

GBTI

GHAZI BAROTHA TARAQIATI IDARA

QUARTERLY PROGRESS REPORT

Dec, 2024



Harnessing People's Potential

www.gbti.org.pk

Quarterly Programme Update

As of December, 2024

Harnessing People's Potential

Ghazi Barotha Taraqiati Idara
Monitoring, Evaluation & Research Section

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INTRODUCTION

- Ghazi Barotha Taraqiati Idara (GBTI) was established as a Project Non-Government Organisation (PNGO), in 1995 with the financial support of WAPDA in the Ghazi Hydropower Project (GBHP) area.
- GBTI is a Non-Government Organisation registered as a company limited by guarantee under section 42 of the companies ordinance (1984).
- It is an approved Not for Profit Organisation under clause 2 (36) of the Income Tax Ordinance, 2001.
- It is certified as an NPO by the Pakistan Centre of Philanthropy, the certification agency of the Government of Pakistan.
- It is licensed to carry out Investment Finance Services as a Non-Banking Microfinance Company.
- It is a member organisation of the Rural Support Programme Network.
- It is a member organisation of the Pakistan Microfinance Network.
- It is a member organisation of the Human Resource Development Network.
- It is a member organisation of the International Union for Conservation of Nature.
- GBTI core operations are managed from the income of an endowment fund provided by WAPDA.
- It is an autonomous and independent organisation.
- It has no pre-conceived package for delivery of services or supplies.
- It is a gender-sensitive development organisation.
- It has no political agenda.

Vision

Directly & indirectly GBHP Project Affected Persons (PAPs) will be organised in the form of their own organisations. The community institutions and their activists are recognized by the Government and private development agencies as vehicles for sustainable development and poverty reduction

Mission

To ensure fair and just implementation and compensation packages announced for affected communities of Ghazi Barotha Hydro Project (GBHP) through the involvement of all stakeholders and promote area development programme with a special focus on the poor and deprived communities

Objective

To foster the institutions of the people in all villages and settlements in GBHP affected area through a committed cadre of community activists and community extension workers/specialists. GBTI works to harness people's potential for poverty reduction and improve their quality of life.

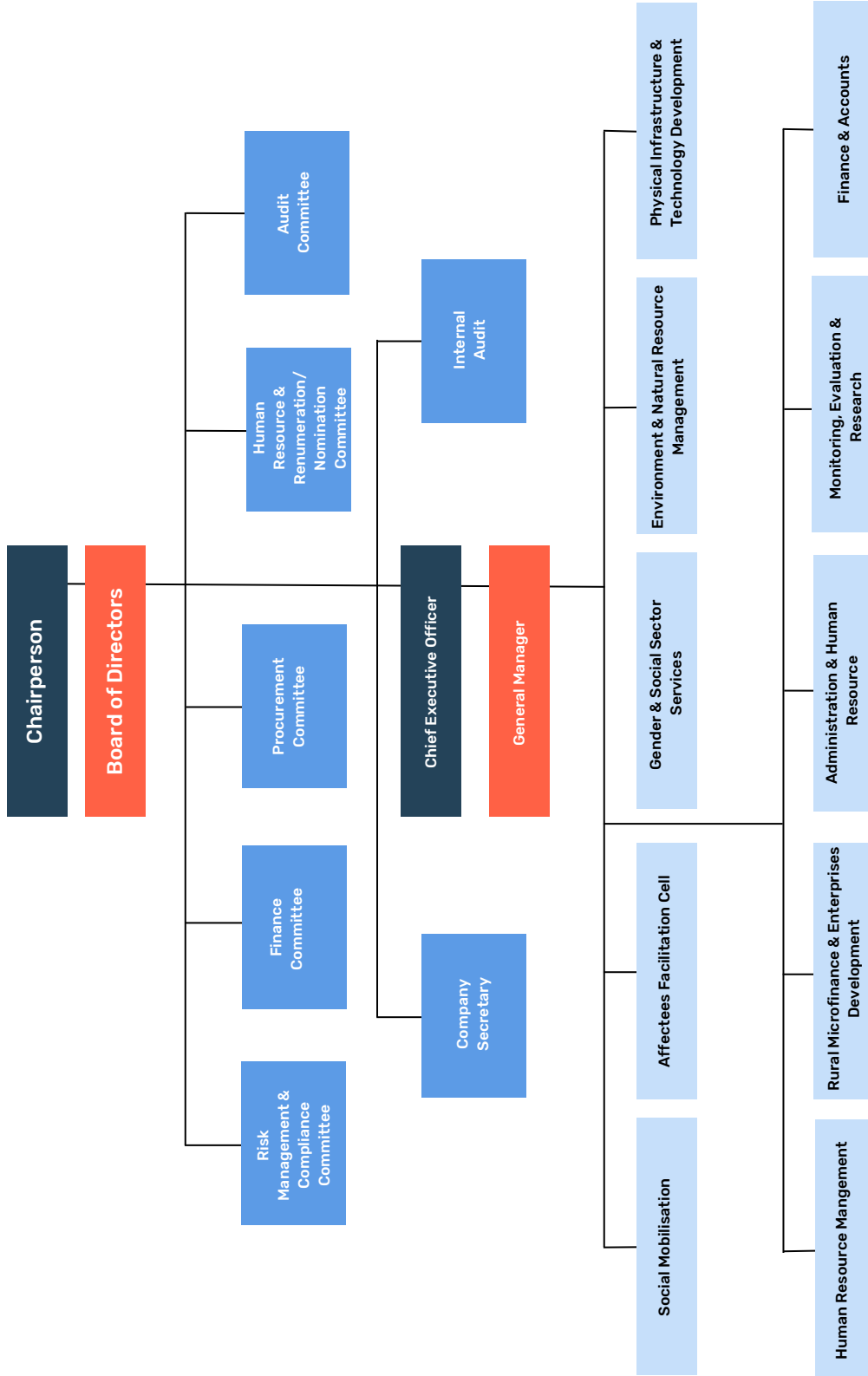
Key Assumptions

- People have tremendous potential and willingness to identify and prioritize development activities.
- There is at least one Activist in each community who is willing to mobilize the community.

ACRONYMS

ADB	Asia Development Bank
AFC	Affectees Facilitation Cell
BRDCC	Building Resilience to Disasters and Climate Change
BISP	Benazir Income Support Programme
CIF	Community Investment Fund
CMST	Community Management Skills Training
CI	Community Institutions
CO	Community Organisations
CPI	Community Physical Infrastructure
CRP	Community Resource Person
ENRM	Environment and Natural Resource Management
FLF	Female Livestock Farmers
GAD	Gender and Development
GBHP	Ghazi Barotha Hydro Power Project
GBTI	Ghazi Barotha Taraqiati Idara
HRD	Human Resource Department
HRDN	Human Resource Department Network
IRD	Integrated Regional Development Plan
IRM	Institute of Rural Management
IUCN	International Union for Conservation of Nature
LBoD	Local Board of Directors
LEP	Livelihood Enhancement Programme
LHW	Lady Health Worker
LSO	Local Support Organization
LSO	Local Support Organizations Network
MER	Monitoring, Evaluation and Research
MIS	Management Information System
MFI	Micro Finance Institution
NBMFC	Non-Banking Microfinance Company
NRSP	National Rural Support Programme
NPO	Non-Profit Organization
PCP	Pakistan Centre of Philanthropy
PITD	Physical Infrastructure and Technology Development
PLS	Profit & Loss Sharing
PO	Partner Organization
PPAF	Pakistan Poverty Alleviation Fund
RSPN	Rural Support Programme Network
RSP	Rural Support Programme
SM	Social Mobilization
SSK	Shoab Sultan Khan (The Patron of GBTI)
SO	Social Organiser
SSI	Small Scale Infrastructural Scheme
VDO	Village Development Organisation
WAPDA	Water and Power Development Authority
WB	World Bank

ORGANIZATIONAL STRUCTURE



PROGRAMME AREA

Programme Area including Microfinance Operations			GBHP Affected Area		Field Staff				
District	No. of Tehsil	No. of Union Councils	No. of Tehsil	No. of Union Councils	No. of Branches	No. of Offices	Men	Women	Total
Attock	6	72	2	12	1	8	18	13	31
Swabi	4	53	1	6	1	2	2	10	12
Haripur	3	45	1	4	1	6	10	6	16
Abbottabad	2	51	0	0	1	2	5	9	14
Rawalpindi/ICT	7	46	0	0	1	3	4	3	7
Total	22	263	4	22	6	19	39	41	80
Gender wise percentage of staff							49%	51%	100%

CORPORATE OFFICE

IRM Complex, Office # 7, Park Road, Sunrise Avenue, Chak Shahzad, Islamabad

Management/Professional Staff	Support Staff	Total
05	12	17

SSK RESOURCE CENTRE

Major Tahir Road, Darus Salam Colony, Attock

Professional Staff	Support Staff	Total
04	08	12

GBTI IN A GLANCE

As of Dec, 2024

3,603

Community Organisations

48,110 (61%)

Organised Households

112

Village Development Organisation

62,495

Members Community Organisations

16

Local Support Organisations

30,681

Affectees have been paid

36,702

Persons received trainings including managerial and skill development

4,411.55 (97%)

Million Rupees have been paid to Affectees

5.799

Billion Rupees loan disbursement to 205,467 persons

27.771

Million Rupees disbursed to 1,312 poor under the CIF

292.689

Million Rupees is an Outstanding Portfolio

281,725

Persons benefited under the Gender & Social Sector Services

254,064

Community members benefited under Agriculture, Livestock and Poultry

804

Physical Infrastructure Projects completed benefiting more than 30,045 families

172,002

Persons benefited under the Community Health Support Fund

BACKGROUND

Ghazi Barotha Taraqiyati Idara (GBTI) a Development Organization was registered as a project non-profit organization in October 1995 under the Companies Ordinance of 1984.

The background to its establishment and the experiences since then are quite different from the other rural support programmes. In the late 1980s the required additional generating capacity was estimated at 7,000 to 9,000 MW by 2005. Although significant private sector thermal generating capacity was anticipated between 1995 and 2000. Additional hydropower capacity was also required. It is in this context that the Ghazi Barotha Hydropower Project (GBHP) was identified. Intended to support the country's least-cost development programme for expanding electricity generation, enhancing the reliability of power supply, and improving the power system control. GBHP was set up in the public sector by WAPDA a government-owned utility. The project was designed to divert water from the Indus at Ghazi in Haripur district, about 7 km downstream from the Tarbela dam to a 52 km long concrete-lined channel. The channel was then to transport the water to a power plant at Barotha in Attock district.

The objective of the project was to meet the demand for electricity in Pakistan by generating hydropower with minimal environmental and resettlement impacts. GBHP was completed in ten years (1994-2003) at a cost of about \$2bn. It has three main components: a barrage at Ghazi, about seven kilometre downstream from Tarbela, with a 71mm² storage capacity; a 52 km long lined channel from Ghazi to Barotha; and a power complex at Barotha with 1,450 MW generating capacity. The power transmission lines to the national grid system have also been installed. GBHP is a run-of-the-river project with far less environmental and social impact than is often associated with large dams and reservoirs. The project experienced unexpected delays in its construction because of several factors including shortfalls in counterpart funds and disputes with labour, contractors, and the

project-affected population (PAP) concerned with land acquisition, compensation, and resettlement. The implementation plan for the project included mitigation measures for the protection of the environment and a Resettlement Action Plan (RAP) to address the issues of land acquisition, payment of compensation for land, income, and assets, relocation of houses, and resettlement of people affected by the project.

WAPDA and co-financiers, led by the World Bank, decided that a Project Non-Governmental Organisation (PNGO) should be established to (i) assist the 55 villages in Attock, Haripur, and Swabi districts affected by the project to find appropriate and fair solutions to compensate the households for the appropriation of their land and to agree acceptable resettlement plans: and (ii) provide support through participatory organisations to enable the affected communities to raise their living standards.

In 1994. WAPDA signed a Memorandum of Understanding with NRSP to support the affected communities and help establish the proposed PNGO. According to the agreement. NRSP together with community participation, a survey of 48 villages conducted in the project area prepared village profiles put in place" a team of social organisers and other specialists, and familiarised them with the project and its location, land records, and rules governing the ownership and transfer of land, and prepared an integrated regional development plan (IRD P) for the PNGO to carry on the development work through participatory organisations to be formed by affected communities in the project area. Consequently, In October 1995, NRSP registered the PNGO as Ghazi Barotha Taraqiyati Idara under the Companies Ordinance of 1984 and GBHP WAPDA provided Rs.100m to PNGO as an endowment fund and Rs.99.376m to implement IRDP.

In view of socio-political challenges, WAPDA recognized that to implement an effective and

Resettlement Action Plan (RAP) in the GBHP Project area, WAPDA would require the assistance of a specialized organization in interfacing with affected communities to resolve the most intricate issues of land compensation and other resettlement matters.

WAPDA also envisage and opportunity to ensure that the local communities benefit from the construction of GBHP Project in a long-term and all-round way and not by way of piecemeal compensation. These tasks could best be carried out only with the active participation of the communities. The communities can also ensure sustainability of project gains, overtime. Clearly, in carrying out these specialized tasks, the communities need a long-term partnership with a body that can provide the required organizational support.

Major Objectives

GBTI pursues its objectives in the following two major categories:

Advocacy and Conflict Resolution:

To facilitate a multi stakeholder consultation and interaction mechanism in achieving the desired GBHP project objectives.

Poverty Alleviation:

To work as a catalyst, promoting participatory development of the affected communities to bring about lasting improvements in the quality of lives of the people of the Project area.

A Unique Governing Structure:

GBTI is governed by an independent Board of Directors (BoD). The governing Board is unique in many respects and distinguishes GBTI from other similar development and advocacy based organisations and exclusively portrays "Good Governance," deep rooted in the organisational structure, right from top to bottom. The Board consists of "Technical Directors" and those directly elected by the community organisations in their capacity as members of the "Local Board of Directors (LBOD)", who act in harmony with the local development needs. The LBOD effectively voice the concerns of GBHPP affectees, for a fair and timely resolution of their concerns.

GBHP Affected Area

GBTI primarily works in the GBHP Project area, which consists of 55 affected villages located in three districts; Attock in Punjab province, Haripur and Swabi in KPK province and now it has expanded its programme in 142 villages with the total population consisting of about 553,718 persons living in the 22 affected Union councils (UCs), whereas two UCs (Zarobi and Maini) were included in 2013. Moreover, the microcredit programme has also been expanded to Haripur, Rawalpindi, Islamabad. GBTI has successfully dealt with most of the issues, faced by directly affected persons, while social mobilization intervention remained functional to bring the 73,829 households in 22 UCs under organised folds for promotion of a participatory socio-uplift work in the Project area.

The Project area lies within the borderlands of Punjab and KPK. The affected area is further divided in four regions i.e. Sarwala and Chachh regions in district Attock, Ghazi region located in tehsil Ghazi of district Haripur and the Right Bank Side region in district Swabi. At present, GBTI works in the field through the lesion offices, located in Sarwala, Chachh, and Ghazi regions. The majority of inhabits are Pakhtun in origin. There is a mixture of other groups of whom "Awans" are the largest. Linguistically the majority speaks variants of Punjabi, and Seraiki with Hindko predominant in the Ghazi and Chach regions and the distinctive Attock dialect in Sarwala region. The whole Project area is "Barani" / rain-fed, with a slight difference in terrain, rainfall, groundwater resources, and agricultural productivity.

GBTI implemented the Integrated Regional Development Programme (IRDP) of Rs.99.76 million in its programme area smoothly and successfully through WAPDA funding. The funds for IRDP were fully utilized by the end of the financial year 2006-2007 since inception and an amount of Rs.19.762 million as a credit pool is being maintained by GBTI out of a total of 99.76 million rupees. WAPDA Audit Department also conducted an audit of IRDP funds provided to GBTI and issued an audit certificate. In addition to the above, WAPDA provided Rs.100 million as an endowment fund to GBTI for its sustainability. This experience enabled GBTI to access more donors.

SOCIAL MOBILISATION

GBTI works to release the potential abilities, skills and knowledge of rural men and women, to enable them to articulate their aspirations and to effectively organise the resources they need to meet their identified needs. The purpose is poverty alleviation – enabling people to break the cycle of poverty, which begins with the lack of opportunity, extends to the well-known miseries of economic and nutritional poverty and leads new generations to endure the same conditions. The process is social mobilisation – bringing people together on new terms for a common purpose. The conceptual tools are ‘social guidance’ (recruiting local men and women who will take on a leadership role), advocacy, capacity building and awareness raising. The programmatic tools are training, support to institutions, micro-credit, infrastructure development, environmental & natural resource management and ‘productive linkages’.

Social Mobilisation, the core of GBTI’s philosophy is based on acknowledging that the community is the center of all development activities. Social mobilisation is the process that leads to fostering of Community Institutions (CIs). This is a dynamic and participatory process of empowering people, especially the poor and socially excluded, for their socio- economic and political upliftment in a sustained manner. Once CIs have been fostered, then the poor households are enabled to begin to identify, prioritise, plan and think about their developmental needs jointly. Community Institutions are formed on the following three-tiered structure:

- Organising 15-20 households into Community Organisations (COs) at neighbourhood or muhalla level;
- Federating COs into Village Organisations (VOs) at village level, and;
- Federating VOs into Local Support Organisations (LSOs) at Union Council (UC) level.

This “three tier model” (COs/VOs/LSOs) ensures



community participation, ownership, capacity building, accessibility to services, accountability, and transparency and links the communities with government and non-government organizations and with the local markets.

Progress During the Period Jul to Dec, 2024

During the period focus was given to forming new community organisations (COs) in District Abbottabad and Swabi. 63 Women COs were formed with the inclusion of 926 members. Apart from that 03 new Village Organisations were also formed. Through these CIs, poor households were identified for livelihood under the IFL and members participated and received vocational/skill training to improve their livelihood through linkage development. Over the year, the cumulative number of COs are 3,603 having 1,436 male COs and 2,167 women COs. These COs federated into 112 VOs at the village level and then federated in 16 LSOs the apex organisations at the union council level. The total number of organised households has become 48,102 with the membership of 61,964 encompassing 26,560 men and 35,935 women members. The average number of members per CO is 18. The programme coverage of GBTI has reached 61% per cent. The Total savings of COs organised through GBTI has now become Rs.16,745,335/- consisting of Rs.5,585,562/- savings of men and Rs.11,159,773/- savings of women. The average saving per member is Rs.268/-.

AFFECTEES FACILITATION CELL

GBTI Board of Directors approved the establishment of a separate cell on the 8th of December, 2003 to facilitate GBHP affectees and to solve problems including land compensation payments, enhanced land compensation, legal matters, and resettlement issues, etc. The cell comprises of experienced staff to perform as a task force in coordination with the local representatives of the community. The objective is to facilitate the Water and Power Development Authority (WAPDA) and the Project Affected Persons (PAPs) more efficiently.

AFC Resource Centre

Affectees Facilitation Cell (AFC) Resource Centre was established in 2003 on the advice of GBTI's Patron Mr. Shoaib Sultan Khan, the purpose and objective of the Resource Centre is to share GBTI's experiences and lessons learnt with any future mega projects for smooth implementation. In this regard, all previous record was streamlined in a systematic & presentable manner with the support of RSPN.

Up to the end of **December 2024** out of a total of 36,958 Project Affected Persons (PAPs), 30,681 have been paid their land compensations with an amount of Rs.4,411.55 million.

On the 13th of Aug, 2015 WAPDA constituted a "Land Acquisition and Resettlement Committee" (LARC) to scrutinize applications



GBTI is not only facilitating but also organising meetings of the Land Acquisition and Resettlement Committee (LARC) with the community and affectees of GBHP to settle their cases out of the court.

of TDP/GBHP affectees and prepared a list of eligible claimants whose cases were pending with courts before 2010 to settle in the "Resettlement Claim Commission" (RCC).

In the first round GBTI was not a member, however, in the second round, GBTI organised number of consultation meetings with concerned PAPs individually and collected their willingness to settle their cases out of the court. As a result of these meetings, 127 applications were received. Out of 123 hearings, 84 cases have been settled and 39 withdrawn by the affectees. While payments of Rs.279.93 million were made to 79 cases.

Tube-Well User Associations (TUAs) persuaded the installation of 11 tube wells on the sold spoil banks in KPK under the "Spoil Bank Disposal Policy". So far out of 11 tube wells, 07 are fully functional, and the remaining 04 could not be functional due to different reasons.

GBTI has shared the categorization of pending land compensation payments with WAPDA for taking appropriate steps for 79% of total PAPs whose payments are below Rs.10,000/-. GBHP-WAPDA developed three orchards of oranges on spoil banks, every year the auctions of these orchards take place to sell oranges to local community farmers. GBTI as a member not only participates in auctions but also disseminates information through activists and community organisations.



AFC Resource Centre

LINKAGE DEVELOPMENT

Villages and local authorities are catalysts for change and drivers of development. A multilevel governance approach is needed to deliver development to citizens/villagers and make sure that poor and marginalized groups are included in economic growth policies. But how can governments at all levels cooperate effectively and how can capacities at the national and local level be strengthened? The concept of Linkage Development is further elaborated as the 17th goal under the "Sustainable Development Goals (SDGs)".

Despite some positive developments, a stronger commitment to partnership and cooperation is needed to achieve the SDGs. That effort will require coherent policies, an enabling environment for sustainable development at all levels and by all actors, and a reinvigorated Global Partnership for Sustainable Development. A successful sustainable development agenda requires partnerships between governments, the private sector, and civil society. These inclusive partnerships built upon principles and values, a shared vision, and

shared goals that place people and the planet at the centre, are needed at the global, regional, national and local level. For this reason the concept of social mobilisation is being adopted by Rural Support Organisations, GBTI is one of them who is not only constituting three tiered organisations COs/VOs/LSOs in its programme area but also building the capacity of the community with the help of different donor organisations.

In GBTI programme are the process of social mobilisation was carried out in 1995 while implementing the Integrated Regional Development Plan and for the land compensation payments to affectees. Local Support Organisations fostered by GBTI at union council level are continuously developing linkages with government and non-government departments for developmental activities and poverty alleviation achieving the seventeenth SDG "The partnerships for the goals" and on self-help basis;

Meeting with the office holders of Local Support Organisations





SELF-HELP INITIATIVE PROGRAM

The Program's aim is to provide financial and technical support to poor families by organizing people in community institutions as well as developing their skills so that they can stand on their own feet and lead a dignified and prosperous life.

Introduction;

The main objective of the program is to organize people into their community institutions (COs, VO and LSOs) through social mobilization. And to make people aware of how they can reap individual and collective benefits from the following activities through savings, mutual agreement and consultation. And can lead a prosperous life as a respectable citizen while contributing to the journey of development

- To Establish early childhood education and care centers for children between three to five years of age
- Conducting vocational and technical training courses for youth (women and men) to promote skills
- Organizing free medical check-up camps and awareness campaign focusing mother and child health care
- Providing fruitful and forest plants to make the environment clean and pleasant
- To provide micro health insurance to get free treatment facility up to Rs.20,000/-
- Providing vegetable seeds at household level as well as imparting training in kitchen gardening
- Conducting small training courses at home level to reduce costs of household significantly
- Provision of interest-free loans to increase household income



20 Medical/eye/ anti-natal/vaccination camps were organized (1,506 Beneficiaries)



03 events of Career Counselling and Guidance were organized to benefit 102 government teachers



HUMAN RESOURCE DEVELOPMENT

Human Resource Development (HRD) plays a significant role in development. Acting as a catalyst, it makes ongoing and multi-faceted contributions to increase the overall wealth of the nation. We believe that “skill enhancement is one of the major factors in achieving optimal rural development”.

Since the establishment of HRD component, this sector has been meeting the need for capacity building by teaching new skills or by enhancing existing skills and capacities. With the steady growth in its area of operations.

HRD Objectives

- To enhance people’s productivity and to consolidate the human capital base to optimize the utilization of labour.
- To upgrade the technical and managerial skills of rural men and women to increase production and minimize losses.
- To improve the utilization of local resources and reduce dependency on external resources
- To build self-confidence.
- To strengthen village-based skills to enhance productivity and increase returns.

The Staff training portfolio ensures capacity building through three programmes:



Candle making training is being organized under the Subject Specific Training programme



Community Management & Skill training

Management development training, Microfinance training, and Intern training programme.

The **managerial training** programme ensures the level of management skills required for the proper functioning of community organisations. These programmes are led by professionals who have knowledge of the fields, community issues, and training along with their respective qualifications.

The **Vocational Training** Programme, enhances the technical skills of community members and contributes to self-employment. The **Environment & Natural Resource Management Training** Programme strives for optimal utilization of available resources at the local level and provision of assistance to reduce dependency on external resources. The section provides support to members engaged in agriculture, livestock, poultry, water resource development and management, and forestry and rangeland management. **Gender & Social Sector Training** Programme plays a pivotal role by providing training and assistance in health and education. These training programmes are provided in collaboration with governmental and non-governmental institutes and organizations.

Synopsis of 2023-24

By the end of Jun 2024, there have been 33,846 community members (men/women) and staff trained, including 24,338 (72%) women. 9,508 Office-bearers have been given training under the "Community Management Skill Training" (CMST) component.

4,103 (women) community members have been given training under the technical and vocational training programme such as tailoring machine/hand embroidery, cushion and bed sheet making, etc. 2,418 (men) community members have been given training under the technical and vocational training in several different trades' i.e. heavy machinery, building electrician, civil surveyor, driving and plumbing, etc. Under the "subject-specific training" component 15,254 community members have been given training on subject-specific such as candle making, pickle making, detergent making, and tie & dye, etc.

Progress During the Period

Jul to Dec 2024

- 24 events of SST (Candle making, Tie and dye, Oil making, dessert making, hair oil preparation, Shampoo making and Chaba making) were conducted to benefit 891 persons
- 26 sessions were conducted in government schools regarding "Career Counselling & Guidance" (1,574 Beneficiaries)
- 04 events were organized on digital literacy to train rural women (108 Beneficiaries)
- 03 events of "Community Management Skill" were organised to train 48 office bearers.
- 85 women community members have completed their technical/vocational training in advanced tailoring/beautician.
- RMED staff receives refresher training on various topics such as CART "Credit Appraisal and Recovery Techniques" and Risk Management. During the period 06 workshops were organised (148 Beneficiaries F:66, M:82)



GENDER & SOCIAL SECTOR SERVICES

GBTI has identified gender as a cross-cutting theme. This requires that gender be integrated into policy planning, programming, implementation, and evaluation of activities. GBTI believes that its efforts to reduce poverty cannot achieve its full potential unless the organization addresses the constraints that limit the capabilities of men and women to improve their standard of living and quality of life. Key aspects of this are:

1. Recognizing and harnessing the full potential of rural men and women
2. Increasing their productive capacity
3. Reducing barriers, which limit men's and women's participation in society.

GBTI acknowledges Gender Mainstreaming as a means of consciously raising the visibility and support of women's contributions to poverty alleviation. The Guiding Principles of GBTI's Gender Policy are as follows:

Gender Integration: GBTI realizes that addressing gender inequality as a crosscutting theme requires that women's views, perceptions, needs and aspirations shape the development agenda as much as those of men

Diversity and Intersection: Gender equality requires recognition that every policy, program, and project affects women and men differently.

The partnership between men and women: It involves working with men and women to bring about changes in attitudes, behaviour, roles, and responsibilities at home, in the workplace, in communities, and the society at large.

Empowerment enables women and men to identify unequal power relations and unequal access to and control over resources and the implications of unequal power relations for a prosperous society. Empowerment begins with consciousness-raising and leads to self-realization.

Gender Equality/Equity: It is a conscious effort to ensure that one's rights or opportunities do not depend on being male or female. GBTI is aware that its efforts and contributions to poverty reduction must be coupled with actions to eliminate gender inequalities to promote sustainable human development.



Free medical facility is being provided in GBTI programme area focusing on mother & child health

Progress During the Period Jul to Dec 2024

- During the period 1,408 women participated in 23 "Health Awareness Workshops" organised by GBTI.
- 1,368 persons have been given free medical facilities with basic medicines in 26 medical/health camps organized.
- GBTI established 07 new Early Childhood Education Centres with the support of concerned VDOs. Now a total of 135 ECE centers are being managed with the support of GBTI.
- 04 events of "Digital Literacy" were conducted at village level raise awareness (108 women participated)
- 02 meetings for the teachers of Early childhood Education were conducted.
- 5,654 persons registered under Health/Bereavement support fund; however the fund of Rs.210,000/- provided to 10 persons.



Early Childhood Education Centre, Kamra, District Attock



Early Childhood Education Centre, Nortopa, District Attock

Early Childhood Care and Education

GBTI planned to expand comprehensive early childhood care and education, especially for the most vulnerable and disadvantaged children. Early Childhood Development emphasizes a holistic approach focusing on the child's physical, emotional, social, and cognitive development. So far, GBTI has established 40 (601 Strength of children) Early Childhood Care and Education Centres with the support of concerned VDOs and the Government provided space and teachers. The identified teachers received 5 days of training on manuals developed by Quaid-e-Azam Academy for Educational Development, Punjab.

GBTI provides furniture, game gear, educational toys, stationery, and some essential accessories required for each centre. Now teachers are not only preparing children for conventional schooling but also nurturing health, hygiene, etiquette, and manners.

Community-based ECE Centres;

1. VDO Nortopa (24)
2. VDO Pindwal (24)
3. VDO Barotha (09)
4. VDO Shamsabad (13)
5. VDO Dhok Haji Ahmed (13)
6. VDO Kamra (21)
7. VDO Kottah (16)
8. VDO Jalo (14)
9. VDO Galla (18)
10. VDO Attock Khurd (15)
11. VDO Phulanwali (15)
12. VDO Chuna kari (18)
13. VDO Manser (16)
14. VDO Mullah Mansoor (18)
15. VDO Jityal (18)
16. VDO Madhrota (11)
17. VDO Mosa (20)
18. VDO Dhok Gama (24)
19. VDO Pandak Village (28)

20. VDO Dhaknair (25)
21. VDO Ferozbanda (21)
22. VDO Swabi (15)
23. VDO Marghuz One (25)
24. VDO Havellian (25)
25. VDO Zaida (25)
26. VDO Gohrabad (15)
27. VDO Roomian (13)
28. VDO Jaba (15)
29. VDO Sojanda (15)
30. VDO Bagh Nilab (15)
31. ECE Sirikot (15)
32. ECE Sojhanda GGPS (17)
33. ECE Baghnilab GGPS (15)
34. ECE Bandi Atai Khan (13)
35. ECE Deedan (18)
36. ECE Sultan Pur (17)

ECE Centres handed over to the Government Programme

37. VDO Surg (23)
38. VDO Chechi Village (28)
39. VDO Bahadur Khan (11)
40. VDO Bagh Nilab (16)



COMMUNITY HEALTH/BEREAVEMENT SUPPORT FUND

Increasing access to health services by supplementing the government efforts; Immunization and Polio Initiatives. Participation in projects for mother and child health care, reproductive health and family planning, medical camps, eye care initiatives etc are the main activities under the given below objectives;

- **Medical Assistance:** Provide financial support to community members facing unexpected medical expenses, including hospitalizations, treatments, medications, and rehabilitation.
- **Bereavement Support:** Offer financial assistance to families to cover funeral expenses, including funeral home costs, cemetery fees, and related services.
- **Health Awareness Campaigns:** Provide health awareness through campaigns/workshops and free medical camps.
- **Sanitation and hygiene:** Awareness to community members and individuals about hygiene practices and providing access to essential hygiene facilities and products.

All claims are processed and managed by GBTI, at present, the coverage is for both the client and his/her spouse. Product options include:

- Hospitalization cover: inpatient hospitalization/daycare expenses due to childbirth, illness, or accidental injury.
- Maternal cover: Pregnancy/ childbirth
- Life and credit cover: funeral expenses are paid, compensation is provided on accidental death or for permanent injury and the outstanding loan amount is paid.

Progress During the Period Jul to Dec 2024

GBTI has registered 5,529 persons for medical assistance. The total amount of Rs.1,130,800/- has been collected as a premium during the period. While an amount of Rs.293,243/- has been reimbursed against health/death claims to 13 persons as per the given detail;

No. of Health Assistance reimbursed: 07

No. of Bereavement Support reimbursed: 06

Cheque distribution for health and bereavement support



ENVIRONMENT & NATURAL RESOURCE MANAGEMENT

The quality of community life and the ability of communities depends on the relationship of ecological and social systems. The links between poverty and the environment are bidirectional: environmental degradation, whether occurring naturally or as a result of human interventions threatens the livelihoods of the rural poor and most of them depend directly on agriculture, livestock, poultry, horticulture, and orchard management to earn their living. Basic nutritional needs cannot be met when crop yields are reduced because of poor soil quality. Home-based enterprises requiring natural resources are abandoned due to the non-availability and unaffordability of these resources. Similarly, poverty has negative environmental effects when the poor choose unsustainable practices i.e. cutting down trees and polluting water supplies. Whatever the cause of poverty is, environmental degradation affects the poor and vulnerable first due to a lack of adequate socioeconomic resources. This environmental degradation has resulted in the emergence of a new class of poor whose livelihood solely depends on natural resources.

ENRM sector continues to foster productive linkages of COs with the line departments for the purpose of taking benefits from their services. It has established linkages of COs with the agriculture extension department, soil



Vaccination camps for animals arranged by GBTI



Awareness raining camp was arranged on precautionary measures against seasonal diseases with the collaboration of District Livestock Department, Attock

conservation, livestock and poultry, and forest and farm management developments.

Environmental & Social Management Framework (ESMF)

To counter the environmental and social consequences "The environment & Social Management Framework" (ESMF) has been prepared to set out the environmental assessment procedures required by PPAF and its Partners Organisations to assess the environmental consequences of PPAF interventions. The following are the objectives of ESMF:

- Prevent execution of interventions with significant individual or cumulative negative environmental and social impacts;
- Minimize potential individual and cumulative negative impacts by incorporating mitigations at the design stage and implementing mitigations at the implementation stage of the interventions;
- Enhance the positive impacts of interventions;
- Protect environmentally sensitive areas
- Enable PPAF and POs to monitor the implementation of ESMF on the basis of intervention-specific structured environmental assessment formats.



Vaccination and de-worming of animals



Awareness raising workshop was arranged on precautionary measures for controlling diseases in animals with the collaboration of District Livestock Department, Attock

Disaster Preparedness & Mitigation (DPM)

In case of a natural disaster, GBTI always acts promptly to respond to the needs of the affected people in its programme area. GBTI has vast experience in the resettlement of GBHP-affected people. GBTI not only organized Village Disaster Management Committees (VDMCs) but also trained them under the "Community Based Disaster Risk & Mitigation (CBDRM)" Programme. Under the Disaster Preparedness & Mitigation (DPM) component CBDRM is a collective term encompassing all aspects of planning for preparing and responding to disasters. It refers to the management of the consequences of disasters. The focus is on reducing the impact of the disaster. The systematic approach and practice of managing disaster risk minimizing potential harm and loss. A broad range of activities designed to:

- Prevent the loss of lives
- Minimize human suffering
- Inform the public and authorities of the risk
- Minimize property damage and economic loss
- Speed up the recovery process

Progress During the Period Jul to Dec 2024

During the period, the following were the main activities conducted under the ENRM sector;

- GBTI assisted community organisations to raise 14,415 plants including 6915 forest and 7500 fruit plants. (2075 Beneficiaries)
- 2,000 vegetable seed packets distributed to promote kitchen gardening.
- 1,800 kilogram of certified wheat seed provided to 60 farmers.
- 9,214 animals were given free medical treatment facilities. (3071 Beneficiaries)
- 94,540 animals/poultry were given vaccination/treatment facility by linking up community with District livestock department. (14315 Beneficiaries)
- 42 awareness sessions/field days/ programme introductions on agriculture and livestock have been conducted. (881 Participants)

Distribution of forest plants



RURAL MICROFINANCE & ENTERPRISE DEVELOPMENT

The Community Organisations (COs) fostered by GBTI prepare Micro Investment Plans. Members prepare household-level MIPs and the CO prepares MIPs at group level. Individual members are most interested in carrying out income-enhancing/generating activities. This usually requires training or financial capital, sometimes both, to begin or expand an income-generating activity. GBTI has created a programme of skills enhancement and a credit line to meet these household-level needs. RMED primary role is to ensure that microfinance funds are available to poor households through COs and groups. The section's other major responsibilities include developing information systems that help assess the efficiency, outreach capability, repayment behaviours, and financial viability of the programme.

GBTI does not have a preconceived package, although the microfinance facility is provided only for productive activities. This encourages the COs to utilize natural resources and human capital. These productive activities typically include:

- Agricultural inputs; seeds, fertilizer, pesticide, etc.
- Livestock
- Small business/enterprise development
- Lift irrigation, land-leveling, and other productive infrastructure

Based on its extensive experience GBTI regulates the ceiling for different activities to a maximum of Rs.150,000/-, however, currently average loan size is only Rs.29,685/-



Monthly meeting of staff is being conducted

Interest-Free Loan Programme

GBTI is implementing an interest-free loan scheme under the Government's poverty reduction programme in three Districts Swabi, Haripur, and Abbottabad with an amount of Rs.345 million. The following are the main objectives of the programme;

- To eradicate extreme poverty in the country, and to directly address the issue of rising unemployment.
- To give productive micro-loans to the doorsteps of the poor, and facilitate them in economic and social empowerment.
- To enhance poor households' income and improve their quality of life.
- To improve livelihoods and enterprise development through linkages.

So far GBTI has disbursed 43,992 interest-free loans with an amount of Rs.1,416,790,000.

CAPITALIZING ON TALENT

SUNDAS IQBAL RECIPIENT OF INTEREST-FREE LOAN WAS RECOGNISED FOR HER INSPIRING SUCCESS IN RAISING HER HOUSEHOLD INCOME BY ESTABLISHING A BEAUTY PARLOUR IN HER VILLAGE, HAVAILIAN, DISTRICT ABBOTTABAD

Sundas Iqbal, a 32-year-old woman from the village of Havalian in Abbottabad district, is married to Arshad, a shopkeeper whose earnings barely meet the needs of their family. The couple has a three-year-old daughter. Despite her desire to support her family financially, Sundas lacked the resources to start any venture.

One day, staff from GBTI introduced her to the "Interest-Free Loan Scheme" and guided her in creating a Micro Investment Plan (MIP). In her plan, Sundas requested financial assistance to establish a small beauty parlour in her home, as she already had skills in this field. After thorough social and technical appraisals by the GBTI staff, her case was approved, and she received Rs. 42,000 as her first loan. With this amount, Sundas set up her beauty parlour and purchased the necessary supplies.

Her parlour quickly became popular in the community, offering services such as makeup, facials, plucking, manicures, and pedicures. As the number of customers grew, Sundas hired and trained two female assistants to help manage the workload.



Her business flourished, and she began saving between Rs. 25,000 and Rs. 50,000 per month, allowing her to expand her parlour with additional items. Additionally, she contributed to the "Self-Help Initiative" program for community development.

Reflecting on her journey, Sundas expresses her gratitude, saying, "It was the strong support of GBTI & PPAF by providing capital that enabled me to improve my family's situation."



PPAF VISIT



To commemorate Pakistan's 77th Independence Day, a ceremony was held at Village Phullanwali, Tehsil Havelian, District Abbottabad by "VDO Phullanwali", attended by more than 200 community members, and esteemed guests. Malik Fateh Khan (CEO-GBTI) gave a welcome note to distinguished guests. The ceremony featured the disbursement of Interest-Free Loans amounting to PKR '1.35 million' to '29 beneficiaries', empowering them to improve their livelihoods. Additionally, fruit plants were distributed among the clients to promote environmental sustainability. Moreover, certificates for completing vocational training were distributed to 18 women.

The chief guest, Mr. Nadir Gul Barech Chief Executive Officer PPAF, along with other distinguished guests, including Mr. Malik Fateh



Khan (CEO-GBTI), Mr. Agha Jawad (GM NRSP), and Mr. Shahid Hameed (President Hamidya Welfare), appreciated "GBTI" and "PPAF's" efforts in supporting marginalized communities. Mr. Muhammad Nawaz (CRP) gave a presentation on projects/activities conducted by VDO under the "Self-Help Initiative" program regarding health, education, livestock, and agriculture sectors.

The guests visited Free Health Camp being conducted focusing mother & child health care, Community Display Center, Early Childhood Education Center managed by community. The guests encouraged participants to plant at least one tree, symbolizing their contribution to a greener Pakistan. The chief guest also planted a tree, setting an example for others to follow.



TIJARAH

SHARIA COMPLIANT ISLAMIC MODE OF FINANCING

Tijarah is a financing facility to meet customers' needs involved in the manufacturing/trading of goods at competitive pricing. This Islamic mode of financing "selling a commodity as per the purchasing price with a defined and agreed profit markup. This markup may be a percentage of the selling price or a lump sum. This transaction may be concluded either without a prior promise to buy, in which case it is called an ordinary Tajarat/trade, or with a prior promise to buy goods through the institution, in which case it is called a "banking Tajarah" i.e. Tajarah to the purchase order. This transaction is one of the trust-based contracts that depend on transparency as to the actual purchasing price or cost price in addition to common expenses" The salient features are given below;

- The borrower must have at least three years of experience in the related field for which he/she wants to take financing
- The ceiling of financing is up to Rs.100,000 only.
- The borrower must be a resident.
- The duration of the agreement will be six months to one year. In case of death, GBTI will not charge its due amount disbursed.

During the period (FY 2023-24) GBTI has provided Tijarah financing to 7,468 persons with an amount Rs.334,728,000/- covering livestock & enterprise development.. So far GBTI has disbursed 61,689 loans with an amount of Rs.2,118,,925,950/-under the "Tijarah financing".

Progress Jul 2024 to Dec 2024

During the period, GBTI has provided the micro-financing facility to 13,162 (90% women) persons with an amount Rs.572,682,000/- covering livestock & enterprise development through different fund sources including "Interest free loan" and "Tijarah" microfinancing scheme. While the outstanding portfolio has reached to Rs.310,755,168/-.



enterprise development through different fund sources. While the outstanding portfolio has reached Rs.342,187,025/-.

Community Livelihood/ Investment Fund (CLF/CIF)

The Community Investment Fund (CIF) is a community-managed model in which small microloans are provided to poor women. However, what is unique in CIF is the fact that not only does it provides access to much-needed, but also loan for income-generating activities; it also builds the confidence and capabilities of poor rural women. The reason for this is that in CIF it is women who make the decisions and not external agencies. Therefore decisions such as whom to provide loans to, and what type of plan are all decided by these organised women themselves. The model has only two conditions that cannot be waived by the community; firstly that the fund should be used by poor women (using a poverty-identification tool, called the poverty scorecard) only for income-generating activities, and secondly that the fund should be used as a revolving fund.

To date, 1,312 poor families have been given loans through these community institutions with an amount of Rs.27,771,000/-.

PHYSICAL INFRASTRUCTURE AND TECHNOLOGY DEVELOPMENT

The purpose of this sector is to offer guidance to Community Organisations in technical and of infrastructure-related activities and construction-related initiatives. GBTI also acts as an intermediary support and facilitates linkages of the COs with donor agencies, including Government Departments, involved in the provision of infrastructure services in rural areas.

The Objectives of this sector are to;

- Involve local community members in the identification, planning, execution, and monitoring of physical infrastructure schemes.
- Enhancing the capacity of the local community.
- Make efficient and productive use of local resources.
- Demonstrate the acquired skills and capacities of the community to other agencies.
- Create a sense of ownership and responsibility.
- Facilitate the process of community needs assessment and prioritization.
- Develop a transparent system during the execution of infrastructure schemes.
- Create effective linkages between communities and other agencies.
- Introduce low-cost technologies

By the end of FY 2023-24, under the community physical infrastructure (CPI) programme (funded through IRDP WAPDA, PPAF Phase I, II, III, IV, Irrigation Projects –WMCs, LACIP-KfW-I, II, Extension-III and PCERT) 804 schemes/projects



have been completed, benefiting 30,045 households. Beneficiaries of these schemes are being proactively persuaded to be informed about the source, type and conditions of financial and technical assistance. The amount of contribution and commitment from GBTI, donors and the COs are equally important and are therefore carefully discussed during the meetings. The total cost of the completed schemes is Rs.435.310 million. GBTI contributed around 80% cost of a scheme; while the COs contributed 20% of the total cost.

Progress During the Period Jul to Dec, 2024

During the period the renovation/ rehabilitation work has been initiated in 14 adopted government schools of District Attock. In this regard, GBTI is working in collaboration with Moawin Foundation and District Education Department. Apart from civil work missing facilities including furniture is also being provided to these schools by GBTI.

Projects	Total Cost	GBTI Share	Community Share	Education Dept Share	Ben HH
Renovation & Rehabilitation of 14X government schools	4,487,710	2,640,210	266,000	1,581,500	1,813

PHYSICAL INFRASTRUCTURE AND TECHNOLOGY DEVELOPMENT



Work In progress



A boundary wall re-constructed government primary girls school, Dhok Kisran



A new toilet was constructed in GGPS, Dakhli Sarwala



A Drinking water scheme has been completed at the government primary school, Dhok Haji Ahmed



A new toilet was constructed in GGPS, Jaba



9TH ANNUAL NATIONAL PEANUT FESTIVAL

Festivals influence individual and social identity of people involved and places from where they belong. Agri tourism has a tremendous potential to contribute to the economy of Pakistan. Today November 7th 2024, 9th Annual "National Peanut Festival" was organized in collaboration with Agri Tourism Development Corporation of Pakistan, Groundnuts Research Station Attock, BARI and NRSP. The festival was organized to effectively manage the knowledge, practices and successful experiences of farmers, agricultural department, researchers, scientists, marketers and all other stakeholders involved in production of ground nuts.

Thanks to all speakers, Muhammad Ijaz Khan (progressive farmers), Manzoor Hussain, Tariq Tanveer CEO Agri-Tourism, Yousaf Shah CEO Pak Olives, Dr. Javaid deputy director district agriculture department Attock, Dr. Ghulam Rabbani Director Bari, Dr. Ghulam Nabi Principal Scientist GRS, Malik Fateh Khan CEO - GBTI, and Mr. Hamid Ali Khan director GBTI who

have not only shared their experiences but also displayed their innovative and value addition products including, agri implements, olive jams, olive pickle, olive oil, peanut oil, peanut butter, peanut sweets and peanut milk etc.

Malik Fateh Khan (CEO-GBTI) gave welcome note of GBTI that how it works with poor communities by organizing them into their community organizations through social mobilization to perform developmental activities. GBTI on behalf of all stakeholders acknowledges the meaningful participation of DC-Attock Mr. Rao Atif Raza (Chief guest), who honoured the festival and committed an action plan with farmers to resolve their marketing related issues of ground nuts and promised to promote local products through women entrepreneurs.

In the end of peanut festival, certificates of participation were distributed among the active participants and stall holders by Mr. Rao Atif Raza DC-Attock



9TH ANNUAL NATIONAL PEANUT FESTIVAL



Sector	Program/component	Particulars	During the Period (Jul-Dec 2024)		As of Dec, 2024	
			Activities/Events	Beneficiaries	Activities/Events	Beneficiaries
Gender & Social Sector Services	Gender Responsive Awareness	Gender Sensitivity Workshops (staff)	-	-	8	145
		Gender related awareness in community	-	-	47	949
		Arrangement of NADRA Camps	-	-	137	15,922
	Women Empowerment	Destitute linkages	-	-	55	80
		Presentation skills training	-	-	55	2,312
		Establishment of vocational centres	-	-	8	625
		Women's business promotion	4	108	95	2,399
		Women's legal issues addressed	-	-	13	13
		Facilitation in establishing/reactivation of COs, CCBs	-	-	7	1,300
		Livelihood Enhancement Protection Fund (LEP)	-	-	568	3,931
		Community Investment Fund (CIF)	-	-	1,312	9,140
	Educational Promotion	School endowment	-	-	2	275
		Schools improvement	41	470	786	3,963
		Community teachers training	-	-	15	1,369
		Literacy programme (office bearers)	-	-	2	40
		CO based Early Childhood Education Centres/Adult literacy centres	7	135	53	1,044
		Adult/Child literacy programme events/campaigns	-	-	28	937
		No of out of school children enrolled in schools	-	-	81	2,534
	Health Promotion	Health awareness workshops	23	1,368	763	23,593
		Health awareness seminars	-	-	12	2,774
		Traditional birth training	-	-	85	85
		Medical/eye/ anti-natal/vaccination camps	23	1,408	770	25,666
		TBA kits provided to trained TBAs	-	-	95	95
		Dialysis kits provided to DHQ for poor patients	-	-	180	12
		Local NGOs reactivation/capacity building	-	-	5	5,060
		Dispensary Improvement/Reactivation	-	-	6	1,603
		Solid Waste Management	-	-	12	3,370
		Hygiene Kits	-	-	99	99
		Micro Health Insurance	2	5,529	34	172,340

Sector	Program/component	Particulars	During the Period (Jul-Dec 2024)		As of Dec, 2024		
			Activities/Events	Beneficiaries	Activities/Events	Beneficiaries	
Human Resource Development	Community Training	Community Management Skill Training	3	48	286	5,505	
		Subject Specific Trainings	54	2,575	1,421	19,726	
		Technical & Vocational Trainings	6	85	578	6,606	
	Staff Training	Staff Management Trainings	6	148	255	4,865	
Environment & Natural Resource Management	Agriculture	Plants raised (Forest and Fruit)	14,415	2,075	610,910	32,606	
		Improved seeds (kg)	1,800	60	291,164	3,659	
		Fertilizer provided (01bag=50kg)		-	5,271	1,395	
		Potato seeds provided through CAVC (01bag=50kgs)		-	1,096	92	
		Guidance & Demonstration Plots		-	422	422	
		Sprayed Area (Acers)		-	606	195	
		Tunnel Vegetable (R&D)		-	5	5	
		Land Levelling		-	109	15	
		Grapes Orchard established		-	11	1,590	
		Nurseries established		-	10	6,350	
		Agri-Machinery (spray machines)		-	25	350	
		Kitchen Gardening (Packets Seed)	2,000	2,000	10,719	9,075	
		No. of Soil Tests		-	3,019	995	
		Livestock, Poultry & Dairy Farming	Animals Vaccination and De-worming		-	93,552	8,327
	Animals treated		9,214	3,071	59,004	20,338	
	Animal/Poultry Vaccination through linkages		94,540	14,315	840,994	137,193	
	Poultry units provided (01 units= 06 birds)				26,081	4,346	
	Honey Production (kg)				1,209	8	
	Quail Farms established				10	46	
	Dairy Farms established				2	2	
	No. of Clinics established (PMILS)				2	2	
	No. of CLEWS trained (PMILS)				2	26	
	Feed blocks provided for animals (kg)- Linkage				600	25	
	FLF Training				103	1,853	
	Other Activities		ENRM Awareness workshops, Camps, Field days	27	881	1,009	10,359
			Pamphlets/Brochures/Calendars Distribution			10,085	13,060
		Linkage with line Agencies			72	1,731	

Sector	Program/component	Particulars	During the Period (Jul-Dec 2024)		As of Dec, 2024	
			Activities/Events	Beneficiaries	Activities/Events	Beneficiaries
Physical Infrastructure & Technology Development	Community Physical Schemes	Communication	-	-	218	8,899
		DWSS	-	-	78	2,060
		Education	13	1,813	51	5,995
		Health	-	-	7	990
		Irrigation/Check dam	-	-	51	1,436
		Sanitation & Street Pavements	-	-	356	7,840
		Protection Work (DPM)	-	-	46	4,849
		Bio-Gas Plants	-	-	9	9
Rural Microfinance & Enterprises Development	Microfinancing	Interest Free Loans	-	-	1	1
		Profit & Loss Sharing	72,842,000	1,574	1,456,674,000	44,820
		Community Investment Fund (CIF)	180,736,000	4,080	2,299,661,950	65,769
		Micro loans	-	-	27,771,000	1,312
Micro Health Insurance	Health/Death Insurance	No. of persons insured	-	-	2,051,061,000	95,058
		Total no of cases reimbursed	253,578,000	5,654	5,688,115,000	204,622
		No. of Health Cases	1,105,800	5,529	32,796,790	172,002
		No. of Death Cases	293,243	10	10,862,225	731
Social Mobilisation	Community Organisations	Men	148,243	7	5,284,985	378
		Women	145,000	6	5,577,240	356
	Village Organisations	VO	-	-	1,436	26,560
	Local Support Organisation	LSO	63	926	2,167	35,935
Affectees Facilitation Centre	Affectees /amount	Total no. of affectees (amt/affectee)	3	38	112	2,005
		Affectees paid	-	-	16	302
		Remaining affectees	-	-	4,561	36,958



SSK RESOURCE CENTRE

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