


ANNUAL PROGRESS REPORT FY 2022-23

Harnessing People's Potential





Ghazi Barotha Taraqiati Idara (GBTI) established in 1995, is a not-for-profit organization registered under the Companies Ordinance 1984, the Companies Act 2017. GBTI's mandate is to alleviate poverty by harnessing people's potential and undertaking development activities in GBHP-affected areas. It has a presence in 5 districts. GBTI currently works with over 45,000 poor households organized into a network of more than 3,400 Community Organisations. With sustained incremental growth, it is emerging as a leading engine for poverty reduction and rural development.

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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 the Companies Ordinance 1984, the Companies Act 2017
- 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 and 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.

FOREWORD



I am delighted to present GBTI's annual report for the year 2022-23. Being a mediator GBTI played a vital role by involving community organisations in out-of-court settlements between WAPDA and Project Affected Persons through the "Resettlement Claim Commission". In the third round of RCC, there were 09 cases decided. This year witnessed great progress, by the end of year; we had organized 44,853 households into 3,374 community organisations. GBTI further strengthened the Local Support Organisation's Network (LSO-N) and made the best use of Community Resource Persons as the frontline workers.

With Allah's grace, we have achieved what we planned last year and improved and streamlined our organizational systems with the highest transparency and efficiency. This year we have initiated the "Self Help Initiated" programme with the financial contribution of the community and technical assistance of GBTI. The programme aims to provide 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. GBTI witnessed another successful year and graduated 8,418 poor households through the Interest-Free Loan Scheme (IFL) and technical/skill training. A surplus of Rs.80.502 million was generated during the year which reflects the health of the organisation. This was a huge task well performed by the staff and guidance was provided by the GBTI Board at each step.

We move forward with an enormous sense of gratitude and willingness for 2023-24. To achieve this GBTI is continuing to prepare communities through its social mobilisation techniques to stand up to the challenge of poverty reduction. The conceptual foundation of

the poverty reduction package includes social mobilisation, capital formation, skills enhancement and fostering productive linkages with both public and private organisations, the main actors in the development process. Thanks to the Pakistan Poverty Alleviation Fund (PPAF) for supporting through project "Interest-Free Loan" programme for another district of Abbottabad for providing loans to poor households under the Government's poverty reduction programme.

Thanks to NRSP for providing technical assistance in developing an efficient and reliable Management Information System. GBTI is obliged to all BoD members, The Patron Mr Shoaib Sultan Khan, Chairperson Mr Syed Asif Shah, and Advisor to the Board Dr Rashid Bajwa in particular, for their timely guidance and continuous support. GBTI is now well prepared to facilitate/support a variety of development initiatives of communities that are organised in the form of COs, VDOs and LSOs. The success of the programme would not have been possible without the persistent support of rural communities that are eager to take charge of their development for which they need social and technical guidance. GBTI is consciously pursuing the agenda of sharing its experiences and working closely with WAPDA, RSPs, NGOs, Government line departments, and other civil society organisations.

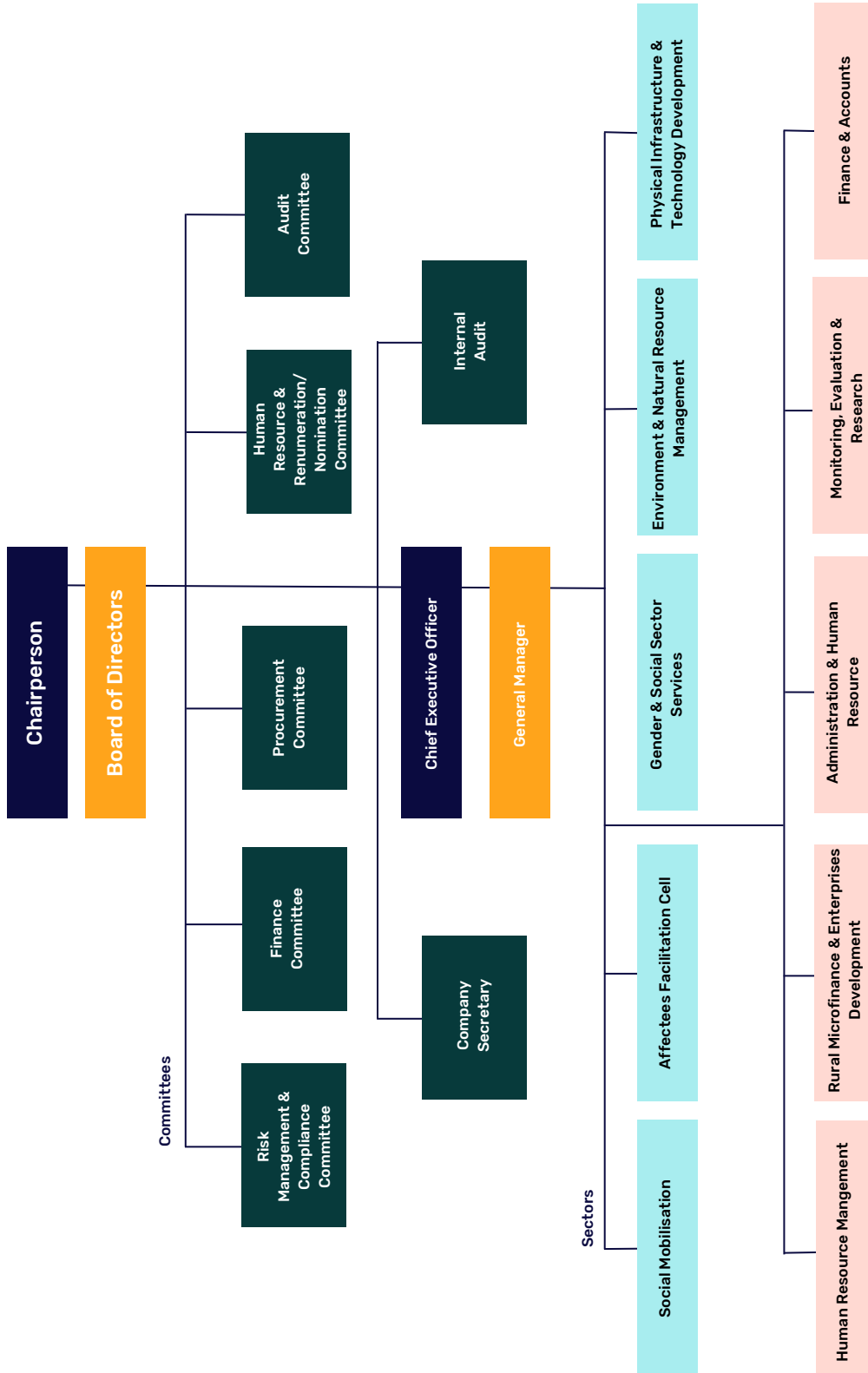
My whole team including the head office and field staff deserve my truthful appreciation for their commitment and dedication. Together we make a team, the GBTI team, of which I as a member thank them all. I am confident that we will continue our efforts with the same passion and devotion in the coming years.

Malik Fateh Khan
Chief Executive Officer

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
SEAH	Safeguarding against Sexual Exploitation and Abuse and Sexual Harassment
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	12	20	9	29
Swabi	4	53	1	6	1	4	4	13	17
Haripur	3	45	1	4	1	8	15	8	23
Abbottabad	2	51	0	0	1	3	6	4	10
Rawalpindi/ICT	7	46	0	0	1	3	10	4	14
Total	22	267	4	22	5	30	55	38	93
Gender wise percentage of staff							59%	41%	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

Off G.T Road, Opposite Old PWD Rest House, Hattian District Attock

Professional Staff	Support Staff	Total
04	08	12

GBTI IN A GLANCE

As of June, 2023

3,374

Community Organisations

44,853 (60%)

Organised Households

99

Village Development Organisation

59,063

Members Community Organisations

16

Local Support Organisations

30,681

Affectees have been paid

27,869

Persons received trainings including managerial and skill development

4,411.55 (97%)

Million Rupees have been paid to Affectees

4978.486

Million Rupees loan disbursement to 186,776 persons

27.771

Million Rupees disbursed to 1,312 poor under the CIF

387.172

Million Rupees is an Outstanding Portfolio

249,452

Persons benefited under the Gender & Social Sector Services

175,507

Community members benefited under Agriculture, Livestock and Poultry

799

Physical Infrastructure Projects completed benefiting more than 28,889 families

154,068

Persons insured under the Micro Health Insurance

BACKGROUND

Ghazi Barotha Taraqjati Idara (GBTI) a Development Organization was registered as a project non-profit organization in October 1995 under the Companies Ordinance 1984, the Companies Act 2017.

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 kilometres 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 a 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-financers, 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 (IRDP) for the PNGO to carry on the development work through participatory organisations to be formed by affected communities in the project area. 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 an opportunity to ensure that the local communities benefit from the construction of the 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 the sustainability of project gains, and time. 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," deeply 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 now it has expanded its programme to 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, and 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 the 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 into 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 inhabitants 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 the 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 the 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, 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 the village level, and;
- Federating VOs into Local Support Organisations (LSOs) at the Union Council (UC) level.

Synopsis of 2022-23

During the FY 2022-23, focus was given to the new formation of community organisations (COs) in District Abbottabad. 38 Women COs were formed and 11 were revitalised,



Meeting with the members of community organisations, Salhad, Abbottabad

through these COs not only were poor households identified for livelihood grants under the CIF/IFL but also members participated and received vocational/skill training to improve their livelihood through linkage development. Over the year, the cumulative number of COs are 3,374 having 1,436 male COs and 1,938 women COs. These COs federated into 99 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 reached 44,853, with a membership of 59,063 encompassing 26,560 men and 32,503 women members. The average number of members per CO is 18. The programme coverage of GBTI has reached 60% per cent. The Total savings/contribution of COs organised through GBTI has now become Rs.115,832,785/-.

The major part of savings of Rs.88.687m (20%) was contributed by community organisations for the 799 community physical infrastructure schemes. The total cost of the schemes was Rs.434.124m.

Future Plan

To ensure the sustainability of the community institutions formed, they will be linked with IFL, CIF, ENRM and GBTI’s microfinance programme as new clients. Also Capacity of these CIs will be enhanced through various capacity-building programmes on how to create linkages with different interventions and programmes initiated by Govt. of Pakistan.



8,840 fruit plants including olive, orange, walnut, apricot and peach were distributed under SHI programme

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's 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. The Community Institutions form an apex body, "LSO-N" for the pooling of their savings/contributions /grant etc. to implement developmental activities in their areas;

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

Progress During the Period Jul 2022 to Jun 2023

During the period following were the main activities conducted under the SHI Program;

- 38 Community Organisations (COs) were formed
- 11 Village Development Organisations (VDOs) were formed
- 222 women participated in 06 "Health Awareness Workshops" organised by GBTI.
- 191 persons have been given free medical facilities with basic medicines in 05 medical/health camps organized.
- Hygiene kits were distributed to 99 poor women in District Abbottabad
- GBTI established 02 new "Early Childhood Education Centres" with the support of concerned VDOs
- 22 women community members have completed their vocational training in tailoring.
- 04 events of subject-specific training were organised for poor households to benefit 188 community members.
- Provided 22,990 plants including 8,840 fruit plants.
- An activity was conducted to raise awareness regarding "Solid Waste Management" in the village of Salhad, District Abbottabad. (600 Beneficiaries)





SELF-HELP INITIATIVE PROGRAM

Field Visit of "Board of Directors"

The Board of Directors of GBTI visited VDO Dheri Mera, UC Salhud, District Abbottabad. Community activists welcomed BOD members and gave presentations on their developmental activities executed by VDO not only under the program "Self-Help Initiative" (APNI MADAD AAP) but also through different donors and Sarhad Rural Support Program such as plantation, health & hygiene awareness, free medical/health camps, early childhood education centres, technical training, solid waste management and livelihood activities. The BoD members Mr Ahsan Khan, Mr Hamid Ali Khan, Ms Ghazala, Ms Shaheen Akhtar, Ms Naseem Akhtar and Mr Malik Fateh Khan CEO-GBTI appreciated community interventions

and shared their experiences. Mr. Zubair from SRSP appreciated GBTI's social mobilization team which has revitalized community institutions. Mr. Sahibzada Jawad from SAIBAN also appreciated the GBTI team and VDO's activities being conducted. In the end, Mr Syed Asif Shah Chairman of GBTI gave a thank note and promised to continue technical and financial support for the betterment of the community. Moreover, cheques for the insurance death claims and Interest-Free Loans were distributed to more than 30 borrowers of the village by BoD members. After the field visit, the 97th BOD meeting was convened in which a detailed review of last year was presented and the budget for the next FY 2023-24 was approved.



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 levels.

For this reason, the concept of social mobilisation is being adopted by Rural Support Organisations, GBTI is one of them that 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 the union council “Maini” the process of social mobilisation was carried out in 2012 while implementing a project of LACIP-KfW-PPAF (2012-2015), the major components were comprised of “Institutional Development” and “Community Physical Infrastructure Schemes (CPI’s)”

Development work carried out through linkages;

LSO Maini Welfare Union Council Maini, Tehsil Topi, District Swabi is continuously developing linkages with government and non-government departments for developmental activities and poverty alleviation in their union council.

In the last five years (2015-2023) LSO carried out the following major activities and projects achieving the seventeenth SDG “The partnerships for the goals” and on a self-help basis;

Workshop with the office holders of Local Support Organisations Network (LSO-N)



LSO MAINI WELFARE

UNION COUNCIL: MAINI

LSO Maini Welfare			
District Swabi		UC Maini	
Households in Union Councils 4,690	Organised Households 1,664	Poor Households 528	IFL/CIF Fund Rs.100,000/-
Community Organisations 98 24% women	Village Organisations 09 Mixed	General Body Members 21 14% women	Executive Members 7 27% women

What are LSOs?

Local Support Organisations (LSOs) are central to the Social Mobilisation approach of the Rural Support Programmes (RSPs). In a bid to reduce poverty and empower marginalised people (especially women), the RSPs mobilise rural communities into three-tiered structure, which consists of Community Organisations (COs) neighbourhood level community groups, Village Organisations (VOs)- village level federations of COs, and LSOs- union council level federations of VOs. LSOs are able to carry out community-led development at much greater level due to the advantage they gain from numbers. As the tertiary tier, LSOs are also uniquely able to develop linkages with government and non-government organisations, donor agencies and the private sector.

- The Immunization facility was provided to 1300 children (0-23 months)
- Free medical camps were organized focusing on mother & and child health. 1870 persons were given free health facilities.
- Awareness-raising sessions were conducted regarding anti-polio, and mother & child care.
- 32 extremely poor families are getting Wazifa of Rs.3000/each for 2-3 months.
- Distribution of 70 sewing machines among extremely poor households for their livelihood improvement with the support of the District Council Fund.
- Four transformers were installed with the contribution of members of community organizations.
- Food packages were delivered to more than 1500 poor households in the COVID-19 lockdown situation with an amount of Rs,2,250,000/.
- 12 Street pavements/sanitation work completed with the technical and financial support of LACIP-PPAF.
- 26 link road schemes were completed with the technical and financial support of LACIP-PPAF.
- More than 25,000 plants were raised with the support of GBTI.

Training workshop on Sustainable Development Goals



PARTNERSHIP FOR THE GOALS

Activities conducted by LSO Maini Welfare fostered by GBTI through linkage development with government and non-government institutions



Waste bin were placed under "Solid Waste Management" programme by VDO-Ghari Juma Khan, UC-Maini.



Distribution of 70 sewing machines among extremely poor households for their livelihood improvement with the support of District Council fund



Enhancing health facilities in Basic Health Unit (BHU), Maini with the support of Society for Human and Environmental Department (SHED)



Arrangement of Public Courts to resolve conflicts among the community



Construction of a tube well with the support of Public Health Department



Construction of two additional class rooms and one science laboratory in Girls High School, UC-Maini, with the support of Parent Teacher Council Grant

PARTNERSHIP FOR THE GOALS

Activities conducted by LSO Maini Welfare fostered by GBTI through linkage development with government and non-government institutions



150 Bags of wheat seed were distributed in poor farmers



Four transformers were installed with the contribution of members of community organizations.



Five schemes of water channels developed with the support of Water mangement and irrigation department



Pavement of 3000ft link road with the support of district development fund



More than 25,000 plants were distributed with the support of NRSP/PTC



Installation of 06 hand pumps with the support of district government, Swabi

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. Shoib 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 June 2023 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 of TDP/GBHP affectees and prepared a list of eligible claimants whose cases were pending with courts



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.

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 a 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 affectees

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

AWARD CEREMONY

On March 21 2023, GBTI organized an event to acknowledge and recognize the services/contributions provided by government departments as well as the participation of community organizations in their development. Representatives from different departments of district government including Livestock & Dairy Development Punjab, Department of Agriculture Extension & Adaptive Research, Education Department, Groundnut Research Station, District Attock, District Health Authority, On Farm Water Management, Social Welfare Department, Literacy & Non-Formal Basic Education Department and National Commission for Human Development participated in the ceremony. Malik Fateh Khan (CEO-GBTI) gave a welcome note from GBTI and gave an introduction to GBTI and how it works with poor communities by organizing them into their community organizations (COs/VOs/LSOs) through social mobilization to perform developmental activities and by developing linkages with the government departments to deliver activities at the grass root level. Agha Zafar Ali GM GBTI also presented the role of GBTI i.e. building the capacity of the community

institutions and bridging the community institutions with government line departments for participating in the development activities. Community Activists Ms Muneeba, Mr Sabir Razaq, Mr Haq Nawaz, Mr Waqar, and Ms Hashmeen Bibi shared the experiences of their respective community institutions while implementing the development activities in collaboration with line departments. Thanks to all speakers Mr Javaid, Dr Ghulam Nabi, Ms Shahnaz EDO, Dr Abdul Hameed, Mr Ahsan Khan (BoD-GBTI), and Mr Hamid Khan (BoD-GBTI) who have not only shared their experiences but also ensured future cooperation in the best interest of the community. Mr.Syed Asif Shah (Chairman GBTI) gave closing remarks with a note of thanks that this journey of development should continue and it is commendable that huge tasks were performed by all key players involved.

In the end, the shields and certificates of recognition were distributed among the departments and community activists.



AWARD CEREMONY



Mr. Malik Fateh Khan, Chief Executive Officer GBTI



Mr. Syed Asif Shah, Chairman GBTI



Mr. Hamid Ali Khan, Board of Director GBTI



Mr. Ahsan Khan, Board of Director GBTI



Dr. Muhammad Javaid, Assistant Director, Agriculture Department



Mr. Muhammad Waqar, Community Activist, VDO Bahadur Khan



Mr. Sabir Razaq, Community Activist, LSO Kamra



Ms. Hashmeen Bibi, Community Activist, LSO Surg Salar

AWARD CEREMONY



Ms. Shahnaz, Executive Director, Education Department, Attock



Dr. Ghulam Nabi, Senior Scientist, Groundnut Research Station, Attock



Mr. Ch Haqnawas, Community Activist, LSO Ghanghar Kotehra



Dr. Abdul Hameed, Deputy Director, Livestock Department

Distribution of Shields and certificates



7TH ANNUAL NATIONAL PEANUT FESTIVAL

Festivals influence the individual and social identity of the people involved and the places to where they belong. Agri tourism has a tremendous potential to contribute to the economy of Pakistan. Today Oct 23rd 2022, the 7th Annual "National Peanut Festival" was organized in collaboration with the Agri Tourism Development Corporation of Pakistan, Groundnuts Research Station Attock and NRSP. The festival was organized to effectively manage the knowledge, practices and successful experiences of farmers, the agricultural department, researchers, scientists, marketers and all other stakeholders involved in the production of ground nuts. Thanks to all speakers Latif Khan, Malik Ijaz (progressive farmers), Manzoor Hussain principal scientist of Groundnut Research station, Tariq Tanveer CEO of Agri-Tourism, Yousaf Shah CEO of Pak Olives, Shakeel Ahmed deputy director of district agriculture department Attock, Dr Muhammad Zafar Iqbal project director Bari, Malik Riazuddin member district council, Ghulam Qadir director Arid

University, Professor Doctor Khalid Agriculture University Haripur, Waqar Akbar Cheema (ADC Attock, Malik Fateh Khan CEO -GBTI, and Nisar-A-Latif Chairman Renewable Energy Association Pakistan 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 etc. Malik Fateh Khan (CEO-GBTI) gave a thank note to GBTI about 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 ADC Mr. Waqar Akbar Cheema, who honoured the festival and committed to an action plan with farmers to resolve their marketing-related issues of ground nuts.

At the end of the peanut festival, certificates of participation were distributed among the active participants and stall holders by Mr Waqas Akbar Cheema ADC-Attock



7TH ANNUAL NATIONAL PEANUT FESTIVAL



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 the 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.

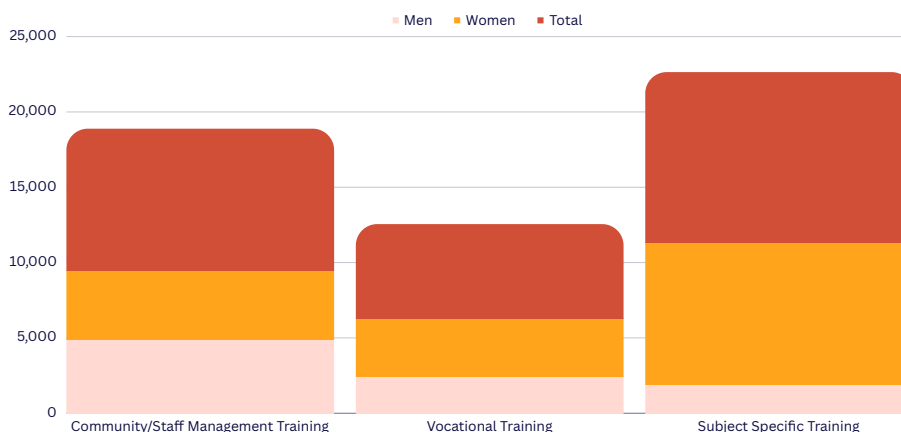
The Staff training portfolio ensures capacity building through three programmes: Management development training, Microfinance training, and Intern training programme. The managerial training programme ensures the level of management skills required for the proper functioning of



Vocational training of women community members

community organisations. These programmes are led by professionals who know 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.





Tie & dye training



Candle making training

Synopsis of 2022-23

By the end of Jun 2023, there have been 27,869 community members (men/women) and staff trained, including 1,8504 (66%) women. 5,246 Office-bearers have been given training under the "Community Management Skill Training" (CMST) component.

3,941 (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. 2,407 (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 11,778 community members have been given training on subject-specific such as candle making, pickle making, detergent making, and tie & dye, etc.

- In the current FY-2022-23, 03 events of "Community Management Skill" were organised to train 77 community members.
- 52 women community members have

completed their vocational training in tailoring.

- 08 events of candle making were organised for poor households to benefit 188 community members.
- 02 events of handcrafts were organised to train 45 community members.
- 03 events of "Kitchen Gardening" were organised to benefit 107 community members.
- 01 training event was organised for the making of sweet desserts (23 beneficiaries)
- 05 events of tie and dye training were organised for poor households to benefit 116 community members.
- 5 days training for teachers of ECE centres was organized (19 participants)
- RMED staff receives refresher training on various topics such as CART "Credit Appraisal and Recovery Techniques" and Risk Management. During the period 15 workshops were organised.

Future plans

HRD Programme plans to focus more on technical/skill training of women community members.



Training of community teachers of "Early Childhood Care & Education Centres"

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 focusing on mother & child health





GBTI organized breast cancer awareness sessions for women in different villages of District Attock, Swabi, Haripur and Abbottabad where breast self-examination techniques were taught by Doctor designated by DHQs. The orientation included updates on the current situation of cancer in Pakistan, and prevention of breast cancer.

Synopsis of 2022-23

- During the period 1,090 women participated in 22 "Health Awareness Workshops" organised by GBTI.
- 1,166 persons have been given free medical facilities with basic medicines in 20 medical/health camps organized.
- Hygiene kits were distributed to 99 poor women in District Abbottabad
- GBTI established 06 new Early Childhood Education Centres with the support of concerned VDOs. Now a total of 26 ECE centers are being managed with the support of GBTI.
- A training of teachers on Early childhood Education was conducted in which 19 teachers participated.
- 14 women members have been given interest-free loans under the Community Investment Fund (CIF) programme.

- 02 activities including cleanliness of villages and awareness-raising campaigns were conducted regarding "Solid Waste Management" in two villages i.e. Jityal and Salhad.
- Micro health insurance facility provided to 13,866 persons;

Health Cases reimbursed: 07
Death Cases reimbursed: 21

Future Plan

GBTI envisions the Gender and Development Sector as an overarching sector focusing on Gender-related aspects in all the organizational plans and the programmes, hence GBTI is improving the policies in line with the Gender and SEAH to ensure the provision of safe and conducive environment for all the employees and beneficiaries.



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 26 (484) 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)



Early Childhood Education Centre, Nortopa, District Attock

11. VDO Surg (23)
12. VDO Upperkund Jadeed (18)
13. VDO Manser (16)
14. VDO Mulah 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 Khan (25)
21. VDO Ferozbanda (21)
22. VDO Khagwani (15)
23. VDO Marghuz One (25)

ECE Centres handed over to Government Programme

24. VDO Chechi Village (28)
25. VDO Bahadur Khan (11)
26. VDO Bagh Nilab (16)



EARLY CHILDHOOD CARE AND EDUCATION



MICRO HEALTH INSURANCE

Aimed at the poor section of the population and is designed to help them cover themselves collectively against risk. Micro Health Insurance offers limited protection at a lower contribution. Events such as death, illness or accidental disability bring severe consequences to poor households. Especially if a bread earner falls ill or faces an accidental death/permanent disability, the household becomes vulnerable to economic shocks. Micro Health Insurance is one such instrument for the social protection of the poor. In this regard GBTI signed an agreement with Honda Atlas Insurance Company and provided health facilities to its credit clients at a possible minimum low rate; a Premium of Rs.200 per annum is collected from clients covering claims of Rs.20,000/-.

In Pakistan, low-income families face significant barriers to accessing healthcare. 2.9% of GDP is allocated to health leading to significant service gaps. There is therefore a heavy reliance upon expensive private healthcare facilities where households may have to take out loans or sell assets to meet costs.

GBTI has been managing its health insurance programme since 2005. insurance programme has given health and death insurance coverage to 154,068 clients. 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.

Over the year 2022-23, GBTI has provided health insurance to 13,876 persons. The total amount of Rs.2,775,200/- has been collected as a premium during the period. While an amount of Rs.845,000/- has been reimbursed against health/death claims to 28 persons as per the given detail;

No. of Health Claims reimbursed: 07

No. of Death Claims reimbursed: 21

Cheques of health insurance were given by Mr Syed Asif Shah Chairman GBTI



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 likelihood solely depends on natural resources.

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



Vaccination camps for animals arranged by GBTI



Awareness raising camp was arranged on precautionary measures for controlling seasonal diseases with the collaboration of District Livestock Department, Attock

livestock and poultry, and forest and farm management developments.

Environmental & Social Management Framework (ESMF)

To counter the environmental and social consequences "Environment & Social Management Framework" (ESMF) has been prepared to set out the environmental assessment procedures required by PPAF and its partner 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 based on intervention-specific structured environmental assessment formats.

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

Synopsis of 2022-23

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

- Assisted community organisations to raise 24,990 forest and fruit plants.
- 02 nurseries of olives and oranges were developed to raise more than 10,000 plants.



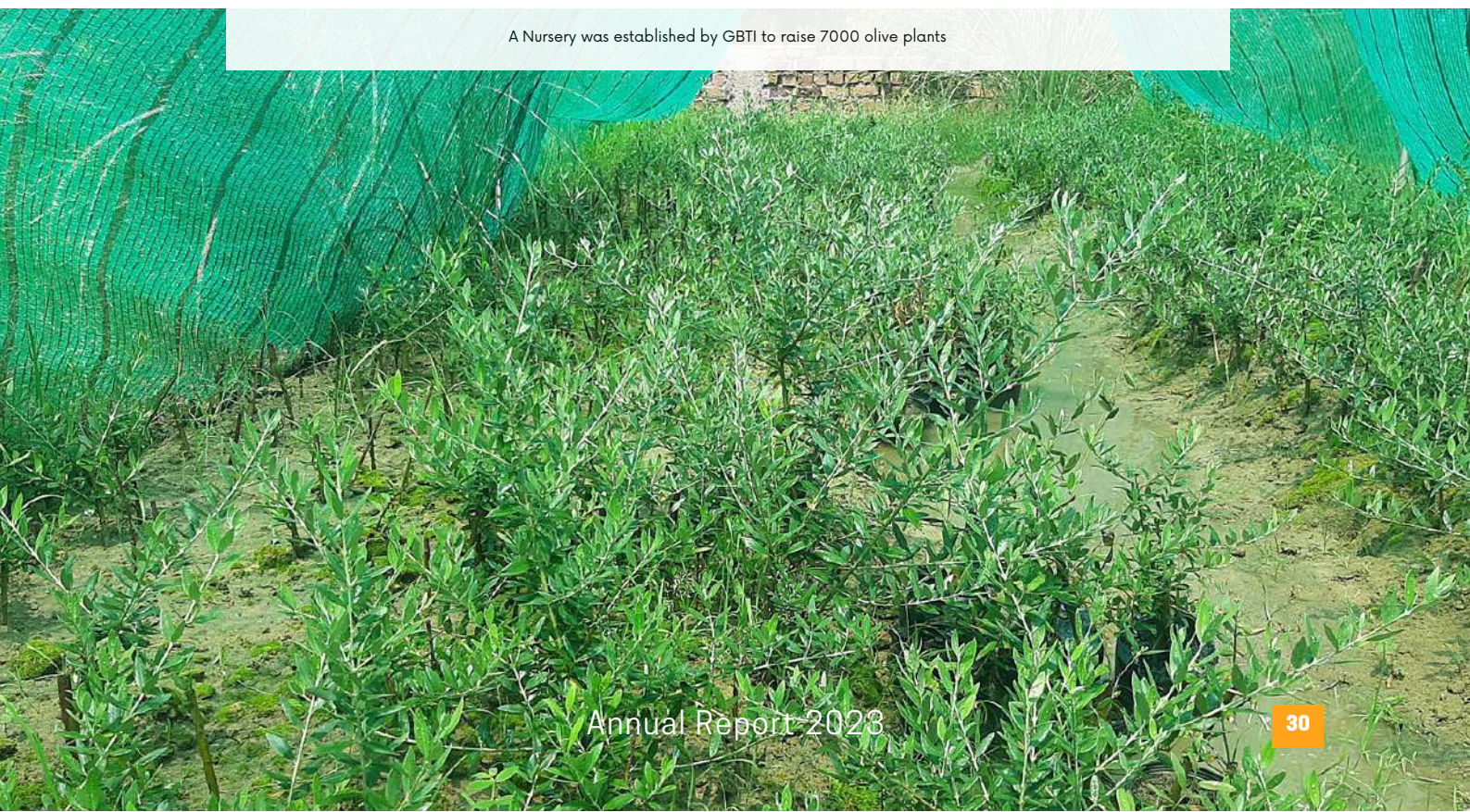
Awareness raising workshop along with free medical clinic arranged with the collaboration of District Livestock Department, Attock

- Vaccination and de-worming services were provided to 10,807 animals.
- 262,822 animals were given vaccination through the District livestock department.
- 9,364 animals were given free medical treatment through the District livestock department.
- 1000 seed packets of kitchen gardening were distributed
- 24 awareness sessions/field days/ programme introductions on agriculture and livestock have been conducted. (795 Participants)

Future plans

In the coming year, GBTI intends to focus on on-farm water resource management by the introduction of water saving devices, rainwater harvesting, ecological zone wise fruit orchard establishment and oil seed production.

A Nursery was established by GBTI to raise 7000 olive plants



FLOOD EMERGENCY RESPONSE

VILLAGE JITYAL, DISTRICT ATTOCK

Description

Due to recent heavy monsoon rains and the Nallah outburst, the flood pounded Village Jityal and Kamra, district Attock during mid-July 2022. The flooding caused damage to more than 400 households in both villages including 250 families of jityal. These villages were amongst the worst hit where the flooding caused damage to houses, crops, infrastructure, and daily household items.

Soon after the onset of the disaster in mid-July, Ghazi Barotha Taraqiati Idara (GBTI) along with the support of Village Development Organization (VDO) Sangat Jityal conducted assessments identifying a need for emergency health services, food, and essential household items on an emergency basis. At the start of the operation, cleaning the streets and drains of the village needs to be carried out.

Need Assessment

With the help of VDO Sangat Jityal, the GBTI conducted surveys and detailed need assessments, which informed the needs and selection of beneficiaries.

- Due to the flood, the drainage system of the whole village of jityal was blocked with silt and solid waste
- More than 15 poorest families including 11 widows lost their food and essential household items
- There is a need for the emergency health service
- Some of the walls of the houses were damaged
- Some of the shops were completely sunk and all of the stock/items spoiled and ruined

Activities Conducted

After the conduction of a quick survey and assessments with the support of VDO Sangat Jityal, the following activities were conducted on an emergency basis;

- A campaign was launched to clean the streets and drains of the village, and silt and garbage heaps were moved to the proper place with the help of a tractor-trolley.
- 119 people (17 vulnerable/poorest families) including 11 widows were assisted with cash amount of Rs.15,000/- each family.





FLOOD EMERGENCY RESPONSE

Village Jityal, District Attock

- More than 60 women participated in a health awareness camp organized by GBTI.
- More than 100 poor women were provided with free health services along with free basic medicines.
- 03 houses were rehabilitated with the financial assistance of GBTI by constructing boundary walls.
- 135 poor households were given packs of dry food items with the collaboration of Inner Wheel Club, Islamabad
- 04 shopkeepers were given CIF (Interest-Free Loan) of Rs.50,000/- each to rehabilitate their shops.

Cheque Distribution Ceremony

A ceremony was organized in village jityal for the cheque distribution to the most vulnerable and poorest families. In the ceremony, the board of directors of GBTI Mr. Ahsan Khan, Ms. Ghazala Siddique, and Ms. Shaheen Akhtar participated, along with Mr. Chan Zaib Vice President, Kamra Cantt Board. All the guests at this event emphasized that we should strengthen the structure of our community organizations by engaging a maximum number of poor households and after that would be able to prepare ourselves to avoid such disasters and improve our livelihood sustainably. Moreover, there is a strong need to adopt the Solid Waste Management System as GBTI has vast experience with this system.



Campaign launched to clean the streets and drains of the village, silt and garbage heaps moved to the proper place with the help of tractor trolley



FLOOD EMERGENCY RESPONSE



Distribution of cheques among affectees of flood



Free health camp was organized for the poor women of village



Health awareness sessions were given



60 poor households were given sets of quilts and cotton mattresses



135 poorest families were provided packs of essential dry food items with the collaboration of Inner Wheel Club, Islamabad



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.40,000/-

Interest-Free Loan Programme

GBTI is implementing an interest-free loan scheme under the Government's poverty



RMED Staff Training Workshop on Credit Appraisal and Recovery Techniques

reduction programme in three Districts Swabi, Haripur, and Abbottabad with Rs.345.9 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 their 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 37,525 interest-free loans with an amount of Rs.1,144,768,000.

Future plans

RMED is designing and plans to launch renewable energy microfinance products in future.

A SKILLFUL WOMAN

IFL-PPAF, Haripur

Jameela Bibi age 38 is the wife of Imtiaz Ahmed. Her husband is a security guard and the salary he earns is not sufficient for the family. They have four members in the family including one son and a daughters (Aged 13 & 11). They live in the village Motiyan, district Haripur. Jameela Bibi is a skilled woman who is trained in tailoring and machine embroidery. She wanted to support her family but due to insufficient resources, she was unable to give her best. Only she had to rely on tailoring by stitching clothes from the neighbourhood. GBTI staff introduced her to the "Interest-Free Loan scheme" and the guidelines were given to develop her Micro Investment Plan (MIP). In her MIP she requested to give her the opportunity by providing capital to buy some accessories needed for tailoring and embroidery. The social and technical appraisals were conducted by GBTI staff her case was approved and she was given Rs.50,000. With this amount, she bought thread, fabric and some accessories required for embroidery and tailoring works. Besides her stitching business, she started a new business activity by making embroidered bedsheets and cushions with an amount of loan under the IFL



Jameela bibi "recipient of interest free loan under the ifl scheme

scheme at her house. Women from villages and nearby areas started to buy bedsheets and cushions and place orders, especially for the wedding of their daughters. She has also started saving in local savings/committees and paying off her instalments regularly.

Jameela says, "Thanks to GBTI who gave her this opportunity to improve her livelihood"



PROFIT AND LOSS SHARING

In January 2016 GBTI launched a new opportunity to support poor households, especially for skilled persons who lack of capital to start their businesses. The financing is on a profit and loss-sharing basis and its 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 business will be on a partnership basis.
- GBTI will finance and share profit and loss equally, and it will be the responsibility of the working partner to maintain its financial record.
- The ceiling of financing will be from Rs.10,000 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.

GBTI has launched another 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 Tajarat" i.e. Tajarat 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"

So far GBTI has disbursed 54,189 loans with an amount of Rs.1,782,657,950/- under the profit & and loss sharing programme.

During the period (Jul-Jun, 2022-23) GBTI has provided the micro-finance facility to 15,756 (90% women) persons with an amount Rs.645,149,000/- covering livestock & enterprise development through different fund



Ms Samina Sohail from District Abbottabad a recipient of loan under the profit & loss sharing programme

sources. While the outstanding portfolio has reached Rs.387,172,108/-.

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 the fund should be used by poor women (using a poverty-identification tool, called the poverty scorecard) only for income-generating activities, and secondly, 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 the PITD sector of GBTI is to demonstrate the engagement of the community in the collective planning and management of public services. The PITD implements Community Physical Infrastructure (CPIs) schemes where the COs/VOs plan, implement and take care of the operation and maintenance of the completed schemes. This approach helps optimize the use of local resources and materials without involving high technology in design, development and construction processes. The CPIs are generally low-risk schemes in terms of environmental hazards and most schemes improve the environmental conditions.

By the end of FY 2022-23, 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) 799 schemes/projects have been completed, benefiting 29,889 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



35 school improvement projects were completed to increase the existing capacity and to provide conducive environment for education

are therefore carefully discussed during the meetings. The total cost of the completed schemes is Rs.434.125 million. GBTI contributed around 80% cost of a scheme; while the COs contributed 20% of the total cost.

Future plans

GBTI PITD is working on exploring and implementation of innovative, affordable and efficient water irrigation mechanism.

07 health centres/dispensaries rehabilitated to provide conducive environment with improved facilities focusing mother & child health.



PHYSICAL INFRASTRUCTURE AND TECHNOLOGY DEVELOPMENT

LSO Maini Welfare, Swabi implemented community physical infrastructure projects through linkage development with the financial support of different departments



MONITORING, EVALUATION & RESEARCH

The Monitoring, Evaluation, and Research (MER) section is responsible for systematically documenting programme implementation and collecting the data that makes it possible to assess the impact and effectiveness of GBTI activities.

The Flow of Data

Quantitative data recording begins with the CO itself, which records all details of its activities, including its minutes, resolutions adopted, and Minutes, in a Karwai (proceedings) Register. The Field Units collect 'ground-level' data about every CO – the number of members, the savings they have accumulated, the training courses their members have taken, their ENRM activities, health and education activities, the amount of micro-credit borrowed and repaid, and so on. Data collected in the field offices flows into the Field Head offices, where it is verified and consolidated into a Monthly Progress Report (MPR). The MPRs and the sector-specific data (RCED, HRD, PITD, GSSS, and ENRM) are consolidated into a monthly programme update at the Head Office. The qualitative data is captured in case studies and assessment studies, which describe the impact of GBTI interventions on individuals and projects.

Pre-Project Analysis

The MER section prepares project proposals that identify the activities relevant to the purpose and intended outcomes of the Project. The Situation Analysis is a helpful tool to assess an area's development needs and potential. A Situation Analysis makes it possible to identify relevant and feasible Project interventions for specific social, economic, and/or environmental contexts. The data in the Situation Analysis also serves as a benchmark for evaluations, enabling us to measure growth rates, how well we are meeting established targets, and so on.

Monitoring and Information Systems

Effective monitoring of the quantitative aspects of the mainstream GBTI programme and the projects are accomplished through MIS systems. These include MIS for PITD, HRD, Micro-credit, and Micro-health insurance. The monthly progress reports generated from these MIS provide the data for the monthly programme update. The human resource development MIS, which makes it possible to track regional training activities, has been extended into the programme area. In a related activity, the training data recorded in field head office is entered into the HRD-MIS.

- Regular reports (monthly, quarterly, and annually) have been developed and disseminated among different stakeholders.
- A report on "Conservation of Nature" was developed to consolidate all work done under the ENRM sector. (June, 2023)
- An impact assessment of the IFL scheme in UC-Dingi of District Haripur was developed
- 97 detailed case studies were developed (2018)
- Impact Assessment study on the "Union Council Based Poverty Reduction Plan" of UC-Kotehra was conducted under the LACIP-KfW-PPAF (Livelihood Support and Community Infrastructure Project) project. (2017)
- An Assessment of the Community Investment Fund in two villages of District Attock was conducted. (2016)
- A report was developed on "Establishment of Grapes Nursery" a guideline for potential farmers. (2015)
- A report on "Gender & GBTI" was developed (2015)
- An immediate impact assessment of 56 PTF Cases has been conducted (2014)

FINANCE & ACCOUNTS

The Finance and Accounts (F&A) section is responsible for accounting, budget monitoring, and the management of funds. Accounts of GBTI are being prepared as per the requirements of the Securities & Exchange Commission of Pakistan (SECP) and International Financial Reporting Standards. GBTI has worked closely with donors to adopt systems of accounts that meet international standards. The organisation also undertakes regular audits by chartered accountants, the results of which have been made accessible.

Over the past years, the F&A section has worked with PPAF-funded projects which require ongoing tracking, the submission of regular financial reports, and internal audits. The F&A has also continued the process of upgrading GBTI's operating systems. This included the preparation and updating of operational manuals, upgrading computer software to an integrated Financial Information System (FIS), setting up an online cash management system, and the bulk processing of microfinancing through its branches.



Meeting of GBTI Board of Directors



FINANCE & ACCOUNTS

	2020-21		2021-22		2022-23	
	PKR	%	PKR	%	PKR	%
General & Sectoral Administration						
Depreciation	1,631,562	0.29	1,606,014	0.23	2,140,954	0.29
Admin & Office overhead	6,078,474	1.08	5,890,735	0.84	7,935,100	1.06
Travel & Vehicle operations	1,635,993	0.29	1,980,451	0.28	2,573,821	0.35
Personnel Cost	8,790,016	1.56	10,171,096	1.46	11,027,521	1.48
Sub Total	18,136,045	3.22	19,648,296	2.82	23,677,396	3.18
Sectoral Administration						
Human Resource Development	2,231,224	0.4	3,147,307	0.45	2,903,286	0.39
Physical Infrastructure & Technology Development	576,477	0.1	166,700	0.02	-	-
Environment & Natural Resource Management	506,380	0.09	433,276	0.06	1,794,127	0.24
Gender & Social Sector Services	4,402,987	0.78	3,762,150	0.54	5,544,178	0.74
Credit Disbursement	440,889,000	78.4	589,300,000	84.53	645,038,000	86.53
RCED Development	1,303,181	0.23	1,551,999	0.22	2,022,839	0.27
Monitoring, Assessment & Planning	179,633	0.03	140,134	0.02	113,717	0.02
Affectedes Facilitation Cell	8,790	0	-	0.00	60,440	0.01
Sub Total	450,097,672	80.04	598,501,566	85.85	657,476,587	88.20
-	35,736,532	6.35	9,526,685	1.37	-	
Social Mobilization						
Admin & Office overhead	5,362,646	0.95	7,837,431	1.12	6,024,429	0.81
Travel & Vehicle operations	6,075,872	1.08	7,893,217	1.13	6,879,857	0.92
Personnel Cost	44,627,725	7.94	51,428,854	7.38	50,219,907	6.74
Depreciation	2,332,503	0.41	2,300,000	0.33	1,152,401	0.15
Sub Total	58,398,746	10.38	69,459,502	9.96	64,276,594	8.62
Total Programme Cost	544,232,950	96.78	677,487,753	97.18	721,753,181	96.82
Income Tax	-	0	-	0	-	0
Total Expenditure	562,368,995	100	697,136,049	100	745,430,577	100.00
Less: Credit Disbursement	-440,889,000	-	-589,300,00	-	-645,038,000	-
Net Expenditure	121,479,995	-	107,836,049	-	100,392,577	-

**GHAZI BAROTHA TARAQIATI IDARA
STATEMENT OF FINANCIAL POSITION
AS AT JUNE 30, 2023**

	Note	2023 Rupees	2022 Rupees
NON CURRENT ASSETS			
Property and equipment	6	5,495,074	4,416,594
CURRENT ASSETS			
Short term investments	7	700,000,000	400,000,000
Micro credit advances - net	8	328,966,675	347,340,909
Accrued service charges		951,259	1,123,967
Accrued interest		64,328,386	26,685,852
Advances, deposits and prepayments	9	8,035,351	5,090,014
Other receivables	10	4,964,713	3,857,709
Advance tax		46,447,719	35,140,734
Cash and bank balances	11	163,137,814	454,859,384
		<u>1,316,831,917</u>	<u>1,274,098,569</u>
TOTAL ASSETS		<u>1,322,326,991</u>	<u>1,278,515,163</u>
FUNDS AND LIABILITIES			
Water and Power Development Authority			
- Endowment fund	12.1	100,000,000	100,000,000
- Credit pool	12.2	19,762,951	19,762,951
- IFL pool		7,528,100	7,528,100
Reserve for risk mitigation		24,637,312	11,777,900
Accumulated surplus		563,637,855	492,280,587
		<u>715,566,218</u>	<u>631,349,538</u>
NON CURRENT LIABILITIES			
Deferred liability for staff retirement benefits	13	23,310,068	25,841,608
Restricted grants	14	13,218,624	872,925
Deferred capital grant	15	-	64,825
		<u>36,528,692</u>	<u>26,779,358</u>
CURRENT LIABILITIES			
Short term borrowings	16	248,500,000	268,000,000
Loan from PPAF	17	300,225,191	332,055,768
Trade and other payables	18	21,506,890	20,330,499
		<u>570,232,081</u>	<u>620,386,267</u>
TOTAL FUNDS AND LIABILITIES		<u>1,322,326,991</u>	<u>1,278,515,163</u>
CONTINGENCIES AND COMMITMENTS	34		

The annexed notes from 1 to 38 form an integral part of these financial statements.


DIRECTOR


DIRECTOR


CHIEF EXECUTIVE

**GHAZI BAROTHA TARAQIATI IDARA
STATEMENT OF INCOME AND EXPENDITURE
FOR THE YEAR ENDED JUNE 30, 2023**

	Note	2023 Rupees	2022 Rupees
INCOME			
Grants	14	38,741,732	38,835,973
Amortisation of deferred capital grant	15	64,825	66,196
Profit on investments and saving accounts	19	116,229,012	63,468,627
Income from micro credit advances	20	56,435,437	62,523,647
Other operating income	21	10,660,273	3,546,710
		222,131,279	168,441,153
EXPENDITURE			
Programme cost	22	12,438,587	9,201,566
Administrative expenses	23	23,677,396	20,598,296
Field expenses	24	64,276,594	68,509,502
Bad debts written off	25	924,801	5,328,799
Provision for doubtful debts	25	-	9,526,686
Finance cost	26	40,011,558	18,105,962
		141,328,936	131,270,811
SURPLUS FOR THE YEAR		<u>80,802,343</u>	<u>37,170,342</u>

The annexed notes from 1 to 38 form an integral part of these financial statements.


DIRECTOR


DIRECTOR


CHIEF EXECUTIVE

Sector	Program/ components	Particulars	During the FY 2022-23		As of Jun, 2023	
			Activities/ Events	Beneficiaries	Activities/ Events	Beneficiaries
Gender & Social Sector Services	Gender Responsive Awareness	Gender Sensitivity Workshops (staff)	-	-	7	120
		Gender related awareness in community	-	-	24	719
		Arrangement of NADRA Camps	-	-	137	15,922
	Women Empowerment	Destitute linkages	-	-	55	80
		Presentation skills training	-	-	40	400
		Establishment of vocational centres	-	-	8	625
		Women's business promotion	-	-	2	150
		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)	47	329	1,312	9,140
		Educational Promotion	School endowment	-	-	2
	Schools improvement		-	-	15	2,253
	Community teachers training		1	19	10	1,219
	Literacy programme (office bearers)		-	-	2	40
	CO based Early Childhood Education Centres/Adult literacy centres		6	119	40	799
	Adult/Child literacy programme events/campaigns		-	-	27	908
	No of out of school children enrolled in schools	-	-	81	2,534	
	Health Promotion	Health awareness workshops	22	1,090	706	20,006
		Health awareness seminars	-	-	12	2,774
		Traditional birth training	-	-	85	85
		Medical/eye/ anti-natal/vaccination camps	20	1,166	713	22,039
		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	2	1,050	12	3,370
		Hygiene kit provided	1	99	99	99
		Micro Health Insurance	1	13,866	27	153,871
	Human Resource Development	Community Trainings	Community Management Skill Trainings	3	77	269
Subject Specific Trainings			19	456	542	11,778
Technical & Vocational Trainings			4	71	566	6,348
Staff Trainings		Staff Management Trainings	15	222	236	4,497

Sector	Program/ components	Particulars	During the FY 2022-23		As of Jun, 2023	
			Activities/ Events	Beneficiaries	Activities/ Events	Beneficiaries
Environment & Natural Resource Mangement	Agriculture	Plants raised (Forest and Fruit)	24,990	10,860	532,851	22,781
		Improved seeds (kg)	-	-	286,219	3,250
		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)	1,000	1,000	6,019	4,375
		No. of Soil Tests	-	-	3,019	995
	Livestock, Poultry & Dairy Farming	Animals Vaccination and De-worming	10,807	1,045	75,121	7,211
		Animals treated	9,364	2,148	37,270	13,501
		Animal/Poultry Vaccination through linkages	262,822	42,127	497,282	84,488
		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	24	795	932	7,393
		Pamphlets/Brochures/Calendars Distribution	-	-	10,085	13,060
		Linkage with line Agencies	-	-	72	1,731
Physical Infrastructure & Technology Development	Community Physical Schemes	Communication	-	-	218	8,899
		DWSS	-	-	77	2,005
		Education	-	-	35	3,861
		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	357,189,000	8,347	1,144,768,000	37,525
		Profit & Loss Sharing	287,774,050	7,405	1,782,657,000	54,189
		Community Investment Fund (CIF)	200,000	4	27,771,000	1,312
		Micro loans	-	-	2,051,061,000	95,058
Micro Health Insurance	Health/Death Insurance	No. of persons insured	2,775,200	13,876	29,293,710	153,881
		Total no. of cases reimbursed	845,000	28	9,898,951	685
		No. of Health Cases	105,000	7	5,006,742	362
		No. of Death Cases	740,000	21	4,892,209	323
Social Mobilisation	Community Organisations	Men	-	-	1,436	26,560
		Women	38	583	1,938	32,492
	Village Organisations	VO	11	138	98	1,747
	Local Support Organisation	LSO	-	-	16	302
Affectees Facilitation Centre	Affectees /amount	Total no. of affectees (amt/affectee)	-	-	4,561	36,958
		Affectees paid	-	-	4,412	30,681
		Remaining affectees	-	-	149	6,277

Mr. Shoib Sultan Khan (The Patron of GBTI)	Chairman, Rural Support Programme Network (RSPN)
Board of Directors	
Mr. Syed Asif Shah (Chairman GBTI)	Ex - Federal Secretary
Mr. Hamid Ali Khan	Ex - Federal Secretary
Mr. Ahsan Khan	Ex - Chief Executive Officer, GBTI
Mr. Muhammad Shareef Khan	Ex - Programme Director, RSPN, KPK
Ms. Shaheen Akhtar	Social Activist
Ms. Naseem Akhtar	Social Activist
Ms. Ghazala Siddique	Advocate and Social Activist
Mr. Khalid Latif	Ex - Vice President, Silk Bank
Ex-Officio Directors	
Malik Fateh Khan (Chief Executive Officer, GBTI)	Member Water & Power
Advisors to the Board of Directors	
Dr. Rashid Bajwa	Chief Executive Officer, NRSP
Ms. Munawar Humayun	Chairperson, SRSP
Mr. Anwar Khan	Ex - Colonel, Pakistan Army
Mr. Khalid Muhtadullah	Senior Advisor Global Water Partnership
Designated Committees of the Board of Directors	
Human Resource & Remuneration/ Nomination Committee	Risk Management and Compliance Committee
Mr. Hamid Ali Khan (Convener)	Mr. Muhammad Shareef Khan (Convener)
Malik Fateh Khan (CEO-GBTI)	Ms. Ghazala Saddique (Member)
Mr. Ahsan Khan (Member)	Mr. Ahsan Khan (Member)
Audit Committee	Procurement Committee
Mr. Muhammad Shareef Khan (Convener)	Mr. Khalid Latif (Convener)
Ms. Ghazala Saddique (Member)	Malik Fateh Khan (CEO-GBTI)
Mr. Khalid Latif (Member)	Mr. Muhammad Shareef Khan (Member)
Legal Information	Finance Committee
Legal Advisor: Dr. Azam Chuhdary Law Associates	Mr. Ahsan Khan (Convener)
Company Auditors: BDO Ebrahim & Co. Chartered Accountants	Mr. Hamid Ali Khan (Member)
Tax Advisor: M/s Khilji Associates	Malik Fateh Khan (CEO-GBTI)
Company Secretary: Mr. Agha Ali Zafar	Ms. Naseem Akhtar (Member)



SSK RESOURCE CENTRE

Shoaib Sultan Khan "The Patron of GBTI"

Harnessing People's Potential



GBTI

www.gbti.org.pk



www.gbti.org.pk



District Education Department



Department of Agriculture Extension & Adaptive Research



Groundnut Research Station, Attock



District Health Authority



National Commission for Human Development



Livestock & Dairy Development

On behalf of GBTI, Chairman Syed Asif Shah distributed shields in recognition of services/contributions provided by government departments to community institutions for their development in GBHP affected areas.