sack. She sells the product in small packets for Rs 5 in the local bazaar and for Rs 7 within her community. The ingredients for vaseline are purchased at Rs 40 per kg, these she sells in jars for Rs 4 per jar.

Singhar sells some of her products in her husband's shop while others are sold in Charsadda bazaar. She uses the services of a middleman for the sale of surf and candles. She also encourages other women to pursue similar ventures and informs them about her sources for purchasing the required material. Singhar is an example of an enterprising woman who can be used effectively as a resource person by the SRSC to train other WO members.

introduced to new crop varieties. The Programme has a strong research and

Mansehra, a kitchen gardening demonstration was held for 23 WOs and a 3 day training

course was also arranged for 107 members from 5 WOs. Eleven WOs of SOUs Oghi and Mansehra were provided with fruit trees.

In Charsadda, mushroom culture has been demonstrated to 19 members of 8 WOs. A few WO members have started mushroom marketing. In Kohat, mushroom demonstrations were carried out in 4 WOs. The package has the potential to become a profitable venture for WO members provided the problems of technical guidance, monitoring and marketing are resolved.

In the Programme Area, women have started utilising food preservation and food processing techniques for home consumption or commercial purposes. In Charsadda Region, several members of 20 WOs were given food processing and preservation training. One WO member has started selling 'Ruh Afzha' (a drink) in the market for Rs 52 per bottle while its preparation cost her Rs 20 per bottle. She has also made labels for her product. In Kohat, 28 WO members have taken food processing and preservation training of which 4 members are engaged in making and selling of 'Ruh Afzha'. In Mansehra, food processing and preservation training was conducted in 36 WOs in collaboration with the Fruit and Vegetable Development Board of the Government.

As part of the appropriate technology demonstration, FECT stove demonstrations were held in 36 WOs in Mansehra Region. The purpose of this was to introduce fuel and time efficient cooking and heating technology. These stoves serve to reduce firewood consumption and fuel wood expenditure. The response has been very positive and WO members have sent in demands for buying these stoves after the demonstration was held.

#### 3.4.2 Livestock

Livestock management is a major occupation of women throughout the Programme Area. The SRSC seeks to improve management practices in this sector as well as to raise livestock and related production through supply of improved poultry breeds, breeding eggs and better feeding practices. The NRM section, under its improved breed package, has provided 129 units of Fayumi birds to 25 WOs of Charsadda

Region. Twenty eight beneficiaries received the birds at a 50 percent subsidy and 101 beneficiaries were provided with the birds on full payment. Breeding eggs were demanded by only 10 WOs. This package received a mixed response due to hatchability and disease problems of the breeding eggs. In 9 WOs, concentrate feed demonstrations were carried out, while mineral supplement demonstrations were held in 3 WOs.

In Kohat, 15 WOs have received Fayumi birds. The high mortality rate of the birds has prevented large scale adoption of this breed. This mortality occurred due to poor technical follow up and the inability of poultry specialists to deal with the situation. Ten WOs were provided with breeding eggs, while 5 WOs were provided with day old broiler chicks. One WO member, trained in poultry management, after rearing 50 chicks for 2 to 3 months sold these for Rs 2,500. In Mansehra 358 units of Fayumi birds were distributed to WOs. In the beginning 139 units were given free of cost, while 205 units were given at 50 percent subsidy and 138 units on full payment. Under the feed improvement package, 46 demonstrations were carried out in several WOs.

In Charsadda Region, 9 WO members were trained as Livestock Extension Workers (LEWs) while 7 LEWs have attended refresher courses. According to a recent performance analysis of extension workers, out of 44 WOs 17 have livestock specialists. Among them, 11 are considered active, 3 less active and 3 inactive. A total of 12 women were trained as poultry vaccinators. During the year, 20 poultry vaccination campaigns were carried out by PVWs. A refresher course was arranged for 7 PEWs. Now 22 WOs of Charsadda region have poultry specialists. Among them, 9 are considered active, 11 less active and 2 inactive. Active extension workers are providing services to their communities regularly and are being remunerated for these service by the community.

In Kohat Region, 64 women of 33 WOs have received training to become Poultry Extension Workers. They are engaged in providing services to their communities. In one WO, a PEW herself is involved in poultry rearing for income generating purposes. In Mansehra, 32

PEWs were trained by the Government Female Stock Assistant and Social Organisers. During the review period, 2,167 poultry birds were vaccinated against Newcastle disease by PVWs.

### 3.5 Human Resource Development

The Human Resource Development Section seeks to build the capacities of rural women for them to take on a more effective role in village development. These capacities are built through women becoming members of WOs, whereby they discuss various issues in the WO forum and improve their decision making abilities. Women's managerial capacities are built through ongoing training of WO managers and activists. The technical skills of women are also enhanced through training of a cadre of village specialists in the fields of livestock, agriculture, credit and health. An important contribution of the Programme has been training of women in sectors that are traditionally considered 'male' e.g credit management and enterprise training.

During the year under review, a total of 198 WO members received training in Charsadda. Of these 198 members, 24 were WO managers who are being trained on the job by female SOs. This training relates to WO management, ie holding meetings, keeping records of meetings and savings, etc. On the technical front, NRM training was given to 59 WO members in the fields of poultry, mushroom culture, kitchen gardening, food preservation and processing, and livestock.

On the health side, 41 WO members were trained as Female Health Workers (FHWs) and Health Motivators. Refresher courses were also arranged for 59 village specialists. Enterprise training was imparted to 15 WO members.

In Kohat, a total of 164 WO members received training in various skills. Of these 164 members, NRM training was delivered to 115 WO members in the fields of poultry, mushroom culture, kitchen gardening and food preservation and processing. FHWs training was held for 39 WO members. Enterprise training was availed by 10 WO members.

In Mansehra, a total of 853 WO members were given training. NRM training related to poultry, food preservation and processing, kitchen gardening and fuel wood technology was provided to 211 WO members. Enterprise and vocational skills were imparted to 600 WO members.

### 3.6 Social Sector Programme

#### 3.6.1 Primary Health Care

Recognising the fact that health needs amongst women and children are substantial, SRSC through its Health and Nutrition programme has undertaken activities in this sector since April 1993. The Health and Nutrition programme aims at improving the health status of the target population by developing local capacity for health care through training of community female and male health workers, raising community awareness about basic health issues, nutritional and hygiene aspects and creation of linkages with existing Government and private health outlets for sustainable service utilisation and delivery. SRSC's health training programme is conducted through linkages with existing health facilities, eg the Government Health Department and the Allama Iqbal Open University (AIOU).

The Programme continues to build the capacities of women to serve as TBAs as well as health educators within their communities. In Charsadda, during 1995, 27 WO members were trained as FHWs through 5 training courses held in collaboration with the Government District Health Office. After 6 months, refresher courses were arranged for 45 WO members to look into the FHWs performance and other related issues.

while 12 WO members attended a health refresher course. Kohat region has also arranged one male health workers training for 11 members of different In Kohat, 39 WO members trained as FHWs, COs on a trial basis. The purpose of this was to create health awareness and sensitise men towards the nutritional needs of women and children.

In Mansehra, the focus of the health programme is on the training of TBAs. During the year, 42

immunisation, birth spacing and nutritional aspects were held in 7 WOs.

#### TEXT BOX 7: COLLABORATION WITH GOVERNMENT HEALTH CAMPAIGNS

SRSC has become a partner of the government in its goal for polio free Pakistan. In order to reach this goal National Immunisation Days (NIDs) are being observed in Pakistan. In 1995, two NIDs were held. Many partners were involved in this country wide campaign. SRSC played a key role in planning, motivating and implementing the campaign in COs and WOs of its Programme Area. SRSC facilitated the government in carrying out this campaign in the COs and WOs. From all the programme regions, 1,200 children aged up to five years were administered polio drops. This linkage has not only benefitted COs and WOs but also boosted the government immunisation coverage.

In 2 WOs of Charsadda, 60 children and 80 women were provided immunisation coverage and were also issued vaccination cards. During the summer, 200 children were vaccinated against flood epidemics. In Kohat, immunisation campaigns were carried out in 16 WOs to provide women and children with protection from certain diseases. Birth spacing campaigns in collaboration with the Population Welfare Department were conducted in 3 WOs. These health sessions and campaigns are helping the community to comprehend the importance of preventive health care. Most of the women have started practicing immunisation and administration of ORS. The women now have better understanding of birth spacing methods and some of them availed of medical and surgical contraception from nearby family planning centres.

women from 3 SOUs were trained to provide services as specialised birth attendants.

In Charsadda, a Basic Health Training course was also arranged for 14 members of 11 WOs. This three day training course was conducted by resource persons of AIOU. It covered issues related to hygiene, first aid and nutrition. The purpose of the training is to create a cadre of health motivators within the WO for promoting health education. The trainees were young community women. These community health motivators will be required to conduct health education sessions once a month within their WOs.

#### 3.6.2 Field Days

As part of the health programme, field days are also conducted in order to spread health messages. In Charsadda, 34 field days were held on topics such as respiratory diseases, personal hygiene, drug awareness, immunisation, birth spacing, diarrhoea and ORS, nutrition for mothers and infants, safe drinking water and sanitation and Iodine Deficiency Disorders. In 4 WOs, videos on safe drinking water and nutrition were also shown. In Kohat, health sessions covering

#### 3.6.3 Female Health Workers Conference

The Programme Regions of Charsadda and Kohat have taken the initiative of holding FHWs conferences for the purpose of providing an opportunity to share experiences and discuss health related issues. In Charsadda, 14 FHWs attended this conference and also received information related to drug addiction, rehabilitation and treatment. In Kohat, one such conference was held in SOU Hangu and attended by 10 FHWs.

#### 3.6.4 Staff Health Orientation

The Health and Nutrition programme also invests in health orientation for the staff. In this regard a workshop on malaria and nutrition was conducted for male and female staff of Charsadda and Kohat. The participants of the workshops: 23 in Charsadda and 21 in Kohat were given health messages for further dissemination.

In order to establish linkages with relevant Government Departments, the SRSC in collaboration with the Population Welfare Department (PWD) has arranged a workshop for the orientation of all staff. This was held in Peshawar and attended by 55 participants. In

the workshop, the role of both the organisations for addressing the health issues of communities and possibilities of linking up WOs with family planning services were discussed. It was

decided that SRSC SOs and the staff of the PWD will undertake joint field visits to WOs, particularly to those WOs where there is a demand for this service.

# 4. *Productive Infrastructure*

The Productive Infrastructure (PI) package has played a vital role in the establishment and consolidation of village level organisations in SRSC's Programme Area. The PI is the first major project undertaken by a CO or a WO which tests their management capacities and acts as a binding glue for the organisation. The PI schemes or projects are, therefore, given to each CO and WO formed and are identified by these organisations provided they benefit a majority of households within a particular village. Although the PI is used as an entry point for the formation of COs and WOs, SRSC does not restrict the PI to a one time grant. This is largely because of the different approaches the SRSC has adopted in its three Programme Regions. Hence, in Charsadda and Kohat Regions, the PI is a one time grant to a CO or a WO. In Mansehra Region, however, each CO or WO can be given more than one PI according to the provisions made under the MVSP design. Currently, there are also some activities which come under the PI category, and are heavily subsidised, which may move out of the PI bracket and be given to COs and WOs on a partially subsidised basis in future.

A PI is awarded on the basis of certain criteria. First and foremost a PI scheme has to contribute towards the productivity of a village (in any sector), secondly it must be equitable in that it must benefit a majority of CO/WO members. Thirdly a PI must be sustainable, ie it must be a project that the CO or WO can manage on their own after completion.

In order to identify a suitable PI, the SRSC goes through a series of meetings and dialogues with the members of a CO/WO. A PI is identified by the CO/WO itself. Through the dialogues the CO/WO undergoes an exercise of need identification keeping in mind the needs of the majority of its members. The most common PIs identified to date include water supply

schemes, lining of water courses, cane crushers, land levelling, water reservoirs and tube wells. The SRSC has taken a very open approach towards what a PI can be especially in WOs where women have identified PI projects that do not fall within the purview of the traditional 'brick and mortar' PIs, eg livestock.

Community contributions in PIs vary across the Regions. The CO/WO bears approximately 17-25 percent of the total cost of the PI in the form of unskilled labour. SRSC provides the remaining financial and technical assistance. The management of each PI is undertaken by the CO/WO itself; for this purpose a project committee is elected by the villagers. The villagers are also responsible for the operation and maintenance of all PI projects for which they are provided training by SRSC.

During 1995, a total of 84 PI schemes were initiated in the Programme Area, 4 in Charsadda, 60 in Kohat and 20 in Mansehra. The total number of PI schemes completed were 27 of which 7 were completed in Charsadda, 15 in Kohat and 5 in Mansehra. The PIs initiated included tube wells and DWSS (drinking water supply schemes), cane crushers, land levelling, lining of channels, dug wells, lift irrigation schemes, water storage reservoirs, flood protection, irrigation channels, twin pit latrines, hand pumps, link roads, irrigation channels, farm to market roads, land reclamation and drainage (nakas).

Till December 1995, a total of 163 PIs have been initiated, ie 40 in Charsadda, 101 in Kohat and 22 in Mansehra. The total number of PIs completed up to December 1995 were 79; 33 in Charsadda, 45 in Kohat and 5 in the Mansehra Region. Work is still in progress on 35 PIs, ie 6 in Charsadda, 15 in Kohat and 17 Mansehra. Till 1995 a total of Rs 27.6 million has been disbursed for PIs initiated of which Rs 15.4 million was disbursed in 1995.

**TABLE 3: TYPES OF PRODUCTIVE INFRASTRUCTURE**

Type of PI	Charsadda	Kohat	Mansehra	Total	
				#	%
Lining of Channel	2	14		16	10
Tube well	9			9	6
Irrigation System Imp.		8	1	9	6
Karez Irrigation		1		1	1
Syphon Irrigation		1		1	1
Pumping System	1	1		2	1
Dug well		7		7	4
Water Reservoir		10		10	6
Diversion Bund	1	5		6	4
Tubewell and Gypsum Treatment	3			3	2
Drinking Water Supply		21	14	35	21
Gypsum Treatment	8			8	6
Land levelling		16	1	17	10
Cane Crusher	10			10	6
Farm to Market Road	4	3	5	12	7
Off Farm Enterprise		1		1	1
Irrigation Drainage (nakas)	2			2	1
Afforestation		2		2	1
Women's Centre Building			1	1	1
Flood Protection Bund		2		2	1
Twin Pit Latrines		6		6	4
Check Dam		2		2	1
Dairy Farming		1		1	1
<b>Total</b>	<b>40</b>	<b>101</b>	<b>22</b>	<b>163</b>	<b>-</b>

#### 4.1 PIs Progress in the Regions

##### 4.1.1 Charsadda Region

Due to bitter experiences in the past, SRSC had become wary of granting PIs to communities too quickly as there have been cases of COs 'dissolving' after being given a PI. Consequently, the SOs take more time in recommending a CO or

WO for a PI. With the rapid pace of CO/WO formation, it is expected that PI identification will pick up considerably after the time lag allowed by SOs for WOs and COs to be well established before a PI is given.

Of the total of 40 PI schemes initiated in the region till December 1995, only 33 have been completed.

The cost of the 40 PIs initiated is Rs 6.9 million of which Rs 0.9 million were disbursed in 1995.

Designs and estimates for 10 PIs were also completed during 1995. These include farm to market roads, DWSS, a tube well, a land reclamation scheme, channel lining, drainage and cane crushers. It is expected that PI identification will pick up considerably from the first quarter of 1996.

#### 4.1.2 Kohat Region

During 1995, 60 PIs were initiated by COs in Kohat Region taking the total number of PIs initiated to 101. An amount of Rs 10.6 million was disbursed for the PIs. COs have completed 17 PIs thus raising the total number of completed PIs in the Region to 47. The completed PIs include land levelling schemes, lining of channels, DWSS, dug wells, lift irrigation, water reservoirs, flood protection, hand pumps, sanitation schemes, dairy

package, an earth-filled dam, improvement of dug wells and causeway. A total of Rs 16.4 million was contributed towards PIs till the end of 1995. Designs and estimates for 66 PIs have also been completed and been approved by the BADP office and work on these PIs will soon be initiated.

#### 4.1.3 Mansehra Region

Progress on PIs has been extremely slow in Mansehra Region. This has been due to staff turnover in the Region as well as procedural delays on the part of the Government in disbursing PI funds to COs and WOs. The funds for PIs in Mansehra are disbursed in installments by the Government. Since the inception of MVSP, a total of 22 PIs have been initiated of which five have been completed which are DWSS schemes. During 1995, the number of PIs initiated were 20 in number. An amount of Rs 3.97 million was disbursed for the 20 PIs whereas the total amount disbursed for all PIs to date is Rs 4.3 million.

# 5. Credit & Enterprise Development

## 5.1 Background

SRSC drew up a credit policy which was implemented in January 1995. The policy acknowledges that the CO/WO is the most equitable and sustainable receiving mechanism through which credit can be channelled to the most disadvantaged, particularly women. The CED section realises that credit is becoming more and more significant in supplementing farm incomes as there is a drastic increase in population and subsequent land fragmentation. The need to emphasise on micro-enterprise development is the only hope for landless people and tenants.

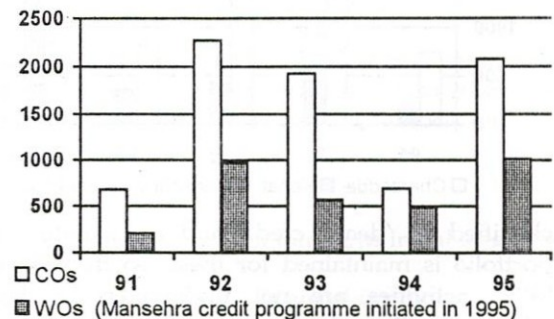
In order to reach our target population, the SRSC credit policy has made a special provision of credit facilities to the most vulnerable groups within our client base. The most vulnerable groups are divided into two. The first group comprises of women, homeless peasants and tenants while landless herders and small peasant farmers fall in the second group. For group one, collateral is not required for loans up to Rs 20,000. This relaxation only applies to first time loanees. For group two, there is no collateral relaxation and the desired loan/equity ratio is 90:10. For this group, the loan limit will apply according to the existing credit policy. The policy for the most vulnerable groups is yet to be implemented.

The Credit and Enterprise Development section of SRSC aims to address the traditional neglect of the rural poor by institutional credit sources, by providing rural communities with easy access to credit. Farmers, being marginal in nature, do not use improved inputs to an optimal level due to the lack of capital and there is vast potential, at the micro level, to raise farm production through increased investment in land. The SRSC credit programme seeks to meet this need through providing easy access to credit. Loans and training are offered to farmers to increase farm production and to develop micro-enterprises in order to reduce dependence on the traditional, informal

and often exploitative lending sources. The SRSC also provides various types of training to farmers to enable them to start small businesses in their villages. The SRSC's credit programme is not only meant for an improvement in the standard of living of the rural poor but it is also a vehicle for constant mobilisation of capital at the CO/WO level.

There are three credit windows that the SRSC offers, ie short, medium and a long term. All the loans are purpose bound, they are meant for investment in productive activities such as purchase of agricultural inputs, establishment of micro-enterprises, investment in land development etc. In Charsadda and Kohat the SRSC is applying a uniform interest rate of 12 percent, which includes an interest rate of 10

Fig 1: Yearly disbursements of credit in Rs '000



percent as service charges to SRSC and the remaining 2 percent for costs of lending by the CO/WO eg the CO/WO Credit Management Committee (CMC). In Mansehra Region the interest rates are different, as specified in the MVSP PC-1. These range from 6.5 percent to 10 percent, depending upon the type of loan offered.

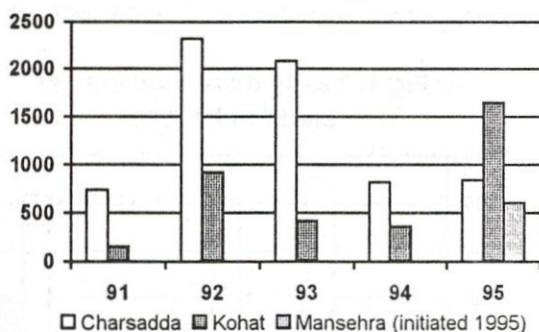
Demand for credit comes from the COs and WOs in the form of demand resolutions. Requests for loans, often coupled with a simple and rough feasibility, are considered by a Loan Management Committee (LMC) at the Regional level. The LMC

consists of five permanent members, ie the RPO, the Chief CED, the Regional WiD Coordinator, the Regional Accountant and the Regional Credit Officer. Loan cases, after being approved by the LMC, are processed and cheques for the loans are then disbursed. At the village level, the CMC handles loan cases which not only provide security for loan repayment but also enables the CO/WO members to monitor loans, repayments and loan utilisation.

## 5.2 Disbursements, Coverage and Recoveries

In Charsadda, 11 loans were given to 11 COs which benefitted 218 members. A total of Rs 0.293 million have been disbursed. During December 1995, cleansing of the loan portfolio, for both COs and WOs, took place. Loans amounting to Rs 1.44 million given in 1991-93 were declared non-recoverable. Non-recoverable loans have been

**Fig 2: Yearly disbursements of credit in Rs '000 regionwise**



classified as 'dead' credit and a separate loan portfolio is maintained for these, so that further SRSC activities are not undertaken in those villages until such time that the outstanding amount is repaid. Efforts to recover the previous loans, however, will continue.

In Kohat, 33 loans amounting to Rs 1.35 million rupees (64 percent of total credit disbursed by SRSC in 1995) were given to 31 COs, which benefitted 163 members. PC-1 targets in terms of COs/WOs to be serviced through credit were exceeded by 33 percent. In Kohat, during the period under review, disbursements have shown substantial increases. Disbursements during the year were nearly equivalent to the cumulative disbursements of the last four years. The repayment percentage is 99 percent.

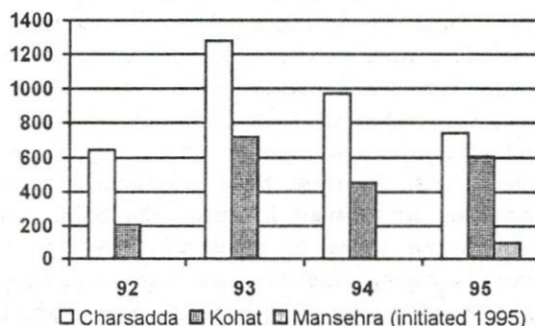
Mansehra Region took off with its credit programme in the beginning of 1995. A total of 21 loans were issued to 17 COs which benefitted 133 members. The total amount disbursed was Rs 0.427 million. A total of Rs 80,059 has been repaid. The loan recovery rate up to the end of summer was 100 percent. However, in winter the recovery rate dropped to 71 percent due to the blockage of valleys and heavy snowfall.

During the year a total of 65 loans were given to 59 COs which benefitted 514 households. A total of Rs 2.077 million were disbursed, out of which Rs 0.222 million have so far been repaid showing an overall loan recovery rate of 87 percent.

## 5.3 Slow Disbursements

Credit in terms of disbursement has been slower than planned. Physical targets in terms of community organisations to be serviced were exceeded. Low credit uptake has always been a concern of SRSC. Unlike other programme inputs, which partly or fully have a grant element, credit is repaid with service charges. Training of field staff and familiarising them with the various credit windows offered by the SRSC is also very important in order to broaden the client base of SRSC's credit programme. A number of meetings were held in 1995 with the Regional teams in order to clarify the credit policy and to train SOs in the terms and conditions offered to villagers by the credit programme.

**Fig 3: Yearly repayments of credit in Rs '000 regionwise**



#### 5.4 Profit on Savings & Service Charges on Credit

Investment of CO/WO savings and TDRs in National Trust Units was encouraged. There, the rate of return is approximately 10 percent higher than the existing 8% on investments. This process will not only speed up the capital formation process at the village level, but will also aid SRSC in raising service charges. The question of raising service charges on loans has always been a point of concern for SRSC's CED section. There are two issues to be considered here. One is that SRSC would have to consider returns on productive investments made with the help of loans taken from SRSC, ie can farmers afford to pay higher interests taking into account the nature of their investments. On the other hand SRSC wants its credit programme to be operationally self-sufficient, which means raising service charges and bringing them closer to the market rates, i.e. 16 percent. The idea of self

can only be achieved slowly, keeping in mind the repayment abilities of our target group.

#### 5.7 Training in micro-enterprises

Training in micro-enterprise development is crucial to supplement farm incomes and to create income generating opportunities especially for the most vulnerable groups.

A motivation video on micro-enterprise was introduced in all three regions for COs and WOs in local languages, due to which several requests for micro-enterprise were received.

In Mansehra, two CMC training courses were conducted, one in SOU Oghi and the other in SOU Mansehra. During this training, trainers from SBFC and ADBP were invited to brief the members about their credit programme. From SOU Mansehra, 23 CO members and from SOU Oghi, 14 members participated in the training.

#### TEXT BOX 8: BEE KEEPERS ASSOCIATION IN KOHAT REGION

Bee-keeping is one of the sectors which needs to be explored by SRSC. The activity not only possesses potential to raise income of the rural communities but can also lead to better pollination of crop and fruit plants for enhanced yields.

In Kohat, a training course for 15 village activists in bee-keeping was organised by SRSC. After training, the trainees decided to establish an Association to start bee-keeping at a commercial level. The Association was formed in November 1995. The members elected a president and a secretary to run the Association. The Association formulated its future course of action which are as under:

- The association will meet regularly on a monthly basis.
- A pool fund will be established by members of the association to support it during its initial stages. So far, Rs 4,000 have been saved in three meetings.
- For loans, the Association intends to approach the SRSC and other formal financial institutions to start bee-keeping on commercial basis.
- Every member is entitled to purchase an equal number of shares in the Association at Rs 10 per share.
- A migratory schedule will be chalked out for entrepreneurs to ensure maximum honey production.
- An apiary will be purchased in early spring, next year.
- The Association will establish honey sale points in Kohat City, to get maximum profit from their produce.

The NRM section of SRSC will provide technical support to the Association. SRSC will also make efforts to link the Association with the concerned line agency for training purposes.

sufficiency has always been endorsed within the organisation and over the years, the service charges have been increased from six percent to the present level of twelve percent. A major concern at this juncture is that a further increase

In Kohat, a training course was arranged for 11 CO members in soap making, in which 33 members participated. Three persons from SOU Karak were taken to the Agriculture Light Engineering Programme Mardan for a three weeks training course in welding.

# 6. Natural Resource Management

The Natural Resource Management section seeks to assist farmers to maximise the productive capacity of their land and other natural resources through improving local management systems and introducing new and improved technologies in forestry, agriculture and livestock.

The NRM section employs a three pronged approach towards this goal, i.e.:

- Developing a cadre of village extension workers who will provide constant and on-the-spot advice and services to their communities and who are remunerated for their services by the CO and WO members;
- Research, demonstration and replication of improved high yielding, disease resistant cultivars, and animal breeds and
- Development of CO/WO linkages with Government and private development institutions, to ensure that village development does not merely rely on SRSC's existence.

## 6.1 NRM Programme

The NRM section of the SRSC concentrates on three sectors, ie agriculture, forestry and livestock. SRSC's rationale for focusing on agricultural interventions is based on the fact that there is insufficient technical expertise at the village level for successful crop production. There is also a lack of access to improved inputs such as good quality seeds of improved varieties as well as fertilisers and pesticides. Rural farming communities are using outdated low yielding and disease susceptible crop varieties, resulting in low productivity and high economic losses. The livestock sector is also facing the same problems. The proper utilisation of available resources on a sustainable basis is not possible due to the lack of technical know-how and lack of access to resources and services at the grassroots.

The social forestry component of SRSC's programme is trying to tackle the problems of overgrazing, deforestation and desertification through active participation of rural communities. In Kohat, SRSC has started its social forestry programme with the help of Winrock-USAID & BADP. In Charsadda, forest development activities are being carried out through strong linkages with the Government Forest Department, while in Mansehra, the same line agency is helping SRSC through the MVSP.

The main objectives of the Social Forestry Programme are:

- Establishment of village forest nurseries of eucalyptus, acacia, pine, zyzophus and ipleple.
- Training and skill enhancement of village activists to act as a change agents for transfer of technology at the grassroots.
- Creation of awareness regarding sustainable utilisation of existing forest resources and
- Planting of fast growing tree species on marginal/waste lands.

Tree plantations in villages will not only provide fuel-wood for household consumption and forage for livestock, but will also raise incomes of rural communities and will help villagers in establishing forest related micro enterprises.

Livestock development is a major component of NRM and is the main support of the rural economy especially in the rain-fed or Barani areas. Livestock is also the major farm occupation of women in the Programme Area. It not only provides nutritious food such as milk, meat and eggs, but is also a major source of household income. The major constraints to livestock development are high rates of disease, feed scarcity, conventional & poor breeding and feeding practices, poor access to veterinary services, low productivity, inferior livestock

management practices and ecto & endo parasitic infestation.

The NRM section's livestock development programme aims to enable Programme beneficiaries to obtain optimum productivity and good quality nutrition from their livestock through minimising the losses occurring due to livestock disease epidemics and predators. Livestock development is ensured through:

- Disease control and prevention of losses through training of villagers in livestock treatment/vaccination, ie livestock and poultry extension workers.
- Improvements in feed and feeding practices.
- Introduction of improved breeding practices/techniques.
- Linkages with Government and private development institutions concerned with

livestock development.

- Helping villagers in channeling their products to the main market.

## 6.2 Training of Village Extension Workers (VEWs)

The creation of a cadre of village specialists is essential if technical support and advice is to be made easily accessible to farmers. The development of village specialists is, therefore, the starting point of SRSC's interventions in any village after which other NRM inputs are provided. The VEWs not only play a vital role in the transfer of technology to other farmers but are instrumental in establishing linkages with Government line departments for procuring agricultural and other inputs which they sell at a profit to their communities.

TABLE 4: PERFORMANCE OF VILLAGE EXTENSION WORKERS DURING 1995

LEWs Performance	Charsadda		Kohat		Mansehra		Total
	1995	Total	1995	Total	1995	Total	1995
Birds Inoculated	5,761	42,688	40,033	55,745	2,167	2,367	47,961
Animals Treated	1,020	12,670	13,820	21,570	-	-	14,840
Animals Vaccinated	3,710	20,158	63,433	91,000	1,424	1,690	68,567
Improved Breed	1	38	144	189	5	5	150
Eggs Distributed	155	2,293	800	2,230	1,965	1,965	2,920
Mineral Supplement (DCP)	40	40	3,000	3,020	-	-	3,040
Guara Fodder Plots	-	180	-	374	-	-	-
Sadabahar Fodder Plots	18	227	6	222	-	-	24
Income (Rs '000)	29	149	166	306	-	34	195
Beneficiaries (#)	3,108	12,395	15,905	23,327	765	2,404	19,778
<b>AEWs Performance</b>							
Pesticides' Sprayed (Acres)	1,068	2,172	400	1,154	65	65	1,533
Income (Rs '000)	22	47	12	40	8	8	42
Beneficiaries (#)	810	1,809	500	1,918	350	350	1,660

### 6.2.1 Agriculture

In Charsadda, during the year under review, two refresher courses were held for 24 AEWs covering 24 COs. One post harvest losses control training course was arranged for 18 CO members. One exposure visit to NRSP & NARC Islamabad was organised for 15 AEWs. Two field days for 375 CO members were also organised and an AEWs workshop for all AEWs in the Region was arranged to get feedback from village specialists.

In Mansehra Region, three training courses were arranged for 45 AEWs covering 45 COs. Three courses for contract seed growers were arranged in which 57 AEWs participated. Three training courses in fruit and vegetable production for 50 CO members were also organised. A one day short training course in social forestry was also organised for 101 forest nursery attendants.

In Kohat, two AEWs training courses were organised for 40 AEWs whereas four refresher courses were also held in which all AEWs participated. A fruit & vegetable training for 71 CO/WO members, one beekeeping course for 15 CO members and one field day for 78 AEWs was also organised through active coordination and participation of Government line agencies.

### 6.2.2 Forestry

Three social forestry training courses for 93 CO members were arranged in Kohat. Moreover, 500,000 seedlings were raised through 80 COs and were planted on 100 acres of communal land.

In Charsadda, three CO members were trained in forest nursery raising and 50,000 seedlings were raised which will be ready for afforestation next year.

In most COs in Mansehra, the Government Forest Department and the SRSC have jointly initiated forest nursery raising and afforestation. The Forest department is training the CO members besides providing seedlings of different tree species for afforestation. Ten members from 10 COs attended a course in forest nursery raising and 223,780 seedlings of various forest plant species were provided to COs by the Government Forest Department, which were planted on 223 hectares

of land. Similarly, SRSC arranged 52,206 seedlings of various fruit plants for COs through the Government Fruit and Vegetable Development Board. A forestry training course was organised in which 12 CO members received training. SRSC's social forestry programme has been quite successful in motivating and creating awareness among farming communities regarding establishing of nurseries & afforestation on communal and individual lands.

### 6.2.3 Livestock

In 1995, Kohat Region arranged three livestock training courses for 96 LEWs covering 96 COs. In addition, a poultry rearing training course was organised for 10 CO members.

In Charsadda a training course for 12 LEWs was arranged besides two refresher courses for 61 LEWs. A poultry farming training course was organised for 9 CO members.

In Mansehra, four livestock training courses for 65 LEWs were conducted which covered 65 COs. Feedback from the specialists is encouraging with 50-60 percent of trained livestock workers keeping regular liaison with Government line departments for technical guidance and arrangement of inputs such as vaccines, improved feed, etc. The monthly income of an active livestock extension worker, from livestock medication and vaccination activities, ranges from Rs 700-900 per month.

### 6.3 Research, Demonstration and Adoption (RDA)

RDA comprises of three phases, i.e. experimentation, demonstration and replication. New crop cultivars, improved agronomic practices and environmentally sound advanced technologies are tested and demonstrated to the COs/WOs through VEWs. Demonstration plots are then laid out on AEWs' land and he illustrates how the use of new technologies can improve the productivity and reduce pre and post harvest losses. After this has been done, the replication phase starts with other farmers adopting the same practices. A true test of success of demonstrations of SRSC packages is the adoption rate of the technologies demonstrated.

### 6.3.1 Agriculture

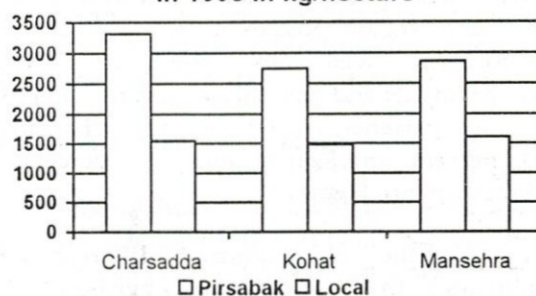
#### Wheat

Three improved high yielding & disease resistant wheat cultivars, ie Pirsabak-85, Pirsabak-91 and Pak-81 tested on farmers fields have shown greater yield potential, especially with the balanced use of NP fertilisers. An average yield of 2,750-3,320 kgs per hectare has been obtained in most cases, compared to 1,480-1,605 kgs per hectare of local wheat varieties. The improved wheat varieties were demonstrated in 30 COs of Kohat, 18 COs of Charsadda and in 32 COs of Mansehra during 1994-95. Pirsabak-85 and Pirsabak-91 gave an average 97 percent higher grain yield (3,035 kgs/hectare) than the local (1,542 kgs/hectare) wheat cultivars (see Fig-4) in both irrigated and rain-fed areas.

Pirsabak-85 and Pirsabak-91 are very popular among farmers and their adoption rate is also very high. This year 5,000 kgs of seed of two improved wheat cultivars was bought by COs on cash payment from demonstration plots

season will be enough for almost 4,000 acres of land.

Fig 4: Yield performance of wheat in 1995 in kg/hectare



#### Maize

Maize is a major kharif crop in the irrigated belts of all the three Regions of SRSC's Programme Area. However, yield levels are very low due to the use of local maize varieties, improper & imbalanced use of fertilisers and traditional cultivation techniques. Under the

TABLE 5: NRM RESEARCH AND DEMONSTRATION DURING 1995

	Charsadda		Kohat		Mansehra		Total	
	1995	Total	1995	Total	1995	Total	1995	Total
Demonstration Plots								
#	56	103	77	207	128	211	261	521
Acres	30	56	50	181	107	134	187	371
Seed Multiplication								
#	25	128	20	63	56	75	101	266
Acres	14	81	146	423	114	144	274	648
Formation of Organic Manure #	3	20	12	22	-	-	15	42
Fodder Plots								
#	69	173	35	75	6	6	104	248
Acres	20	51	13	28	2	2	35	81
Forest Nurseries								
#	3	12	80	127	-	-	83	139
Afforestation								
Plants	50,000	112,000	500,000	887,000	233,780	295,580	783,780	1,294,580
Acres	50	59	1,150	1,924	558	682	1,758	2,665

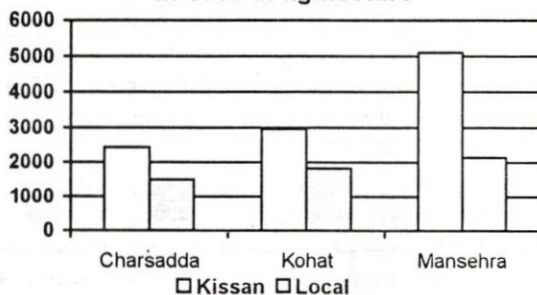
which were laid out in 45 COs. The seed produced from demonstration plots in the next

RD&A component of the NRM programme, improved maize varieties, i.e., Kissan, Azam

and Pahari are being introduced and tested in the project area. These high yielding maize varieties have shown superiority over the local low yielding, late maturing tall varieties. Demonstration plots were laid out in 7 COs of Charsadda, 16 COs of Kohat and in 41 COs of Mansehra region. Kissan-90, Azam and Pahari performed well in the uncontrolled environments and gave higher grain yields than the local varieties, i.e., 62 percent in Charsadda, 63 percent in Kohat and 137 percent in Mansehra (see Fig-5).

Regarding the yield response of different maize cultivars in different agro-ecological environments, grain yields of the improved cultivars gave almost double the yield (5,096 kgs per hectare) in Mansehra as compared to Charsadda and Kohat (see Figure-5). The higher yields in Mansehra are mainly due to cold climatic conditions during summer. Based on the better performance of the improved maize varieties, ie Kissan-91 & Azam in plain areas (Kohat and Charsadda) and Azam, Kissan-91 & Pahari in the uplands of Mansehra Region, more CO members are demanding seeds of improved varieties.

**Fig 5: Yield performance of maize in 1995 in kg/hectare**



### Sunflower

Sunflower is a non-conventional oil seed crop of which 35-40 percent is oil. The motive behind the encouragement of cultivating sunflowers is to make the CO households self reliant in edible oil, oil cake (for livestock consumption) and firewood. SRSC has introduced improved high yielding sunflower hybrids and composite varieties developed at ARI Tarnab, Faisalabad and Pioneer.

During the year under review, the sunflower crop was grown on more than 400 acres in 60 COs by CO members. Although, the performance of sunflower hybrid was slightly better than the composite varieties, it is not cultivable in the next season and it is more expensive than the composite open pollinated varieties.

Farmers' demand for the seed of open pollinated sunflower varieties is rising day by day. These sunflower hybrids and open pollinated composite varieties have performed well in all three Regions of SRSC and the average yield is in the range of 680-950 kgs/hectare with an average net income of Rs 3,000 per hectare in the rain-fed and Rs 4,500-5,000/hectare in irrigated areas.

This environment friendly crop has also reduced the work load of rural women by providing fuel-wood, for domestic use, at their farms. It is also helping in reducing the pressure on natural and artificial forests.

### Ground Nut

Ground nut is a leguminous cash crop of barani area and grows well in light soils, ie sandy and sandy loam. The traditional varieties are low yielding and susceptible to various fungal diseases. High yielding and disease resistant cultivars, ie BARD-479, BARD-699 are now being introduced in rain-fed areas of Kohat and Mansehra regions.

These varieties are high yielding, drought tolerant and are developed specifically for rain-fed areas of NWFP by NARC Islamabad under the BARD Programme. The pod yield ranges from 1,420 kgs to 2,620 kgs/hectare giving 50 percent higher pod yield than the local cultivars.

The ground nut being a legume crop, fixes nitrogen from the atmosphere and improves soil fertility by adding more nitrogen to the soil. Moreover, it requires less nitrogen at the time of planting, growth and development as compared to other cereal crops.

## Soybean

Soybean is one of the most important protein and oil crops. It contains 18-22 percent cholesterol free oil and has 40-42 percent protein. The SRSC has introduced various high yielding disease resistant soybean cultivars, i.e. Kharif-93, Wahab-93 and Swat-84 (developed by ARI Tarnab) and NARC-I & NARC-II (developed by NARC/PARC Islamabad).

In Mansehra, the new soybean varieties are being grown as a legume crop. The average yield of Kharif-93 and Wahab-93 varieties range from 455-850 kgs/hectare. On-farm demonstrations, done at the Barani Agricultural Research Station Kohat and Dodial (Mansehra), have revealed that sowing of improved high yielding varieties coupled with modern cultivation techniques can raise the yields up to 75 percent.

Soybean being a leguminous crop also fixes atmospheric nitrogen and improves soil fertility and can suitably be used in crop rotation for maintaining/improving soil productive capacity.

## Vegetable Cultivation

Vegetables are one of the best options for higher returns in irrigated areas. A large variety of summer and winter vegetables are cultivated in Charsadda, Kohat and Mansehra regions. The use of improved varieties of vegetables not only gives higher net returns, but it also provides good nutritious food to rural communities. Improved varieties of okra, 40 day radish, bitter gourd, tomato, potato, turnips, spinach and peas were introduced in 11 COs/WOs for kitchen gardening and demonstrations through trained extension workers. An average net income of Rs 2-3,000/acre has been reported from okra, sweat peas and tomatoes by AEWs/COs in Kohat, Charsadda and Mansehra.

## Silk Worm Rearing

Silk Worm rearing is another good and quick income generating activity which has a greater potential to increase income of the rural poor, specially women. To promote sericulture

among farmers in villages, Chinese mulberry plants were distributed among CO/WO members for an area of 26 hectares in all the three regions. Silk Worm eggs were provided to CO members on cash payment. Moreover, CO members were also linked with concerned line departments for the provision of inputs, technical guidance and to ensure marketing of silk cocoons on a sustainable basis.

## Improved Agronomic Practices

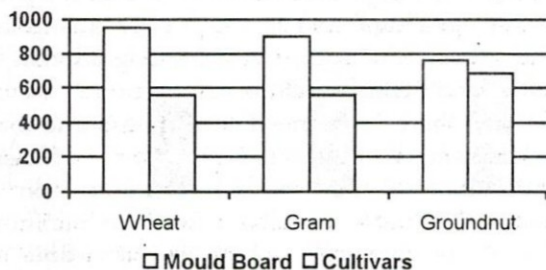
The NRM section of SRSC has introduced improved, disease resistant and high yielding crop cultivars in COs/WOs mainly through AEWs which has led to yield increases by 50-90 percent compared to the traditional local disease susceptible and low yielding crop varieties. Still, 50-60 percent yield potential achieved at the agricultural research institutes and lands of progressive farmers has not been obtained by the CO members which could be achieved through practicing of improved crop production techniques. SRSC has initiated and introduced improved agronomic/crop production practices such as the use of balanced doses of fertilisers, uses of compost & green manuring, proper & timely irrigation, the time & methods of plantation, soil moisture conservation through deep tillage, the introduction of leguminous crop species into existing cropping patterns, inter-cropping of high value cash crops, certain vegetable and major crops grown such as sugar cane, wheat and maize.

Mechanised agriculture practices started in Pakistan after the Green Revolution of the sixties. Imbalanced use of artificial fertilisers, pesticides and weedicides have limited the scope to get sustained yields from land as farmers lack experience in using modern inputs at the right time and in the precise quantities. The situation is leading toward degradation of soils and contamination of ground water. Hence, there is a need for medium-to-low-external-input interventions for efficient utilisation of the natural resources on a sustainable basis and also a need to minimise the use of chemicals, which are hazardous to the environment.

Research and demonstrations of organic farming, preparation & use of farm yard manure (compost) and green manuring have been initiated by the NRM section to determine the effectiveness of organic farming on a long term basis. Last year 21 plots of organic farming were laid in which four were laid out in Charsadda and 17 in Kohat. Some of the data will be available for analysis in May 1996, after the harvest. The organic farming research on maize, in Kohat and Charsadda, has given some encouraging results, but the limited data available is not sufficient to arrive at any conclusions. The good performance of organic farming demonstrations in rural communities will also encourage the use of green manures, which will help in reducing the excessive use of chemicals pesticides.

Moisture conservation, through deep tillage for prolonged availability of moisture for crop growth and development is very crucial to raise productivity in rain-fed areas. Crop yields in rain-fed areas are very low due to low rainfall. Rain moisture conservation in the soil through deep tillage practices with mould board and chisel ploughs has substantially improved the crop productivity in the Barani (rain-fed) areas. In Kohat Region, demonstrations of deep tillage with mould board and traditional cultivators were conducted on wheat, gram and groundnut under the BADP programme. The performance of deep tillage with mould board ploughs is very encouraging. Wheat gave 70 percent, gram 60 percent and groundnut 11 percent higher yields than the traditional cultivator under rain-fed conditions in Kohat Region (see Figure-6).

Fig 6: Effect of deep tillage on yield of wheat gram and ground nut under rainfed conditions in Kohat during 1994-95 in kg/acre



## Varietal Evaluation and Seed Multiplication (Contract Seed Growers/Village Seed Centre)

Untimely availability of good quality seeds of improved high yield and disease resistant crop cultivars is one of the major constraints to productivity in rural areas. The provincial agricultural research and other concerned seed production and distribution agencies barely meet five percent of the demand of the province. In order to ensure the timely availability of good quality seed of improved crop cultivars, SRSC has initiated a seed testing and multiplication programme of major crop cultivars specially wheat and maize at the village level through community organisations. The village seed multiplication programme has been organized through trained contract seed growers with active coordination of Government line departments. Improved seed of crops were produced in 56 COs on 46 hectares in Mansehra, 20 COs on 50 hectares in Kohat and in 20 COs on 57 hectares in Charsadda Region of SRSC to fulfil the improved seed requirements of the communities at the local level. Earlier on, SRSC had also established a 10-acre seed testing and multiplication farm in Kohat and pre basic seed of improved wheat varieties Pirsabak-85 and Pirsabak-91. Sunflower, Sorghum and Millet were planted on an area of 8 acres for seed multiplication. Good quality pure seed of wheat (4,000 kg) and sunflower (300 kg) was produced and distributed to CO members on cash payment for further multiplication and distribution to other CO members for more coverage of area under these improved crop cultivars in Kohat. The village seed multiplication and distribution programme will bring about significant improvement in the productivity of all the major crops. A large number of research and demonstration plots laid out by SRSC will also be a source of good quality seed of improved crop varieties for further multiplication at the village level.

### 6.3.2 Livestock

#### Animal Health Care

In order to improve animal health, LEWs are vaccinating and treating livestock in their villages. In Kohat Region, during the year under review, LEWs vaccinated 11,870 animals

whereas 2,180 animals and 625 poultry birds were treated. In Charsadda 3,435 animals were vaccinated, 1,340 animals were treated and 10,407 poultry birds were vaccinated. In Mansehra 1,633 animals were vaccinated and 559 poultry birds were treated for various diseases.

Due to vaccination of animals through Livestock Extension Workers, mortality rate in animals has been considerably reduced. Some village extension workers claim that the mortality of livestock has gone down to two to three percent in Kohat and Charsadda. In Mansehra, mortality rate in animals came down from 35 percent in some villages to zero.

In case of poultry, the mortality rate in the project area has dropped up to 50 percent due to successful vaccination campaigns against 'ranikhet' (Newcastle disease). Although data on the reduction of livestock mortality is scant, these are encouraging signs of the possibilities of future success of the livestock programme.

## Feed Improvement

### *Green Fodder*

Untimely availability of good quality green fodder is a major factor responsible for animal's low productivity. SRSC has, so far, been able to motivate community members to cultivate improved fodder varieties such as sadabahar, sorghum, gavar, mottgrass, alfalfa and clover. These fodders can also be used for hay and silage making, which are a good source of feed during fodder shortage months. In Kohat, 12 demonstration plots of Sadabahar of half an acre each, were laid out. In Charsadda, demonstration plots of Sadabahar were laid out on 5 acres covering 18 COs. In Mansehra, 21 COs laid demonstration plots of Sadabahar.

### *Feed Supplements*

Mineral deficiency is very common in cattle and small ruminants (sheep & goats). The symptoms are stunted growth, low productivity (milk & meat), weak animals and long intercalving intervals. In order to address these problems, SRSC has introduced DCP mineral supplements and urea molasses blocks in the project areas. Due to mineral supplementation,

an increase in milk and meat production of upto 20-30% has been reported by LEWs/COs.

### *Straw Enrichment*

Straw is a common fodder given to animals in the region. It does not have nutritional value and serves only as a bulk roughage requirement. In case of non availability of green fodder, mineral supplementation and urea, treated straw feeding has shown encouraging results with regards to increase in milk and meat production. In Kohat, demonstrations of urea treated straw were carried out in 5 COs in order to motivate farmers to adopt improved feeding techniques. In Charsadda, urea treatment with straw was demonstrated in 25 COs.

## Breed Improvement

The most important factor responsible for low productivity and stunted growth of animals is the genetic make up of the traditional livestock breeds. Many rural farming communities in the Programme Area are unfamiliar with the advantages of improved breeding practices. It was, therefore, imperative to change traditional breeding practices by introducing new blood into the existing livestock's population for the sake of increasing livestock production.

In addition to the facilities provided by the Government line agencies to the COs, SRSC has also introduced Friezien Sire bulls in the villages. Last year in Mansehra, five Friezien Sire bulls were given to CO members whereas in Charsadda only one was given. In Kohat, the bulls which were introduced by SRSC during 1993-94, have lead to 144 off spring.

## 6.4 Linkages with Government

### 6.4.1 Agriculture

The Natural Resource Management Programme has established linkages with almost all the provincial agricultural research institutions, Agriculture Extension Department, Fruit and Vegetable Board, Agriculture Development Authority and other line agencies. Linkages with private development institutions eg FFC, NFC, Pioneer, Cargil and Ciba Geigy are being

maintained for arranging improved inputs such as seeds and imparting training to village specialists.

Village extension workers have also visited different research institutions, e.g. the Agriculture Research Institute at Tarnab, the Cereal Crops Research Institute at Nowshehra, the Sugar Crops Research Institute in Mardan, the Fruits and Vegetable Board, the NWFP Agriculture University Peshawar, the Pakistan Forest Institute (PFI), the Agriculture Development Authority (ADA), NRSP in Islamabad, the Agriculture Extension Department and the National Agriculture Research Council (NARC).

Forest Department and the Social Forestry IUCN Component Islamabad. The Pakistan Forest Institute Peshawar and NWFP Government Forest Department are helping SRSC in nursery raising training and providing inputs to COs for individual and communal forest nurseries. The Social Forestry

IUCN component Islamabad is assisting SRSC in training villagers in forest development activities.

#### 6.4.3 Livestock

SRSC has not only developed and maintained strong linkages with all the Government and private agencies working in the sphere of

#### TEXT BOX 9: COs CONTROL WILD BOARS IN KOHAT REGION !

Wild boars in Kohat are a menace to crops, farmers view them as the largest agricultural pest! The boars migrate from southern Punjab, their main abode is spread along the river Indus, stretching along the south eastern parts of Kohat district. Wild pigs live in the protected patches of forests strewn along the river Indus. They uproot and trample farmers' crops, particularly the peanut crop.

Several complaints were reported by CO members regarding the destructive activities of wild pigs. The issue was repeatedly raised in CO Managers' Conferences and CO meetings. Keeping in view the serious nature of the problem and the growing tension among community members, the NRM section of SRSC Kohat developed a strategy for the control of pigs. First of all, badly effected areas were identified with the help of community members and based on target areas, two operational units were established in Lachi and Khushal Garh. The operational units are being operated and managed by CO managers of affected areas. Initially, various ways to control pigs were discussed with community members such as chemical, physical, biological control etc. and it was decided that the shooting of pigs would be the most useful and cost effective method. The operational units played a dual role in the campaign ie organising shooting squads and monitoring of squad activities.

SRSC provided Rs 10,000 to each operational unit as seed money to start boar control. It was, however, decided with the community members earlier that they would bear 50% of the total expenses of the campaign. Remuneration of Rs 200 and 300 per dead pig was fixed by community members in operational units of Lachi and Khushal Garh, respectively.

The campaign was successfully launched in both areas through sending shooting squads to affected zones. Cumulatively, 16 COs participated in the campaign in both the operational units and 58 pigs were killed in the campaign (23 in Khushal Garh and 25 in Lachi). Crop damages have been controlled to a great extent as a lot of pigs migrated from the area because of the shooting campaign.

Based on the first successful experience of its kind, community members have decided to run shooting campaigns periodically in order to permanently get rid of wild pigs.

#### 6.4.2 Forestry

Linkages with three forest development institutions were further strengthened, during the period under review, ie the Pakistan Forest Institute Peshawar, the NWFP Government

livestock development, it has also linked COs/LEWs with these agencies so that livestock development activities are carried on even after SRSC's withdrawal from the area. Most LEWs are in touch with line departments for getting technical advice and other extension

services. In 1995, linkages were developed and further strengthened with the following Government line agencies and private institutions.

- Livestock Extension Department.
- Livestock Dairy Development Department.
- Veterinary Research Institute and its substations in various districts.
- NWFP Agriculture University

- Peshawar.
- Animal Husbandry In-service Training Institute (AHITI).
- Fisheries Department.
- Livestock Research Institute NARC Islamabad.
- Forage and Fodder Research Sections of ARI Tarnab Peshawar and NARC Islamabad.
- Pioneer and Cargil Seed Companies.
- ICI and CIBA Geigy.

#### TEXT BOX 10: BROILER FARMING BY COS/WOS IN KOHAT REGION

The villagers of Kohat have traditionally been involved in poultry raising for income generation and home consumption. Especially for women it is a direct source of income. In order to encourage rural communities to start poultry businesses and to explore investment opportunities for small entrepreneurs and landless farmers through successful demonstrations, three COs and four WOs were provided a total of 897 one-day-old chicks through poultry extension workers. The overall mortality rate was 18%. Women and men were given on-the-spot training in poultry management. The chicks were ready for selling after 6-7 weeks. A total of 736 chicks were sold by COs/WOs. The average net income per CO/WO has been reported as Rs. 1,576 and the cumulative net income as Rs. 11,032.

After successful demonstrations, several members and non-members have started broiler farming in their houses as a micro-enterprise. What is needed now, is proper training for interested individuals, the provision of credit for making sheds and linking entrepreneurs with the most profitable markets.

# 7. Human Resource Development

Human Resource Development is an essential component of SRSC's programme. It seeks to build the capacities of villagers and staff at the grassroots and organisational levels. At the village level, HRD organises training courses to enhance the management skills and technical capacities of villagers. HRD has trained villagers in management skills such as accounting and record keeping as well as technical skills in the NRM and Social Sectors. The HRD has also organised training for the staff and this on-going training helps the staff to deal with the problems in the field and to adopt new approaches in executing their duties.

In 1995 a separate HRD Section was established. Prior to this, HRD activities were integrated within each Section of the organisation.

## 7.1 Training of community members

### 7.1.1 Natural Resource Management

Current methods applied to agricultural and livestock production do not maximise the full potential of given resources. There is much scope for increasing the farm production of rural communities through the introduction of new technology and inputs and by imparting appropriate training.

The training of village para specialists is the starting point of SRSC's interventions for the up-gradation of local technological skills. VEWs have a major role in the transfer of technology to the household level and in the establishment of linkages with Government line departments for the procurement of agricultural and other inputs.

#### Agriculture

In 1995, a total of 5 AEW training courses were held, 2 in Kohat and 3 in Mansehra, through

which 85 CO members were trained as Agricultural Extension Workers. Two refresher courses were also held and were attended by 24 AEWs from Charsadda and all the AEWs from Kohat Region. In Charsadda, a workshop for AEWs was held as were two field days on agricultural issues which were attended by a total of 375 CO members. In Mansehra, 3 training courses were held for contract seed growers and 3 courses were also held for fruit and vegetable production. A one day training course in social forestry was also arranged for 101 forest nursery attendants. Apart from the training of AEWs and refresher courses held in Kohat Region, a fruit and vegetable training for 71 CO/WO members, a bee-keeping course for 15 CO members and a field day for 78 AEWs were also organised.

#### Forestry

In the year under review, 3 social forestry courses were arranged for 93 CO members of Kohat Region. A total of 3 CO members were trained in forest nursery raising in Charsadda Region and in Mansehra Region, 10 CO members from 10 COs were trained in forest nursery raising through collaboration with the Government Forest Department. A total of 500,000 seedlings were distributed in Kohat Region and 50,000 seedlings were distributed in Charsadda Region. In Mansehra Region, SRSC arranged the distribution of 52,206 seedlings of various fruit plants for COs with the collaboration of the Fruit and Vegetable Board. A forestry training course was also organised in Mansehra in which 12 CO members were trained.

### 7.1.2 Women in Development

Women traditionally play a passive role in society. There is much need for enhancing the capacity of women to enable them to take an

active role in their own development as well as the development of their family and community.

During the year 1995, a total of 1156 members received training in all three Regions. NRM training was provided to 59 WO members in Charsadda and 115 WO members in Kohat in poultry management, kitchen gardening, mushroom culture, livestock and food preservation & processing. In Mansehra, 853 WO members were trained in fuel-wood technology, kitchen gardening, poultry and food preservation & processing. Refresher courses for village specialists were also held in Charsadda and Kohat during the year, attended by 59 village specialists from Charsadda and 23 from Kohat. A total of 80 FHWs (female health workers) were trained during the year. Forty-one WO members were trained in Charsadda Region as both FHWs and Health Motivators, while in Kohat, 39 WO members were trained as FHWs. In Mansehra, 40 WO members were trained as TBAs.

provided enterprise and vocational training. Ten WO members were trained in enterprise training in Kohat Region and 600 WO members were trained in enterprise and vocational skills in Mansehra Region.

## 7.2 Staff Training

Staff training is an important component of SRSC's HRD programme. Training of staff is an on-going process and the social organisation and technical skills of staff are constantly upgraded through exposure visits to other NGOs and training courses.

A course was organised for SRSC staff at the Association for the Development of Human Resources (ADHR) in Islamabad. A total of 35 staff members attended the training course on 'Organisation and Management of Rural Development'.

Three staff members attended training courses at the National Centre for Rural Development

### TEXT BOX 11: ASSESSMENT OF AEWs IN CHARSADDA REGION

In 1995, an assessment of Agriculture Extension Workers (AEWs) was carried out in Charsadda Region. The purpose of the study was to evaluate the performance of the AEWs in their capability as extension workers and their ability to introduce new technology at the village level.

Most of the AEWs are literate young farmers. Many were also office bearers of the CO. The findings of the study reveal that the AEWs have been successful in creating awareness regarding the importance of the improved variety seeds. The AEWs were also found to be effective in making demonstration plots successful. Though their knowledge of the latest crop varieties was thorough, they lacked awareness in low-external-input sustainable agricultural practices such as green manuring, agro-forestry and on the precise usage of seeds and fertilisers.

There has been little monetary incentive for the AEWs from the services they provide. Spraying is the only activity for which they are paid and earnings were found to be less than Rs.100 per month. Few AEWs have kept good records of their activities and earnings.

The recommendations of the study were that AEWs should attend refresher courses to provide them with regular technical support. Additional AEW activities should be explored in the hope of generating a regular income which will also sustain the motivation of the AEWs. Further care should also be taken in the selection of the AEWs since they are responsible for keeping an up-to-date records of their activities and for establishing CO linkage with line agencies.

SRSC explores new avenues that will enable women to undertake income generating ventures in non-traditional activities. During the year a total of 610 WO members were

(NCRD). The courses attended were in 'Organising the Rural Poor for Poverty Alleviation', 'The Role of NGOs in Rural Development' and training courses in Food Preservation. A total of 38 staff members were

trained, including two staff members from the Project Management Unit of the MVSP.

In Kohat Region, the agriculture staff attended a workshop on Integrated Development Programmes. The workshop was held in Swat and Islamabad.

Inter-regional staff visits were held during which all the Charsadda staff visited Mansehra Region for training in the Community Interaction Strategy, a process used by field staff in Mansehra to interact with the COs and WOs. The training was held over two days after which the RPO Charsadda refined the strategy used in Mansehra to suit the conditions in Charsadda.

From Charsadda and Kohat, a total of 44 SOs, FSOs and Regional technical staff participated in a 2 week training course at ADHR on 'Organisation and Training of Rural Development'. Also from Charsadda, a female technician took part in a three day training course at Pakistan Rural Development Academy Peshawar. The Regional PMER Officer also attended a two week training course in 'Social Research Methodology' at the Pakistan Rural Development Academy, Peshawar.

During the year, the Credit Officers of Charsadda and Kohat Regions went on a week's exposure trip to Baluchistan Rural Support Programme.

Two gender training courses were also held, in which the WiD monitor Kohat, RPO Kohat, the HRD Officer Mansehra and RPO Mansehra participated. An in-house Strategy Planning workshop was also arranged for all the Regions and the CO/WO members, in which 29 people participated. The workshop was held in December 1995 in which staff from all three Programme Regions and CO/WO members participated. It became evident from the workshop that although SRSC's development approach within the Regions was the same, the operational aspects of this approach differed in terms of the commitments that we have made to various donors, especially the Government. The workshop was found to be extremely useful as it brought out many issues which were seriously needed to be considered as an organisation. Moreover, the presence of community members led to a valuable contribution to the workshop on their behalf.

As a follow-up to the workshop, it was decided to document each section's policies giving a clear picture of the packages and activities undertaken by each. The overall strategic framework of the SRSC required further thinking and this process was restarted in December 1995. The SRSC management started drafting their policies at the end of 1995 and work on producing an SRSC Operational Strategy as an overall framework for sections' policies also began.

The Chief PMER attended the LEAD (Leadership in Environment and Development) training for two weeks

# 8. *Planning, Monitoring, Evaluation & Research (PMER)*

The PMER section continues to lend support to the overall Programme. The section has been active not only in carrying out its regular monitoring functions but also in putting greater emphasis on staff training in monitoring and evaluation and in involving all the sections of the SRSC in undertaking monitoring and evaluation. The planning function within the Programme remains the role of the Regions with overall strategic guidance being the responsibility of the SRSC management rather than the PMER section alone.

## 8.1 Strategy Planning

A Strategy Planning workshop was held in December 1995 in which the staff and CO/WO members from all three Programme Regions participated. It became evident from the workshop that although SRSC's development approach within the Regions was the same, the operational aspects of this approach differed in terms of the commitments that SRSC had made to its various donors, especially the Government. The workshop was found extremely useful as it brought out many issues which we seriously needed to consider as an organisation. Moreover, the presence of community members provided a valuable contribution to the workshop on their behalf.

As a follow up to the workshop it was decided to document each section's policies giving a clear picture of the packages and activities undertaken by each section. The overall strategic framework of the SRSC required further thinking and this process was restarted in December 1995. The SRSC management started drafting their policies at the end of 1995 and work on producing an SRSC Operational

Strategy, as an overall framework for sections' policies, also began.

## 8.2 Regular Monitoring Activities

The PMER provides support to other sections of SRSC and feedback to the management on the progress being made in the field. This information is necessary for the continued improvement in our Programme. Regular monitoring of activities at the field level as well as through evaluation studies is carried out. However, the need to involve all staff in this process is most important. PMER must be seen as a trainer who assists sections in identifying problems and constraints for ongoing improvements in the Programme.

In 1994, the PMER had designed a monitoring system from the field to the Head Office level for purposes of regular monitoring. This system was further streamlined in 1995 after lengthy discussions with staff of all Regions. The exercise was more of a training session whereby staff, particularly Social Organisers, assisted the PMER in identifying monitoring indicators for measuring progress. The PMER section produced three quarterly reports during 1995 as well as the Annual Review for 1994 based on the indicators developed through these exercises.

## 8.3 Evaluation

Case studies are most useful in assessing programme impact. These cover technical as well as institutional aspects of the Programme. PMER has put greater emphasis on conducting evaluation of Programme activities in the field. During the year, the PMER and NRM sections

conducted an evaluation of Agriculture Extension Workers in Charsadda Region (see Box 12 on AEWs study in the HRD chapter).

The section had a planning exercise in which each Region identified what they felt needed to be evaluated. On the WiD front an assessment of WOs started in Charsadda Region. The study began in 1995 and is looking at the overall performance of ten WOs in Charsadda Region. The study will be replicated in the other two Regions in 1996. The WiD Coordinators and Social Organisers will be involved in these studies as part of their training in monitoring and evaluation.

For the evaluation of NRM packages, the PMER and NRM sections started conducting an impact study of demonstration plots in all the three Regions. The studies for Kohat and Mansehra Regions are being conducted jointly with the Government monitoring departments and line agencies of the BADP and MVSP respectively.

An important step for the PMER section has been the involvement of field staff in conducting these studies. The PMER section believes that its main function is to train SRSC staff in evaluating their own progress. A series of training workshops are planned for 1996 in which the Social Organisers will be trained in writing in case study writing.

#### 8.4 Donor Reporting

The PMER section deals with all donor reporting from the Regions. Financial reporting for donors is done by the Finance and Administration section of the SRSC. As in any other project, donors have their own reporting procedures and requirements. By and large, the reporting requirements of Novib concentrate more on qualitative aspects of the Programme compared to Government reporting requirements which stress upon progress and financial reporting.

During the year under review, the PMER section submitted a consolidated report to Novib for the funding period 1993-94. For the second phase of Novib funding, which is for the period 1994-97, PMER prepared a three

monthly report and also submitted the first six monthly progress report to Novib. The six monthly report has to be submitted regularly until the end of the funding period.

An External Monitor for Novib also conducted an evaluation of SRSC. A few useful suggestions were put forth by the Monitor. In particular SRSC recognises the need for staff training, especially in gender and empowerment issues. The integration of women's issues into the overall Programme is a valuable suggestion and SRSC will take this up in 1996. The Monitor also provided a few important monitoring indicators to assess the maturity of COs and WOs.

Reporting requirements under the BADP and MVSP are fairly intensive and PMER, particularly in the Regions, spends considerable time fulfilling these requirements. Government funded projects require that monthly, quarterly and annual financial and technical reports and workplans be submitted to the BADP Barani Development Office and the MVSP Project Management Unit.

Generally, there is a need to further refine the reporting system and to concentrate more on qualitative issues. PMER's overall efforts to train staff in monitoring and conducting evaluation studies will contribute towards qualitative improvements in our reporting system.

#### 8.5 Future Directions

The PMER section will continue to conduct evaluation studies within the Programme Area with active involvement of all Programme staff. In particular, technical staff and Social Organisers will be involved in these studies. Ongoing training of SRSC field staff in monitoring will remain an important part of PMER's strategy. It is only through this, that qualitative information can be obtained from the field.

A series of gender training workshops will be conducted in 1996 in order to give more importance to the WiD issues within the

Programme. Gender indicators will be included in the overall monitoring of the Programme after the gender training is done.

We recognise the need to finalise a list of maturity indicators for COs and WOs. It is planned that this will be done next year and

will be incorporated into the overall monitoring system by the PMER section.

Work has also begun on setting up a Programme database, which will be completed in 1996.

# 9. Budget & Accounts

The total budget for 1995 was Rs 101.35 million. This was 30 percent higher than the budget of Rs 70.548 million for 1994. The major reason for this increase was the newly initiated projects in Charsadda and Mansehra under the contracts with Novib and Government of NWFP.

SRSC received Rs 59.508 million from various donors. Of these funds, 56 percent were provided by Novib while the Government of the NWFP provided 20 percent and 18 percent respectively for the MVSP and BADP. A major portion of the funds received from other

TABLE 6: EXPENDITURE OVER THE YEARS  
(Rs '000)

Items	1993	1994	1995
Capital Expenditure	335	7,438	2,550
Staff Cost	7,989	12,934	16,474
Administrative Expenses	4,758	6,964	9,148
Training and Consultancies	2,175	1,281	2,750
Research and Demonstration	598	139	111
Productive Investment	603	1,647	18,666
Credit and Enterprise	2,594	1,285	2,256
Total	19,052	31,688	51,955

During 1993, SRSC had entered into contracts with the Government of NWFP for the execution of the village level development components of the Asian Development Bank (ADB) funded Barani Area Development Project (BADP) in the districts of Kohat and Karak and the IFAD funded Mansehra Village Support Project (MVSP) in Mansehra and Battagram districts. These projects started in January and June 1993 with projected costs of Rs 87.151 million and Rs 94.794 million respectively. Another contract was signed with Novib, a Dutch NGO to undertake a multi-sectoral rural development programme. The programme is jointly funded by Novib and the Royal Netherlands Government and is being implemented by the SRSC in Charsadda district and Hangu tehsil in Kohat against a contracted amount of Rs 99.794 million. The contract with Novib is for a period of three years and three months starting October 1994.

sources comprise the amount recovered from the COs/WOs against the loans extended to them. Details of funds received during the year along with comparative figures for the previous year are given in table 7

The expenditure during 1995 was Rs 51.955 million i.e. 51 percent less than the budgeted figure. Table 6 gives a comparison of the expenditures in consecutive years starting 1993. As evident from the table, fund utilisation has increased by 173 percent as compared to 1993 and by 64 percent as against the expenditure for 1994. The increase in the budget and expenditure is an indicator of the steady growth in programme activities.

Although fund utilisation against the budget has been low during 1995, the most encouraging aspect is that the non-development expenditure has increased by only 29 percent while the

increase in development expenditure is 446 percent. Even in the non-development expenditure, 90 percent of staff cost and administrative expenses were incurred in the Programme Regions ie staff and offices in the field.

reports for all its components. Reports for individual Regions, sections and donors can all be produced from basic data, with consolidated reports as well as tabulations by gender. It is an achievement which will go a long way in streamlining the reporting systems of SRSC.

TABLE 7: SOURCES OF FUNDS  
(Rs `000)

Items	1993	1994	1995
TVO	2,729	768	-
IFAD	8,767	10,001	11,940
Novib	11,183	7,058	33,392
BADP	3,439	8,822	10,631
FORESTRY PLANNING & DEVELOPMENT	533	267	-
ILO	-	236	354
PRIMARY EDUCATION	-	-	508
OTHERS	3,000	1,516	2,683
TOTAL	29,651	28,668	59,508

Besides investments in training provided to members of COs and WOs for improvement of their skills, holding of demonstrations for various income generating activities and providing credit for undertaking improved farming and entrepreneurial ventures, SRSC has made an investment of Rs 18.666 million on the implementation of 97 Productive Infrastructure Schemes in different COs/WOs.

With the accounting software in place, SRSC is now able to produce computerised monthly

The need to create an endowment fund for SRSC has always been felt. With the approval of the Board of Directors, the SRSC has started transferring the interest earned from unutilised grants to the endowment fund. Towards the end of 1995, SRSC had a balance of Rs 1.5 million in this fund. Though a modest start, the endowment fund will contribute immensely to sustainability of SRSC.

# *Annex I*

## *SRSC Board of Directors*

### *Chairman*

Mr. Mohammad Azam Khan  
Agriculturist & Chairman Pakistan Tobacco Board

### *Vice Chairman*

Dr. G.M Khattak  
Senior Advisor, SPCS/IUCN PE & DD, Peshawar

### *Directors*

Dr. Akhtar Hameed Khan  
Director, Orangi Pilot Project

Mr. Shoaib Sultan Khan  
Senior Advisor, UNDP

Begum Zari Sarfaraz  
Chairperson National Crafts Councils

Mr. Ehsanullah Khan  
Horticulturist, Swat

Mr. G.M. Yousafzai  
Industrialist, Mardan

Maj. Gen. (Retd.) Mohammed Mumtaz Khan  
Agro-business, Hazara

Professor Jehangir Khan Khattak  
Vice Chancellor, NWFP Agricultural University, Peshawar

Mr. Ahmad Nawaz Shinwari  
Pakistan Academy for Rural Development, Peshawar

Mr. Younas Afridi  
Agriculturist, Kohat

Mian Javed  
Agriculturist, Charsadda

Mrs. Munawar Humayun  
Social Worker, Mardan

Mr. Khalid Aziz  
Additional Chief Secretary, GO NWFP

# *Annex II*

## *Current Staff of the Corporation*

*As of 1 August, 1996*

### **Head Office**

#### **Management Group**

Feroz Shah  
Dr. Bakht Roidar  
Zulfiqar Ahmad  
Zahid Elahi  
Shandana Khan  
Ikramullah Jan  
Dastgir Malik

Chief Executive Officer  
Chief, Natural Resource Management  
Chief, Finance & Administration  
Chief, Credit & Enterprise  
Chief, Social Sector and Gender & Development  
Chief, Human Resource Development  
Chief, Planning, Monitoring, Evaluation & Research

#### **Administration Section**

Khalid Hassan  
Mohammad Mujeeb  
Jaffer Shah  
Enid Pervaiz  
Ahsan Ali Zafar  
Alia Khan  
Masood Anwar Khan

Admin Officer  
Assistant Admin (General)  
Computer Operator  
Telephone Operator  
Admin. Assistant  
Secretary CEO  
Librarian

#### **Accounts Section**

Sajjad Ali Khan  
Mohammad Shahid  
Vincent Nasir  
Mohammad Tariq Khan  
Hassan Raza  
Amir Maqsood

Accountant  
Accountant Assistant  
Senior Accountant  
Accountant  
Accountant  
Accountant

#### **PMER Section**

Aliya Sethi  
Mohammad Fayyaz  
Mazhar Niaz  
Saqib Ullah Khan

Senior PMER Officer  
Senior PMER Officer  
Database Supervisor  
Consultant PMER

#### **Marketing & Credit Section**

Fazli Khaliq

Credit Officer

#### **HRD Section**

Chand Bibi

HRD Officer

#### **Driver**

Sher Mohammad

Driver

Mussarat Khan  
Khair-ur-Rahman  
Shaukat Ali  
Sultan Hussain

Driver  
Driver  
Driver  
Driver

**Peons/ Watchmen**

Riaz Khan  
Sakhawat Khan  
Mohammad Akram  
Fazli Hadi  
Musa Khan  
Zarifullah  
Shamond Khan

Phocopier Operator/Peon  
Peon  
Janitor  
Peon/Watchman  
Peon/Watchman  
Peon  
Cook

**Staff Strength in Head Office**

<b>Management</b>	<b>7</b>
<b>Professionals</b>	<b>11</b>
<b>Support Staff</b>	<b>19</b>
<b>Total</b>	<b>37</b>

**Regional Programme Office, Charsadda  
Management Group**

Ijaz Rizvi

Regional Programme Officer

**Administration Section**

Mohammad Arif  
Shad Khan

Telephone Operator  
Admin Assistant

**Accounts Section**

Izhar-ul-Haq

Accountant

**PMER Section**

Mohammad Maqsood

PMER Officer

**Engineering Section**

Abid Raza Bangash

Engineer

**Agriculture Section**

Mohammad Nawaz Khan

Agriculture Officer

**Social Organisation Section**

**SOU Tangi**

Khan Ghalib  
Noor Alam Durrani  
Afzal Hayat Khan  
Tasleem Bibi

Social Organiser  
Social Organiser  
Social Organiser  
Female Social Organiser

**SOU Shabqadar**

Javed Khan  
Farman Ali  
Sajjad Bahadur Khan  
Neelofar Shaheen  
Irshad Begum  
Zia Gul  
Falak Naz  
Zarqa Iqbal

Senior Social Organiser (Incharge)  
Social Organiser  
Social Organiser  
Female Social Organiser  
Female Social Organiser  
Social Organiser  
Social Organiser  
Female Social Organiser

**Livestock Section**

Asghar Ali Shah

Live Stock Officer

**Marketing & Credit Section**

Syed Asadullah Khan

Credit Officer

**Women in Development Section**

Mussarat Khattak

WID Coordinator

**Drivers**

Khan Afzal  
Izhar-ul-Haq  
Hidayat Shah  
Falak Niaz

Driver  
Driver  
Driver  
Driver

Tamjeed Khan

Driver

**Peons/ Watchmen**

Nasir Khan Peon/Watchman

Mohammad Rohan

Mohammad Aslam

Murad Ali

Muhammad Ibrahim

Fakihatum

Zahir Shah

Umar Khan

Peon/Watchman

Peon/Watchman

Peon

Peon

Peon

Peon/Watchman

Cook

**Staff Strength in Charsadda**

Management

Professionals

Support Staff

Total

1

18

16

35

**Regional Programme Office, Mansehra  
Management Group**

Sahibzada Mohammad Shoaib

Regional Programme Officer

**Administration Section**

Abdul Hameed Nouman  
Tahira Haidar  
Raja Imtiaz Ahmad  
Mohammad Yousaf  
Khushi Mohammad  
Abdul Rashid

Typist  
Computer Operator  
Admin Assistant  
Typist  
Typist  
Typist

**Accounts Section**

Sajid Hazoor

Accountant

**PMER Section**

Abdul Naghib Khan

PMER Officer

**Engineering Section**

Azhar Hussain  
Mohammad Tufail  
Zahid Rauf  
Israrullah Khan  
Muhammad Tariq

Senior Engineer  
District Engineer  
District Engineer  
District Engineer  
District Engineer

**Agriculture Section**

Mohammad Akbar

Agriculture Officer

**Social Organisation Section**

SOU Mansehra

Taimur Saleem  
Ms. Badshah Bibi  
Umma Uzma  
Fauzia Hina

Senior Social Organiser (Incharge)  
Female Social Organiser  
Female Social Organiser  
Female Social Organiser

SOU Battagram

Khalid Mumtaz  
Yasmin Mahboob

Senior Social Organiser (Incharge)  
Female Social Organiser

SOU Balakot

Tahira Siddiqui  
Nuzhat Huma

Female Social Organiser  
Female Social Organiser

SOU Oghi

Asrar Ahmad  
Qazi Muhammad Munir  
Rushda Saleem  
Shahnaz Kausar

Senior Social Organiser (Incharge)  
Social Organiser  
Female Social Organiser  
Female Social Organiser

**Livestock Section**

Mohammad Fiaz

Livestock Officer

**Marketing & Credit Section**

Shafiq-ur-Rahman

Marketing Officer

Khaliq Dad Khan

Credit Officer

**Women in Development Section**

Tayyaba Samina

WID Coordinator

**Drivers**

Mohammad Zahid Swati

Driver

Mohammad Perviaz

Driver

Jang Bahadur

Driver

Jangzaib Khan

Driver

Alamzeb

Driver

Irshad

Driver

Badri Zaman

Driver

Mohammad Bashir

Driver

Naimatullah

Driver

Mohammad Shokat

Driver

Ahmad Nawaz

Driver

**Peons/ Watchmen**

Muhammad Nazir

Peon/Watchman

Khawaj Muhammad

Peon/Watchman

Amir Hussain

Peon/Watchman

Mohammad Shahfi

Peon/Watchman

Mohammad Tariq

Peon/Watchman

Mohammad Daud

Peon/Watchman

Shams-ul-Tabriaz

Peon/Watchman

Abdur Rahman

Peon/Watchman

Mohammad Riaz

Peon/Watchman

Mohammad Sarfaraz

Peon/Watchman

Abdullah Khan

Peon/Watchman

**Staff Strength in Mansehra**

Management

1

Professionals

26

Support Staff

28

Total

55

**Regional Programme Officer, Kohat  
Management Group**

Mohammad Umar

Regional Programme Officer

**Administration Section**

Syed Saad Hussian Gilani  
Yasrab Nazir  
Mustafa  
Ashfaq Hussain  
Abdul Hameed

Computer Operator  
Telephone Operator  
Photocopier Operator  
Admin Assistant  
Admin. Assistant

**Accounts Section**

Falak Niaz

Accountant

**PMER Section**

Abdul Aziz Abbasi

PMER Officer

**HRD Section**

Khan Mohammad

HRD Officer

**Engineering Section**

Ahmad Jan  
Mohsin-ul-Mulk  
Attaullah Khan  
Muhammad Alam

District Engineer  
District Engineer  
District Engineer  
District Engineer

**Agriculture Section**

Mohammad Idrees Khan

Agriculture Officer

**Social Organisation Section**

SOU Kohat

Syed Shabbir Ahmad  
Naseem Ijaz  
Shahzia Bangash  
Shukria Begum

Senior Social Organiser (Incharge)  
Social Organiser  
Female Social Organiser  
Female Social Organiser

SOU Banda Daud Shah

Azhar Ali Shah  
Tariq Javed Khattak  
Farhana Khattak  
Sarwat Jehan

Senior Social Organiser (Incharge)  
Social Organiser  
Female Social Organiser  
Female Social Organiser

SOU Hangu

Waqar Gilani  
Aurangzeb Afridi  
Zakia Khattak

Senior Social Organiser (Incharge)  
Social Organiser  
Female Social Organiser

SOU Karak

Waqar Ahmad Khattak

Senior Social Organiser (Incharge)

**Livestock Section**

Usman Ghani

Livestock Officer

**Marketing & Credit Section**

Abdur Raza Ali

Credit Officer

**Health Section**

Parveen Taj

Lady Health Visitor

**Women in Development Section**

Farkhanda Zia

WID Coordinator

**Drivers**

Khurshid Alam

Driver

Gul Wali

Driver

Haseeb-ur-Rahman

Driver

Ram Dad

Driver

Hikmat Shah

Driver

Mirza Akbar

Driver

Abdur Rahman

Driver

Mumtaz Gul

Driver

Gul Abbas Khan

Driver

Mohammad Ehsan

Driver

**Peons/ Watchmen**

Zamir Gul

Peon/Watchman

Dilawar Khan

Peon/Watchman

Farid Khan

Peon/Watchman

Awal Khan

Peon/Watchman

Naqeebullah

Peon/Watchman

Gul Mir

Peon/Watchman

Javed Khan

Peon/Watchman

Noor-ul-Haq

Peon/Watchman

Amal Badshah

Peon/Watchman

Saadat Ali Khan

Peon/Watchman

Amir Shah

Peon

Khalil-ur-Rahman

Peon

Altaf Hussain

Peon

**Staff Strength in Kohat****Management****1****Professionals****24****Support Staff****28****Total****53**