



A REVIEW OF THE UNION COUNCIL BASED POVERTY REDUCTION PROGRAMME



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A REVIEW OF THE UNION COUNCIL BASED POVERTY REDUCTION PROGRAMME

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A Rural Support Programmes Network (RSPN) study
commissioned by the Sindh Rural Support Organisation (SRSO)



PREFACE

Rural Support Programmes Network (RSPN) gratefully acknowledges the Sindh Rural Support Organisation (SRSO) for providing guidance and logistical support for this work. In particular, RSPN acknowledges the assistance given by the Union Council Based Poverty Reduction Programme (UCBPRP) staff headed by Dr. Ghulam Rasul (Team Leader), who provided unwavering support in facilitating the field visits. Without their support, reaching out to the sample Community Organisation (CO) members would simply have not been possible.

Appreciation is also extended to the community members who participated in the Focus Group Discussions (FGDs) and individual interviews, and shared their experiences and valuable views.

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Last but not least, I would like to thank Dr. Sono Khangharani, CEO SRSO for giving RSPN the opportunity to carry out this work.

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EXECUTIVE SUMMARY

This report documents an independent review of the first two years (2009-11) of partnership between Government of Sindh (GoS) and SRSO to implement UCBPRP in two pilot districts, namely Shikarpur and Kashmore Kandhkot, of upper Sindh. The GoS provided the financial support and SRSO implemented the programme through organising the rural women in these two districts into COs and then federating these women COs into Village Organisations (VOs).

This review exercise, to document lessons learnt and to provide feedback for possible course corrections, was commissioned by the management of SRSO in the month of June 2011.

UCBPRP is a multi-sector, poverty and women-targeted programme. The programme includes social mobilisation as its key strategy to implement the five main programme activities. The activities include: (i) Community Investment Fund (CIF) - small loans and income generating grants; (ii) Micro Health Insurance (MHI); (iii) Vocational Training Programme (VTP); (iv) Community Physical Infrastructure (CPI) and Low Cost Housing Scheme (LCHS); and (v) the School Improvement Programme (SIP). The programme is designed in a way that it includes different activities catered to different bands of the poor.

UCBPRP has been remarkably successful - in just 26 months, SRSO has mobilised 176,804 women into 10,321 COs. A total of 3,382 VOs and 2 LSOs have also been formed. This represents a household coverage of 66% in the two pilot districts of UCBPRP. More than 95% of the poor households were organised - this is particularly important to overcome social exclusion within the community.

Findings of the study show that all the members in a sample 12 VOs and 24 COs are familiar with the objectives behind the formation of VOs and COs, and therefore participate actively. In all the sample VOs and COs, the VO and CO office holders were selected in consultation with the VO and CO members, suggesting a healthy sign of democratic learning and ownership of UCBPRP. Another encouraging sign of the democratic process is the participation of the members in UCBPRP activities: except in one VO, in the rest of the sample VOs and COs, all the members actively participated in the identification of the programme activities for their VOs and COs.

CIF, MHI and CPIs (mostly handpumps) are the three most common services provided to majority of the COs, i.e. to more than 83% of the sample COs.

The Poverty Scorecard (PSC) is proving its usefulness and effectiveness in identifying and targeting programme activities to poorest segment of society:

- An overwhelming majority (96%) of participating member households falling in the category of the poorest (0-9 score range) have received two or more services from UCBPRP, with 61% of them adopting three services.
- 43% of the households in the score range 19-24 and 30% of households in the score range 25-100 (both are considered to be likely non-poor) have received no services. As all UCBPRP services, except CPIs, are targeted on the household falling below the PSC score of 25, these households have not been offered the other services.

- None of the households in the non-poor category have been offered three or more services, except for a small proportion (3%) in the category of the 25 to 100 score range, which received three of UCBPRP services. Although households having poverty scores of more than 25 have not been offered most of the UCBPRP services, they are still members of the COs and attend CO meetings regularly. When asked what they hoped to gain from CO membership, the common response was that 'we hope that we will benefit in the future' and the 'CO has provided a platform to get together and help the poor household of their muhalla'.

Record keeping has significantly improved over time. All VOs and COs had their required registers and books available at the time of the survey, and all VO and CO records were fully maintained, except in two VOs, where the cashbook was not fully maintained, and in another VO, where the CIF recovery register was not fully maintained. The improvement in VO and CO record keeping may be attributed to the continued process review of the programme and the placement of trained and dedicated bookkeepers in each VO by SRSO. This shows continuity in SRSO's efforts to inculcate transparency and accountability within the COs.

CIF is one of the main components of UCBPRP. In expenditure, it has a share of one-fourth of the total programme cost of the project. Over 45% of the 3,383 VOs formed as of April 2011 have been given CIF funds, and around 70% of the sample households benefited from CIF with an average amount of around Rs. 9,000.

CIF is solely managed by the communities. They decide on essential details such as: Who to give out loans to? How much amount to give out? What service-charge to ask for? How repayments should be made? The VO members have been trained in CIF/IGG appraisal and monitoring, and CO leaders have been trained in CIF/IGG beneficiary identification. The VO also has a trained bookkeeper who maintains all the relevant records of CIF and IGG. The process given in the project's Standard Operating Procedures (SOPs) was followed in all the sample VOs, all the FGD participants were aware about all the steps, and the records were fully maintained, indicating that right targeting mechanisms were in place and benefits had been provided to the poor and poorest households.

Around 80% of the CIF was used on the purchase of livestock - especially goats, 13% on establishing small village-level enterprises and the rest on agriculture inputs: this indicates that the CIF is playing a key role in building the asset base of poor households.

Under its MHI component, UCBPRP provided protection against hospitalisation costs to 56,541 poor households and an estimated 339,236 population that are in the 0-18 PSC category, which represents around one-third of the total organised households in the two programme districts.

The MHI covers a wide-range of benefits, including hospitalisation, maternity complications, family members, death cover for primary earners, and emergency transportation. The claim ratio as of May 15, 2011 was 84.4% and the estimated claim ratio as of June 30, 2011 is 92%, with a zero rejection rate. The process given in the SOPs is followed in both letter and spirit. The study revealed that women and people falling in the productive ages of 26-60 shared the majority of the MHI claims.

A large cadre of rural men and women have been trained in a wide array of vocational trades and skills: a total of 14,188 (8,845 men and 5,343 women) have been trained in 59 trades. Improving the skills of

community members, especially the poor, through vocational training skills will help contribute towards labour force participation, but the most important factor is connecting the training skills with the needs of the market. Only 38% of the trainees are women and the majority of them are trained in traditional skills like handicraft and dress making (85%), and beautician services (10%). The training portfolio for the women needs to be diversified. 68% of the sample trainees reported that they are currently using their skills acquired through training. 70% of them have now started self-employment initiatives and the rest of them have achieved employment in the market.

The RSPs literature suggests that CPI schemes have a significant economic impact on organised communities if the CPI portfolio is diversified to include irrigation development and link roads, as these projects not only expand the productive resource base but also create short term employment opportunities for the local poor. In UCBPRP, however, the focus has been on the individual nature of physical infrastructures like handpumps and LCHSs. There is a need to diversify the CPI portfolio to more economic development projects.

For some intervention packages, areas for review and improvement have been discussed in the relevant sections of the report. The following are the main strategic points from the recommendation section of the report for the consideration of the SRSO management:

1. Within a very short period of time, while building upon the experiences of the RSPs, substantial social mobilisation has taken place under the GoS's UCBPRP. And for the first time, this was a women-only social mobilisation. A significantly high proportion of the COs and VOs fostered under the GoS's UCBPRP are active. UCBPRP has fostered a mass of sound, grassroots level organisations. To maintain the momentum generated, to enable the women to take on more responsibilities for self management, and to keep this organisational mass alive and sustainable after the project, it is recommended that SRSO now accelerate the pace of fostering and strengthening union council level LSOs. Experience shows that with the fostering of LSOs, the relationships with local government as well as with other CSOs/NGOs begin to develop, enabling LSOs to slowly become steadily more transparent, accountable and self directed. RSPN has developed expertise and materials for LSO fostering and strengthening. SRSO should access these and forge ahead, just as it did with the women only social mobilisation at the grassroots level.
2. Currently, the GoS's, UCBPRP is designed to provide intensive support to poor communities. In the post-project situation, SRSO will never be able to sustain this level of support. Therefore, it is recommended that SRSO begin to explore ways and means of ensuring sustainability of UCBPRP investment and sustainability of impact. Fostering a network of CRPs from LSOs could contribute to lessen some the burden of SRSO.
3. While there has been some progress in members generating savings, it is recommended that SRSO should review the savings programme. In particular, it should clarify the objectives of savings and encourage the member to save more, identify CO members' real saving needs, introduce internal lending, and identify ways for better utilisation of savings.
4. While the VTP has developed a large portfolio of training, there has been little focus on technical skills training in agriculture, livestock, poultry, and fruit and vegetable processing. It is recommended that SRSO explore the potential for trainings in these sectors/sub-sectors. Without such trainings, value added or value chain development will be difficult.

5. To reap the true benefits of social mobilisation, SRSO needs to utilise the CO/VO platforms for cashless community self-initiatives. The VOs for example can organise village cleanliness day, women's day, polio day etc. This will not only create awareness among the communities but will also keep the VOs/COs alive.
6. The School Improvement component needs a clear post-project strategy. The project funding for this component has been limited to only the operational cost of the schools established by June 2010. There is no clear strategy how these schools will work after June 30, 2011 (end of project). A thorough separate study is also needed to assess the students' learning outcomes. Also needed is a comparative study of government schools and these schools, so as to arrive at an assessment of how to improve learning processes as well as to devise a post project strategy.

GLOSSARY

A

ADD Accidental Death and Disability

AKRSP Aga Khan Rural Support Programme

B

BKPAP Bacha Khan Poverty Reduction Programme

C

CIF Community Investment Fund

CMST Community Management Skills Training

CO Community Organisation

CPI Community Physical Infrastructure

CNIC Computerized National Identity Card

D

DEO District Education Office

DWSS Drinking Water and Sanitation Schemes

E

ECC Early Childhood Education Centre

F

FGD Focus Group Discussion

G

GPI Gender Parity Index

GoS Government of Sindh

H

HRD Human Resource Development

I

IGGs Income Generating Grants

K

KPK Khyber Pakhtunkhwa

L

LFPR Labour Force Participation Rate

LCHS Low Cost Housing Schemes

LSO Local Support Organisation

M

MHI Micro-Health Insurance

MIP Micro Investment Plan

MIS Management Information System

N

NRSP National Rural Support Programme

N-IRM NRSP-Institute of Rural Management

P

PSLM Pakistan Social and Living Standards Measurement Survey

PSC Poverty Scorecard

PIU Programme Implementation Unit

PESRP Punjab Education Sector Reform Project

R

RSPs Rural Support Programmes

RSPN Rural Support Programmes Network

S

SO Social Organiser

SMC School Management Committees

SRSO Sindh Rural Support Organisation

SERP Society for Elimination of Rural Poverty

SOPs Standard Operating Procedures

SDPI Sustainable Development Policy Institute

SIP School Improvement Programme

T

ToP Terms of Partnership

ToR Terms of Reference

U

UC Union Council

UCBPRP Union Council Based Poverty Reduction Programme

V

VDP Village Development Plan

VO Village Organisation

VTP Vocational Training Programme

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01



BACKGROUND

This report reviews the first 26 months of the partnership between the GoS and SRSO over UCBPRP. UCBPRP is a public-private partnership between the GoS and SRSO, a Section 42 non-profit company. SRSO was itself set up as a non-profit through an endowment of Rs 1 billion provided to it as seed fund, from the Sindh government in 2003.

UCBPRP is one of the flagship programmes of the GoS, piloted in two districts of Sindh, i.e. Kashmore-Kandhkot and Shikarpur, with a total outlay of Rs. 2.9 billion for an initial period of 30 months, starting from 1 February 2009 and ending 30 June 2011. SRSO is responsible for the implementation of this programme in the pilot districts. UCBPRP was based on pilot activities e.g. the PSC and the CIF initiatives previously undertaken by RSPN. The real impetus came from the commitment of the Chief Minister Sindh whereas the approach is based on the successes of the Society for Elimination of Rural Poverty (SERP) in Andhra Pradesh, India - a project based on the approach of the Pakistan RSPs¹.

UCBPRP aims at improving the quality of life of rural communities, specifically targeting the poorest of the poor, using the social mobilisation strategy of the RSPs. This structured approach entails organising rural communities into 'organisations of the people' at the muhalla (neighbourhood) level into COs and then into federation of these COs to VOs at the village level. These VOs are then agglomerated at the union council level into LSOs. These organisations are formed and owned by local communities, and undertake a wide array of development activities such as village-level CPI projects, income-generating initiatives, VTPs and social sector programmes, with the technical support of the RSPs. LSOs in parts of Pakistan are also forming their own relationships with government and donors, undertaking basic service provision activities through their support.

Unlike most other projects of the RSPs, UCBPRP has some unique features. First, the programme is focused on women, and the poor and poorest households, identified through a PSC survey. Second, the programme is the first ever major project of the GoS that is being implemented through community participation. Third, the programme is highly intensive in its development packages and coverage, and is concentrated at the union council level. Last but not least, the programme very quickly covered the programme union councils by organising communities: most of its targeted activities have been implemented within only 26 months. UCBPRP seeks to remove common hurdles faced by the poor that weaken their social capital: it seeks to create economic/productive assets through a self-help methodology by providing access to community managed micro loans, income generating grants, and creating employment opportunities by training youth in technical skills and engaging the local labour in CPI projects.

SRSO considers UCBPRP as its key strategic partnership with the GoS, one that is helping to improve the lives of the rural poor in Sindh. It is a project abounding with lessons for replication by the Sindh government and indeed by the other provincial governments of Pakistan. So far, SRSO, with financial assistance from RSPN, has conducted three process reviews of UCBPRP, through external consultants. These reviews were extremely useful to streamline the programme. This exercise to review UCBPRP was also commissioned by the Board of SRSO to RSPN².

¹ SERP is a successor institution of the United Nations Development Programme's South Asian Poverty Alleviation Programme (SAPAP) supported project in Andhra Pradesh. SAPAP was led by Mr. Shoaib Sultan Khan in the early/mid 1990s.

² RSPN is a voluntary membership network of 10 RSPs and one training institute i.e. the NRSP Institute of Rural Management (N-IRM). Apart from strategy and capacity building work with the RSPs, the RSPN also conducts documentation and assessment of their work.

A BRIEF HISTORY OF SOCIAL MOBILISATION IN PAKISTAN

The RSP phenomenon has existed in Pakistan for almost three decades. The first RSP was the Aga Khan Rural Support Programme (AKRSP), which has operated in Gilgit, Baltistan and Chitral since 1982. AKRSP used a well-defined approach to social mobilisation, an organisational development approach with three central elements: "(i) a support organisation i.e. the RSP, which is required for catalysing the grassroots mobilisation process, (ii) a social (beneficiary) organisation i.e. the organisation of the community or the CO, and (iii) a programme of activities and services."³ The full package of activities and services commonly included (in that area) are a grant-funded CPI project, a savings programme, micro-credit, enterprise development and a skills development programme. However, the full package of services was subject to availability of the resources with the support organisations, and the need and capacity of the COs to implement programmes.

The approach received international recognition within the first 10 years. It was replicated in almost all districts in rural Pakistan, with the establishment of ten RSPs by 2011. In July 2000, the RSPs came together to form the RSP Network. By December 2010, the RSPs had together organised 4.1 million households (32% of the total rural households in the 109 programme districts, based on the 1998 census data) into 254,870 COs⁴. "The RSP phenomenon is by far the largest single effort in Pakistan's history to promote community development and one of the largest efforts of its kind, in the world"⁵.

THE EVOLUTION OF UCBPRP IN PAKISTAN

Over the years, the RSPs and the communities they work with have learnt many lessons, fine-tuning the approach as conditions and resources demand. From 2008 onwards in particular, the RSPs began to make changes in the social mobilisation approach. This was because: firstly, the RSPs recognised that they were not able to reach the very poorest households (the typical RSP packages of micro-credit and enterprise development are not always what the poorest needed most); secondly, to bring a significant change in the lives of the rural communities, the social mobilisation approach needed a much more rapid scale up and hence, a shift in policy to use community activists more effectively in the social mobilisation process; and thirdly, in order for mobilisation to have significant impact, there arose a need to federate the small groups of COs at higher levels of the village, union council, and in parts of Pakistan, even at the district level (LSO Networks). Hence came the 'Second Generation Social Mobilisation', with a better defined three-tiered structure consisting of people's own organisations.

In order to address the needs of the poorest with new financial products, the RSPs looked outside Pakistan to replicate the innovative CIF, later to become part of the Sindh government's UCBPRP and the Khyber Pakhtunkhwa (KPK) government's Bacha Khan Poverty Reduction Programme (BKPAP) - designed on the same model. The CIF idea was taken from SERP in Andhra Pradesh. In early 2008, RSPN and the National Rural Support Programme (NRSP) began piloting UCBPRP in union council Kamar Mashani of Mianwali district. In late 2008, UCBPRP also became part of the Planning Commission's official policy for rural development, social protection and women's development, after the Planning Commission presented it to the President of Pakistan as the result of the deliberations of the Special Committee on Poverty Reduction, Social Protection and Women's Development, under the Task Force on Social Sectors.

³ M. H. Khan, 2001 - Community Organisations and Rural Development, Vanguard Books, Lahore

⁴ Outreach - The Newsletter of the social mobilisation outreach of Rural Support Programmes. Issue 8 - Quarter January - March 2011: Rural Support Programmes Network Islamabad.

⁵ James F Morton, Assessing the Impact of Social Mobilisation - A Synthesis of RSPN Surveys and Case Studies - 2009/10. Rural Support Programmes Network unpublished report, December 2010.

One of the chief
beneficiaries of
SPORFOLIO
of services are
women



The President recommended implementing UCBPRP in 35 districts, as a phased programme. Following presentations of UCBPRP by the RSPs to the provincial governments of Sindh, KP, Balochistan and Punjab, the governments of Sindh and KP provided financial resources to the Sindh and Sarhad RSPs for a partnership over UCBPRP. The presentation to the KP Chief Minister and his cabinet was also made by the head of SERP, who was then visiting from India. The GoS approved the project PC-1 in October 2008, with a budget of Rs. 2.9 billion for the project to be implemented in Kashmore-Kandhkot and Shikarpur districts over a 30 month period. The project implementation began in February 2009, after an agreement was signed between the Planning and Development Department and SRSO in January 2009. The project PC-I was revised in July 2009 to include some additional activities. According to the revised, approved PC-I, the total outlay of the project is Rs. 3.36 billion.



02



METHODOLOGY

The review was designed to take into account the overall process and the immediate outcomes of the programme. The process review part of this work has looked at the project implementation processes and assessed their effectiveness. This is particularly important, as the project is a partnership between SRSO and the communities. The process review essentially answers two questions: Did the programme reach the intended beneficiaries? and Is the programme implemented according to the SOPs developed for the programme?

The immediate outcomes review documents the direct and immediate results of the project activities, such as the number of households benefiting from UCBPRP services, and the number of people trained in vocational skills now utilising skills and being gainfully employed. The review did not attempt to assess the long term impacts, like income increases, expenditure and overall poverty impacts. Aspects of UCBPRP reviewed are:

- Social Mobilisation
- Vocational Training Programme (VTP)
- Community Investment Fund (CIF)
- Income Generating Grants (IGGs)
- Community Physical Infrastructure (CPI)
- Micro Health Insurance (MHI)
- Education
- Low Cost Housing Scheme (LCHS)

A detailed list of indicators used to assess outcomes is given in Annex-I.

DESK REVIEW

A thorough desk review of available documents and data from SRSO was undertaken. The documents include the project PC-I, implementation documents, progress reports, three process reviews conducted by the Sustainable Development Policy Institute (SDPI), and the sectoral data bases and field monitoring reports. The list of documents reviewed is attached in Annex-II.

INTERVIEWS WITH PROJECT STAFF

- Interviews were conducted with senior project staff, at SRSO's UCBPRP Programme Implementation Unit (PIU), and with project component heads outsourced to NRSP (Education Improvement Programme) and N-IRM (VTP).
- A half-day workshop was conducted (after the field work), with key project staff, on lessons learnt and challenges faced during project implementation.

SITE VISIT OF SCHOOLS

The review team visited 7 randomly selected UCBPRP schools, including three morning-shift schools, two evening-shift schools and two early childhood centres. The team looked at the schools' physical condition, attendance of teachers, students, and school records/registers, and met with some School Management Schemes (SMCs) chairmen.

SAMPLE SURVEY

In addition to reviewing documents and project data, a sample survey was designed. This sample survey only focused on the non-flooded union councils specified in the review Term of Reference (ToR), as in the flooded union councils the project activities were stopped beginning June 2010.

A multi-stage, random sampling strategy was used. In the first stage, a list of all the programme union councils was drawn up out of the non-flooded union councils. In the second stage, three union councils were randomly selected from each of the two programme districts i.e. Shikarpur and Kashmore-Kandhkot. In the third stage, a list of the VOs in each of the selected union councils was prepared, from which two VOs were randomly selected. In the fourth stage, two COs were randomly selected from each of the selected VOs. In the fifth stage, a list of all the CO members in the selected COs was prepared, for interviews. The total sample thus included 6 union councils, 12 VOs, 24 COs and 319 member households⁶. The list of sample VOs, COs and households is presented in Table 1.

The survey had three principal tools:

- An FGD with CO and VO office holders (i.e. Presidents and Managers) and members. This concentrated on institutional aspects of VOs/COs and their management of the activities carried out by the VOs/COs. The VO and CO questionnaires/checklist focused on participation aspects of the VO/CO membership in decision making processes, e.g. decision in the selection of office holders and the selection of beneficiaries of different programme activities. It also included a review of the 'management tools' of the VO/CO e.g. their records, frequency of meetings, management of savings and VO members' opinion about SRSO support.
- A beneficiary questionnaire was designed to interview the beneficiaries of the different services of UCBPRP. The beneficiary questionnaire had separate sections on different components of the project, such as sections on VTP, IGG and MHI. The relevant section of the questionnaire was applied according to the beneficiary. The beneficiary questionnaire also had the PSC as part of its survey.

The indicators used for designing the VO, CO and beneficiary questionnaires are given in Annex-I.

Two survey teams consisting of a Field Supervisor, one man and five women enumerators, were trained and mobilised. The team was led by an RSPN specialist who conducted random visits to review the work of each survey team in half of the sample VOs and COs. Efforts were made to hire enumerators with local knowledge and language skills, and who had previous experience of similar exercises. SDPI was also contacted and a list of their enumerators was accessed. After a process of interviews, 14 enumerators among the SDPI enumerators were selected. A four-day intensive training on the survey's methodology and tools was organised for the enumerators. Two of the enumerators left during the training session for personal reasons. The training was conducted by the RSPN specialist and senior SRSO staff. The field survey was conducted from 17 to 22 May 2011. Data entry took place under the supervision of the RSPN specialist.

⁶ The total members in the 24 COs were 424 (the original sample) but during the actual field visit three-fourth of the sample CO members were available for the survey.

Sample UCs, VOs, COs and Households Surveyed

Table 1

District	Taluka	Union Council (UC) N	Village Organisation (VO)	Community Organisation (CO)	No of Sample Member Households	
Kashmore-Kandhkot	Kandhkot	Kajli	Manzoor Sabzoi	Aamna	14	
			Mir	16		
			Saleem Khan Khoso	Aamana	15	
			Gira Naz	13		
	Kashmore	Zorgharah	G Abbass Suhryani	Danash	12	
				Faraz	10	
				Hurmat Gholo	All Bhitahi	15
				Qabil	10	
	Tangwani	Tangwani	Butto Malik	Benazir	17	
				Pari	16	
				Mir Mohammad Khoso	Marvi	10
				Sajan	12	
Total	3	3	6	12	160	
Shikarpur	Ghari Yasin	Amrot Sharif	Gul Mohd Jamali	Sania I	18	
				Sania II	21	
				Wada Kehar	Gulab	16
				Monal	5	
	Lakhi	Bhirkan	Budh	Bukh	13	
				Murk	12	
				Drib Tanwari	Eram	14
				Parveen	14	
	Shikarpur	Kharan Sharif	Khair Muhammed Shar	Janat	9	
				Suhni	11	
				Wali Muhammed Rind	Panhwar Group	13
				Rind Baloch	13	
Total	3	3	6	12	159	
Grand Total	6	6	12	24	319	



Women gathered during a CIF meeting

ٻوٺائي تنظيم ۷۰ جو پروفائيل :

ٻوٺائي تنظيم ۷۰ جو نالو : مڌ ڪوسو

ٻوٺ جو نالو : مڌ ڪوسو

ٻوٺ جي تنظيم ٺهڻ جي تاريخ : 06-10-2009

۷۰ ۾ شامل تنظيم جو تعداد : 11

188

منظم ٿيل گهر :

67 گهر

بيوس لاجپار (۰-۱۱) :

55

تمام غريب (12-18) :

25

غريب (19-23) :

31

وچيولا/امير (24-100) :

۷.۰ جي ڪُل ٻيٽ : 144510



SOCIAL MOBILISATION PROCESS AND ITS OUTREACH

COs UNDER UCBPRP

COs lie at the heart of UCBPRP. Two major types of organisations are currently being formed and supported: COs at muhalla level and VOs, a representative body of the COs, at the village level. LSOs were not part of the original PC-I but have been included in the revised PC-1 and SRSO has started formation of LSOs recently. In UCBPRP, SRSO is only forming women's COs and VOs, and the project aims to channel all support to and through poor women. This draws from the experiences of SERP's work in the State of Andhra Pradesh, India, which supports women-only self-help groups.

COs and Household Coverage

As of April 2011, SRSO has formed 10,321 COs, 3,382 VOs and 2 LSOs in 85 out of the 87 union councils of the two programme districts⁷. As shown in Table 2, the project has achieved about 85% of the project targets for fostering the COs. Most of the COs were formed before the floods of 2010. This is a remarkable achievement.

Number of COs Formed as of April 2011

Table 2

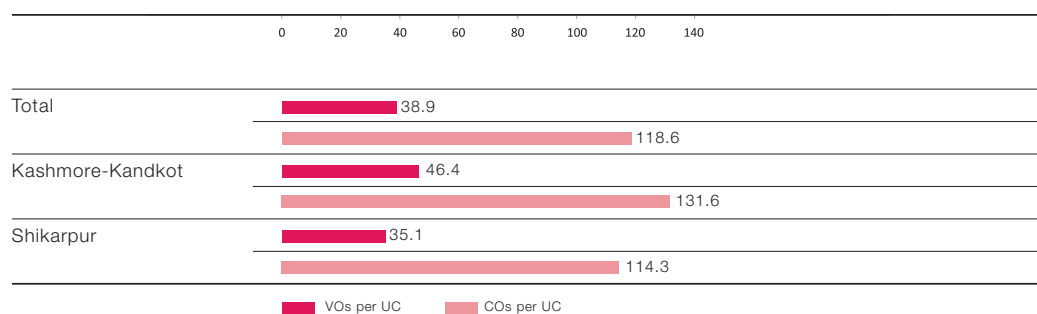
Districts	Achievement against targets in the PC-I (%)	Number of VOs	Achievement against targets in the PC-I (%)	Number of COs formed
Shikarpur	72.7	1,757	82.5	5,714
Kashmore-Kandhkot	90.9	1,625	89.9	4,607
Total	84.5	3,382	85.7	10,321

Source: M&E Section of UCBPRP PIU

UCBPRP has organised about 66% of the total households in 85 of the 87 union councils in the two districts, as shown in Figure 1 and Table 3. An analysis of similar data for the regular programmes of the RSPs collected in 2010 shows that no other RSPs have achieved this level of household coverage except for AKRSP, where 80% of all programme area households became VO members, reaching 60% of the union councils.

Average Number of COs and VOs per UC

Figure 1



⁷ The two union councils Guddu and Kashmore-I. union council Kashmore 1 is urban UC and the programme is focused on rural areas whereas in Guddu the programme could not be initiated due to deteriorated law and order situation.

Household Coverage as of April 2011

Table 3

Districts	Total Households in the districts	Number of organised household	% of households organised	Number of organised household per CO
Shikarpur	146,782	100,001	68.1	17.5
Kashmore-Kandhkot	119,749	76,803	64.1	17.1
Total	266,531	176,804	66.3	17.3

Source: M&E section of UCBPRP PIU

An important aspect of the social mobilisation approach adopted in UCBPRP is its inclusive approach, using the tool of the PSC. Prior to formation of the COs, SRSO conducted a PSC census of all the households in the two programme districts, as a baseline⁸. Table 4 shows the distribution of households in the two districts across the different poverty bands and the percentage of organised households. In the table, the lowest band of 0-11 shows the poorest households, and category 24-100 shows households that are non-poor or those with a very low likelihood of being poor. It is commendable that in the poorest and poor categories, more than 90% of the households have been organised and even in the non-poor category 42.5% of households became members of COs. This is very important to overcome social exclusion within the community.

Household Coverage by Poverty Scorecard Bands

Table 4

PSC scores	0-11		12-18		19-23		24-100		Total	
	# of total HHs	% of Org HHs	# of total HHs	% of Org HHs	# of total HHs	% of Org HHs	# of total HHs	% of Org HHs	# of total HHs	% of Org HHs
Districts										
Shikarpur	23,765	93.4	22,748	97.3	23,334	90.8	76,935	43.2	146,782	68.1
Kashmore-Kandhkot	16,606	100	20,889	95.5	16,874	87.6	65,380	41.7	119,749	64.1
Total	40,371	96.3	43,637	96.4	40,208	89.5	142,315	42.5	266,531	66.3

Source: M&E section of UCBPRP PIU

Services and Services Combination in VOs and COs

Table 5 presents data on the proportion of the surveyed COs that have received each category of the main services provided under UCBPRP. The data reported in Tables 5 to 9 covers a sample of 24 COs (with equal numbers of COs from both districts). It was not possible to gather similar data for all the COs in the two districts due to time and resource constraints. SRSO is in the process of entering the project activities into a Management Information System (MIS). Once that is done, a complete picture of all the COs and their activities will be available for analysis.

Table 5 shows that three services - CIF, MHI and CPIs (mostly handpumps) - have been provided to more than 83% of the COs. IGGs and VTPs have been taken up by one-fifth and one-third of the COs respectively.

⁸ The Grameen scorecard is a 13 indicator scientifically developed instrument based on proxy means testing that objectively identifies and categories the households into different poverty bands according to their poverty likelihood. For more detail on PSC concepts see A Simple PSC for Pakistan by Mark Schreiner, Nov 2006, USA.

Percentage of COs Receiving Each Category of Main UCBPRP Service

Table 5

Districts	CIF	IGG	CPI	MHI	VTP	COs (N)
Shikarpur	83.3	25.0	66.6	91.6	58.3	12
Kashmore-Kandhkot	91.7	16.7	100	83.3	8.3	12
Total	87.5	20.8	83.3	87.5	33.3	24

Table 6 presents data on the percentage of COs that have participated in a number of the main activities of UCBPRP. This is based on the five services presented in Table 5, and the numbers can have any of the five services combined. More than half of the COs (54%) received 3 services, with the most probable combination of services being of CIF, MHI and CPI (see Table 5). Only 8.3% of the COs in Shikarpur were offered no services and in a further 8.3%, all five services.

Percentage of COs Receiving Number of UCBPRP Service

Table 6

Districts	No Service	One Service	Two Services	Three Services	Four Services	All Five Services	COs (N)
Shikarpur	8.3	0.0	8.3	50.0	25.0	8.3	12
Kashmore-Kandhkot	0.0	16.7	0.0	58.3	25.0	0.0	12
Total	4.2	8.3	4.2	54.2	25.0	4.2	24

Services and Services Combination to Beneficiary Households

Table 7 shows the percentage of households receiving each category of the various services offered under UCBPRP. CIF and MHI have been received by 70% of the sample households. IGGs have been provided to less than 5% of the sample households. It is pertinent to mention that the funds for IGGs are limited and are only provided to the poorest of the poor, with the condition that the poorest households are willing and able to invest the grants into income generating activities and not to use them for household

Percentage of Households Receiving Each Category of UCBPRP Service

Table 7

Districts	IGG	CIF	CIF	VTP	MHI	LCHS	CPI	Households (N)
Shikarpur	7.5	70.4	70.4	8.8	78.0	12.6	24.5	159
Kashmore-Kandhkot	1.3	68.8	68.8	6.9	61.9	3.1	92.5	160
Total	4.4	69.6	69.6	7.8	69.9	7.8	58.6	319



Women livestock keepers regularly benefit from UCBPRP

consumption such as food and health services. As social protection, the poorest and poor households are provided with MHI separately. Vocational training and LCHS each have benefited 7.8% of households. It is pertinent to mention that IGG and LCHS are particularly designed for the poorest of the poor households, and the proportion of the poorest households falling in the PSC category of 0-9 is 36% of the sample households, which means that more than half of the poorest households have receive IGG and/or LCHS services.

Table 8 shows the proportion of households provided with the number of UCBPRP services. This again shows any combination of the 6 main services (IGG, CIF, VTP, MHI, LCHS and CPI). The maximum number services gone to a household is four: this means that none of the beneficiaries got all of the six services. 40% of the households have received three services, followed by around 17% of the beneficiaries receiving two services. Around 9% of the beneficiaries have not been offered any services: the proportion of households that have not received any services is much higher in Shikarpur than in Kashmore-Kandhkot. However, almost equal proportions (overall around 7%) of the beneficiaries in both districts have got the maximum number of four services. The poverty band wise distribution of the beneficiaries given against the number of services is presented in Table 9.

Percentage of Households Receiving Number of UCBPRP Service

Table 8

District	No Service %	One Service %	Two Services	Three Services	Four Services	Total	Households (N)
Shikarpur	15.7	10.1	36.5	32.1	5.7	100.0	159
Kashmore-Kandhkot	2.5	23.1	19.4	47.5	7.5	100.0	160
Total (%)	9.1	16.6	27.9	39.8	6.6	100.0	319
Total (N)	29	53	76	140	21	319	-

Poverty Band Wise Percentage of Households Receiving Number of UCBPRP Service

Table 9

Score Bands	No Service %	One Service %	Two Services	Three Services	Four Services	Total	Households (N)
0-9	0.9	3.5	27.0	60.9	7.8	100.0	115
10-18	2.2	8.8	29.4	50.7	8.8	100.0	136
19-24	42.9	45.7	11.4	0.0	0.0	100.0	35
25-100	30.3	63.6	3.0	3.0	0.0	100.0	33
Total (%)	9.1	16.6	23.8	43.9	6.6	100.0	319
Total (N)	29	53	76	140	21	319	-

The data presented in Table 9 and Figure 2 shows that the PSC has proved to be an important tool for targeted programmes. Table 9 reveals three important features of the effectiveness of targeting the poorest segments of community:

- An overwhelming majority (96%) of participating member households in the category of the poorest (0-9 score range) have participated in two or more services, with 61% of them adopting three services.
- 43% of households in the score range 19-24, and 30% of households in the score range 25-100 (both are considered to be likely non-poor) have received no services. As all the UCBPRP services, except CPIs, are targeted on the household falling below the PSC score of 25, these households have not been offered the other services.
- None of the household in the non-poor households has been offered three or more services, except a small proportion (3%) in the category of 25-100 score range that received three UCBPRP services. Even though the households having poverty scores more than 25 have not been offered most of the UCBPRP services, they are still members of the COs and attend CO meetings regularly. When asked what they hope from the CO, the common response was that 'they hope that they will benefit in the future' and that the 'CO has provided them with a platform to get together and help the poor households of their muhalla'.

When looking at the distribution of the number of services in different poverty bands (see Figure 2), the 'no services' category constitutes 85% of the non-poor category (score above 23) and 3% of the poorest category. Similarly, three or more services have exclusively been shared between the two lowest categories of households (score below 19) except a minor, less than 1%, of the three services shared by the non-poor households (score 25 and above). The services offered to the non-poor mostly include CPI. Again, the main reason is that the non-poor category households were not offered any other services except CPI. CPIs are a common public good and benefits are shared between any households in their catchment area irrespective of their poverty scores.

Findings of the VO/CO Sample Survey

As mentioned in the section on sample surveys (see page 10) the current review includes a survey of 12 VOs and 24 COs. The survey includes separate questionnaires for VO and CO, which were completed in FGDs with VO and CO members; data was verified wherever possible with VO/CO records. The following section presents the findings of the VO and CO focus group results.

Age of the Sample CO/VO

The average age (duration between the formation of the CO and the survey date) of the sample COs is 21 months, with two out of the 24 sample COs with an age of 5 months (minimum) and 2 of the sample COs with an age of 28 months (maximum). Similarly the average age of the sample VOs is 17 months, with one of the VOs having an age of 4 months (minimum) and two of the VOs with an age of 23 months (maximum).

Poverty Band Wise Distribution of % of Households Receiving Number of Services Figure 2



Participation in Focus Group Discussion

The survey teams were asked to try to get as many CO members as possible to attend the FGDs. On average, 11 members from each CO and 8 members from each VO attended FGDs i.e. about two-thirds of the total individual CO and VO membership.

Record Keeping

VOs and COs records were reviewed against the list of records/registers recommended in the SOPs of UCBPRP. The following registers and records were reviewed.

- Karwai Register (Minutes Book)
- Saving Ledger
- CIF Appraisal Form
- VO Cashbook
- CIF/IGG Ledger
- VO Bank Reconciliation Statement
- IGG Appraisal Form
- Resolution for Opening VO Bank Account
- Saving Receipt Book
- CIF Recovery Book
- VO File

The results of the review of the VOs/COs records were as follows:

- Of the total sample VOs (except for two VOs) all VOs had all their registers/records available. Of the two VOs, one did not have the VO file while the other did not have the CIF appraisal forms, having not been provided by SRSO.
- 100% of the sample COs have all of their registers and records.
- The enumerators were asked to give an assessment of the maintenance/updating of the records.
- According to the enumerators, all records were fully maintained except in two VOs where the cashbook was not fully maintained, and in another VO where the CIF recovery register was not fully maintained. In case of CO records in all the sample COs, all the records were fully maintained, except in one CO where the Karwai (minutes book) register was partially maintained.
- An analysis of the dates of last entry of their activities in each register shows that on average COs had made an entry of CO activity records 15 days prior to the survey. In one quarter of the COs, the last entry was even made just 3 or 2 days prior to the survey. It is good that all the sample COs have up-to-date records. In the VO records, routine registers like Karwai, the savings ledger (containing separate saving records for each VO meeting) and the savings receipt book (given to each CO as evidence of receiving savings), last entries were made within the last month. In the cases of the cashbook (maintained for cash transactions of the VO) and the bank reconciliation statement, the last entries were made within 1.5 months, except in one VO, where the last entry was made in 2.5 months prior to the survey date. In four of the sample VOs, in the case of the Karwai and saving ledger, the last entries were made less than 4 days prior to the survey date.
- All the sample VOs have a bookkeeper. As most of the CO and VO members are not-literate women, they could not maintain the VO/CO records/registers. They have therefore hired the services of community bookkeepers from their villages. The community bookkeepers are all male and have been trained by SRSO to maintain the VOs and COs records and registers. The bookkeepers made monthly visits to each of the VOs and their member COs to update the VO and CO records. An analysis of the last two visit dates shows that on average a bookkeeper visits each CO after 25 days.
- The participants in the FGDs were asked about their satisfaction with and the usefulness of the services of the bookkeeper. In all the COs and VOs, the participants rated the services of the bookkeeper as very satisfactory and very useful, and said that the bookkeepers are maintaining the VOs and COs records and sharing them with members in the meetings.

VO/CO Leadership

The VO leadership consists of a Chairperson and a Treasurer, and the CO leadership consists of a

President and Manager. All of the VO and CO leaders are women. The leaders are responsible to run the affairs of these community level organisations and are either selected and/or elected by their members. The following sums up the profiles of the two office bearers at each VO and CO:

- The CO/VO leaders are usually middle-aged. The average age of the VO Chairperson/CO President is slightly higher at 45 years, compared to the VO treasurer/CO Manager, whose average age is 43 years. 22% of the VO Chairpersons/CO Presidents and 28% of the VO Treasurers/CO Managers are under 30 years of age. Some of the officeholders are older, with 6% VO Chairpersons/CO Presidents and 3% VO Treasurer /CO Managers above 55 years.
- A majority of the VO/CO leaders (85%) are not literate, 11% received Madrassa education, only 2 of them have education up to middle school, and only one is a matriculate (class 10). There is no major difference between the Managers and Presidents in this respect⁹.
- All VO leaders live in the same village as their VO. Similarly all CO Leaders are from the same muhalla as their COs, except one of the Managers who is from the 'nearby' muhalla.
- 88% of VO/CO leaders have been given Community Management Skills Training (CMST).
- A majority of VO/ CO leaders' reported their major occupation as 'farm labourer' (73%). Of the remainder, most of them are undertaking small village level businesses (17%), followed by 7% who have their own farms. Surprisingly, only 3% of the leaders reported their primary occupation as housework. This is because housework in most cases is done by young girls, who cook and look after smaller children.
- In the VO/CO survey, VO/CO members were asked to choose a response on how the officeholders had been selected. In half of the VOs/COs, the member reported that they chose their officeholder by consensus at the time of formation of the VOs/COs: no selection/election had happened since. Half the sample VOs/COs members reported having an 'election/selection by consensus' every year. However, when asked whether members think elections are necessary, 95% VO/COs in the FGDs said they did not think elections are necessary at all.
- When asked to describe whether the officeholders consulted the membership fully and were accountable to it, in all the VO/COs the members said that the office bearers 'fully consult and report regularly on all VO/CO accounts details and other activities in the VO/CO meetings', except in only one VO where the members reported that officeholders 'dominate but distribute benefits fairly among members of VO'. This shows that the majority of the officeholders are following the democratic norms in their organisations and fairly distribute the services of the programme amongst its members. In all of the VO/COs, the FGD participants appreciated the need for the officeholders to continue to consult members about the affairs of the organisation.

CO and VO Formation Process

As part of the review, the process of CO and VO formation against UCBPRP SOPs was also analysed. All the steps given in the SOPs for the VO/CO formation process were followed and the FGD participants in the sample VOs/COs were aware about this process. FGDs participants were asked about the following steps of the VO/CO formation process and the enumerators were asked to cross-check with VO/CO records:

⁹ As in rural areas people are involved in multiple work here major occupation means the work that takes up most of the time the respondent.

VO Formation Process

Step1:	SRSO conducted dialogues with CO leaders	(cross-checked with Karawi register)
Step2:	Election/Selection of VO Leaders	(cross-checked with Karawi register)
Step3:	Selection of VO meeting place and time	(cross-checked with Karawi register)
Step 4:	Terms of Partnership (ToP) signed between CO and VO	(cross-checked with ToP)
Step 5:	ToP signed between VO and SRSO	(cross-checked with ToP)

CO Formation Process

Step1:	PSC conducted	(checked with PSC record)
Step2:	SRSO conducted dialogues with community leaders	(checked with Karawi register)
Step3:	Election/Selection of office holders	(checked with Karawi register)
Step4:	Selection of CO meeting place and time	(checked with Karawi register)
Step 5:	ToP signed between CO and SRSO	(checked with ToP)

It was encouraging to see that in the entire sample of VOs and COs, the members were familiar with the objectives behind the formation of VOs and COs. The members of the CO and VO were asked why they formed the CO, and in individual interviews, why they joined the CO. In the group interviews, the common objectives was identified as 'development of the village' and 'to help the poor/vulnerable groups in the village to come out of poverty'; however, in the individual interviews, 'own well-being' was a major and common objective. A few of the members also said 'well-being of other members of the community as well as own well-being through the organisation'.

To achieve the objectives of the CO and its members' aspirations, there needs to be strong planning at the VO level as well as at the CO level, and strong accountability between these tiers. Unfortunately, SRSO has not advised or helped facilitate the VO to develop a Village Development Plan (VDP), but in the COs, all the members have micro-investment plans developed, except in one CO.

In the last two years, on average, each VO has submitted 11 resolutions to SRSO, and 10 of them have been approved and these activities have been implemented. Similarly, on average a CO has submitted 9 resolutions to the VO and 8 of them have been approved. This shows that the VOs and COs are quite active and the respective approving organisations have duly responded to the resolution submitted by the respective organisations. The enumerators were asked to check the last two resolutions to check how many members have signed the resolution. Except in one VO, where only the officeholders have signed the resolution, in the rest of the sample VOs/COs the last two resolutions were signed by all members.

The high rate of participation by the community members in their organisation's formation and its decision making process suggests healthy signs of democratic learning and ownership. This bodes well for UCBPRP.

CO/VO meetings and Savings

Regular meeting of the CO/VO members and deposit of small regular saving is a central part of the social mobilisation process, as CO members are encouraged to save whatever amount they can, at each CO meeting. The CO and VO usually have meetings on a monthly basis. In two of the VOs out of 12 and one of the COs out of 24 COs, meetings were held on a fortnightly basis. Over the past 12 months, both the

COs and VOs had on average 13 meetings. The attendance in the last three meetings was 100% in all sample COs and VOs, except in three COs and one VO. The meetings are usually held in the house of the CO/VO leaders. When asked if the place of meeting is accessible to all members, members said it was. The participants of FGDs rate the CO/VO meeting essential as they regularly interact and exchange ideas. In 80% of the COs, it was reported that they actively worked for the well-being of women in the community through UCBPRP, and on average 12 women in each CO have benefited from UCBPRP activities. In 20% of the sample COs, the FGD participants reported that the CO members have discussed issues of women's rights in their meetings.

CO Savings

An active savings programme is important for capital formation in poor communities and a key element in the life of a CO. However, a quarter of the COs have not made any savings in 2010 and 12% of the COs have not made any savings in the first five months of 2011. Where the CO have saved money, members' participation rate is as high as 100% but the amount of savings is very low: on average a CO saved a total of Rs. 3,100 in the last two years, with savings generally ranging between Rs. 600 and 6,820. On average, each CO member has barely saved Rs. 180 in the last two years (i.e. Rs. 7.5 per month). When asked to explain why some members were not saving more, the most frequent answer given was they lack the capacity.

Status of Savings in COs

Table 10

Score Bands	As of Dec 2009	As of Dec 2010	As of May 2011
Average Savings (Rs.)/CO	1,287	2,185	3,101
% growth in average savings	-	69.7	41.9
Average Savings (Rs.)/member	74.2	133.8	180.6
Average number of Savers	17.4	16.3	17.2
% of CO made no savings	16.7	25.0	12.5

When asked to describe the benefits of saving, almost all participants in the FGDs gave a general response, 'to use at a time of need in the future'. In none of the COs members identified productive use or investment as the purpose of savings. Moreover, no members made any withdrawals of their savings - a truly active savings operation should involve withdrawals as well as deposits. This indicates there is little clarity and awareness among the CO members about the purpose and use of the savings at the broader level.

Training/Workshops for VOs/COs Leaders

The survey also included a section on the technical training provided by SRSO to the leaders and members of the VOs and COs. The results are summarised below:

- Three types of training including Managerial Skills Training, Village Planning and Record Keeping, and CIF/IGG Appraisal and Monitoring Training were provided to the VO leaders in all the sample VOs. The average duration of these training courses was 3 days and it was provided once. When asked to rate the usefulness of the training in terms of 'very useful', 'useful' and 'not useful', all the trainees except for those in one VO, rated it as 'very useful', and in one case just 'useful'. The leaders in 83% of the VOs reported that they are regularly using the skills while the rest said they use the skills off and on.

- In 83% of the VOs, the VO leaders said they attended activists' workshops organised by SRSO two times on average.
- When asked about the technical skills training in agriculture, livestock and poultry, and fruits and vegetable production and processing in only one member in one of the VOs out of the sample of 12 VOs was offered training in livestock and poultry. However, in two-thirds of the VOs, a total of 13 members were trained as Traditional Birth Attendants and all of them reported that they were currently using these skills.

SRSO Technical Support to VOs/COs

Around 6% of VO and COs reported that they were visited upto three times by an SRSO Social Organiser (SO) in the last year. A quarter of the VOs and COs were visited 3-6 times and a further one third were visited 7-9 times in the previous 12 months. 31% of the VOs/COs were visited 10-12 times and another 6% were visited by an SO more than 12 times in the last 12 months. Overall, on average the sample COs/VOs were visited 8 times by an SO and 6 times by other staff of SRSO in the previous 12 months, which shows extensive support provided by SRSO to the VOs and COs.

In 36% of the VOs and COs (with majority in the VOs), FGD participants said they have to visit the SRSO office often. In most cases, this was to present VO resolutions for CIF and CPI, and to collect CIF cheques.

When asked to rate SRSO support as 'very satisfactory', 'satisfactory' and 'inadequate', FGD participants in majority of the VOs/COs (94%) rated SRSO support as very satisfactory and a small proportion of VOs/COs (6%) rated SRSO support as satisfactory. None of the CO/VO FGD participants showed dissatisfaction.

At the end of the CO/VO FGD checklist enumerators were asked to observe and give their feedback on the overall participation of the participants in the FGDs and their interest in their VOs and COs. The enumerators reported that in all the sample COs/VOs, the CO/VO members were very much interested in their CO/VO and the leaders seemed committed, dedicated and quite clearly, making efforts to meet the objectives of their organisations; the majority of the participants openly participated in their FGDs.

پعت اسکیم

صحیح	نکتہ رقم			کیل رقم روپیہ
	بقایا روپیہ	پیسہ	روپیہ	
نسبہ	100/2			100/=
نسبہ	200/1			100
نسبہ	300/1			100
نسبہ	500/1			200
نسبہ	800/1			100
نسبہ	1100			

04

COMMUNITY INVESTMENT FUND (CIF) AND INCOME GENERATING GRANTS (IGG)

CIF is one of the main components of UCBPRP. In terms of expenditure, it has a share of one-fourth of the total programme cost. Over 45% of the 3,383 VOs formed as of April 2011 have been given CIF funds. SRSO has commissioned a separate study on CIF to RSPN. The CIF study includes a randomly selected sample of 16 villages and 192 CIF clients from the two districts of UCBPRP. This report will only look into the main process of this CIF and its immediate outcomes and will also benefit from the CIF study.

CIF MANAGEMENT BY COMMUNITIES

CIF is a community-managed fund in which micro-loans are provided to poor women. In the CIF model, the management of CIF is entirely in the hands of the VO that is formed by the organised women COs of the village. They decide on essential details such as who to give out loans to, how much amount to give out, what service-charge to ask for and how repayments should be made. The model has only two conditions, which cannot be waived by the community: firstly that the fund should be used by poor women (using PSC) for only income-generating activities, and secondly, that the fund should be used as a revolving fund.

CIF has essentially two components: one is the micro-loan with an average loan of around Rs 10,000, which the client has to repay with terms determined by the VOs; the second is IGG, specifically designed for the poorest of the poor who are unable to repay the loans (generally fall in the 0-11 PSC band). The VO members have been trained in CIF/IGG appraisal and monitoring, and CO leaders have been trained in CIF/IGG beneficiary identification. The VO also has a trained bookkeeper, who maintains all the relevant records of both CIF and IGG. Figure 3 shows the steps followed in CIF loan/IGG grants approval and payment process.

Typical SOPs of CIF

Figure 3

-
- Step 1: CIF/IGG Need identification by CO through preparing Micro Investment Plans (MIP) of CO members
-
- Step 2: CO submits resolution to VO for CIF/IGG fund
-
- Step 3: VO conducts CIF/IGG appraisal of potential beneficiaries
-
- Step 4: VO sends resolution of approved CIF/IGG beneficiaries to SRSO for release of funds
-
- Step 5: SRSO verifies and issues cheque in the name of the VO
-
- Step 6: VO issues cheque against each beneficiary
-

As part of the review, FGDs were conducted in a sample of 12 VOs. FGD participants were asked about the steps given in Figure 3 and the enumerators were asked to cross-check with the VO/CO records. This process was followed in all the sample VOs, and all the participants (73 in total) were found to be aware about all the steps.

THE NUMBER AND AMOUNT OF CIF AND IGG DISBURSED

As of April 2011, a total of Rs. 376.6 million have been disbursed by women's VOs as CIF to 43,153 women beneficiaries. The average amount of CIF loans per beneficiaries is Rs. 8756. IGGs have been given to 2,931 beneficiaries, worth a total of Rs. 28.8 million. The average amount of IGG is Rs. 9,844 per beneficiary.

Table 11 shows the proportion of COs receiving CIF and IGGs. 87.5% of the sample COs received CIF and a one-fifth of the COs received IGGs.

Percentage Sample COs with CIF and IGGs

Table 11

Districts	CIF	IGG	COs (N)
Shikarpur	83.3	25.0	12
Kashmore-Kandhkot	91.7	16.7	12
Total	87.5	20.8	24

Table 12 shows the results of the household sample survey conducted for this review. Out of the sample of 319 CO member households, 70% availed CIF loans and 4% were provided IGGs by the VOs. This review does not include the utilisation of CIF loans and IGGs. However, according to the another separate study of CIF (RSPN 2011), a majority of the loans i.e. 80% were used for the purchase of livestock, especially goats, followed by investment in small village enterprises (13%); the rest were used to buy agriculture inputs¹⁰.

Percentage of CO Members Receiving CIF Loans and IGG

Table 12

Districts	CIF	IGG	Households (N)
Shikarpur	70.4	7.5	159
Kashmore-Kandhkot	68.8	1.3	160
Total	69.6	4.4	319

Table 13 and 14 present the status of CIF and IGG in the sample VOs over the years. In the first year, half of the sample, VOs were managing CIF and 17% were managing IGG. As of May 2011, all the sample VOs are managing a CIF and 42% of them also have an IGG programme. The average number of CIF recipients is much higher at around 25 members and the average number of IGG recipients per VO is just 3 members. The average amount of IGG per beneficiary is higher than the average amount of CIF per beneficiaries: Rs. 9,385 against Rs. 8,887. This is because at the start of the programme, an average of Rs. 25,000 was provided as IGG per beneficiary. In order to keep the revolving fund component of CIF higher to benefit more members, the average amount of IGG was limited to less than Rs. 10,000 and focused on more vulnerable members, especially widows.

¹⁰ Assessment of SRSO CIF in Districts Kashmore-Kandhkot and Shikarpur (draft report), Nida Khan, June 2011, RSPN

CIF RECOVERY RATE

The overall CIF recovery rate is 78%. As shown in Figure 4, the recovery rate is slightly decreasing over the last two years. As of December 2009, the recovery rate was 88%, which has now declined to 76% for the period of January-April 2011. One of major reasons for the low recovery rate in 2010 and 2011 may be the floods of 2010, where not only the local communities were heavily affected by the floods and dislocated but the project staff was also kept busy in flood relief activities. According to the CIF assessment study conducted separately by RSPN in the same period, in a sample of 16 VOs the overall rate of default was 17% of number of loans, with 23% of the total disbursed amount.¹¹ The study also looked at the reasons for default: a majority of defaulters (92%) reported "Family emergency" as the main reason, followed by 7% reporting 'limited capacity to repay' and 4% reporting that their investment went unsuccessful.¹²

Year Wise Number and Amount of CIF in Sample VOs

Table 13

	As of Dec 2009		As of Dec 2010		As of May 2011	
	Number of Beneficiaries	Amount of CIF (Rs.)	Number of Beneficiaries	Amount of CIF (Rs.)	Number of Beneficiaries	Amount of CIF (Rs.)
Total (N=12)	151	1,357,500	272	2,296,500	313	2,781,500
Annual increase in number and amount of CIF disbursed	-	-	80.1	69.2	15.1	21.1
% of sample VOs managing CIF	50.0	-	83.3	-	100.0	-
Average number of beneficiaries and amount /VO	25.17	226,250.0	27.2	229,650.0	25.5	223,772.7
Average amount of CIF/beneficiary	-	8,990	-	8,443	-	8,887

¹¹ Assessment of SRSO CIF in Districts Kashmore-Kandhkot and Shikarpur (draft report), Nida Khan, June 2011, RSPN.

¹² Ibid

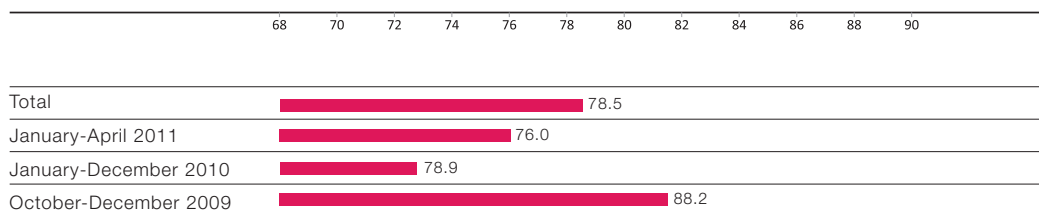
Year Wise Number and Amount of IGG in Sample VOs

Table 14

	As of Dec 2009		As of Dec 2010		As of May 2011	
	Number of Beneficiaries	Amount of IGG (Rs.)	Number of Beneficiaries	Amount of IGG (Rs.)	Number of Beneficiaries	Amount of IGG (Rs.)
Total (N=12)	4	47,000	13	122,000	13	122,000
Annual increase in number and amount of IGG disbursed	-	-	225.0	159.6	-	-
% of sample VOs managing IGG	16.7	-	41.7	-	41.7	-
Average number of beneficiaries and amount /VO	2	23,500	3	24,400	3	24,400
Average amount of IGG/beneficiary	-	11,750	-	9,385	-	9,385

CIF Recovery Rate (% of Amount Recovered Against Amount Due)

Figure 4



Source: SRSO UCBPRP PIU: Monthly Progress Report April 2011



05



COMMUNITY PHYSICAL INFRASTRUCTURE (CPI) AND LOW COST HOUSING SCHEMES (LCHS)

The overall objective of CPI projects is to build village level infrastructure projects. Since the start of UCBPRP, a total of 4,792 CPI projects of different types, with an accumulated investment of Rs. 422.3 million, have been undertaken. These projects are estimated to have benefited 48,812 households and an estimated population of over 292,872. A district wise summary of the CPI schemes completed as of April 2011 is presented in Table 15.

Summary of Completed CPIs and LCHS, February 2009-April 2011 (Overall Project)

Table 15

Districts	No. of Schemes	Cost (Rs.)	Cost per scheme (Rs.)	No of beneficiaries households
Shikarpur	3,046	264.4	86,787	28,031
Kashmore-Kandhkot	1,746	157.9	90,450	20,781
Total	4,792	422.3	88,122	48,812

Source: M&E Section of UCBPRP PIU

MAIN CATEGORIES OF CPI IN UCBPRP

The CPI projects implemented under UCBPRP can be categorised into three main types:

1. LCHSs: This is specifically designed for the homeless households falling in the PSC score of 0-11 (poorest category). The LCHS includes support of Rs. 60,000 for material support to build a 14x18 room with a veranda, a small kitchen and a small bathroom with a toilet.
2. Drinking Water and Sanitation Schemes (DWSS): This category includes handpumps and latrines, and muhalla level lining of drainage and street pavement schemes.
3. Low Cost Village Improvement Schemes: This includes multiple types of CPI schemes, including village level street pavement, lining of drainages, low cost housing and improvement of drinking water supply schemes in at least 2 villages per union council.

The overall status of CPIs undertaken in each category is summarised in Table 16.

Main Categories of CPIs and LCHS Completed at as April 2011 (Overall Project)

Table 16

Project Categories	No. of CPIs	% share	Total Cost (Rs.)	% share	Avg. Cost (Rs.)/ CPI	Total Beneficiary HHs	Avg. Beneficiary HHs/CPI	Avg. Cost (Rs.)/ HHs
Low Cost Housing Schemes	3,975	83.0	238.5	56.5	60,000.0	3,975	1	60,000.0
Drinking Water and Sanitation Schemes	761	15.9	150.1	35.6	197,280.0	38,050	50	3,945.6
Low Cost Village Improvement Schemes	56	1.2	33.6	8.0	600,887.0	5,600	100	6,008.9
Total	4,792	100.0	422.3	100.0	88,121.8	47,625	10	8,866.8

Source: M&E Section of UCBPRP PIU

MAIN CATEGORIES OF CPI IN SAMPLE VOs

Table 17 shows the main types of CPIs implemented in 12 sample VOs. A total of 13 CPIs have been implemented, with two-third of the sample CPI being handpumps. In terms of expenditure, 59% of the expenditure/cost was shared by sanitation projects of street pavement, latrines and handpumps. Most CPI schemes are shared by CO members falling in any band of poverty but the LCHSs were specifically designed for the poorest of the poor households with a PSC score of 0-9. Notably, slightly higher than one-fourth of the expenditure was taken up by the LCHS. This shows that most of the funds allocated for the CPIs also benefited the poorest category of the poor. The 13 CPI schemes in the 12 sample VOs benefited a total of 386 households and the overall average cost per beneficiary households was Rs. 13,270 (156 USD). Although handpumps and LCHS are not community level schemes, (as they benefit individual households) these schemes were identified, managed and implemented by the local communities and decided upon in community forums.

Main Categories of CPIs in the Sample VOs

Table 17

Project Type	No of CPIs	%	Total Cost (Rs.)	%	Cost/ CPI (Rs.)	Total Beneficiary Households	Beneficiary Households /CPI	Cost (Rs.)/ households	# of VOs (N)
LCHS	22	9	1,320,000	26	60,000	22	1	60,000	3
Hand pumps	160	65	795,482	16	4,972	160	1	4,972	5
Street payment	3	1	2,438,668	48	812,889	141	47	17,296	3
Latrine with hand pump	63	25	567,930	11	9,015	63	1	9,015	2
Total	248	100	5,122,080	100	20,654	386	2	13,270	13

COMMUNITY PARTICIPATION AND MANAGEMENT OF CPI SCHEMES

Full community ownership and management of CPI projects are fundamental principles of UCBPRP strategy. RSP SOs help the community carry out a situation analysis, so that CO members can identify their priorities and decide on what infrastructure they need. The CO then submits a resolution to the RSP, seeking funds to implement the project they have chosen.

In the sample of 13 CPIs, the project SO visited an average of 4 times during the planning and designing of the CPI and 3 times during the implementation of the projects to help support the communities. Similarly, the project engineers visited 5 times during the planning and designing of the CPI and 4 times during the construction of the scheme in each implementing VO. However, 100% of the sample CPIs were implemented by the communities themselves.

In the FDGs with community members, the communities were asked to rate the success and importance of these projects: in all the FDGs, the participants rated these projects as very successful and very important.

In 83% of the sample VOs, the committees of Project Implementation, and Project Finance and Audit were formed with an average of 3 members to maintain CPI records. In 80% of the VOs, the committees were formed in consultation with the community members in a VO meeting and a resolution was passed; in the rest of the cases, the committees were formed by the VO leaders. When the FGD participants were

A handpump
installed under
UCBPRP



asked how many of them were satisfied with the role played by the project committees, 87% of the FGD participants showed their satisfaction with the work of the project committees.

In the FGDs the participants were further asked about VO members participation in different stages of the projects, and the enumerators were asked to cross-check the community response with VO records. Table 18 shows that in 10 out of the 11 sample VOs, all the VOs participated in need identification; Similarly in 9 out of the 11 sample VOs, all the VO members participated in need identification and implementation of the CPI schemes. SRSO engineers were involved mostly in the planning and design stage - this is understandable given the technical nature of the planning and designing stage. In one of the sample VOs, the FGD participants reported that need identification and implementation was done by VO office bearers only. The FGD participants were asked about maintenance work done during the last year. In none of the sample CPIs was maintenance work done in the last year, as 2 of the projects were not complete at the time of the survey and the rest were completed just in the last year - the need for maintenance has not arisen yet.

Participation in CPI Needs Identification, Planning & Design, and Implementation

Table 18

Participation	Need identification & prioritization		Planning & design		Implementation	
	Frequency	%	Frequency	%	Frequency	%
Only VO office bearers	1	9.1	-	-	1	9.1
All VO members	10	90.9	2	18.2	9	81.8
Mostly done by SRSO Engineers/SOs	-	-	9	81.8	1	9.1
Total	11	100.0	11	100.0	11	100.0

The enumerators were asked to investigate how well the CPIs had been implemented in terms of adherence to the plan timeline and budget. In 6 out of 12 sample VOs, the CPIs were not completed on time. 3 of these were street pavement, 2 were handpumps and one was a latrine with a handpump. In 4, the delay was caused by delayed fund disbursement by SRSO and 2 were delayed due to the floods. However, none of the schemes overran the budget.



06



MICRO-HEALTH INSURANCE (MHI)

A number of studies around the world show that the poor are most vulnerable to ill-health and have the least means to combat it. Health shocks can throw poor families into poverty, with years of recovery ahead following the shock. According to a 2002 World Bank report, about one-fourth of hospitalised Indians fall below the poverty line as a direct result of their hospital expenses.¹³

RSPN first piloted MHI in Pakistan in 2005; this MHI was refined based on a review in 2007. UCBPRP includes the refined version of the MHI component under which it is to insure 56,541 households in the 0-18 category of the PSC. The aim of the MHI component is to provide hospitalisation cover for over 24 hours, and accidental death and disability cover. The government provides the premium of Rs 550 per household per year and the client is facilitated by SRSO to be insured by Adamjee Insurance Company. SRSO assists clients in getting insured, and in filing claims and getting reimbursement from Adamjee to the client. Marketing of the scheme was conducted at CO meetings by SRSO SOs, and visits by the local CRPs to CO members took place to register them in the scheme. The CRPs were paid Rs. 7 per insured household, by Adamjee.

PROCESS OF CLIENT REGISTRATION

Figure 5 illustrates the process of registration. The criterion for clients is that she has to be a CO member with a PSC score of less than 19. All the CO members meeting this criterion were registered with CRPs hired for this purpose, who verified the PSC data and registered the beneficiaries at their door-step. The process was closely supervised by SRSO SOs and monitored by project staff, based at the UCBPRP PIU, through random spot checks. The premium was paid to Adamjee through bulk payment in three phases, with a renewal phase:

Members Insured	Amount paid to Adamjee	Phase	Date
35,000	19,250,000	Phase 1	3-Dec- 2009
8000	4,400,000	Phase 2	2-Feb-2010
13,541	7,447,550	Phase 3	20-Jun-2010
56,541	12,982,699	Renewal	6-May-2011

¹³ Source: Micro health insurance hedges risk for India's poorest by Caitlin Cox, Christian Science Monitor/November 8, 2006: Micro health insurance hedges risk for India's poorest.

Example of Steps in Beneficiary Registration and Premium Payments

Figure 5

Step 1: Brief by Adamjee to SRSO Head Office Project staff
Step 2: District launching workshops with SRSO District and Field Unit Project teams
Step 3: Field Unit Staff provided poverty scorecard data (scorecard census survey of all the households was done prior to launch of MHI in the two districts)
Step 4: Formation of the Field Teams (Teams included local community resource persons, SO from the respective Field Unit and a staff member from UCBPRP-PIU)
Step 5: Planning meeting with Field Unit In-charge for rollout
Step 6: The Community Resource Person visits each eligible households (CO member having score less than 19 on PSC) and filled the MHI application form and issues MHI receipt.
Step 7: Regular supervision by the SOs based in the Field Unit and random monitoring visits by Monitoring Officers based at PIU.
Step 8: Project's Field Unit maintains a record of which members have filled forms and transfers them to PIU.
Step 9: PIU compiled the overall data at programme level and remitted premium to Adamjee @ Rs. 550 per insured family
Step 10: Adamjee receives premium.

COVERAGE OF THE POLICY

The MHI policy is highly flexible and covers all family members irrespective of family size. The service package includes a ceiling of Rs. 25,000 per person per year for hospitalisation of over 24 hours, maternity care, and accidental death and disability (ADD). The accidental death cover is Rs. 25,000 for funeral charges only in the case of a bread earner of the family. Figure 6 illustrates the policy.

Adamjee Insurance Policy

Figure 6

Package components	Cover
Premium amount paid by the project	Rs. 550/household/year
Policy period	6-18 Months
Maximum hospitalization benefit	Rs. 25,000/person/year
Maximum AD&D Benefit	Rs. 25,000/person/year. Death coverage includes Rs. 25,000 as 'Funeral Charges' only for bread earner.
Eligible ages for Policyholders	No age limit
Eligible Family members	Policyholder, spouse, parents of spouse, unmarried sister in-laws above 18 years, children below 18 years.
Pregnancy complications benefit	Rs. 25,000 additional coverage
Transportation benefit	Rs. 10,000 in case of emergency but not separate limit.

Table 19 presents the percentage of CO members insured in the two UCBPRP districts. A total of 56,541 women CO members were insured according to targets given in the PC-I. The target has been determined on the basis of the criterion of 'all CO members below 19 score on the PSC'. This includes around one-third of the total number of CO members, with almost an equal proportion of CO members in both districts. Similarly, if we look at the district-wise distribution of the policyholders given in Figure 7, the percentage of policyholders is higher in Shikarpur (58%) than Kashmore-Kandhkot (42%). The variance between the two districts in terms of total allocation of policyholders and proportion of policyholders in each district is because of the fact that the number of CO membership is higher in Shikarpur but the proportion of household below the score is almost the same in both districts.

Percentage of UCBPRP Community Organisation Members Insured

Table 19

Districts	% of CO members insured			Total CO members
	2009	2010	Total	
Shikarpur	13.8	17.5	31.2	76,803
Kashmore-Kandhkot	16.7	15.8	32.5	100,001
Total	15.4	16.5	32.0	176,804

District Wise Allocation of Policyholders (Percentage)

Figure 7



The registration of policyholders actually started in December 2009 and by December 2010, ended up covering 100% targets given in the project PC-I. For the purpose of the analysis, we have categorised the number of policy coverage months into four phases, as given in Table 20. Phase 1 includes the longest policy period (16-18) months, from December 2009 to June 2011 and Phase 4 includes the shortest policy coverage period of 6-8 months from October 2010 to June 2011. The term of the policy envisaged in the PC-1 is 24 months per policyholder, starting July 1, 2009 to June 30, 2011 (end of project) with a simultaneous registration of all eligible CO members. However, in practice this was not possible and the target was completed between December 2009 and December 2010. SRSO decided to pay the premium on a pro rata portion basis that is on the actual month of claim period (e.g. premium paid on actual month of coverage, instead of paying Rs. 550 per year, Rs. 45.83 multiplied by the actual month of coverage was paid). The expiry date for each policy was decided to be June 30, 2011 (end of project); the old policies were renewed to the remaining periods and new policies were insured to the remaining months.

Four Phases of the MHI Scheme

Table 20

Receipt Date	Coverage Expiration Date	Phase	Months of Coverage
Oct-Dec 2010	June 30, 2011	IV	6-8
Jun-Aug 2010	June 30, 2011	III	10-12
Mar-May 2010	June 30, 2011	II	13-15
Dec 2009-Feb 2010	June 30, 2011	I	16-18

As shown in Figure 8, the majority (71%) of policyholders enjoyed a maximum coverage month of 16-18 months. One-fifth of the policyholders had a coverage of 10-12 months, followed by 8% for a period of 13-15 months; a minor (0.1%) of the total CO members were insured for a period of 6-8 months. Apparently, this anomaly in the months of coverage among policyholders would have had an impact on the policyholders. Unfortunately however the questionnaires filled by the beneficiaries did not capture this important aspect.

Number of Months Coverage Wise Percentage of Policyholders

Figure 8



CLAIMS AND CLAIMANTS

The Claim Ratio

One of the most important ways to determine whether or not an insurance scheme is providing value to its policyholders is to examine its claims ratio. This is the percentage of premiums returned to policyholders in the form of claims payments. The higher the claims ratio, the more premiums are being returned. However, there are no standard benchmarks in micro insurance because the amounts reasonably needed to administer the scheme will vary depending on the type of insurance and on the local conditions. One rule of thumb is that a ratio of 75:20:5 is a fair arrangement. That is, 75% of premiums are returned to policyholders as claims payments, 20% are spent as administrative costs, and 5% are retained by the insurance company as profit.¹⁴

A study of the pilot MHI of 6 RSPs and Adamjee Insurance Company conducted by RSPN in 2006 found a very low claim ratio. The claim ratio was between 31% and 43%.¹⁵

Under UCBPRP, Adamjee was paid a total of Rs. 44.1 million in premiums and submitted a total of 2,415 claims, totalling Rs. 37.4 million. As of May 15, 2011, Adamjee had paid out Rs. 37.0 million on 2,395 claims. 20 claims at the tune of Rs. 335,304 are in process, for which the required documents are not complete. The insurance scheme is valid for another 45 days (ending June 30, 2011). It is difficult to

¹⁴ Performance Indicators for Micro insurance Practitioners (ADA 2006), p. 29.

¹⁵ The Beginning of Health Micro insurance in Pakistan - A review of RSPN-Adamjee Insurance Scheme; Karim Khan Qamar et al (RSPN June,

exactly calculate the expected claims for the remaining days. However, based on the claims already paid, the claim ratio is 84.4%. If we estimate for the remaining period of the policies (based on the average monthly payments made in the past) and add the value of claims in process, the claim ratio will go up to 92%, meaning Rs. 40.6 million out of the Rs. 44.1 million premiums paid to Adamjee would be paid as claims payments to the clients.

Since this study did not cover the overall administrative costs incurred by Adamjee, its actual profits could not be determined. However, SRSO has charged Adamjee Rs. 2 million incurred for registration and verification of beneficiaries. The costs of transmitting benefits to the beneficiaries were borne by SRSO through the project. Nevertheless, such a high claims ratio suggests a conservative profit to the insurance company.

The Amounts Claimed and Reimbursed

A total of 2,415 policyholders made claims and 99.2% of them received their claim payments. Most of the payments (96%) are cashless, paid directly to the panel hospitals where, according to SRSO data, 100% of the claim amounts were paid. Although out of 123 (5%) claims submitted for re-imburement, 70% of them received almost full payment (96-100% of claim amount), followed by 14% that received 65-95% of the claim amount, and the remaining 16% received nothing. The remaining 16% (20 cases) are pending, with the majority of them awaiting the required documents, especially laboratory reports, and two of them requiring verification for authenticity from the community. Of the total 20 pending cases, 2 cases have been pending for almost one year and the rest for less than 6 months. In case these cases do not get through, essentially 0.8% of the total claims or 16% of re-imburement cases would remain un-entertained.

The average and median claim payments were Rs. 15,462 and Rs. 15,000 respectively. Table 21 shows different ranges of paid claims. 60% claims were for Rs. 12,501-25,000 (more than 50% of claim limit), slightly more than one-fourth were for Rs. 6,251-12500 (25-50% of the claim limit) and around 14% were for up to Rs. 6,250 (up to 25% of the claim limit). A significantly higher proportion of the payments went to women as compared to men: 56.5% and 43.5% respectively as shown in Figure 9.

Value and Number of Claims Paid as of May 15, 2011

Table 21

Value of Claim (Rs)	Claims		Total Claim Value	
	Number	%	Amount (Rs.)	%
Up to 6250	327	13.7	1,359,304	3.7
6251-12500	632	26.4	6,164,857	16.6
12501-18750	529	22.1	8,202,284	22.1
18751-25000	907	37.9	21,304,375	57.5
Grand Total	2,395	100.0	37,030,820	100.0

Comparison of Payments to Women and Men Figure 9

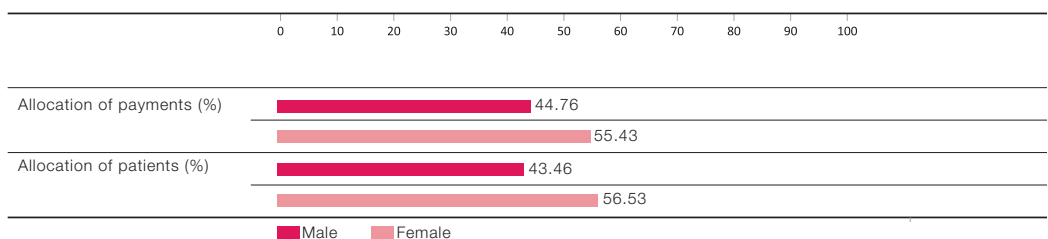
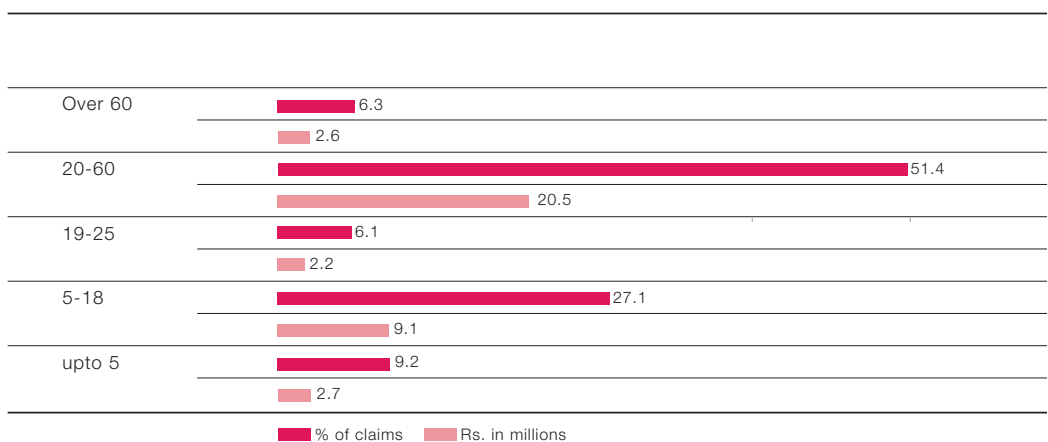


Figure 10, presents the correlation between age of patients and amount of claims paid. The majority of claims (64%) totalling Rs. 25 million were paid to adults (>18 years), with 6.3% of the claims shared by over 60 year olds. The rest of the 36% of the claims were for children (up to 18 years), with a total amount of Rs.12 million.

Age and Claims Correlation Figure 10

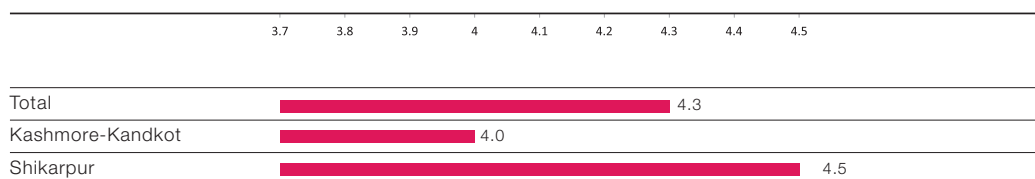


A total of 4.3% of the policyholders made claims without any significant difference between district Shikarpur and Kashmore-Kandhkot, as shown in Figure 11. However, there are no standard benchmarks in micro insurance for what percent of the policyholders need to make claims, because the entire insurance policy is based on unknown expected and unexpected future health expenditures.

Micro insurance schemes in other similar programmes of the RSPs exhibit a wide disparity in the percent of policyholders making claims. In a study conducted by RSPN in 2006 in 6 RSPs, for example, the overall percentage of policyholders filed claims were 0.9%, with a lowest of 0.7% in TRDP and highest of 7.4% in SRSO.

Percent of Policyholders Submitted Claims at of May 2011

Figure 11



In the case of micro-health insurance, one of the most important element is the existence of affordable quality healthcare providers to work with and their willingness to cooperate with the insurer as well as with the other programme partners (SRSO and Adamjee Insurance Company).

Adamjee and SRSO identified 8 medical centres/hospitals in the two programme districts as panel hospitals to help facilitate the MHI policyholders.¹⁶ All the panel hospitals provide cashless services to the policyholders. The policyholders are only required to show their smart card, the 'Sehat Salammat Card'¹⁷ or the insurance receipt issued by SRSO and the Computerised National Identity Card (CNIC) of the patients. Table 22 shows the hospital-wise allocation of payments. There is a wide variation for the policyholders, visiting different panel hospitals. The bulk of the patients (47%) used Zubair Medical Centre Shikarpur, followed by Saad Medical Centre Kandhkot. The two hospitals jointly shared around 61% of the claim amount. A very low proportion of the patients went to Red Crescent Medical Centre Sukkur (0.1%) and Darul Shifa Medical Centre Kashmore. Unfortunately, this review did not cover a study of the panel hospitals; thus, the reasons for this variation are unknown.

Panel Hospital Wise Allocation of Payments

Table 22

Name of Hospitals	Claims	Amount (Rs.)
Total (N)	2,395	37.0
Claim number and values per hospital (%)	-	-
Awais Medical Center, Kashmore	15.3	16.4
Darul Shifa Medical Center, Sukkur	0.5	0.2
Hira Medical Center, Sukkur	12.2	16.8
Red Crescent Medical Center, Sukkur	0.1	0.1
Saad Medical Center, Kandhkot	17.9	15.8
Shikarpur Hospital For Women & Children, Shikarpur	1.5	0.3
Sukkur Blood Bank Hospital, Sukkur	1.3	1.3
Zubair Medical Centre, Shikarpur	46.9	44.9
Non-Panel	4.3	4.2

¹⁶ Two other medical centers Mathher Medical Center Khairpur and Alwaris Medical Center, Gothki are also among the penal hospitals, but none of the policyholders used these two medical centers. The reason may be these hospitals are other districts.

¹⁷ Sehat Salammat Card is a smart card issued by Adamjee to the policy holders. Adamjee so far have been able to issues the Sehat Salammat Cards to 27,000 policy holders, rest of them is still in process.



A female beneficiary of Micro Health Insurance with her Sehat Salamati Card

THE CLAIM PROCESS

There are two types of claims: one is cashless, directly through the panel hospital and the other is as claims through re-imburement. As already mentioned in the previous section on amounts claimed and reimbursed, only a minority of the claims (4%) were submitted for re-imburement and the majority of the claims were made through the panel hospitals. The claims through the hospital need an intimation form submitted from the panel hospitals to SRSO, prior to the start of the treatment. The intimation form is attached in Annex - III and the required documents from the patients and step-wise process is given in Figure 12. For the re-imburement, the required documents and process is given in Figure 13.

Example of Steps Followed in Processing Panel Hospital Claims and Required Documents

Figure 12

Steps	Process and required documents
Step 1	Patient visits the panel hospital
Step 2	The hospital staff fills the intimation form after due verification of Original Insurance Receipt or 'Sehat Salammat Card' (sample given in Annex -IV) and original CNIC of the policy holder patient (for above 18 years).
Step 3	Hospital sends the intimation form to SRSO office for approval. Initially this was done through fax but latter to make this process speedy the identification information is now send to SRSO staff through SMS first and the details letter.
Step 4	SRSO staff checks policy holders information with its data base and approves/disapproves the claims
Step 5	SRSO staff intimates the panel hospital and treatment starts
Step 6	Panel hospital sends actual bills to Adamjee with a copy to SRSO office
Step 7	Adamjee sends cheques directly to the penal hospital with a copy to SRSO.

Example of Steps Followed in Processing Re-Imbursement Claims and Required Documents

Figure 13

Steps	Process and required documents
Step 1	<p>Patient fills the claim form</p> <p>Required documents:</p> <ol style="list-style-type: none"> 1. Hospitalisation discharge report 2. Original hospital bills 3. Lab reports (copies) 4. Medicine invoice along with Doctor's prescription (original) 5. Copy of insurance receipt or copy of Sehat Salamat Card <p>Documents required for Accidental Death or Injury:</p> <ol style="list-style-type: none"> 1. Death certificate from the Union Council 2. Doctor's report on disablement/death 3. Copy of national identity card of insured 4. Copy of national identity card of legal heir
Step 2	Patient submits the claim forms with the required documents to SRSO Field Unit In charge
Step 3	Field Unit In charge after verification sends it to Adamjee physician placed at SRSO Head Office
Step 4	The physician sends the approved claims to Adamjee for payment and in case of incomplete claims send back to the Field Unit In charge by marking his observations
Step 5	Adamjee Issues collective cheque to SRSO Head Office
Step 6	SRSO Head Office issues cheque to its District Office
Step 7	The District Programme Officer at the SRSO district office issues cheque in the name of the beneficiary.



07



VOCATIONAL TRAINING PROGRAMME (VTP)

Another important component of UCBPRP is local Human Resource Development (HRD). The prime objective of HRD is to invest in human capacities for harnessing the competencies of local people and preparing them either for taking self-employment initiatives, or as skilled labour force for the market and for increasing the labour participation rate in the programme area. This is particularly important given that the labour force participation is generally low in Pakistan, particularly in the rural areas and among females. According to the Labour Force Survey of the Bureau of Statistics of Pakistan for the year 2009-10, the overall national Labour Force Participation Rate (LFPR - 10 years and over) is 45.9%, with 68.8% for males and 21.5% for females. The LFPR is higher in rural areas than in urban areas for both males and females: 70.2%, 27.6%, 66.4% and 10.3% respectively. However, it is pertinent to mention here that the majority of the civilian labour force (around 70%) lives in the rural areas.¹⁸

Among many other social and cultural reasons, one of the main factors for the low level of LFPR is the lack of technical and vocational skills in the labour force of Pakistan. The VTP component of UCBPRP envisages contributing to increase LFPR through providing vocational training skills to the poor households in the programme area.

SRSO has outsourced all capacity building activities, including the VTP of the project to the NRSP-Institute of Rural Management (N-IRM). The institute has considerable experience and vast expertise in arranging and conducting a wide range of skill enhancement programmes, including both long and short term training programmes, field-oriented research studies, symposiums, and national and international workshops.

As of May 2011, N-IRM has provided vocational trainings to some 14,188 poor households (falling in the PSC score of 0-18) of Kashmore-Kandhkot and Shikarpur in various trades. N-IRM offered training in 59 types of trades. For the purpose of this report, these trades have been categorised into seven main categories and the results are presented in Table 23. The detailed trades' types and the number of participants are given in Annex - V.

Main Categories of VTP by District and Overall Programme as of May 2011

Table 23

Main Categories	Shikarpur			Kashmore-Kandhkot			Grand Total		
	Number of Participants			Number of Participants			Number of Participants		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Electrical & Home appliance repairing	1,232	-	1,232	841	-	841	2,073	-	2,073
Building Construction & Maintenance	356	-	356	260	-	260	616	-	616
Mechanical & Machinery repairing	1,282	-	1,282	1,626	-	1,626	2,908	-	2,908
Handicrafts & Dress making	1,013	2,212	3,225	332	2,325	2,657	1,345	4,537	5,882
Para Medical Technicians	206	176	382	215	84	299	421	260	681
Beautician	-	471	471	-	73	73	-	544	544
Computer software & hardware	867	2	869	615	-	615	1,482	2	1,484
Grand Total	4,956	2,861	7,817	3,889	2,482	6,371	8,845	5,343	14,188

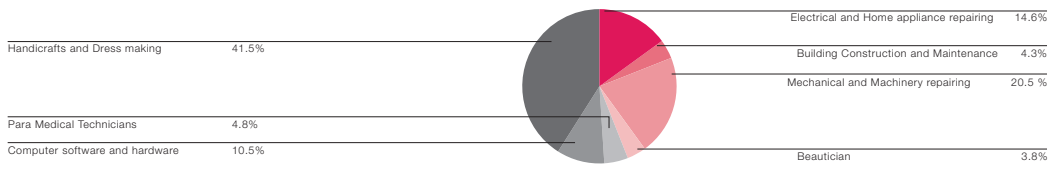
Source: N-IRM Office Sukkur

¹⁸ Labour Force Survey 2009-10 (twenty seventh issue), Federal Bureau of Statistics, Government of Pakistan (December 2010).

Some 41% of the VTP participants were trained in handicrafts and dressmaking, followed by one-fifth trained in mechanical and machinery repairing as shown in Figure 14.

Distribution of all VTP Training Participants in Overall Programme as of May 2011

Figure 14

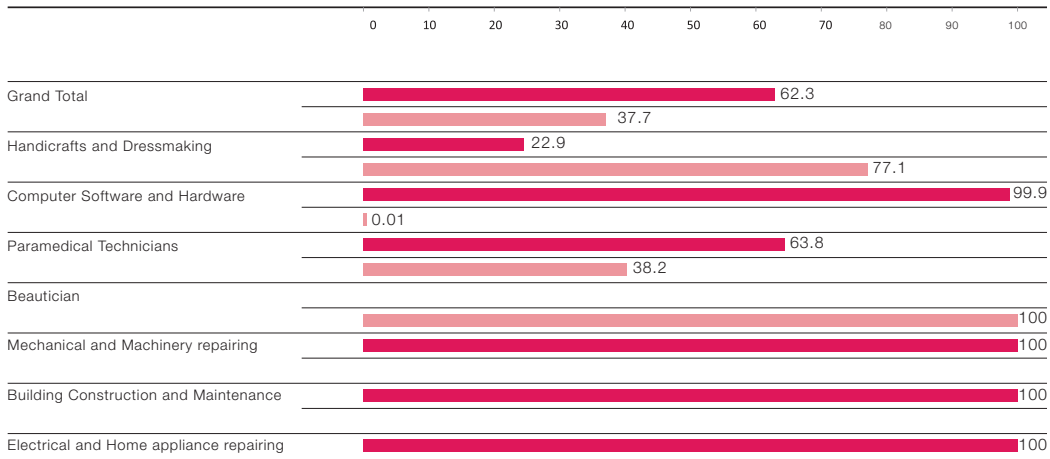


Source: N-IRM Office Sukkur

Figure 15 shows that the overall majority of the VTP participants were males: 62%. Four out of the seven main categories of the training programme were only offered to males. These categories include electrical and home appliance repairing, building construction and maintenance, mechanical and machinery repairing, and computer software and hardware. Similarly, beautician training was provided only to female participants. Women also made up over three-fourths of the handicraft and dressmaking, with a further 38% featuring as paramedical technicians.

Distribution of Vocational Training Participants by Gender in Main Categories (%) (Overall Programme) as of May 2011

Figure 15



Source: N-IRM Office Sukkur

Boys Girls

Table 24 shows that one-third of the male participants were trained in mechanical and machinery repairing, followed by almost one-fourth trained in electrical and home appliance. A further 17% and 15% were trained in computer software and hardware, and handicrafts and dress making respectively. For the female participants, the bulk of the females were trained in handicrafts and dressmaking, followed by 10% trained as beauticians and 5% as paramedics. This indicates that women are mostly confined in the traditional trade of dressmaking that may be the more culturally palatable trade for women.

Distribution of Vocational Training Participants by Main Categories (%) - (Overall Programme)

Table 24

Main Categories	Male	Female	Total
Electrical and Home appliance repairing	23.44	-	14.61
Building Construction and Maintenance	6.96	-	4.34
Mechanical and Machinery repairing	32.88	-	20.50
Beautician	-	10.18	3.83
Para Medical Technicians	4.76	4.87	4.80
Computer software and hardware	16.76	0.04	10.46
Handicrafts and Dress making	15.21	84.91	41.46
Grand Total	100.00	100.00	100.00

Source: N-IRM Office Sukkur

THE PROCESS OF BENEFICIARY IDENTIFICATION

VTP targets those CO member households that fall in the two lowest category of the PSC band i.e. 0-11 and 12-18. The CO member can nominate a male or female member from her household for VTP. The process of identification and training of the VTP beneficiary is given in Figure 16.



Dressmaking is
one of the most
availed skills
within
S
training
programme

Example of Steps Followed in Processing Re-Imbursement Claims and Required Documents

Figure 16

Step 1	Programme introduction to VO by SRSO SMU team. Explains the objective, process criteria for selection of trainee.
Step 2	Identification of trainees by VO and submit to SMU through resolution.
Step 3	SMU to prepare a list on the prescribed format and submit to N-IRM District Team Leader under the signatures of concerned SMU in charge.
Step 4	Assessment and selection of the trainees by N-IRM Assessment team.
Step 5	Selected trainees will be sent into respective technical training centres for training.
Step 6	On the successful completion of the training course, the Business Development Officer (BDO) guides him/her about the market needs and employment opportunities

In the sample of 12 VOs, VTP was offered to 9 VOs. Out of the 9 VOs, in 8 VOs the members reported that the beneficiaries were identified through the COs and VOs based on the criteria given for the programme. When asked what were the major benefits of VTP for the VO, the most common response was the 'availability of skilled people in the village', followed by employment creation.

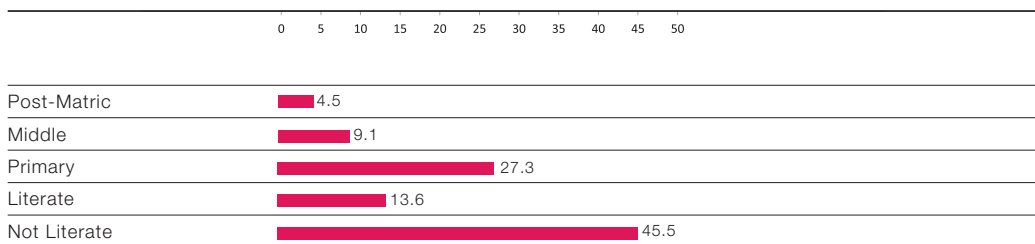
SHORT PROFILE OF THE VTP TRAINEES

A structured interview was conducted, with 25 VTP participants in a randomly selected 12 VOs. Of the total sample, there were two males and 23 females. The sample participants were of a young age, with an average age of 22 years for male and 24 for female trainees.

As shown in Figure 17, some 45.5% of the participants were 'not literate', followed by slightly more than one-fourth with education up to the primary level, and less than 5% with an education level of post-matric.

Education Level of the Sample VTP Beneficiaries

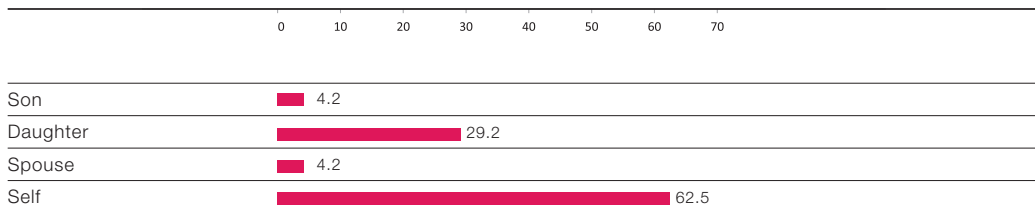
Figure 17



According to the criteria set for the selection of beneficiaries, the VTP trainee should be the CO member herself or anyone from the household who had a blood relationship with the selected CO member. This specification has been strictly followed for the sample beneficiaries. Almost two-thirds (63%) were CO members themselves, followed by some 29% who nominated their daughters. Some 8.4% of the sample beneficiaries nominated their husband or son in equal proportion.

Relationship of Sample Trainees with CO Members

Figure 18



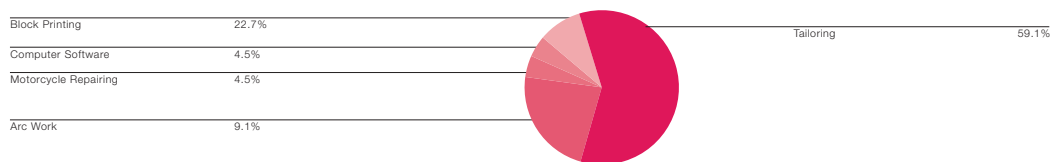
The VTP trainees were asked who identified them for the training. The most common response, accounting for 78% of the sample trainees, was 'All CO members in the CO meeting', followed by 17% reporting they were identified by SRSO staff; some 4% reported the CO manager and president as identifying them for the training. When asked whether N-IRM conducted a training need assessment prior to the training, two-third of them reported 'yes they did' and the rest said they 'did not know'. For those who had the training need assessment, all of them had received training in the same trade for which they showed their interest.

TRAINING TYPE, ITS USE AND DIRECT BENEFITS

On average, each sample trainee has received one month of training. The majority of the sample trainees were trained in tailoring, while one-third were trained in block printing and arc work taken together. Motorcycle repairing and computer software shared 4.5% each among the sample trainees.

Distribution of Sample Trainees by VTP Trade

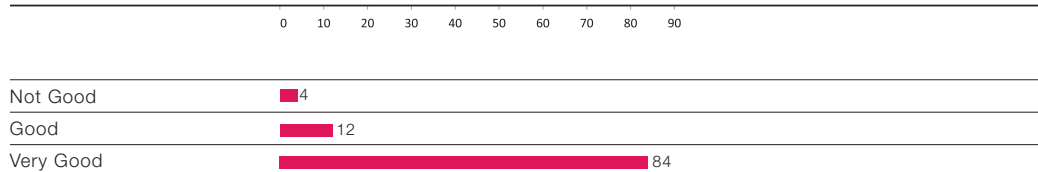
Figure 19



The sample trainees were asked to rate the quality of the training: the majority (96%) of them rated the quality 'Very good or good'. However, 4% of the trainees rated the quality of training as 'Not Good' (see Figure 20). Similarly, 91% of the sample trainees reported that the training duration was adequate while the rest of them said it was too short. When asked whether the required tools available in the training centres were adequate to learn the skill properly, around three-fourths (72%) of them said 'yes they were'.

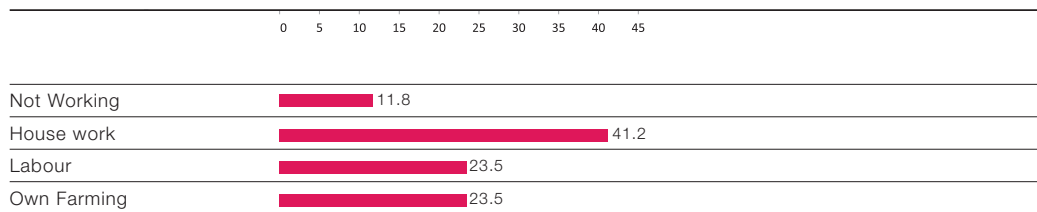
Quality of Training Rated by the Sample Trainees

Figure 20



Some 68% of the 25 sample trainees reported that they were currently using their skills acquired in training. Figure 21 and 22 presents the major occupation before and after the training of those trainees who are now using their current skills. The majority (70%) of them have now started self-employment initiatives and the rest of them have gained employment in the market, as shown in Figure 22.

Major Occupation of the Sample Trainees Before the Training Who Now Use the Training Skills (%) Figure 21



Major Occupation of the Sample Trainees After the Training Who Now Use the Training Skills (%) Figure 22

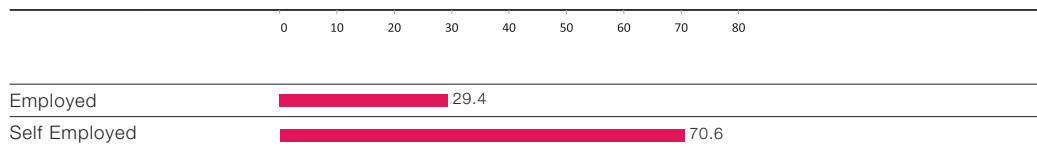


Table 25 shows at least two interesting trends. Firstly, most of the participants who were previously working in their own farms, doing housework or working as labourers preferred to start self-initiatives, which shows that they were doing their existing work and starting self-initiatives as part-time work. Secondly, those who were not working before the training gained employment in the market.

Distribution of Sample Trainees Before and After Training by Occupation (%) Table 25

Occupation Before receiving training	Occupation after receiving training		
	Self Employed	Employed	Total
Own Farming	75.0	25.0	100
Labour	75.0	25.0	100
Housework	85.7	14.3	100
Not working	-	100.0	100
Total	70.6	29.4	100



A training being carried out under VTP

The trainees who are currently using their acquired skills were asked to report on their monthly income. The average monthly income of the trainees more than doubled, from Rs. 1,297 (USD 15) before the training to Rs. 2,788 (32 USD) after the training. Most of the trainees (59%) were previously earning less than Rs. 950 per month, followed by slightly less than one-fourth earning Rs. 3,000 per month. All of them are now earning more than what they were earning previously: the monthly income level before and after the training for the trainees is presented in Table 26.

Monthly Income (Rs.) of the Sample Participants Before and After the Training (Numbers)

Table 26

Monthly income (Rs.) before the training	Monthly income (Rs.) after the training								N
	1,000	1,200	1,500	2,000	3,000	3,500	4,000	5,000	
Less than 950	3	2	3	1	-	1	-	-	10
1,500	-	-	-	-	1	-	-	-	1
2,000	-	-	-	-	-	-	1	1	2
3,000	-	-	-	-	-	-	-	4	4
N	3	2	3	1	1	1	1	5	17



08



EDUCATION IMPROVEMENT PROGRAMME

The Education Sector in Pakistan suffers from insufficient financial input, low levels of efficiency in the implementation of programmes, and poor quality of management, monitoring, supervision and teaching. As a result, Pakistan has one of the lowest rates of literacy in the world, and the lowest among countries of comparative resources and social/economic situations. For example, both Vietnam and India have literacy rates of 92% and 91% respectively, while Pakistan has 57% (Economic Survey of Pakistan, 2009-10). In Pakistan, literacy is higher in urban areas, among the higher income group, and in males.

In Sindh, the rate of participation in the education sector is very low, with 57% male and 49% female Primary Net Enrolment Rates.¹⁹ In terms of Gender Parity Index (GPI), Sindh is also lower as compared to Punjab: 0.80 and 0.94 respectively (2008-9).²⁰

The service delivery of the education sector suffers from poor governance, weak financial management and an over-centralised decision-making process, which contributes to poor quality of, and low access to, education. The Education Improvement component of UCBPRP envisages contributing to functionalise the government non-functional primary schools through setting up functional and empowered SMCs, increasing enrolment - especially of girls and out of school children - and decreasing the dropout rates in the two programme districts.

SRSO has outsourced the School Improvement component to NRSP. NRSP has a long experience of managing community schools under the Punjab Education Sector Reform Project (PESRP) in Punjab, with the government of Punjab and in other areas of the country through other donor funding.

NRSP, in collaboration with District Education Department of Shikarpur and Kashmore-Kandhkot, identified 300 government primary schools that were non-functional. As of May 2011, NRSP has reopened 127 schools in these two UCBPRP districts. The School Improvement component has three types of schools:

1. Closed schools where NRSP has reopened these schools for boys,
2. Schools opened as Early Childhood Education Centres (ECC) for both girls and boys of age 3-5,
3. Existing boy schools where a second shift is started in order to address the absence of girl schools and/or enrol working boys who could not join the morning shift.

The types and numbers of schools established under UCBPRP are given in Table 27.

Types and Number of Schools Reopened as of May 2011			Table 27
District Name	School Type		# of Schools
Kashmore-Kandhkot	ECC		2
	Morning Shift		46
	Second Shift		11
Kashmore-Kandhkot Total			67
Shikarpur	ECC		4
	Morning Shift		55
	Second Shift		9
Shikarpur Total			68
Grand Total			127

Source: NRSP Office Sukkur

¹⁹ Net enrolment Rate refers to the number of students aged 5-9 years that enrolled in a primary school, divided by the number of children in the age group for that level of education.

²⁰ GPI is the ratio of female enrolment to male enrolment. A GPI of less than one indicates that, in proportion to every male in the school, there is less than one female.

A higher proportion of the schools established under UCBPRP are co-education (47%), followed by 42% 'only boys' and 11% 'only girls'.

STATUS OF ENROLMENT IN THE UCBPRP SCHOOLS

Table 28 presents the overall enrolment in the programme schools. A total of 7,642 students are enrolled in these schools, with 40% of them being girls. The bulk of the students (81%) are enrolled in the morning shift schools, followed by 17% in second shift schools; 2% are in ECCs. The average enrolment in the evening shift is 65, followed by 61 in the morning shift and 26 in ECCs, making the overall average 60 students. The enrolment is high given the space available in these schools. Most of the schools are one room (16x20 feet) or two room structures.

Enrollment by Types of School

Table 28

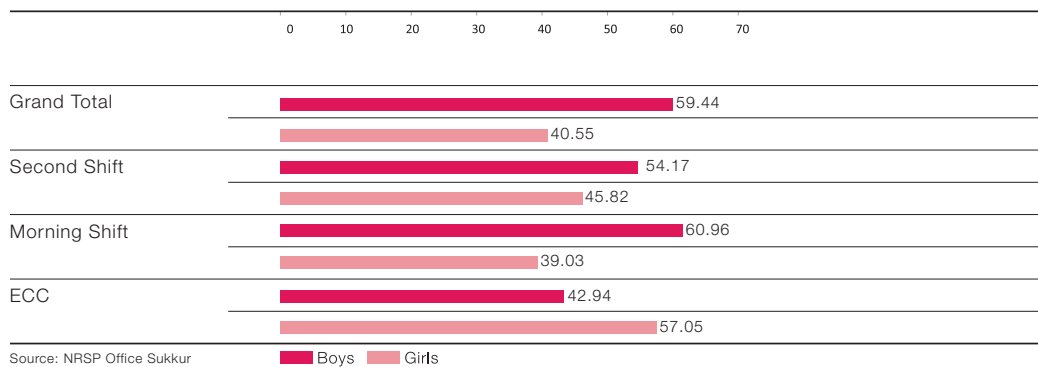
District Name	School Type	# of Schools	# of Girls	# of Boys	Both Sexes
Kashmore-Kandhkot	ECC	2	22	30	52
	Morning Shift	46	877	1909	2786
	Second Shift	11	0	700	700
Kashmore-Kandhkot Total		59	899	2639	3538
Shikarpur	ECC	4	67	37	104
	Morning Shift	55	1541	1867	3408
	Second Shift	9	592	0	592
Shikarpur Total		68	2200	1904	4104
Grand Total		127	3099	4543	7642
%		-	40.6	59.4	100

Source: NRSP Office Sukkur

The ratio of males is slightly higher in all the types of schools, barring in ECCs: 61% and 54% of the enrolment in morning shift and second shift is attributable to boys. In ECCs, the proportion of females is higher at 57%, as shown in Figure 23. This indicates that further efforts are needed to bring the out-of-schools into schools, given the already lower GPI ratio.

Gender Wise Distribution of Student Enrolment by Type of Schools

Figure 23



STATUS OF TEACHERS IN THE UCBPRP SCHOOLS

Overall a total of 194 teachers are teaching in the 127 schools. All the teachers are female hired, from the same village where the school exists. This is a policy followed because one of the reasons for non-functional schools was that hiring teachers from outside the village naturally led to high teacher absenteeism. As shown in Table 29, the number of teachers in each school ranges from 1-6, with an overall average of 1.55 teachers per school. The ECCs have one teacher each and the student teacher ratio is 26. This is reasonable because the teacher has to teach one class to all the students. However, in the other two types of schools, the class ranges from class one to class five, and there are multiple subjects. It is evident that it will be difficult to manage and deliver quality education to a class of 40 students with different subjects and classes. If we exclude ECCs, then in one-third of the two types of the schools there is only one teacher, although 57% of the morning and second shift schools have two teachers and 6% have 3 teachers. The student-teacher ratio is further elaborated in Table 30.

Number of Teachers by Type of Schools in the UCBPRP Schools

Table 29

Schools Category	Number of Schools having number of teachers				Grand Total
	1 Teacher	2 Teachers	3 Teachers	6 Teachers	
ECC	6	-	12	6	6
Morning Shift	53	86	-	-	157
Second Shift	9	22	12	6	31
Grand Total	68	108	-	-	194

Source: NRSP Office Sukkur

Student Teacher Ratio by Type of Schools in the UCBPRP Schools

Table 30

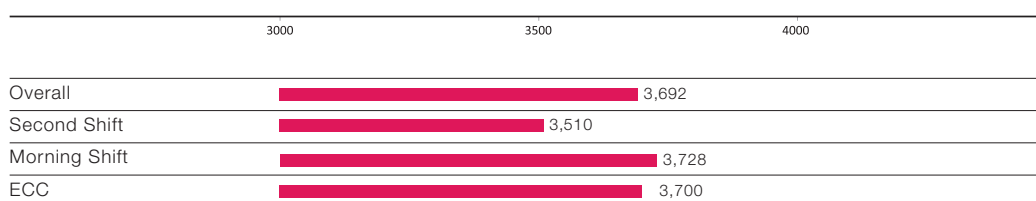
Schools Category	Total Number of Schools	Total Number of Teachers	Avg no. of Teacher/ School	Student Teacher ratio
ECC	6	6	1.0	26.00
Morning Shift	101	157	1.6	39.45
Second Shift	20	31	1.6	41.68
Grand Total	127	194	1.5	39.39

Source: NRSP Office Sukkur

Figure 24 shows that the overall monthly salary of teachers is Rs. 3,693, with slightly higher for teachers in the morning shift, followed by ECC teachers and then second shift teachers.

Average Monthly Salary (Rs.) of Teacher by Types of Schools in UCBPRP Schools

Figure 24



SCHOOL MANAGEMENT COMMITTEES (SMCs)

SMCs are the backbone of these community managed schools. The SMCs were formed through dialogue with the community male and female members using the platform of VOs formed under UCBPRP. To form SMCs, the Government Education Department guidelines were followed. Accordingly, SMCs consist of 5 members, 4 community members and one school head teacher. Community females were encouraged to be members of the SMCs, especially in the case of girls' schools. The SMCs are headed by a Chairperson selected amongst the members, through a resolution passed by the local communities. The chairperson and the secretary is the signatory of the SMC bank account and are responsible for managing the SMC affairs. The role and responsibilities of the SMC includes:

- Motivate the local communities to send their children to schools.
- Identify the missing facilities in schools like school furniture, textbooks available with students, fans, water, and latrine facilities in schools and preparation of school development plans.
- Provide general support for maintenance of school facility.
- Monitor teachers and checking absenteeism.
- Monitor student attendance and inform parents about student absenteeism.
- Manage and supervise maintenance work in schools.
- Monitor student dropouts.

SMCs have been formed in all the 127 programme schools. The monthly formation of SMCs is presented

in Table 31. Over one-fifth of the SMCs were formed in the initial period of November and December 2009. 9% of the SMCs were formed in February 2011 and the rest of the (majority of) SMCs were formed during 2010. In all the SMCs, the Chairperson is male and the SMC secretary is the school head teacher, who is female.

Formation of SMCs by Month in UCPRP Schools

Table 31

Months	Number of SMCs formed	% of SMCs formed
Nov 2009	6	4.7
Dec 2009	22	17.3
Jan 2010	4	3.1
Feb 2010	13	10.2
Mar 2010	8	6.3
Apr 2010	16	12.6
May 2010	9	7.1
Jun 2010	24	18.9
Jul 2010	5	3.9
Oct 2010	4	3.1
Nov 2010	2	1.6
Dec 2010	2	1.6
Feb 2011	12	9.4
Total	127	100

Source: NRSP Office Sukkur

BANK ACCOUNT OF SCHOOL MANAGEMENT COMMITTEES (SMCs)

After a notification of the SMC form the District Education Office (DEO), the members of the SMCs pass a resolution to open a bank account for the SMCs. The resolution contains the name and address of the nearby branch of the bank, where the SMC account is to be opened. Also the names and CNIC numbers of the chairperson and secretary (signatories) are written in this resolution. According to the project staff, non-availability of CNICs and delays in notification of the SMCs by the DEO protracted the account opening process; unavailability of bank branches was also mentioned as one of the factors in the delay of opening bank accounts. As of May 2011, for 62% of the 127 SMCs, bank accounts have been opened. The month-wise number of SMC accounts opened is given in Table 32. Notably, for 39% of these SMCs, while the account has been opened, the date of account opening was not available with the project staff. It is evident from Table 32 that the account opening process remained very slow during 2010, with only one SMC account opened in most of the months, except in May and January 2010. The floods of 2010 also significantly affected project activities after June 2010.

SMCs Account Opened by Month in the UCBPRP Schools

Table 32

Months	# of SMCs Accounts Opened	% of SMCs Accounts Opened
Jan 2010	9	11.4
Feb 2010	1	1.3
Mar 2010	1	1.3
May 2010	21	26.6
Jun 2010	1	1.3
Jul 2010	1	1.3
Aug 2010	1	1.3
Jan 2011	1	1.3
Feb 2011	1	1.3
Mar 2011	2	2.5
Apr 2011	6	7.6
May 2011	3	3.8
Date not available	31	39.2
Total	79	100.0

Source: NRSP Office Sukkur

FUNDS DISBURSED TO SCHOOLS AND UTILISATION

The school development funds have been transferred to schools in two ways: one directly to the SMC accounts and the second, in cases where the SMCs account opening was delayed, by NRSP to the SMCs. As of April 2011, out of 127 schools, development funds have been provided to a total of 25 schools (one-fifth of the total schools), with an average amount of Rs. 74,840. Out of the 25 schools, 19 schools have utilised their funds for school development. The average amount of fund utilised is Rs. 63,883 (Table 33). The school development activities mostly include repair of classrooms and school buildings, rehabilitation of handpumps and latrines, and the rehabilitation of boundary walls.

Funds Disbursed and Utilised by Type of Schools in UCBPRP Schools

Table 33

Schools Category	Funds Transferred		Funds Utilised	
	Average Amount (Rs.)	# of Schools	Average Amount (Rs.)	# of Schools
Morning Shift	77,652	23	66,399	17
Second Shift	-	-	-	-
ECC	42,500	2	42,500	2
Grand Total	74,840	25	63,883	19

Source: NRSP Office Sukkur

As shown, in addition to the development activities, furniture was provided in 28 schools, and stationery and other consumable items were provided to all schools.

Number of Schools Provided with Furniture, Stationery and Consumable in the UCBPRP Schools Table 34

Type of schools	Stationery/consumable items provided in no. of schools	Furniture provided in no. of schools
Morning Shift	101	16
Second Shift	20	3
ECC	6	9
Total	127	28

OBSERVATION OF THE REVIEW TEAM

The review team visited a sample of seven schools, including three morning shift schools, two second shift schools and two ECCs. The review team looked at the overall condition of the schools, met with the SMC chairmen, discussed with the teachers and students, and checked school records/registers and student text books.

The schools visited include:

	Visit Date
• GGPS Shafi Muhammad Julan, UC Zarkhail, Shikarpur	May 19, 2011
• ECC Shafi Muhammad Julan UC Zarkhail, Shikarpur	May 19, 2011
• GBPS Bakho Sayal (2nd Shift), UC Dakhan, Shikarpur	May 19, 2011
• GBPS Abdul Raheem Sawand, UC Aakhero, Kashmore-Kandkot	May 20, 2011
• ECC Abdul Raheem Sawand, UC Aakhero, Kashmore-Kandhkot	May 20, 2011
• GBPS Jahan Khan Bangwar, UC Aakhero, Kashmore-Kandhkot	May 20, 2011
• GBPS Ghulam Qadir Shaikh (2nd Shift), UC Ghouspur, Kashmore-Kandkot	May 20, 2011

Overall Condition of the Schools Building and Infrastructure

All the school visited have one room classrooms, with a size of 16x20 feet. The overall condition of the schools can broadly be packed into three categories.

The first category features school buildings that have been rehabilitated with plastering of classrooms and with whitewash. These buildings were provided with missing facilities such as electrical wiring and fans, rehabilitation of handpumps and latrines, and furniture, stationery and textbooks. Out of the seven schools, only Shafi Muhammad Julan fitted into this category: the classrooms were found whitewashed, cleaned and floors tiled, and provided with adequate furniture and textbooks for all students. The ECC in this school was also well equipped with the teaching aids and charts, properly displayed on the classroom walls; at the time of the visit, work was in process on the handpump and latrines.

The second category of schools featured classrooms of reasonable condition with doors/windows fixed and furniture available, but needing improvement in terms of whitewash, missing facilities, and stationery and student textbooks. Among the seven schools visited, four of them fall in this category. These schools include one morning shift school, one ECC and two second shift schools.

The third category featured school buildings that needed major rehabilitation. One of the seven schools, GBPS Jahan Khan Bangwar, UC Aakhero, Kashmore-Kandkot falls in this category. The building is dilapidated, without doors, windows, furniture and any facilities. At the time of the visit, even though the school was closed, classrooms were open because there were no doors or windows.

In discussion with project staff, they were asked to categorise all the schools on the basis of the above criteria. According to the project staff, 18% are in the first category, 65% in the second category and 17% in the third category; the categorisation by school type is presented in Table 35. This categorisation seems realistic because almost the same percentage of schools categorised as 'First category' received the development funds.

Condition of the Schools According to Project Staff

Table 35

Schools Category		Attendance at the visit day	Attendance (%)
GGPS Shafi Muhammad Julan	23	17	73.9
ECC Shafi Muhammad Julan	25	25	100.0
GBPS Bakho Sayal (2nd Shift)	60	38	63.3
GBPS Abdul Raheem Sawand	37	30	81.1
ECC Abdul Raheem Sawand	50	35	70.0
GBPS Ghulam Qadir Shaikh (2nd Shift)	56	27	48.2
Total	251	172	68.5

School Management Committees (SMCs)

In six of the seven schools visited, the SMCs were formed as per the guidelines provided by the project staff, each of them having 5 members, a Chairman and the head teacher as secretary. The team checked for the SMC formation resolution and these existed in all the SMCs and were signed by the community members. The SMCs had monthly meetings and the minutes were recorded. As mentioned earlier, the SMC records could not be checked in one school as it was closed at the time of the visit. On the request of the review team, the SMC chairmen were also called at the school. Except for one school, in the rest of the 5 schools, the SMC chairmen came to meet the review team. They were quite active and aware about the SMC roles and highly interested in the improvement of their schools.

School Teachers

All the teachers in these schools were females hired from the same village, through the process of tests and interviews. Except in GBPS Bakho Sayal (2nd Shift) of UC Dakhan, Shikarpur, in the rest of the five schools visited there was one teacher per school. In two of the schools, the teachers were absent on the visit day; when asked why they were absent, it was reported that one was not well and the other was attending a marriage ceremony of her relative. All the teachers in the visited schools were teaching since the start of the school and there were no teacher dropouts.

One of the teachers had education up to graduation (BSc), a teaching certificate and prior experience of teaching; one had education up to the 11th class; four of them passed 10th class and two of them passed the 8th class. The latter two also had some prior teaching experience.



Children attending class in a UCBPR fostered school

One of the teachers had a monthly salary of Rs. 4,000, and one had Rs. 3,700, and the rest of them had monthly salaries of Rs. 3,500. The salaries were paid on a quarterly basis, although none of them complained about being paid on a quarterly basis. Efforts needed to be made to increase teacher salary and to pay them on a monthly basis. When asked about their salary levels, the teachers gave a general response that 'they are not working for the sake of the salary, but rather to benefit children and for the purpose of learning'. All of the teachers received 6 days of training in teaching organised by NRSP, and rated the trainings very satisfactory.

Students Enrolment

The total enrolment in the six visited schools was 251. The overall attendance on day of the visit was 68.5%, with one of the ECCs having an attendance of 100%. In one of the second shift schools, it was as low as 48%. The reason given for this low attendance was that a marriage ceremony in the village was taking place.

Attendance in the Visited Schools

Table 36

Name of School	Total Students*	Attendance at the visit day	Attendance (%)
GGPS Shafi Muhammad Julan	23	17	73.9
ECC Shafi Muhammad Julan	25	25	100.0
GBPS Bakho Sayal (2nd Shift)	60	38	63.3
GBPS Abdul Raheem Sawand	37	30	81.1
ECC Abdul Raheem Sawand	50	35	70.0
GBPS Ghulam Qadir Shaikh (2nd Shift)	56	27	48.2
Total	251	172	68.5

*this excludes those student who have just taken the 5th class exams and unsuccessful students

All these schools were started in year 2010 and the first exams were held or were due to be held in May 2011; results were not yet available. The team did not try to assess the learning outcomes due to technical and time constraints. General discussions with the students indicated that the students in the ECCs were more proactive and responsive than other types of schools. One reason may be that ECCs are better equipped with teaching aids and teaching was found to be interactive and activity based.

Challenges and Issues of Implementation

In discussion with the project staff, the project staff highlighted the following issues:

- Availability of a competent female teacher from the same village is very difficult.
- Revisions in the project activities and reduction of budget created many issues in implementation.
- The floods of 2010 significantly affected the programme activities, and schools remained closed and some of them were used as a camp for flood affected people.
- After June 2010, the budget for the school improvement component was diverted to rehabilitation activities and was only limited to the operational cost of the existing schools.
- Lack of clear post project strategy is also one of the main issues.
- Lack of active support from the District Education Departments in the initial days also delayed the smooth implementation of the project activities.



09



RECOMMENDATIONS

1. Within a very short period of time, while building upon the experiences of the RSPs, substantial social mobilisation has taken place under the GoS's UCBPRP. And for the first time, this was women-only social mobilisation. A significantly high proportion of the COs and VOs fostered under the GoS's UCBPRP are active. UCBPRP has fostered a mass of sound, grassroots level organisations. To maintain the momentum generated, to enable the women to take on more responsibilities for self management, and to keep this organisational mass alive and sustainable after the project, it is recommended that SRSO now accelerate the pace of fostering and strengthening union council level LSOs. Experience shows that with the fostering of LSOs, the relationships with local government as well as with other CSOs/NGOs begin to develop, enabling LSOs to slowly become steadily more transparent, accountable and self-directed. RSPN has developed expertise and materials for LSO fostering and strengthening. SRSO should access these and forge ahead, just as it did with the women only social mobilisation at the grassroots level.
2. It was very encouraging to note that all the sample COs had up-to-date records. Despite this, SRSO's monitoring and internal audit sections should undertake regular record-audits on a quarterly basis, of randomly selected COs and VOs.
3. Most of the CO/VO leaders are middle aged and not literate. It is recommended that SRSO should explore the possibility of developing a new cadre of educated girls and prepare them to play a more active role in the management of COs and VOs, and later on in the LSOs.
4. In almost all the COs, the members had MIPs but unfortunately, SRSO has not advised or helped facilitate the VO to develop a VDP for the VOs - this is particularly important for resource mobilisation, village infrastructure management and collective initiatives, such as management of common assets, and bulk sells and purchase of local produce. Therefore, it is recommended that SRSO should facilitate VOs to develop VDPs
5. While there has been some progress in members generating savings, it is recommended that SRSO should review the savings programme. In particular, it should clarify the objectives of savings and encourage the members to save more, identify CO members' real saving needs, introduce internal lending, and identify ways for better utilisation of savings.
6. While the VTP has developed a large portfolio of trainings, there has been little focus on technical skills training in agriculture, livestock, poultry, and fruit and vegetable processing. It is recommended that SRSO should explore the potential for trainings in these sectors/sub-sectors. Without such trainings, value added or value chain development will be difficult.
7. Currently, the GoS's UCBPRP is designed to provide intensive support to poor communities. In the post-project situation, SRSO will never be able to sustain this level of support. Therefore, it is recommended that SRSO begin to explore ways and means of ensuring sustainability of UCBPRP investment and sustainability of impact. Fostering a network of CRPs from LSOs could contribute to lessen some of the burden of SRSO.
8. To reap the true benefits of social mobilisation, SRSO needs to utilise the CO/VO platforms for cashless community self-initiatives. The VOs for example can organise village cleanliness day, women's day, polio day etc. This will not only create awareness among the communities but also keep the VOs/COs alive.
9. In the initial phase of the GoS's UCBPRP, it made perfect sense to let the members decide on the service charge to levy on loans from CIF. From the perspective of women members, CIF has been a wonderful mechanism for accessing capital and for building self management capacities. However, now that rollout of UCBPRP is complete, it is perhaps the right time for SRSO to open a dialogue with COs and VOs

- about changing the service rate structure on CIF loans. The current practice of giving micro loans at zero rate or at a very low rate is inherently unsustainable. Essentially, SRSO, COs, VOs and the upcoming LSOs need to engage in a dialogue for the identification of actions needed to increase the size of the CIF pool, so that its real value, if not increased, is at least maintained.
10. Lending from CIF is linked to PSC results. Over the past two years, the PSC of individual households may have changed either due to their own efforts or as a result of the GoS's UCBPRP. It is recommended that SRSO and the communities now reconsider the PSC for the issuance of second and third CIF loans, e.g. Does the limit of 18 still apply? Have all households under 18 accessed CIF? If households have crossed 19, then are they still eligible for CIF loans?
 11. The CPI portfolio is dominated by handpumps. It is recommended that SRSO may explore to expand the CPI portfolio, from which the communities can choose. Furthermore, it is recommended that SRSO strengthen community CPI maintenance regimes, and create linkages between performance and provision of new support. This performance-based approach will contribute to improved management of CPI investments made.
 12. MHI schemes in UCBPRP districts are only offered to households that fall within PSC scores of 0 to 18. However, health shocks are universal irrespective of scores. SRSO should offer its regular MHI programme to other members that are not covered in UCBPRP's MHI programme. Although the claim ratio in terms of amount paid back by Adamjee is high, in terms of number of claims made, it is low. SRSO may need further awareness and marketing strategies to extend MHI benefits to more insurers.
 13. In VTP, most of the female trainees opted for traditional trades of tailoring and dressmaking. Females should be encouraged about new market-oriented trades, for example in fruit and vegetable processing/value addition. VTP should also give preference to those who are not working at all because the data suggests that those who were not working previously were more likely to get employment in the market.
 14. The School Improvement component needs a clear post-project strategy. The project funding for this component has been limited to only the operational cost of the schools established by June 2010. There is no clear strategy how these schools will work after June 30, 2011 (end of project). A thorough separate study is also needed to assess the students' learning outcomes. Also needed is a comparative study of government schools and these schools, so as to arrive at an assessment of how to improve learning processes as well as devise a post project strategy.
 15. Although the project staff has gained good experience in the project in the last two years, given the future demands of forming LSOs and linking the LSOs with government line departments, the staff needs capacity building programmes in second generation social mobilisation, advocacy, and monitoring and evaluation.
 16. There is a need to strengthen the monitoring and evaluation section at the Project Management Unit (PMU). Apart from having more staff, capacity building of staff is also needed. Having only one M&E staff member at head office is not enough, given the workload and the management of vast project data. Although the M&E section regularly produces long monthly reports and success stories, this needs to be complemented further with simple key performance indicators and highlights of the programme's success and challenges.

A preferred possession of UCBPRP beneficiaries



17. Among the RSPs, SRSO has pioneered the concept of process review. All the staff members approached appreciated the value of these process reviews. However, SRSO should also consider supporting the undertaking of sector-wise assessments, e.g. as was done for CIF, to get a more in-depth understanding of sectoral interventions.
18. Given the intensive nature of project activities, it is always a huge task to manage micro level data on each beneficiary and project activities. Also needed is a strong, interactive database. SRSO is developing an MIS and this needs to be expedited. SRSO should also explore the possibility of web-based technologies, whereby the MIS is linked with district offices and field units.
19. SRSO has created a vast network of COs and VOs. It has begun the process of fostering LSOs. All this has been done with the support of the GoS, and with GoS funds. Now SRSO needs to play a catalytic and strategic role in creating linkages of these peoples' organisations with the district government and district line departments. Furthermore, it is recommended that SRSO should facilitate district-level managers' conferences on a quarterly basis. The District Coordination Officer should be invited to be the chief guest at these MCs.
20. SRSO, within a short period of time, has successfully managed UCBPRP and touched the lives of thousands of poor women and poor communities. It is recommended that SRSO should devise and implement an appropriate communication strategy to highlight the successes of this large project of the GoS.
21. It is recommended that SRSO and other RSPs implementing UCBPRPs should arrange experience sharing visits for not only staff members but also for community representatives.
22. New project proposals must incorporate knowledge and learning generated by on-going UCBPRPs.

10

The image features a vibrant yellow background with a close-up of a blue fabric on the right side. The fabric is adorned with detailed embroidery in red and gold threads, forming floral and leaf-like patterns. Two horizontal white lines are positioned above and below the number '10'.



ANNEXURES

Main Categories and Main Indicators of the Survey Questionnaires		Annex - I
VO/CO QUESTIONNAIRE		
MAIN CATEGORIES	MAIN INDICATORS	
VO/CO Identification Data	VO/CO Name, location, formation date, process review date	
VO/CO Record Keeping	Name of records/registers; their existence in the VO/CO; Date of Last entry; Quality of Record Keeping and who maintains/updates the records, how often the records being updated; community members perception about community bookkeeper.	
Information about VO/CO office holders	Name; age; education; residence ; CMST attended; primary occupation and years in office	
VO/CO objectives and process of VO/CO formation, community participation in decision making	<ol style="list-style-type: none"> 1. Objectives of the VO/CO 2. Procedures for need identification and planning 3. Participation in the collective analysis of needs/problems and planning 4. Selection of the CO/VO leaders 5. Members opinion about their leaders 6. Accountability of VO/CO leaders to the CO members 	
Household coverage	Household coverage in COs and VOs; participation of poor	
Organizational Capacity	<ol style="list-style-type: none"> 1. VO/CO leaders trained in CO management 2. VO/CO's technical capacity (whether the CO has any technical experts in any field?) 3. CO's project management (whether CO is in position to implement and maintain any project?) 4. CO's conflict management (whether CO has any system to resolve internal conflicts?) 	
Organizational Performance	<ol style="list-style-type: none"> 1. Frequency of the VO/CO meetings (how often the CO meeting is held?) 2. Attendance in the VO/CO meetings (percentage of total membership that attend the meetings) 3. Undertaking activities 4. Self-initiated activities (if the VO took any self-initiatives) 5. CO savings and utilisation of savings 6. Management of CIF/ IGG disbursement and its use, CPI/LCHS undertake, MHI programme, VTP. 7. The process followed for the CO/VO activities identification and implementation and direct benefits of CO/VO activities 	
SRSO technical support to the VOs/COs	Number of staff visits, satisfaction of the CO/VO members with SRSO support	
Field surveyor's observation	Field surveys' observation regarding the participation of the community members in group discussion, opinion about the CO/VO leaders and VO/CO members interest in the programme	

MAIN CATEGORIES	
MAIN CATEGORIES	MAIN INDICATORS
Beneficiary Identification Data	Beneficiary Name, location, formation date, process review date
Membership in CO and participation in CO activities and decision making process	Membership status, joining date, purpose of joining CO, attendance in CO meeting, participation in CO saving programme. Participation/beneficiary of UCBPRP services
Beneficiary of UCBPRP services	Selection process for beneficiary, Details of services receive and its use, direct benefit of services received, satisfaction with support provided by the CO, CO leaders, VO and its leaders and SRSO staff. Participation in CO decision making.

List of Documents Reviewed

Annex - II

TITLE	PUBLISHED BY	DATE
Union Council Based Poverty Reduction Programme through RSPs in District Kashmore-Kandhkot and Shikarpur (Revised PC-I)	Program Monitoring Unit, Sindh Growth & Rural Revitalisation Programme, Planning & Development Department, Government of Sindh	July, 2009
Standard Operating Procedures (SOPs) for Union Council Based Poverty Reduction Programme (UCBPRP)	Sindh Rural Support Organisation (SRSO)	August, 2009
Monthly Progress Report as of April 2011-UCBPRP	Sindh Rural Support Organisation (SRSO)	May, 2009
First Process Review of the Union Council Based Poverty Reduction Programme (UCBPRP)	Sustainable Development Policy Institute (SDPI)	-
Second Process Review of the Union Council Based Poverty Reduction Programme (UCBPRP)	Sustainable Development Policy Institute (SDPI)	-
Third Process Review of the Union Council Based Poverty Reduction Programme (UCBPRP)	Sustainable Development Policy Institute (SDPI)	-
A Tracer Study on 'Utilization of Vocational Training Programme under UCBPRP'	Sukkur Institute of Business Administration	-
Status Report UCBPRP Education Component Shikarpur/Kashmore and Kandhkot (Sep 2009 - Jan 2011)	National Rural Support Programme (NRSP)	February, 2009

Sample of MHI Intimation Form

Annex - III

SINDH RURAL SUPPORT ORGANIZATION COMMUNITY HEALTH & ACCIDENTAL INSURANCE INTIMATION OF EVERY HOSPITALIZATION TO BE TELEFAXED TO # 071-5631791 FOR ATTENTION OF: HOTLINE NOS. 0360-3012859, 0360-9764696, 0332-2722795				
Name of Hospital			Region	
Patient's Name	Age	Date of Admission		
SRSO Code	Premium Amount	Bed/ Ward/ Room No.		
Unit			Insurance Receipt No.	
PRESENTING COMPLAINTS		EXPENSES INCURRED ON THE FOLLOWING ARE NOT COVERED AND YOU MUST COLLECT DIRECTLY FROM THE PATIENT. Eye Glasses/ contact lenses/ deafness/ hearing aids. Dental treatment/ extraction/ filling Telephone, laundry and other non medical items Guest meals/ attendant's Room Psychiatric illnesses/ drug addiction Infertility, contraception or sterility Eximer & Lask Laser procedures Workup/ diagnostic investigations only Cosmetic Surgeries Congenital Defects Pre-existing conditions		
CASE SUMMARY		Proposed Management Plan Expected Length of Stay Expected cost of treatment Cost of any previous		
REMARKS of Health Insurance Co-Ordinator, SRSO		Name & Signature of Hospital's Officer rubber stamp of hospital		

Sample of Insurance Receipt

Annex - IV



Detail of VTP Trade and Gender Wise Number of Participants

Annex - V

Main Category	Group	Name of Trade	Shikarpur			Kashmore-Kandhkot			Total		
			# of Participants			# of Participants			# of Participants		
			Male	Female	Total	Male	Female	Total	Male	Female	Total
Electrical and Home appliance repairing	A	Refrigeration AC	246	-	246	162	-	162	408	-	408
	-	Split AC Installation & Ducting	62	-	62	7	-	7	69	-	69
	A Total	-	308	-	308	169	-	169	477	-	477
	K	Home Appliance	15	-	15	1	-	1	16	-	16
	-	TV Repairing	2	-	2	-	-	-	2	-	2
	K Total	-	17	-	17	1	-	1	18	-	18
	N	Mobile Repairing	661	-	661	485	-	485	1,146	-	1,146
	N Total	-	661	-	661	485	-	485	1,146	-	1,146
	O	Motor Winding	185	-	185	176	-	176	361	-	361
	O Total	-	185	-	185	176	-	176	361	-	361
	Q	Tube Well Repairing	-	-	-	1	-	1	1	-	1
	Q Total	-	-	-	-	1	-	1	1	-	1
R	UPS Making	61	-	61	9	-	9	70	-	70	
R Total	-	61	-	61	9	-	9	70	-	70	
Electrical and Home appliance repairing Total	-	-	1,232	-	1,232	841	-	841	2,073	-	2,073
Building Construction and Maintenance	A	Building Electrician	312	-	312	159	-	159	471	-	471
	A Total	-	312	-	312	159	-	159	471	-	471
	F	Carpenter	-	-	-	21	-	21	21	-	21
	F Total	-	-	-	-	21	-	21	21	-	21
	Q	Plumbing	20	-	20	6	-	6	26	-	26
	Q Total	-	20	-	20	6	-	6	26	-	26
	R	Steel Fixer	-	-	-	9	-	9	9	-	9
	R Total	-	-	-	-	9	-	9	9	-	9
	W	Civil Surveyor	19	-	19	-	-	-	19	-	19
	-	Mason	5	-	5	65	-	65	70	-	70
W Total	-	24	-	24	65	-	65	89	-	89	
Building Construction and Maintenance	-	-	356	-	356	260	-	260	616	-	616
Mechanical and Machinery repairing	B	Crane Operator	35	-	35	51	-	51	86	-	86
	-	Dozer Operator	4	-	4	37	-	37	41	-	41
	-	Driving	273	-	273	104	-	104	377	-	377
	-	Excavator Operator	-	-	-	6	-	6	6	-	6
	-	Heavy Machinery	23	-	23	3	-	3	26	-	26
	-	Shovel Operator	4	-	4	2	-	2	6	-	6
	B Total	-	339	-	339	203	-	203	542	-	542
	D	Auto Electricians	7	-	7	3	-	3	10	-	10
	-	Auto Mechanic	79	-	79	42	-	42	121	-	121
	-	Car AC Mechanic	9	-	9	-	-	-	9	-	9
	-	CNG Installation	93	-	93	57	-	57	150	-	150
	-	Posh Making	7	-	7	-	-	-	7	-	7
	-	Tractor Rep	6	-	6	37	-	37	43	-	43
	D Total	-	201	-	201	139	-	139	340	-	340
	J	Generator Repairing	112	-	112	54	-	54	166	-	166
	J Total	-	112	-	112	54	-	54	166	-	166
	M	Machinist	-	-	-	2	-	2	2	-	2
	M Total	-	-	-	-	2	-	2	2	-	2
P	Motorcycle Repairing	581	-	581	668	-	668	1,249	-	1,249	
-	Rickshaw Mechanic	28	-	28	289	-	289	317	-	317	
P Total	-	609	-	609	957	-	957	1,566	-	1,566	
R	Welding	19	-	19	262	-	262	281	-	281	
R Total	-	19	-	19	262	-	262	281	-	281	
Z	Photocopier Repairing	2	-	2	9	-	9	11	-	11	
Z Total	-	2	-	2	9	-	9	11	-	11	

Mechanical and Machinery repairing Total	-	-	1,282	-	1,282	1,626	-	1,626	2,908	-	2,908	
Handicrafts and Dressmaking	C	AppliquÉ Work	-	233	233	-	-	-	-	233	233	
	-	Arc Work	-	759	759	-	-	893	-	1652	1652	
	-	Rilli Making	-	68	68	-	-	389	-	457	457	
	-	Topi Making	-	128	128	-	-	206	-	334	334	
	C Total	-	-	1188	1,188	-	-	1488	-	2676	2676	
	I	Bag Making	90	-	90	6	-	6	96	-	96	
	-	Cushion Making	-	-	-	1	-	1	1	-	1	
	-	Dress Design	165	39	204	223	-	223	388	39	427	
	-	Machine Embroidery	495	-	495	-	-	300	495	300	795	
	-	Tailoring	205	834	1,039	-	-	465	205	1299	1504	
	I Total	-	-	955	873	1,828	230	-	995	1185	1638	2823
	L	Lab Attendant	52	-	52	91	-	91	143	-	143	
	L Total	-	-	52	-	52	91	-	91	143	-	143
	U	Ajrak making	-	-	-	-	-	46	-	46	46	
-	Block Printing	-	151	151	-	-	26	-	177	177		
U Total	-	-	-	151	151	-	-	72	-	223	223	
V	Lachha Making	6	-	6	11	-	11	17	-	17		
V Total	-	-	6	-	6	11	-	11	17	-	17	
Handicrafts and Dressmaking Total	-	-	1,013	2212	3225	332	-	2325	1345	4537	5882	
Beautician	E	Beautician	-	471	471	-	-	73	-	544	544	
E Total	-	-	-	471	471	-	-	73	-	544	544	
Beautician Total	-	-	-	471	471	-	-	73	-	544	544	
Paramedical Technicians	G	CLEW	84	127	211	83	84	167	167	211	378	
	G Total	-	84	127	211	83	84	167	167	211	378	
	S	Medical Dressing	6	-	6	53	-	53	59	-	59	
	-	O.T Attendant	49	5	54	23	-	23	72	5	77	
	S Total	-	55	5	60	76	-	76	131	5	136	
	T	Medical Dispensary	7	-	7	-	-	-	7	-	7	
	-	Medical Store Attendant	53	-	53	51	-	51	104	-	104	
	T Total	-	60	-	60	51	-	51	111	-	111	
	X	Dental Attendant	7	-	7	5	-	5	12	-	12	
	X Total	-	7	-	7	5	-	5	12	-	12	
Y	Advance TBA Training	-	44	44	-	-	-	-	44	44		
Y Total	-	-	44	44	-	-	-	-	44	44		
Paramedical Technicians Total	-	-	206	176	382	215	84	299	421	260	681	
Computer Software and Hardware	H	CCTV Installation	22	-	22	20	-	20	42	-	42	
	-	Computer Hardware	338	-	338	147	-	147	485	-	485	
	-	Computer Networking	6	-	6	13	-	13	19	-	19	
	-	Computer Software	404	-	404	154	-	154	558	-	558	
	-	Office Automation	-	-	-	226	-	226	226	-	226	
	-	Typing Sindhi Urdu	97	2	99	55	-	55	152	2	154	
H Total	-	-	867	2	869	615	-	615	1,482	2	1,484	
Computer Software and Hardware Total	-	-	867	2	869	615	-	615	1,482	2	1,484	
Grand Total	-	-	4,956	2,861	7,817	3,889	2,482	6,371	8,845	5,343	14,188	

Financial Budget and Expenditure for the Period from Feb 2009 to Mar 2011

Annex - VI

Name of Account	Total Budget (Feb 2009- Jun2011)	Total Expenditure (Feb-09 to Mar 11)	Fund Utilisation (%)
Total (Salaries) cost	124,150,486	70,068,921	56.4
Total (Recurring Cost/operational Cost)	118,681,801	51,869,557	43.7
Total (Salaries + Operational) costs	242,832,287	121,938,478	50.2
Total (Capital Cost)	69,925,000	56,956,089	81.5
Total (Salaries, operational and Capital Costs)	312,757,287	178,894,567	57.2
Programme Cost			-
Poverty Score Card Survey	13,050,000	11,383,282	87.2
Income Generating Grants	86,100,000	28,843,400	33.5
Community Investment Fund Band-0-11	258,300,000	323,711,448	125.3
Community Investment Fund Band-12-18	750,000,000	41,639,652	5.6
Vocational Training Band-0-11	183,750,000	173,477,500	94.4
Vocational Training Band-12-18	183,750,000	20,002,500	10.9
Community Physical Infrastructure	525,000,000	78,558,363	15.0
Village Improvement Schemes	105,000,000	20,562,800	19.6
Low Cost Housing Schemes	300,000,000	114,871,272	38.3
Education - Making Non Functional Schools Functional	195,000,000	41,569,249	21.3
Education - Setting up 2nd Shift Girls Schools	15,750,000	5,429,374	34.5
Education - Setting up Early Childhood Centres	15,750,000	2,586,459	16.4
Productivity Enhancement (intervention)	20,000,000	2,227,259	11.1
Micro Health Insurance	62,195,100	31,097,550	50.0
Capacity Building of Village TBAs	63,000,000	42,045,000	66.7
CO-Capacity Building	38,357,896	19,201,500	50.1
VO-Capacity Building (IRM)	59,304,000	38,825,225	65.5
Productivity Enhancement Capacity Bldg	20,700,000	3,780,000	18.3
VRU Program Cost		69,701,930	-
Grand Total (Programme Costs)	2,895,006,996	1,069,513,763	36.9
Grand Total	3,207,764,283	1,248,408,330	38.9
5% Supervision and Mgt Charges	160,388,214	62,420,417	38.9
Overall Total	3,368,152,497	1,310,828,747	38.9

Quarter Wise Number of UCBPRP Staff

Annex - VII

Categories	Quarter wise number of Project staff in each category								
	Mar-09	Jun-09	Sep-09	Dec-09	Mar-10	Jun-10	Sep-10	Dec-10	Mar-11
Top Management	1	1	1	1	1	1	1	1	1
Middle Management	0	2	2	2	2	2	2	2	2
Professional	10	9	10	11	8	12	9	9	7
Support staff	40	64	84	93	88	87	75	61	65
Auxaliry staff	27	32	38	52	50	63	48	46	44
Total	78	108	135	159	149	165	135	119	119
% Change over time (-)	-	38.5	25.0	17.8	(6.3)	10.7	(18.2)	(11.9)	-

Cost Efficiency Indicators

Annex - VIII

Efficiency Indicators	Estimated in the Budget	Actual as of March 2011
Total (Salaries) as % of total	3.7	5.3
Total (Recurring Cost/operational Cost) as % of total	3.5	4.0
Total (Salaries + Operational) as % of total	7.2	9.3
Total (Capital Cost) as % of total	2.1	4.3
Total (Salaries, operational and Capital Cost) as % of total	9.3	13.6

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