



Assessment Study of Community Investment Fund Program (CIF) and Sustainable Development Goals (SDGs)

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GBTI

Table of Contents

Acknowledgement	3
Acronyms	4
Executive Summary	5
Community Investment Fund.....	6
CIF by GBTI	6
CIF Program Dissemination.....	7
Assessment Objectives.....	8
Methodology.....	8
Institutional Strengthening	11
Data Analysis.....	14
Sustainable Development Goals and CIF.....	22
Partnerships for the goals (SDG #17)	23
Success Stories	25
List of interviewees	31

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Acronyms

AFC	Affectees Facilitation Cell
BoD	Board of Directors
CIF	Community Investment Fund
CIF-MIS	Community Investment Fund-Management Information System
COs	Community Organizations
CODP	Community Organization Development Plan
CRPs	Community Resource Persons
ENRM	Environment and Natural Resource Management
F&A	Finance and Accounts
GBTI	Ghazi Brotha Taraqeeati Idara
GSSS	Gender and Social Sector Services
HRD	Human Resource Development
LBoD	Local Board of Directors
LSOs	Local Support Organizations
MER	Monitoring, Evaluation & Research
MFI	Micro Finance Institutes
MHI	Micro Health Insurance
MIP	Micro Investment Plan
NBFC	Non-Banking Financial Company
PCP	Pakistan Centre for Philanthropy
PITD	Physical Infrastructure and Technology Development
PPAF	Pakistan Poverty Alleviation Fund
RCED	Rural Credit & Enterprise Development
RSPN	Rural Support Program Network
SDGs	Sustainable Development Goals
SERP	Society for Elimination of Rural Poverty
SM	Social Mobilization
SPO-M&E	Senior Program Officer-Monitoring and Evaluation
SPO-SM	Senior Program Officer-Social Mobilization
VDP	Village Development Plan
VOs	Village Organizations

Executive Summary

Community Investment Fund (CIF) program was started by Ghazi Brotha Taraqiati Idara (GBTI) in 2012 in district Attock. Initially it has completed eight years of successful implementation in district Attock-Punjab and district Swabi and Haripur-Khyber Pakhtunkhwa (KPK). This assessment study of CIF provision in two Local Support Organizations (LSOs) and one Village Organizations (VO) evaluates the fulfillment of the CIF objectives through an insightful analysis of these institutions in terms of their operations, management and community driven development initiatives, while on the other hand to see the benefits achieved by clients, both with a quantitative analysis of financial, operational and social indicators and a qualitative analysis through case studies. One of the study objectives was to see “How CIF program of GBTI responds to poverty, gender and develop effective, accountable and transparent institutions at local levels (Village, Union Council) related to Sustainable Development Goals (SDGs).

The study was conducted by using random sampling technique. Two types of questionnaires were used; one to get insight on institutional strengthening of three tier structures i.e. CO, VO and LSOs while second questionnaire was developed to get the information of individual beneficiaries of CIF.

The study shows that CIF program has added value to institutional strengthening through a consistent contact, holding meetings, using COs and VOs as platforms for all types of development initiatives and ensuring individual contacts with members of community networks. This has resulted in improved level of trust and mutual cooperation towards GBTI program as a whole. The efforts made by GBTI in relation to forming responsible and active community organizations, i.e., COs and VOs had a regular trend of meetings and attendance of members. One of the most important aspects of any program is the maintenance of records. Overall 27% COs are ‘institutionally developed’, 47% are independent and 27% are at ‘institutionally infancy, however there is no CO at inactive category.

More than 50 % members of COs are from poor and vulnerable category of society. (SDG1-No poverty). Women being 100 % clients of CIF, reflects the prime objective of CIF program as well as priority focus of GBTI to align with the SDG 5. 76 % of beneficiaries availed CIF to improve existing enterprises while 24 % availed CIF to start new enterprises. These small enterprises proved main income source of poorest population, average income of target households increased from Rs.10,000 to Rs.15,000 (SDG 8-Decent work and economic growth). VOs and LSOs in terms of effective, accountable and transparent institutions at all level clearly indicates the quality of administration, regulatory framework of these organizations/institutions to meet the (SDG-16). LSO Sarwal, Kotha and Surg are hands-on demonstration of partnership for development of their areas. (SDG 17- Partnership for goals).

The study report recommends continued capacity building program of CRPs is needed to keep the transparent and updated record of CIF program. Governance structure of CIF program that is from CO to VO to LSO needs to be regularly assessed by the organization. To avoid the CIF record related issues in VO Surg, GBTI should develop and keep in place a mechanism of handing over / taking over of CIF record by CRPs.

Linking SDGs 1, 5, 8 16 and 17 to the indicators of institutional strengthening and both qualitative and quantitative analysis of beneficiaries shows a direct connection between mentioned SDGs and program interventions of GBTI.

Community Investment Fund

Rural Support Program Network (RSPN) and Pakistan Poverty Alleviation Fund (PPAF) started a program called “Community Investment Fund” aiming to reach out to the poor and poorest women in the communities effectively and efficiently for the provision of financial services. Taking the best practices of previous experiences of micro financing by Village Organization Bank by Agha Khan Rural Support Program in late 1980’s and work of Society for Elimination of Rural Poverty (SERP) Andhra Pradesh–India in late 1990, RSPN and PPAF considered CIF as cost effective method of providing micro finance services to the poor and poorest women in the areas that are relatively underserved by Micro Finance Institutes (MFIs). CIF is a fund owned, run and managed by poor women through their own local level organizations. The focus of CIF is specifically on women of poor households by giving access to microfinance. CIF is based and linked to three tier structure of social mobilization of RSPNs. This three tier structure of social mobilization and CIF program complement each other in terms of operations, management and development initiatives by these community organizations.

CIF by GBTI

GBTI started CIF in 2012-13 initially in 5 VOs. The program was started in four VOs of Attock and one VO of Swabi with the core funding of GBTI. The selection criteria for provision of CIF fund is a viable network of local communities organized in the form of mohalla level organization federated into village level and then union council level organizations. The scaling up process of these community organizations involve regular interaction of these community organizations (in the form of community meetings), maintenance of record of these meetings, linkage development with public private development stakeholders and taking local initiatives for the area development. The process of community level Institutional Development takes longer time and greater effort to foster sustainable and viable local grassroots level community institutions (CIs) of the poor. Keeping in view the complexity of the process of Institutional Development, the whole process of scaling up local mohalla level community organizations into independent institutions (VO & LSO) took 15 to 20 years of consistent efforts by GBTI and local communities in district Attock and Swabi. Selection criteria of scaled up village level and union council level organizations (VOs & LSOs) was defined in terms of their operations, management and community driven development initiatives and first LSO Utman Welfare was selected for program implementation of CIF.

CIF Program Dissemination

Province	2 (Punjab & KPK)
District	3 (Attock, Harripur, Swabi)
CIF started	2012-13 (Initially in 5 VOs)
No of VOs and LSOs given CIF	15
Total CIF amount	7,128,100
CIF initiated in District Attock	2012-13
No of VOs and LSOs managing CIF	8
No of CRPs trained in CIF	8
Amount given to VOs and LSOs	4,700,000 (14,056,000)
No of Beneficiaries	637
Repayment	100%
CIF initiated in District Swabi	2012-13
No of VOs and LSOs managing CIF	3
No of CRPs trained in CIF	3
Amount given to VOs and LSOs	1,600,000 (8,310,000)
No of Beneficiaries	383
Repayment	100%
CIF initiated in Dsitrict Harripur	2013-14
No of CRPs trained in CIF	4
No of VOs and LSOs managing CIF	4
Amount given to VOs and LSOs	828,100 (1,818,000)
No of Beneficiaries	92
Repayment	100%

Assessment Objectives

1. Does CIF program of GBTI achieve following three CIF policy objectives;
 - a) Institutional strengthening of CO/VO/LSO (Keeping in view the indicators set by RSPN for Organizational Motivation, Organizational Capacity and Organizational performance along with external factors affecting the process of institutional development)
 - b) Improvement in economic and social status of CIF clients
 - c) Women empowerment
2. Identify strengths of CIF program
3. Identify areas of improvement in CIF program
4. How CIF program of GBTI responds to poverty, hunger, gender, decent work and peace related Sustainable Development Goals (SDGs)



I. Consultative Meeting:

Regarding the methodology of the CIF assessment study and pertaining to the objectives and timeline of the study, as well as taking into consideration, strengths and areas of improvement related to CIF program, the first step was holding consultative meetings with management and program staff of GBTI.

II. Selection of CIF program area:

The area for assessment study of CIF was selected by GBTI management on following basis;

- Viable three tier structures of Community organizations, Village Organizations and Local Support Organizations
- VOs and LSOs with well-maintained complete record of all development activities carried out from initiation of community formation till the start of CIF program
- The level of wider community involvement in the development activities
- The past achievements or potential of the Village or Local Support Organization
- The managerial ability of VO and LSO to successfully administer the CIF and deliver the outcomes.
- Increased connection among other local communities and neighborhood
- Increased access of VO and LSO to the public and private, service delivery organizations

III. Sampling procedure:

Two types of selection procedure were adopted;

- One for selection of VOs and LSO as mentioned earlier on the basis of their operational, managerial and development taking initiatives. So initially one VO Surg and one LSO Sarwala in district Attock and one LSO kotha in district Swabi was selected for assessment study.
- Second selection criteria for CIF clients were simple random sampling technique. This technique was used so that every client in the data (Jan 2017 to Dec 2018) of CIF MIS has an even chance and likelihood of being selected in the sample. The selection of clients completely depends on chance or by probability and therefore this sampling technique is also sometimes known as a method of chances.

Keeping in view a period of at least two years, the beneficiaries who have availed credit from CIF program since 2017 and 2018 were selected for the said study. To see the outcome of CIF program on the financial and social circumstances of these beneficiaries, a sample of 31 beneficiaries was

randomly selected. Total number of 30 beneficiaries was selected from two VSOs and one LSO out of which 24 CIF clients were found available for interview and physical verification of utilization of CIF.

Union Council	Sarwala	Surg	Kotha
District	Attock	Attock	Swabi
Total Cos who availed CIF facility	19	9	20
COs selected for study	9 (47 %)	5 (55 %)	8 (40%)
Total CIF Clients (<i>Jan 2017 – Dec 2018</i>)	68	32	161
CIF Clients interviewed	11	7	6
CIF for Livestock	3	4	2
CIF for Enterprise	8	2	4
CIF for Agri-input	-	1	-



Institutional Strengthening

Social mobilization process of GBTI is a cross cutting theme of all development activities and CIF is being implemented on same lines. Field staff of GBTI ensures all steps of social mobilization in execution of CIF program starting from organization of communities' structures from mohalla to village and to union council level. Once these structures are organized and start implementation of all activities ensuring community participation at large and maintaining community funds in a transparent way, the program of CIF is introduced to these village and union council level organizations.

Besides scaling up the community organization process, meeting frequency of these networks on regular basis, maintenance of record of these meetings, linkage development with public private development stakeholders, taking local initiatives for area development are the basic selection criteria of VOs and LSOs for CIF program. Taking the aforementioned selection criteria, GBTI evaluates village level and union council level organizations (VOs & LSOs) in terms of their operations, management and community driven development activities to initiate CIF program. Since CIF is one of the major program intervention of GBTI, therefore it is necessary to handle CIF operations in a very transparent and systematic way both at organizational and community level.



Framework for categorization

To keep the operations and management of CIFs provided to VOs or LSOs, GBTI manages this program at head office, field offices. On other hand at local level this program is being managed by VOs and LSOs. Operations and record of all CIF clients is being managed in same sequence in the form of CIF-MIS at field head office by finance and accounts section and CIF registers at VOs and LSOs by CRPs.

Assessment of institutional strengthening through questionnaire based on 15 types of indicators shows very interesting analysis of CIF as an effective tool for strengthening of three tier structures. A simple and user friendly Institutional Development Index based on four key organizational dimensions

- Organizational Motivation;
- Organizational Performance;
- Organizational Capacity;
- External Environment

The overall framework for final categorization of community organizations as per fifteen major indicators is presented below

Key Organizational Dimensions	Indicators	Max Score
Organizational Motivation	Goals/mission of the COs	3
	Participation in need identification and planning;	3
	Election/Selection of Office Bearers;	3
	Downward Accountability of CO leadership;	3
	Efforts to form apex level body of COs	3
	Mainstreaming Gender Issues.	3
Organizational Performance	Frequency of CO meetings and attendance	3
	CO Savings and its utilization	3
	Implementation of Planned VDP	3
	Self-Initiated projects	3
	Socio-Economic Activities	3
	Inclusion of Poor	3
Organizational Capacity	COs Record Keeping;	3
	COs Leadership and Managerial Capacity	3
	COs Technical Capacity	3
	Management committees at CO level;	3
	Committees for conflict resolutions	3
External Environment	Staff visits	3
	Age of COs	3
	Geographic location of COs	3
	Office Bearers residential status and education	3
	Total Possible Score	45
<i>% of CO's actual score (Obtained Marks/Total Marks * 100</i>		

Consolidated intuitional development Categories

From consolidated table given below, one can see and assess that under the LSO Utman Welfare (Swabi) 60% of COs are at 'institutionally developed', while 40% are 'institutionally independent'. Under the LSO Sarwala (Attock) 20% COs are institutionally developed, 40% are independent and 20% are at 'institutionally infancy'. However under the LSO Surg (Attock) no CO is 'institutionally developed', 60% of COs are institutionally independent and 40% are at 'institutionally infancy'.

It is very interesting that overall 27% COs are 'institutionally developed', 47% are independent and 27% are at 'institutionally infancy, however there is no CO at inactive category.

% Range	COs Institutional Development Category	No. of COs			Grand Total	Percentage of COs			Grand Total
		LSO Utman Welfare	LSO Sarwala	VO Surg		LSO Utman Welfare	LSO Sarwala	VO Surg	
Less than 25%	Category 1 (Inactive)	0	0	0	0	0%	0%	0%	0%
26% - 50%	Category 2 (Institutional Infancy)	0	2	2	4	0%	40%	40%	27%
51 - 75%	Category 3 (Institutional Development)	2	2	3	7	40%	40%	60%	47%
Over 76 %	Category 4 (Institutional Independence)	3	1	0	4	60%	20%	0%	27%
Grand Total (Number of COs)		5	5	5	15	100%	100%	100%	100%

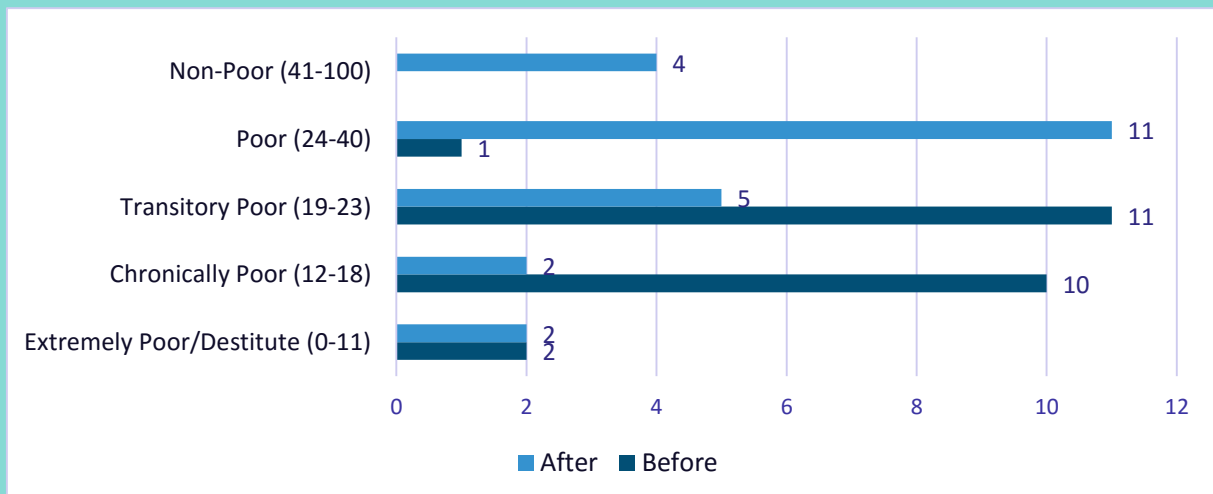
Data Analysis

Poverty Levels of Beneficiaries before and after use of CIF:

An interesting analysis of poverty band through poverty score card shows that CIF can make difference in social status of people through increase in financial situation if it is used purposefully for the income generation activity. CIF clients with poverty bands (0- 11) were 2 and the number remained same after use of CIF loan. In case of poverty band (12-18) i.e. chronically poor, before availing CIF loan 10 clients were under this category, which decreased to only 2 clients after utilization of CIF. Similarly clients coming under poverty band (19-23) transitory poor, 11 members took CIF, 4 were graduated to non-poor (41-100) and 2 to poor (24-40) category.

Poverty Bands	No. of Beneficiaries before use of CIF	Current No. of Beneficiaries (As of Mar, 2020)
	Before	After
Extremely Poor/Destitute (0-11)	2	2
Chronically Poor (12-18)	10	2
Transitory Poor (19-23)	11	5
Poor (24-40)	1	11
Non-Poor (41-100)		4
Total	24	24

Figure 1: Poverty Levels of Beneficiaries before and after use of CIF



Change in household income

The CIF contributed a significant increase in household income of target clients. The average household income of target clients increased from Rs.9,930 to Rs. 12,920 in VO Surg. Similarly in LSO Sarwala, monthly income improved from Rs.8,630 to Rs.14,930 while LSO Kotha showed maximum increase in average income of target households from Rs.10, 100 to Rs.16, 400, thus increasing an average income of all households in three UCs from Rs.9, 553 to Rs.14, 750.

Village	Average HH Income before CIF	Average HH Income after CIF
Surg	9,930	12,920
Sarwala	8,630	14,930
Kottah	10,100	16,400
Average	9,553	14,750



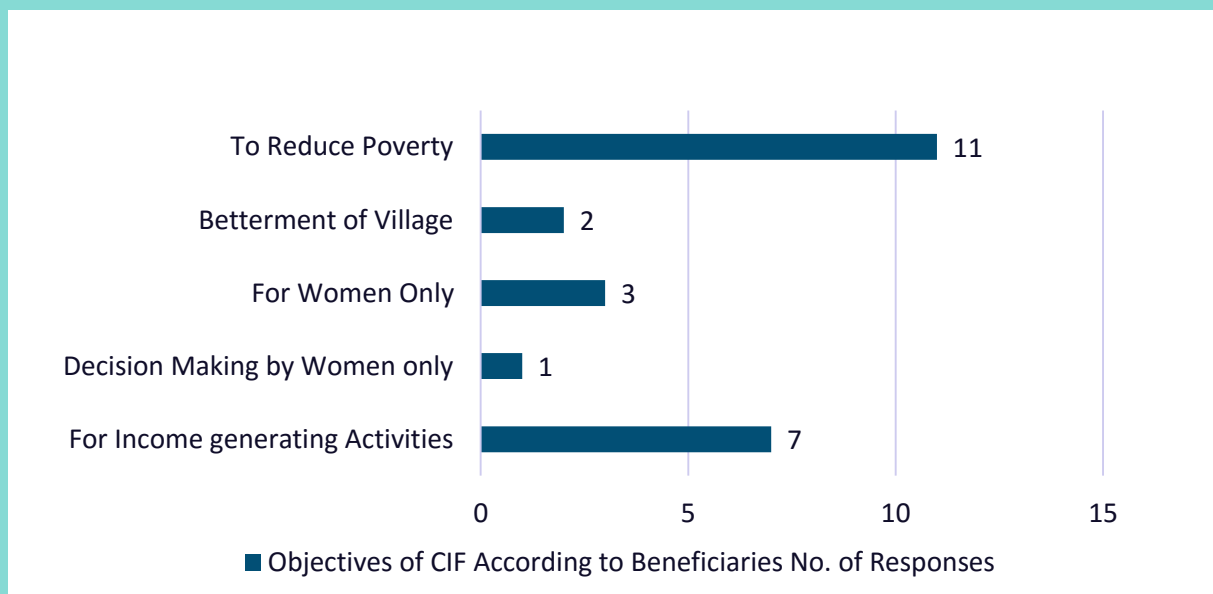
Among 30 selected CIF clients, total of 24 CIF beneficiaries were interviewed from two VOs and one LSO. Six selected beneficiaries were not found at home at the time of visit and were out of station for their domestic matters.

Objectives of CIF According to Beneficiaries

First indicator of study objective was to know about the responses of CIF beneficiaries, how they perceive the objective of CIF by GBTI. Responding to this query, 7 clients said that it is for income generation activities, while 11 responses were CIF as a tool of poverty reduction. 3 clients indicated that CIF is solely provided to women and 2 mentioned it as a fund for betterment of their village. Only 1 client responded that it is to enable women to take decisions independently at personal and household level.

46% of Beneficiaries think the CIF objective is to reduce poverty

Figure 2: Objectives of CIF According to Beneficiaries

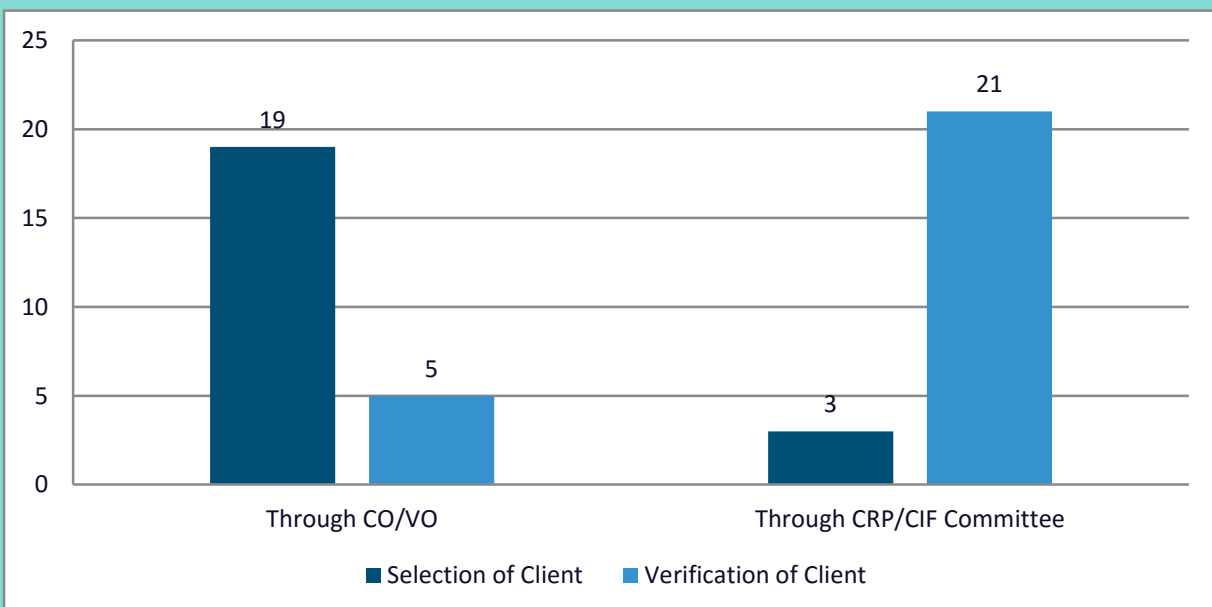


Process for the selection and verification of CIF Client:

The data was collected to get the information what process was adopted to select the CIF clients from COs, VO and LSOs. Out of 24 clients, 19 were selected by their respective Cos and VOs while 3 were selected by CRP and CIF committees. After selection of CIF clients, 5 clients were verified by Cos and 21 were verified by CRP and CIF committee. The verification was carried out by CRPs weather the selected clients are eligible for CIF facility or not

79% of Beneficiaries selected by Community Organizations

Figure 3: Process for the selection and verification of CIF Client



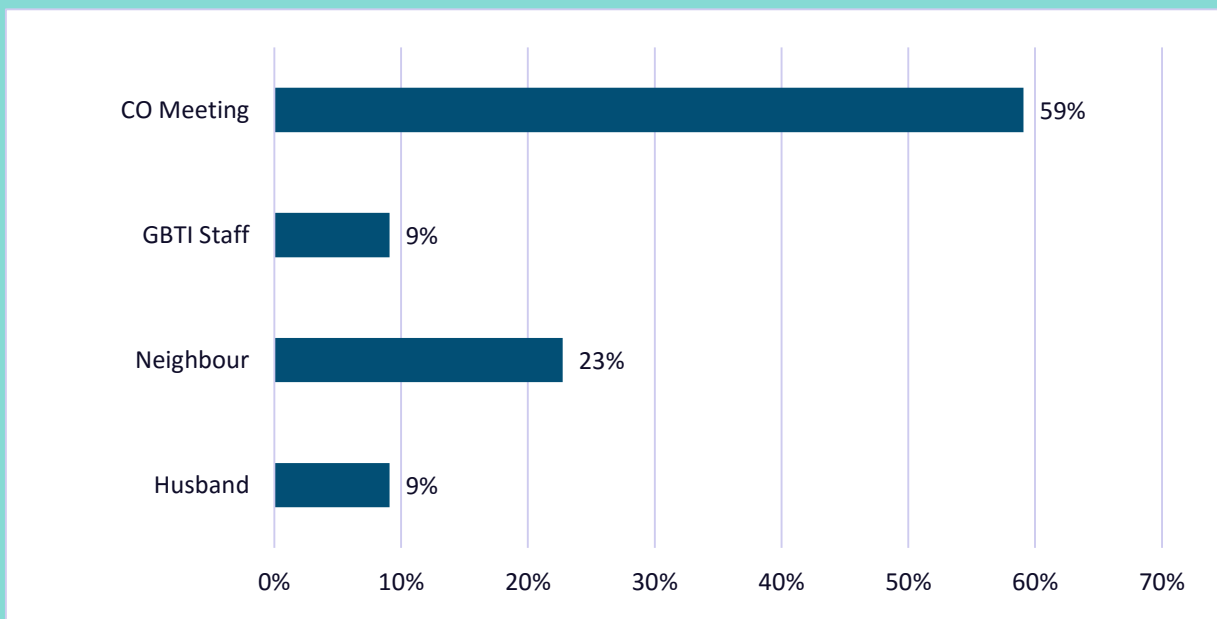
Sources of Information for Beneficiaries about CIF:

Regarding information about CIF facility, sample beneficiaries were asked about different type of sources from whom they got details about CIF. Responding to this query, 59 % clients mentioned CO meetings, while 23 % cited the source of information from neighborhood, 9 % were informed by their husbands and same 9 % were informed by GBTI staff. This analysis reflects not only

- Meeting frequency of these VOs and LSOs but also the community members do exchange adequate information among community members.
- On the same hand CIF is a leading tool for exchange of information among communities thus keeping majority of community members together.
- Also this reflects a very vigilant local governance of these structure

59% of Beneficiaries were informed in COs meetings

Figure 4: Sources of Information for Beneficiaries about CIF

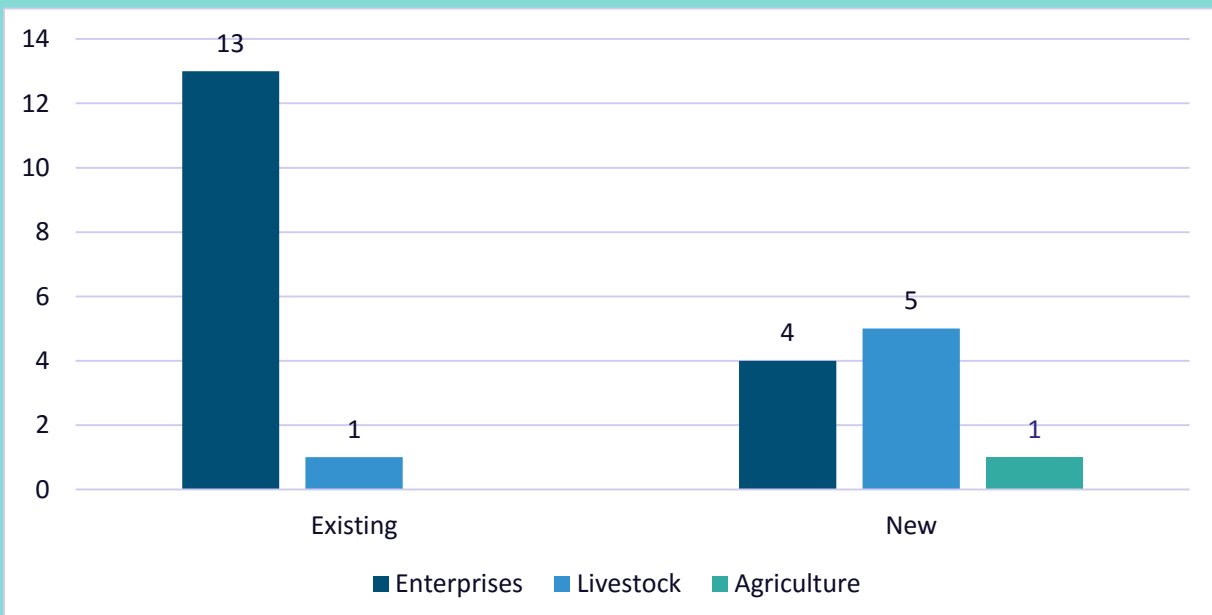


CIF for New Business or Existing:

Out of 24 target beneficiaries, it was analyzed that 17 beneficiaries used CIF facility for small enterprises, out of which 76 % availed CIF for existing enterprises while 24 % availed CIF to start new enterprises at local level. Similarly 6 beneficiaries used CIF facility for buying livestock, out of which 17 % were those who had already rearing livestock and 83 % bought new livestock to raise their income level. Only 1 beneficiary used CIF credit for agriculture inputs like fertilizer and seed.

42% of Beneficiaries started new businesses

Figure 5: CIF for New Business or Existing

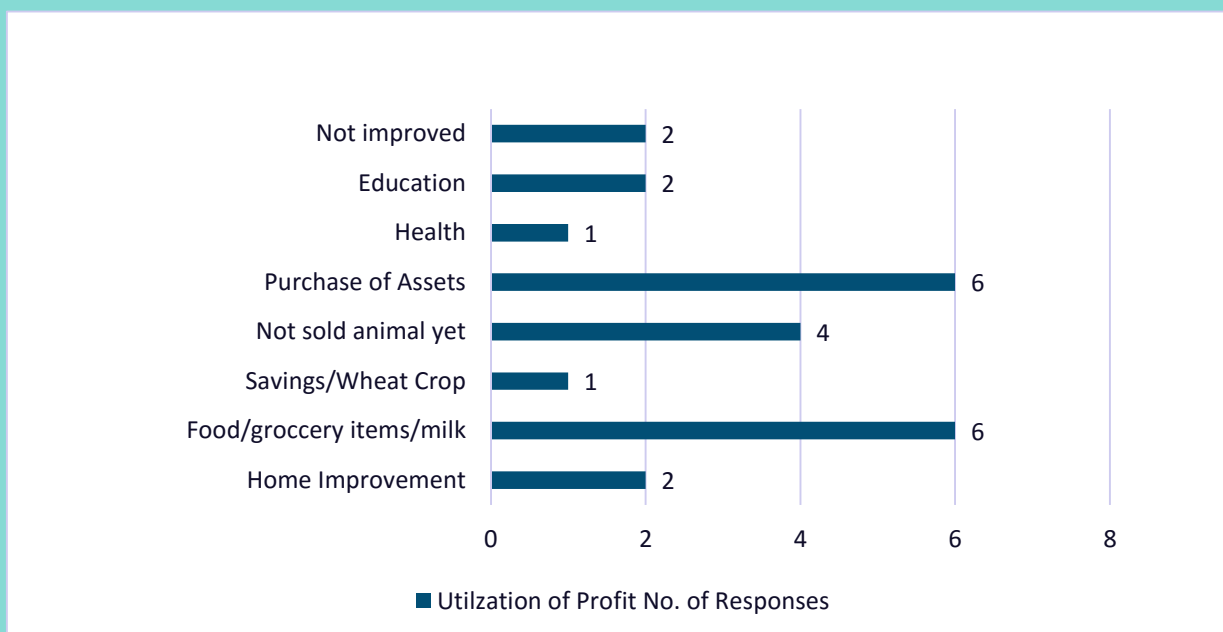


Utilization of Profit

An interesting analysis of utilization of profit by clients showed that 25 % did use profit to purchase daily household grocery items and purchase of assets like used refrigerator, wooden safe etc. Out of 24 number of CIF clients, who bought livestock 17% were those who have not sold livestock while 8% clients did spend profit on home improvement and same 8% on education of their children. 4% clients spent profit for their health issues.

Utilization of profit	No. of Responses	%age
Home Improvement	2	8%
Food/ grocery items/milk	6	25%
Savings/Wheat Crop	1	4%
Not sold animal yet	4	17%
Purchase of Assets	6	25%
Health	1	4%
Education	2	8%
Not improved	2	8%
	24	100%

Figure 6: Utilization of Profit



Sustainable Development Goals and CIF



In order to address SDG 1, Inclusiveness of poor and vulnerable is major focus of these institutions and more than 50 % members of COs are from poor and vulnerable category of society. Since this segment is ever unheard and never represented in mainstream of development, so inclusion of these poor and vulnerable in community organizations is a very focused and continued effort by GBTI (Through Poverty Score Card (PSC), clearly reflected in CIF program. There are a number of stories of these rural and urban poor, who after availing CIF invested for economic activities and have changed their status from poor to better off. Data of CIF program shows a large number of poor and vulnerable being the members of these community organizations when trusted and given confidence by these local institutions proved unbelievable achievements for up gradation of their economic as well as social status.



CIF is objectively designed to ensure maximum participation of rural as well as urban women to get them onboard in the mainstream of economic improvement at household level. Women being 100 % clients of CIF, reflects the prime objective of CIF program as well as priority focus of GBTI to align with the SDG 5. Moreover CIF being female focused program also reflects the consideration of GBTI management to address SDG 5 at its level best.

LSO Sarwala has practically demonstrated gender equality by addressing women rights like creating awareness on early child marriages and domestic violence and other women related issues are being resolved which is also observed in other two VOs.



Encouraging entrepreneurship and job creation is key to SDG 8. Micro, small and medium enterprises (MSMEs) are crucial for meeting SDG8.

Out of 24 target beneficiaries of CIF study, analysis showed that 17 beneficiaries used CIF facility for small enterprises, out of which 76 % availed CIF to improve existing enterprises while 24 % availed CIF to start new enterprises. These small enterprises proved main income source of poorest population in LSO Kotha with maximum increase in average income of target households from Rs 10,000 to Rs 16,400 as compared to VO Surg (Income increased from Rs 9,930 to Rs 12, 920) and LSO Sarwala (Rs 8,630 to Rs 14, 930)

Sustainable Development Goals and CIF



Goal 16 recognizes that in order to reduce violence and prevent future crises, there is a strong need to focus on (re) building the institutions, structures, processes, and attitudes necessary to create and sustain a viable peace in society. IEP (2018), Positive Peace Report 2018

Local Support Organizations Kotba and Sarwala are the practical case of dealing with issues of social conflicts and their resolution through partaking of members of these institutions. These institutions act as local Jirga for the conflict resolution and sustaining peace among local communities.

Inclusive institutions like Kotba and Sarwala are serving as a catalytic accelerator that triggers positive multiplier effects of development interventions as all such interventions rely on functional, responsive and accountable institutional systems and mechanisms for effective and inclusive implementation.



The local organized network of people who started mobilization and organization process from a small settlement have now transformed into village level and union council level organizations/institutions. This transformation period varying from 5 to 10 years from a small group to large institutions has built the capacity of these institutions to link with other stakeholders of development both in public and private sector.

LSO Sarwal, Kotba and Surg are hands-on demonstration of partnership for development of their areas.

Partnerships for the goals (SDG #17)



Mehtab Khursheed Memorial School, Village Kottah



Cultural Events with the support of provincial government



Awareness raising sessions to counter drug abuse



Hepatitis Vaccination camps organized with the support of Shamsheer Ali Khan trust



Traditional Birth Attendants (TBAs) received trainings with the support of Community Infrastructure Project



Tree plantation campaigns with the collaboration of PTC

Partnerships for the goals (SDG #17)



In last year 2,775 women and 400 men were registered with NADRA to develop their CNIC by facilitation mobile vans to far villages



Street pavements/ sanitation work completed with the support of local government fund



Free Eye Camps are being organised with the collaboration of Al-Shifa eye hospital



Free medical clinics were arranged focusing on mother & child health and awareness raising regarding child birth spacing



Vocational/ skill trainings conducted with the collaboration of Sangi foundation



Community Investment Fund (CIF)

Kausar Shaheen

A recipient of interest free loan to purchase a Ricksaw for her elder son

Success Stories

Kausar Shaheen age of 43 is a wife of Tariq Mehmood. Unfortunately, her husband left her alone five years ago. He left two daughters and 1 son (Aged 18, 15 & 09). She lives in one room house in village Pindwal of UC-Sarwala district Attock. She is an uneducated poor woman. She started struggling hard to earn as much as she can to support her family. But due to insufficient resources she was unable to give her best. Only she had to rely on working as a maid. GBTI staff introduced her regarding “Community Investment Fund” through door to door programme introductions, she was also asked to develop her Micro Investment Plan (MIP). In her MIP she requested for providing capital to buy qinqui rickshaw for her elder son. After conducting appraisal by Community activists her case was approved and she was given Rs.25,000/-. With this amount she paid down payment for the rickshaw for her son. Before that her son got driving license after getting local training for driving.

With this new business activity she was so happy for another income support of the family with this small interest free loan under the CIF programme. She started savings in local committee and received Rs.30,000/-. Next year she applied for another loan to build another room in her small one room house. She is also paying off her loan amount regularly. She bought a used washing machine and with her savings bought a goat. Kausar says, “It was just because of strong support and guidance of GBTI which is helping me to come out of poverty and our condition is improving day by day”



Community Investment Fund (CIF)

Gohar Zaman

A recipient of interest free loan to establish a stationary shop

Gohar zaman has a matriculation degree and has been married for three years. He is a father to one year old son. People who live in the house are: a brother, his wife and four kids, a second brother, his wife, two daughters, and a father.

Before approaching CIF for a loan He worked as an audit reach worker in welfare project which was given to Agha welfare society. His main task was to register drug addicts in the vicinity of the project who were then taken to a hospital in Peshawar where such individuals were treated for a month. Mr. Zaman worked for the same project from 2011-2013. He became jobless once the project ended.

Under such circumstances Mr. Zaman took a loan of Rs.20,000 from CIF and opened a stationary shop in his vicinity. Name of the shop was Gohar sports/ stationary. Although there were many stationary shops in the same vicinity but Mr. Zaman's brother, Akmal Zaman, was a school teacher which gave him an added advantage. His brother started purchasing school uniform, toys and sports goods from Mr. Zaman's shop. Shop inventory included stationary items, sports goods, toys, uniform, shampoos, soaps etc. and stock related to Independence Day.

Shop started with Rs.20,000 in 2016 and he contributed Rs.15,000 of his own. Initially he setup the shop in a basement with a rent of Rs.1,200 per month and generated revenue of Rs.5,000 per month. Since 2016 to date, inventory of 9-7 hundred thousand has been purchased; shop has been shifted from basement to ground floor with rent of Rs.4,000 per month and monthly revenue from Rs.25,000-30,000. Everyday sale is Rs.5,000 now. Due to COVID-19 sale was Rs.5000-15000.

Mr. Zaman contribute Rs.10,000 per month from the income of shop to kitchen items and gives his wife Rs.5,000 per month as well.



Community Investment Fund (CIF)

Yusra Begum

A recipient of interest free loan to establish a small tuck shop

She does not want to ask for money from her husband

Yusra Begum is wife of Zahid Mohammad who works in jute and quilt shop. She got married in 2008. She has four kids; three sons and one daughter. Eldest son is of 12 years and a Madrassa student. Another one is of 5 year, daughter of 6 years and youngest son is 10 months old.

She has co wife with three daughters and one son. One daughter is a sixth grade student and 13 years old, second daughter is in fourth grade, eldest son is 16 years old and works in a shop with his father. One daughter is married. Total number individuals in a household are 11.

When Yusra got married her mother in law was running the shop. In 2011 Yusra took her first loan of Rs.20,000 from COF. With this amount she purchased the shop from her mother in law, the cost was Rs.11,000 and the rest of the amount was used to purchase inventory.

With the loan Yusra started a shop in one of the rooms of her house. Inventory included bangles, makeup kits, hinna, pampers and dresses for children etc.

Yusra relies on her own per month income and co wife relies on husband's income. She started the shop to become independent and didn't want to ask for money from her husband

Everyday sale is from Rs.500- 1500. Fee of a child studying in madrassa is Rs.1,500; amount spent on wedding festivities is Rs.200-1000. Total monthly expenditure is Rs.5,000 and it comes from the revenue generated from her shop. Most of the items sold are makeup products, mehndi and bangles. Right now shop's inventory is of Rs.35,000. Apart from that she added a table and a cell phone in her assets. She contributes in her husband's income as well like stitching quilts, embroidery on shawls and table cloths. For dowry of girls Rs.2,000-3,000 was contributed.

Observations:

- The efforts made by GBTI in relation to forming responsible and active community organizations, i.e., COs and VOs had a regular trend of meetings and attendance of members. One weakness found was that the CO members are lacking savings; something which should be improved upon in order to instill a habit of saving amongst beneficiaries.
- Dissemination of information, objectives and purpose of the CIF program had been done more so with the VO rather than the CO; shown by the fact that the VO leaders had a higher understanding of CIF objectives in comparison to the CO leaders. As for the CIF management and identification training which was provided to office-bearers in the COs and VOs, all had obtained training from GBTI which according to them had proved very useful for them.
- One of the most important aspects of any program is the maintenance of records. Within the CIF Program, the concept of CRPs who are maintaining CIF records are local, educated members of VOs is prevalent. The reason for having male CRPs within the program is because GBTI understood the fact that the majority of members were illiterate and therefore would struggle to maintain records at the village level.
- The records at the CO level were in partially updated while at the VO level (where there are more records), the majority of records were fully updated. The remaining records were mostly.
- Generally, the assessment found that the CIF program had been implemented in its true spirit with the maximum number of decisions taken by women members and with the minimal role of GBTI.
- CIF being the excellent opportunity to deepen and self-sustaining of the social mobilization process in local communities has proved a regular support in building independent community institutions at local level.
- CIF being an extensive and broad based program is regularly supplementing social mobilization process and a more comprehensive interconnection can be framed to strengthen social mobilization approach of GBTI.
- Since CIF being implemented at VO and LSO level, so both of these structures are functional in terms of implementation of other interventions as well as transparent governance through updated records and documentation, but the lowest cadre of these institutions i.e. CO level needs to be looked into in terms of their record, meeting frequency and inclusion of more number of poor and vulnerable people in these organizations.
- On the other hand out of 31 CIF selected beneficiaries, 24 were identified and recommended for CIF loan by the CO level cadre.

- Owing to CIF, dependency on middlemen decreased. Further, the local people gave due importance to VOs due to a number of social and development activities carried out in the village by VOs and LSOs. These institutions have also established a strong relationship with local decision making platforms
- There are examples from across the globe of communities taking action on every SDG. In case of GBTI, this is reflected in the call to “ensure responsive inclusive, participatory and representative decision making at all levels” (SDG 16.7). There is a clear and important role of community work to ensure active and informed participation focusing on all goals – social, environmental and economic, alongside engaging people in a proper process of participation.
- Looking ahead, challenges and opportunities include more reaching out to marginalized communities, more building capacity to link the local with the national, global, and the social to the environmental and the economic, and building more resilient partnerships between the public and private sectors. We also need to get better at measuring what matters and highlighting the value of community development and learning exchanges.

Recommendations:

Like any other program, there is always room for improvement and based on the assessment, this report recommends the following:

- a) A continued capacity building program of CRPs is needed to keep the transparent and updated record of CIF program. For the said purpose the experienced and professional CRPs managing CIF can be employed to train the other CRPs, who needs to improve their skills for management of CIF program.
- b) Governance structure of CIF program that is from CO to VO to LSO needs to be regularly assessed by the organization, so that more inclusive and transparent CIF program can be implemented and expanded.
- c) Increasing the frequency of savings
- d) Carrying out refresher courses for CRPs
- e) Cross exposure visits of CRPs and office bearers of VOs and LSOs
- f) CO level being the foundation of VOs and LSOs needs to be contacted at least once in a quarter in terms of conduction of meetings and review of their record and documentation.
- g) To avoid the CIF record related issues in VO Surg, GBTI should develop and keep in place a mechanism of handing over / taking over of CIF record by CRPs.
- h) CRPs being the backbone of CIF program must be taken care of timely payments against their services related to CIF program and their TORs needs to be review once in six months.

- A regular training/ refresher workshops of CRPs can bring more productive results not only for CIF program but for implementation of other interventions as well.
- GBTI needs to put more emphasis on focusing SDGs with regards to its already implemented interventions
- To achieve the SDGs, a more focused participatory development is required, so the Community development can address the need for widespread participation and representation and in particular challenge gendered relations of power, discrimination, racism and human rights abuses. We therefore need plans, facing ourselves with our weaknesses as well as our strengths, identifying the development support we need and can offer others, and building our influence on wider processes of community driven development to address the objectives of SDGs.
 - What GBTI needs to ensure, it is highlighted in local and national strategies;
 - Are the SDGs yet a tool to empower? Are they easy for communities to understand? Do they mean anything to ordinary people?
 - We need to be better in showing what difference CD interventions make
 - If citizens are not affected by the issues (or if they don't recognize that they are affected), will they care?
 - People need to translate SDGs to their own lives
- There is a close alignment between the outcomes envisaged in the SDGs, and the outcomes of almost all community development, focusing as it does on issues of poverty, exclusion, inequality, lack of power and discrimination. Addressing all these issues is explicit or implicit in the SDGs. The distinct and essential role of community development is in the process of working with communities and interests around these issues where they are experienced directly, and to work for change.

List of interviewees

Sr. No	UC	Name	Village	CO Name	VO Name	Before PSC	After PSC
1		Tanveer Bibi	Dk Gama	Noor Dk Gama	Sarwala	12	21
2		Baseerat Bibi	Sarwala	Mehtab	sarwala	17	31
3		Shahida Parveen	Sarwala	Mona	Sarwala	24	31
4		Bibi Yasmeen	Pindwal	Haroon	Sheen bagh	23	32
5	Sarwala	Fuqraj Bibi	Pindwal	Shama	Pindwal	16	22
6		Salma Bibi	Sheen Bagh	Roshni	Sheen Bagh	13	39
7		Gulfareen	Pindwal	Sahara	Sarwala	16	43
8		Nadia	Pindwal	Shama	Sarwala	19	19
9		Aaliya	Pindwal	Roshni	Sarwala	21	26
10		Kousar Shaheen	Pindwal	Sahara	Sarwala	15	22
11		Naseem Akhtar	Kotha	Kiswa	Kotha	21	17
12		Yusra Begum	Kotha	Kiswa	Kotha	20	24
13	Kotha	Farhat Bibi	Kotha	Baryal	Baryal	17	37
14		Sadaqat	Kotha	Ghulam Khel	Ghulam khel	12	9
15		Saima Bibi	Kotha	Faizan	Kotha	21	29
16		Saima	Kotha	Chino Stars	Chino	23	25
17		Fuqraj Bibi	Mongi wali	Bukhari	Surg	19	34
18		Salma Bibi	Surg	Dk Malkan	Surg	17	48
19		Shakeela Bibi	Mongi Wali	Dhok Jalal	Surg	21	41
20	Surg Salar	Hameeda Begum	Mongi wali	Dhok Jalal	Mongi wali	21	25
21		Bani Begum	Mongi wali	Mh Bukhari	Mongi wali	20	42
22		Khalida Parveen	Dk Jalal	CO Dhook Jalala	Mongi wali	15	21
23		Rehana Firdous	Mongiwali	Bukhari Mongiwali	Mongi wali	11	14
24		Nousheen Bibi	Mongiwali	Bukhari Mongiwali	Mongi wali	8	8



Ghazi Barotha Taraqiyati Idara