



Ghazi Barotha Taraqiait Idara



Self-Help Initiative Programme

Sustaining Community Engagement through Collective Action

Lessons from GBTI's Self-Help Initiative (SHI)

Learning and Documentation Report

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Disclaimer

This document has been prepared for learning and documentation purposes. The views and interpretations expressed herein are those of the author and do not necessarily reflect the official policies or positions of Ghazi Barotha Taraqiati Idara, its Board, partner organisations, or funding agencies.



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Executive Summary

i. Background

Across Pakistan's rural development landscape, a persistent challenge has been sustaining social mobilisation once project-based funding concludes. While Rural Support Programmes (RSPs) have successfully organised communities and fostered Community Organisations (COs), Village Organisations (VOs), and Local Support Organisations (LSOs), these institutions often weaken over time when dedicated funding for facilitation and engagement is withdrawn. As a result, social capital erodes, community platforms become inactive, and linkages with government departments and service providers diminish.

The experience of Ghazi Barotha Taraqiati Idara (GBTI) offers a practical response to this challenge. Through its Self-Help Initiative (SHI), GBTI has demonstrated how community engagement can be sustained by institutionalising self-help, mobilising modest local resources, and systematically linking organised communities with public systems.

ii. The Self-Help Initiative (SHI)

SHI is a structured mechanism through which all active members of Community Organisations contribute a modest annual Community Grant. These aggregated resources are transparently managed and used to finance the facilitation of social mobilisation, support collective initiatives, and enable linkages with government departments, statutory bodies, civil society organisations, and private actors. Importantly, SHI is not a financial services product and does not replace existing financial services programmes. Rather, financial services act as entry points for engagement, while SHI functions as a parallel platform focused on sustaining participation, collective mobilisation and action, and long-term community engagement.

iii. Key Learnings

Learning 1: Sustained community engagement is a design issue, not a funding issue The SHI experience demonstrates that social mobilisation does not require continuous donor-funded projects if facilitation is institutionally embedded and locally financed. By ensuring universal participation and collective contribution, SHI creates a predictable and sustainable resource base to maintain engagement over time. Community-driven development programmes should shift from viewing social mobilisation as a project cost to treating it as an institutional function supported through effective local mobilisation and action.

Learning 2: Universal participation strengthens accountability and ownership Under SHI, all members of Community Organisations actively participate and contribute. This contrasts with traditional savings or voluntary contribution models, which often suffer from uneven participation and governance challenges. Universal contribution reinforces ownership, reduces elite capture, and strengthens accountability within community institutions.

Learning 3: Aggregated local resources can finance facilitation, not just activities SHI demonstrates that modest household contributions, when aggregated, are sufficient to finance core facilitation costs—including staff, logistics, and coordination—without external subsidies. In addition, Community Grants have been used to address logistical and operational constraints faced by government departments, enabling more effective outreach. Audited financial statements confirm that SHI fully covers its operational and facilitation costs through Community Grants.

Learning 4: Organised communities enable state outreach A central insight from SHI is that organised and active community platforms attract engagement from government departments. Through SHI-supported Community Organisations, line departments in health, education, livestock, agriculture, forestry, social welfare, and women’s development have been able to extend outreach more effectively. Where departments faced logistical or mobility constraints, SHI helped address these barriers.

This operationalises the principle articulated by Shoaib Sultan Khan: governments possess resources far beyond those of non-government organisations, and the strategic role of RSPs lies in organising communities to access these systems while enabling the state to reach the poor.

Learning 5: SHI is adaptable across contexts SHI has functioned effectively in both mature RSP contexts with long-standing community institutions and in ‘greenfield’ areas where social mobilisation was initially absent. This demonstrates that institutionalised self-help is not context-bound and can be adapted to diverse operational environments.

iv. Implications for the RSP Network and Development Partners

The SHI experience suggests a need to reframe sustainability within community-driven development programming. Rather than extending project cycles or layering new donor-funded components, sustainability can be strengthened by embedding collective self-help mechanisms within existing community institutions.

For the RSP network, SHI offers a practical model to:

- sustain community institutions beyond project timelines,
- finance facilitation through local resources,
- deepen linkages with government systems, and
- reinforce the founding RSP philosophy of community-led development.

For donors and government partners, SHI provides evidence that modest community co-investment can significantly enhance the effectiveness, reach, and sustainability of public programmes.

v. Concluding Reflection

GBTI’s Self-Help Initiative does not represent a departure from the Rural Support Programme approach. Rather, it is a contemporary institutional adaptation of its core principles—community organisation, collective action, and linkage with public systems—responding to current funding and governance realities. As such, SHI offers valuable learning for efforts aimed at sustaining social mobilisation and community-driven development at scale.

Main Report

Ghazi Barotha Taraqiati Idara Sustaining Community Engagement through Collective Action Lessons from GBTI's Self-Help Initiative (SHI)

1. Background to Ghazi Barotha Taraqiati Idara (GBTI)

Ghazi Barotha Taraqiati Idara (GBTI) is a non-profit rural development organisation established in October 1995 under the Companies Ordinance 1984 (now the Companies Act 2017). Its origins are closely linked to the Ghazi Barotha Hydropower Project (GBHP), a major national infrastructure initiative implemented by the Water and Power Development Authority (WAPDA) to generate low-cost hydropower while minimising environmental and social impacts.

The Ghazi Barotha Hydropower Project resulted in significant local-level impacts, including land acquisition, relocation of households, and disruption of livelihoods across affected villages in Attock, Haripur, and Swabi districts. Recognising that these challenges could not be addressed through administrative compensation mechanisms alone, WAPDA, with support from international financiers, agreed to establish a dedicated Project Non-Governmental Organisation (PNGO) to facilitate community engagement, conflict resolution, and long-term livelihood restoration.

In 1994, WAPDA signed a Memorandum of Understanding with the National Rural Support Programme (NRSP) to support affected communities and assist in establishing the PNGO. Through extensive village profiling and social mobilisation, community organisations were formed across the project area, laying the foundation for participatory planning and collective action. GBTI emerged from this process as the institutional mechanism responsible for supporting project-affected communities and implementing an Integrated Regional Development Programme (IRDP).

Initially focused on resettlement support, advocacy, and conflict resolution, GBTI gradually evolved into a broader rural development organisation. With funding provided through WAPDA, the IRDP was implemented across 55 villages in three districts, later expanding to 142 villages across 22 Union Councils, with a population of approximately 553,000 people. To support long-term sustainability, WAPDA also provided an endowment fund, enabling GBTI to transition from a project-specific entity into a permanent local development institution.

Over time, GBTI's mandate expanded to include livelihoods development, microfinance, natural resource management, social development, and facilitation of access to government services. Central to its approach has been the organisation and strengthening of community institutions as platforms for collective decision-making, social collateral, and engagement with external actors. Governed by an independent Board of Directors that includes community representation through a Local Board of Directors (LBOD), GBTI has maintained a strong emphasis on accountability, transparency, and participatory governance.

Today, GBTI builds on its origins in social mobilisation and participatory development to address emerging challenges of sustainability and long-term community engagement, particularly in contexts where project-based funding for social mobilisation is limited or absent.

2. The Self-Help Initiative (SHI): Sustaining Community Engagement through Collective Action

GBTI's Self-Help Initiative (SHI) emerged from a practical and institutional question encountered during the organisation's expansion into new operational areas: how to sustain meaningful community engagement and social mobilisation when programme resources are limited and tightly tied. This challenge became particularly evident when GBTI received support from the Pakistan Poverty Alleviation Fund (PPAF) to scale up its Interest Free Loans (IFL) programme in Abbottabad district—an area where GBTI had no prior presence and where social mobilisation had previously been undertaken by another Rural Support Programme.

In earlier programme areas such as Haripur and Swabi, GBTI had been present since inception and had invested extensively in social mobilisation through endowment funds and the Integrated Regional Development Programme (IRDP). Mature Community Institutions (CIs) in these areas provided social collateral, facilitated collective planning, and enabled the implementation of wider development interventions. In Abbottabad, however, the absence of such institutions, combined with limited resources for social mobilisation, required GBTI to rethink how engagement with communities could be initiated and sustained.

Rather than viewing this situation as a constraint, GBTI engaged communities in structured dialogue to rethink self-help and local resource mobilisation. Drawing on communities' exposure to the Rural Support Programme (RSP) approach—particularly the social mobilisation philosophy articulated by Shoaib Sultan Khan—and recognising the declining effectiveness of traditional community savings mechanisms, GBTI and community members jointly conceptualised an alternative model. This led to the establishment of the Self-Help Initiative, locally referred to as Apni Madad Aap.

At the core of SHI is sustained social mobilisation. Under the initiative, households accessing GBTI's financial services are organised into Credit Groups (CrGs), which serve as the primary entry point for collective engagement. These Credit Groups are progressively consolidated into multi-sector Community Organisations (COs) and Village Organisations (VOs), enabling households to collectively identify priorities, plan interventions, and engage with external stakeholders. A defining feature of SHI is the level of active participation it fosters. All SHI member households are active members of Credit Groups and Community Organisations, with clearly defined roles and responsibilities. Unlike more traditional social mobilisation arrangements where membership may be broad but participation uneven, SHI is designed to



Free medical camp organized focusing on "Mother & Child" health care



Medical/eye/ anti-natal/vaccination camps



Distribution of vegetable seed packets for kitchen gardening



Plantation drive



Tailoring camps for women



Completion of technical training for male community members



Solid Waste Management project in village Dheri Mera, District Abbottabad



Establishment of computer laboratories in government schools

to promote full participation and shared responsibility.

In addition, all active SHI members contribute an annual Community Grant. This universal contribution requirement ensures that participation is both social and financial, reinforcing collective responsibility and local ownership. By linking membership, participation, and contribution, SHI avoids the challenge of nominal membership and strengthens the sustainability of community institutions.

Community Grants are not treated as individual savings or service fees, but as a pooled collective resource. These resources are used to support activities that sustain engagement and enable development outcomes, including household-level initiatives such as agricultural inputs, plantations, livestock services, and health coverage, as well as community-level investments in education, health, infrastructure, environmental improvement, and capacity building. Through the aggregation of modest household contributions, SHI enables strategic investments that would not be possible through fragmented savings practices.

An important feature emerging from SHI's implementation is that it is not context-bound. SHI has demonstrated effectiveness both in "greenfield" contexts—such as Abbottabad, where organised community institutions were initially absent—and in more mature RSP contexts such as Haripur, Swabi, and Attock, where social mobilisation structures had already been established. This indicates that SHI can function both as a mechanism for initiating social mobilisation and as a means of sustaining engagement in mature programme areas.

3. Governance Arrangement: MoU with the Local Support Organisation Network

Governance and financial accountability under the Self-Help Initiative are formalised through a Memorandum of Understanding (MoU) between GBTI and the Local Support Organisation Network (LSO-N). The MoU authorises GBTI to manage community-generated funds on behalf of organised communities until the LSO-N is fully registered as a legal entity.

Under this arrangement, GBTI is responsible for maintaining separate bank accounts, books of accounts, and financial records for SHI funds, and for making investments on behalf of communities in line with agreed priorities. The MoU also provides for audits, dispute resolution mechanisms, and gradual institutional strengthening of the LSO-N.

This governance framework positions GBTI as a fiduciary and facilitative institution rather than a fund owner. Communities retain ownership over priorities and the use of funds, while GBTI provides institutional support, financial management, and accountability systems. The MoU has played a critical role in building trust, ensuring transparency, and institutionalising SHI as a credible and accountable mechanism for collective action.

4. SHI in Practice: Enabling Community Action through Linkages

A defining feature of the Self-Help Initiative (SHI) is its emphasis on building and sustaining linkages. Once community engagement begins and community based institutions are established, SHI provides a structured platform through which organised communities can articulate their needs and engage constructively with government line departments, civil society organisations, and private sector actors.

Rather than directly delivering services, GBTI plays a facilitative role—acting as a bridge between communities and service providers. This includes supporting bottom-up planning, convening coordination and joint planning forums, and facilitating regular communication through both formal and informal channels, including digital platforms such as WhatsApp groups. Through this approach, SHI transforms community organisation into an enabling mechanism for sustained engagement with development systems.

5. Institutionalising Linkages through Structured Coordination

Beyond informal engagement and ad hoc coordination, SHI has progressively institutionalised linkages between Community Institutions (CIs) and government line departments through structured coordination mechanisms. District-level coordination and annual planning meetings held in Attock (July 29, 2025) and Swabi (September 11, 2025) illustrate how SHI operationalises sustained engagement between organised communities and public-sector service providers.

These meetings brought together representatives from Community Organisations and Local Support Organisations, multiple government line departments—including education, livestock and dairy development, on-farm water management, and social sectors—and GBTI management and field staff. The purpose extended beyond information sharing to include joint review of past performance, identification of implementation bottlenecks, and collaborative planning of forthcoming development activities.

A key feature of these forums was two-way planning. Government departments shared their annual targets, programme plans, and sectoral priorities, while Community Institutions presented community-level needs, feedback from households, and proposals for implementation support. This reciprocal engagement strengthened ownership, improved targeting and outreach of government initiatives, and enhanced accountability on both sides. It also helped align government programmes more closely with community priorities, leading to more effective utilisation of public resources and improved achievement of development targets.



Tailoring camp for women under the skilled training program



Tree plantation campaign held under the "Aik Beti Aik Shajar" Initiative of Government of Pakistan



Workshops on "Career Counselling and Guidance" were organized in government schools



Awareness workshop of farmers regarding agriculture and livestock



Animals' Vaccination/De-worming Camps

The coordination meetings also resulted in concrete operational decisions. These included the appointment of a dedicated focal person within GBTI to coordinate linkages, the formation of multi-stakeholder WhatsApp groups to enable continuous communication, agreements on regular sector-specific trainings (particularly in livestock, dairy, and skills development), and mechanisms for sharing achievements, case studies, and beneficiary information. In Swabi, departments committed to providing technical support for dairy, poultry, and solarised hatchery trainings, while education authorities agreed to support school-based career counselling and infrastructure improvements.

Importantly, these coordination mechanisms reduce transaction costs for government departments by addressing last-mile constraints such as community mobilisation, logistics, and outreach—functions effectively supported through SHI's organised community platforms and Community Grant financing. Rather than relying on one-off engagements, SHI anchors coordination within active Community Organisations and Local Support Organisations, ensuring that linkages remain functional beyond individual projects or loan cycles.

Beyond planning and coordination, SHI has also introduced incentives to reinforce collaboration. On May 29, 2025, GBTI organised an Annual Award Ceremony to formally recognise the contributions of government line departments towards community development and improved service delivery. The ceremony acknowledged departmental efforts in engaging with organised communities and achieving development outcomes, while simultaneously reinforcing the role of Community Institutions as key partners and catalysts for sustainable development. This initiative promoted mutual accountability, encouraged continued collaboration, and fostered a culture of partnership, recognition, and shared responsibility for long-term development outcomes.

Through these SHI-enabled mechanisms, communities have engaged in a wide range of initiatives across health, education, livelihoods, natural resource management, and community infrastructure. Examples include access to health insurance coverage and medical camps; establishment of Early Childhood Education centres later integrated into government schools; support for kitchen gardening and plantation activities through agriculture and forestry departments; livestock services; and small-scale community infrastructure. These interventions illustrate how SHI translates sustained social mobilisation into tangible development outcomes while reinforcing local ownership and accountability.

Overall, SHI has enabled GBTI to establish sustained working relationships with a broad range of government departments, statutory bodies, civil society organisations, and private actors. Rather than relying on ad hoc or one-off coordination, SHI maintains organised Community Organisations and continuous engagement platforms that allow partner institutions to extend outreach to rural communities, while communities gain repeated and structured access to services, technical guidance, and development opportunities.

6. Financial Sustainability and Accountability of SHI

The financial sustainability and accountability of SHI are reinforced by audited financial statements for the period July 2024 to June 2025. During this period, SHI mobilised PKR 17.37 million in Community Grants contributed by member households contributed by member households, reflecting universal participation and collective ownership.

These resources were utilised to finance both programme activities and administrative and facilitation costs, with no operating deficit. As of 30 June 2025, SHI held total assets of PKR 17.25 million, including short-term investments, cash and bank balances, and restricted funds.

The audited statements confirm that SHI operates as a ring-fenced, transparent, and accountable financial mechanism, with GBTI acting in a fiduciary capacity on behalf of organised communities under the MoU with the Local Support Organisation Network. This financial evidence underscores SHI's viability as a self-financed approach to sustaining social mobilisation and community engagement beyond externally funded project cycles.

To operationalise the Self-Help Initiative, GBTI has established a small, dedicated SHI Unit comprising a Social Organiser, a Field Engineer, an Accountant, a Driver, and an Office Assistant/Cook. The full operational costs of this unit—including staff salaries, office rent, utilities, and vehicle running costs—are met from the agglomerated Community Grants mobilised under SHI. This arrangement ensures that the day-to-day facilitation of social mobilisation, planning, and coordination is financially sustained by the initiative itself. The SHI Unit operates under the supervision of GBTI's Senior Programme Officer, who provides technical oversight and supports linkages with government departments, civil society organisations, and other partners. Strategic guidance and institutional support are provided by GBTI's senior management, ensuring alignment with organisational policies and long-term objectives.

7. Conclusion

Ghazi Barotha Taraqiyati Idara's Self-Help Initiative (SHI) demonstrates that sustained community engagement can be achieved without continuous project-based social mobilisation funding, when engagement is institutionally designed, locally financed, and system-linked. By ensuring universal participation, collective mobilisation of modest Community Grants, and transparent governance arrangements, SHI has enabled Community Organisations to remain active beyond individual loan cycles and project timelines.

Across both mature programme areas and greenfield contexts, SHI functions as a facilitative platform rather than a service delivery mechanism. It sustains community engagement and enables organised households—particularly women and poor families—to access health, education, livestock, agriculture, forestry, climate, and social welfare services through structured linkages with government departments, statutory bodies, civil society organisations, and private actors. In doing so, SHI operationalises the long-standing Rural Support Programme principle that -

-development impact is maximised not by replacing the state, but by organising communities to engage effectively with it.

The audited financial performance of SHI confirms its viability as a self-sustaining mechanism. By financing facilitation and operational costs through aggregated community contributions, SHI addresses a persistent challenge within rural development programming: the erosion of social capital once external funding ends. The experience offers a practical, replicable learning for the wider RSP network on how social mobilisation can be institutionalised, sustained, and embedded within existing development systems.

8. A Closing Reflection

For decades, the Rural Support Programme approach has been grounded in a simple but powerful idea: sustainable development begins with organised communities. Governments possess resources, services, and programmes at a scale far beyond what civil society organisations can ever provide directly. The enduring challenge for RSPs has been to organise poor households into effective community institutions and to link these institutions with public systems, while enabling the state to extend its outreach to those who are otherwise left behind.

The experience of Ghazi Barotha Taraqiati Idara's Self-Help Initiative offers an important contemporary response to this challenge. By institutionalising self-help through universal participation, collective local financing, and sustained engagement, SHI ensures that community organisations remain active beyond project cycles. More importantly, it demonstrates how organised communities can serve as credible platforms through which government departments and development partners engage, deliver services, and build resilience at scale.

SHI does not seek to substitute the role of the state, nor does it depend on continuous external funding for social mobilisation. Instead, it reinforces the core RSP proposition: when communities are organised, engaged, and connected, development systems work better for the poor. As such, SHI represents not a new approach, but a practical reaffirmation of the founding principles of the Rural Support Programmes—adapted to contemporary institutional and financing realities.



9. Annexes:

Annex 1: Physical Performance of SHI (Inception–December 2025)

Annex 2: Audited Financial Statements of SHI (FY 2024–25)

Annex 3: Financials up to December 2025

Annex 4: Community Grants to SHI up to December 2025

Annex 5: List of SHI linkage partner departments and organisations

Annex 6: MOU between GBTI and LSO Network

Annex 7: Summary Profile of LSO Surg Salar

Annex 8: Summary of Field Visit to GBTI Self-Help Initiative

Annex 9: Box 1: “A Grant from Us, for Us” – Perspectives on Community Grants

Annex 10: Box 2: From Organisation to Outreach – How SHI Enables Linkages in Practice

Annex 11; Box 3: SHI Across Contexts – Lessons from Attock and Abbottabad

Annex 12: Policy Brief

Annex 13: Frequency Analysis of SHI Documentation and Field Narratives

Annex 14: Summary of District Coordination and Annual Planning Meetings with Government Line Departments in Attock and Swabi

Annex 1: Physical Performance of SHI (Inception–December 2025)


Overall Progress: Self Help Initiative Programme (Jul-2022 to Dec-2025)											
Sr.No	Activities	Abbottabad		Swabi		Haripur		Attock		Overall	
		Act	Ben	Act	Ben	Act	Ben	Act	Ben	Act	Ben
1	No. of COs formed	108	1,653	86	1,292	47	659	80	1,072	321	4,676
2	No. of VO's formed	13	157	10	120	5	78	7	89	35	444
3	Subject Specific Trainings	24	785	7	208	14	461	33	1,216	78	2,670
4	CMST	7	91	4	72	3	42	9	218	23	423
5	Vocational Training	8	127	3	47	5	79	17	221	33	474
6	Gender Leadership Training	-	-	4	40	1	10	19	215	24	265
7	Career Counseling Workshops	14	1,869	1	45	-	-	26	1,574	41	3,488
8	ECE Centres Established	4	72	4	70	8	161	13	234	29	537
9	Health/Medical Camps	22	1,389	16	560	9	410	72	4,069	119	6,428
10	Health Awareness Workshops	24	1,431	16	560	9	410	72	4,069	121	6,470
11	No. of Computers Distributed	24	350	-	-	-	-	40	597	64	947
12	School Furniture (Chair/Table/Benches/ECE)	50	50	-	-	24	24	766	1,195	840	1,269
13	MHM Kits	99	99	-	-	-	-	-	-	99	99
14	Teachers Training (CCG-TOT)	1	29	1	45	-	-	1	38	3	112
15	Business Development Training	1	20	-	-	-	-	-	-	1	20
16	Digital Literacy Training (GID)	156	1,430	1	25	1	31	1	28	159	1,514
17	Vegetable Seed Distribution	8,688	8,688	6,189	5,289	3,298	3,298	7,350	6,360	25,525	23,635
18	Health/Bearvement Support Registration	9,858	9,858	3,038	3,038	3,150	3,150	5,716	5,716	21,762	21,762
19	Health Support	318,243	11	40,000	2	80,000	5	95,000	6	533,243	24
20	Funeral Support	285,000	16	10,000	2	15,000	3	70,000	14	380,000	35
21	Forest Plants	4,100	205	32,400	1,058	-	-	73,415	2,543	109,915	3,806
22	Fruit Plants	36,913	10,873	10,902	4,542	7,319	3,140	12,422	6,014	67,556	24,569
23	Animal/Poultry Treatment	4,525	1,594	6,454	2,229	6,454	2,169	24,901	8,393	42,334	14,385
24	Animal Vaccination through Linkages	-	-	-	-	-	-	552,531	118,413	552,531	118,413
25	Wheat/Canola Seed (kg)	1,862	80	-	-	-	-	2,283	85	4,145	165
26	Farmers Awareness Workshops	15	390	21	387	18	382	87	3,299	141	4,458
27	CPIs	-	-	-	-	-	-	22	3,085	22	3,085

Annex 2: Audited Financial Statements of SHI (FY 2024-25)

**SELF HELP INITIATIVE
STATEMENT OF FINANCIAL POSITION
AS AT JUNE 30, 2025**

	Note	2025 Rupees	2024 Rupees
ASSETS			
Fixed assets		2,762,235	-
Display center		85,220	-
Short term investments	4	10,000,000	10,000,000
Other receivables	5	425,510	1,094,973
Interst receivables		544,656	-
Advance tax		216,930	111,228
Cash and bank balances	6	3,215,859	4,490,431
TOTAL ASSETS		<u>17,250,410</u>	<u>15,696,632</u>
NON CURRENT LIABILITIES			
Restricted grants	7	12,791,329	14,889,338
Bevervement support fund	7	2,381,800	-
CURRENT LIABILITIES			
Trade and other payables	8	2,077,281	807,294
TOTAL FUNDS AND LIABILITIES		<u>17,250,410</u>	<u>15,696,632</u>

The annexed notes from 1 to 15 form an integral part of these financial statements.


Chief Executive Officer


Chief Financial Officer

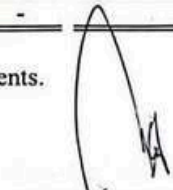
**SELF HELP INITIATIVE
STATEMENT OF INCOME AND EXPENDITURE
FOR THE YEAR ENDED JUNE 30, 2025**

	Note	2025 Rupees	2024 Rupees
INCOME			
Grants	7	17,372,668	9,745,856
EXPENDITURE			
Programme cost	10	12,295,573	7,475,223
Administrative expenses	11	5,057,624	2,267,869
Finance cost	12	19,471	2,764
		<u>17,372,668</u>	<u>9,745,856</u>
SURPLUS FOR THE YEAR		<u>-</u>	<u>-</u>

The annexed notes from 1 to 15 form an integral part of these financial statements.



Chief Executive Officer

Chief Financial Officer

Annex 3: Financials from July 2024 to December 2025

Annex 3: Financials June 2022-Dec 2025						
Self Help Initiative (SHI)						
Financial Statement	Audited	Audited	Audited	Audited	Unaudited	
Description	2002	2003	2004	2005	December/25	Total
Balance b/f	3,194,000	3,194,000	12,520,784	14,889,339	15,173,130	15,173,130
Grant / Income						
Grant from Community		12,380,000	9,301,400	12,744,600	5,775,000	40,201,000
Grant from GBTI			-	2,421,048	2,695,585	5,116,633
Grant from others			-	100,000	-	100,000
Profit on Investments/banks			2,543,010	2,344,861	850,664	5,738,535
Other Income			270,000	45,950	-	315,950
Income during the year	-	12,380,000	12,114,410	17,656,459	9,321,249	51,472,118
Total Funds	3,194,000	15,574,000	24,635,194	32,545,798	24,494,379	66,645,248
Operational Expenditure						
Salaries & Wages			1,465,881	4,591,882	1,774,495	7,832,258
Other Admin Overheads			804,752	485,213	420,966	1,710,931
Sub-total	-	-	2,270,633	5,077,095	2,195,461	9,543,189
Development Expenditure						
HRD		277,219	2,149,473	1,565,148	1,015,668	5,007,508
ENRM		1,438,275	2,116,772	5,211,906	4,026,738	12,793,691
GSSS		1,337,722	2,824,799	3,135,809	1,140,781	8,439,111
CPIs			384,178	2,382,710	1,036,261	3,803,149
CIF disbursement				150,000	-	150,000
Sub-total	-	3,053,216	7,475,222	12,445,573	7,219,448	30,193,459
Total	-	3,053,216	9,745,855	17,522,668	9,414,909	39,736,648
Less: CIF Disbursement				(150,000)		(150,000)
Total Net Expenditure	-	3,053,216	9,745,855	17,372,668	9,414,909	39,586,648
Surplus/(Deficit)						
For the year	-	9,326,784	2,368,555	283,791	(93,660)	11,885,470
Accumulated	3,194,000	12,520,784	14,889,339	15,173,130	15,079,470	27,058,600
Represented by						
Investments	-	-	10,000,000	10,000,000	10,000,000	10,000,000
Bank and others	-	-	4,889,339	2,791,330	1,862,730	1,862,730
Health & Bereavement Fund	-	-	-	2,381,800	3,310,400	3,310,400
Restricted Grant - dev activities	3,194,000	12,520,784	-	-	-	-
Total	3,194,000	12,520,784	14,889,339	15,173,130	15,173,130	15,173,130
Capital Items						
Telemedicine Cart				1,285,235	1,285,235	1,285,235
Container for telemedicine clinic				950,000	950,000	950,000
Display Center				85,220	85,220	85,220
Community Training Center				527,000	527,000	527,000
Total				2,847,455	2,847,455	2,847,455



Annex 4: Community Grants to SHI up to December 2025

Community Grant from CO Members as of Dec 2025															
Years	Abottabad			Swabi			Attock			Harripur + Ghazi			Total		
	# Members	Grant / Member	Grant Rs	Members	Grant / Member	Grant Rs	Members	Grant / Member	Grant Rs	Members	Grant / Member	Grant Rs	Members	Average Grant / Member	Grant Rs
2022	2,476	2,000	4,952,000	1,705	2,000	3,410,000				2,610	2,000	5,220,000	6,791	2000	13,582,000
2023	429	2,000	858,000	294	2,000	588,000	4,046	500	2,023,000	411	2,000	822,000	5,180	828	4,291,000
2024	3,061	2,000	6,122,000	624	2,000	1,248,000	8	2,000	16,000				3,693	2000	7,386,000
2025	3,128	2,000	6,252,200	2,048	700	1,433,600	1	2,000	2,000	235	2,000	470,000	5,412	1507	8,157,800
							3,626	700	2,538,200	801	700	560,000	4,427	700	3,098,200
Dec-25	1,397	2,000	2,794,000	949	700	664,300				19	2,000	38,000	2,365	1478	3,496,300
	41	700	28,700							230	700	161,000	271	700	189,700
Total	10,532	1,995	21,006,900	5,620	1,307	7,343,900	7,681	596	4,579,200	4,306	1,689	7,271,000	28,139	1,429	40,201,000

Annex 5: List of SHI linkage partner departments and organisations

List of Partners under the Self Help Initiative			
S.No	Department/Organization	Abbreviation	Status
1	Ghazi Barotha Taraqiati Idara	GBTI	NGO
2	District Health Authorities	DHA	Govt
3	District Livestock & Dairy Development Department	DLDD	Govt
4	District Agriculture Extension Departments	DAE	Govt
5	District Education Authorities	DEA	Govt
6	National Commission for Human Development	NCHD	Govt
7	District Onfarm Water Management	OFWM	Govt
8	National Agriculture Research Centre	NARC	Govt
9	District Disaster Management Authority	DDMA	Govt
10	District Social Welfare Departments	SWD	Govt
11	Rawal Foundation	RF	NGO
12	Pakistan Poverty Alleviation Fund	PPAF	Apex Org
13	Pakistan Tobacco Company	PTC	Govt
14	National Rural Support Programme	NRSP	NGO
15	Human Resource Development Network	HRDN	NGO
16	Institute of Rural Management	IRM	NGO
17	Mercy Corps	MC	NGO
18	Cloud Health Solutions	CHS	Pvt. Company
19	Groundnut Research Station, Attock	GRS	Govt
20	National Commission on the Status of Women	NCSW	Govt
21	Moawin Foundation	MF	NGO

Annex 6: MOU between GBTI and LSO Network



Memorandum of Understanding BETWEEN LOCAL SUPPORT ORGANIZATION NETWORK (LSO-N) AND GHAZI BAROTHA TARAQIATI IDARA (GBTI)

Community Healthcare and Bereavement Support Fund

Medical and Bereavement Fund Program aims to establish a collective fund to assist community members in covering medical expenses and supporting bereaved families during times of loss. This initiative encourages solidarity and mutual support within the community.

Objectives:

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

Contributions:

1. **Voluntary Contributions:** Community members are encouraged to contribute voluntarily to the fund.
2. **Linkages Development:** Organize different events to access the services, facilities and finances from government and non-government programs.

Eligibility Criteria:

1. **Community Membership:** Applicants must be active member of the Community Institution (CIs).
2. **Contribution:** Rs 350 per annum.
3. **Financial Need:** Applicants must demonstrate financial need due to medical emergencies or bereavement through his/her CIs with all supporting/evidences.

4. **Exclusions:** Pre-existing illness from the date of membership in healthcare support and cosmetic expenses.

5. **Benefits:**

5.1 Medical Support include hospitalization for minimum 24 hours. Medical treatment up to Rs 20,000 including laboratory and ambulance charges etc.

5.2 Maternal Care upto Rs 20,000 includes (care surgery and caesarian) pregnancy complications. Minimum period for pregnancy should be 7 months after membership.

5.3 In case of natural death and disability, one-time support of Rs 5000/- will be made to the member of deceased family.

5.4 Digital Health Awareness: Introduce digital tools and apps that provide health information, telemedicine options, and reminders for health screenings. This bridges gaps in accessing healthcare services. After introduction, women would be able to digitally access the doctors/specialists at Rs 180 per month.

5.5 Free Medical Clinic includes village level camps especially for the women, children and old citizens. Only extremely poor households will be provided free medicines.

5.6 Mother & Child health care awareness workshops at village level.

5.7 Skill-building Workshops: Teach skills such as first aid, basic healthcare, and sanitation practices. This equips women to handle health emergencies and maintain a hygienic living environment. Hygienic essentials and facilities may also be provided as per need.

5.8 Creating Support Groups: Establish support groups where women can discuss health concerns, share experiences, and encourage each other to adopt healthier lifestyles.

5.9 Nutrition Awareness Programs: Educate women about balanced diets, local nutritious foods, and the importance of adequate water intake. This can help prevent malnutrition and promote better health outcomes.

6. Awareness about Immunization and Family Planning: Provide information on vaccines for children and adults, as well as family planning methods. This empowers women to make informed decisions about their reproductive health.

Duration: duration of membership will be for a year. However, it could be renewed upon completion of the term.

Application Process:

1. **Application Form:** Applicants must complete a designated application form.
2. **Documentation:** Submit relevant documentation such as medical bills or funeral service invoices.

Review and Approval: Applications will be reviewed and approved based on eligibility criteria and fund availability by the Community Institutions through their resolution duly signed by at least 75% of the members. However, approval for payment from the fund will be based on the doctor's assessment after complete verification and authenticity.

Monitoring and Evaluation:

1. **Oversight:** A designated committee of Village Organization will oversee the fund's administration, ensuring transparency and accountability in fund management.
2. **Evaluation:** Regular evaluations will be conducted to assess the fund's impact and effectiveness in meeting community needs by MER section of GBTI.

Communication and Outreach:

1. **Awareness:** Promote awareness of the fund's availability and eligibility criteria through community channels and outreach efforts.
2. **Feedback:** Seek feedback from applicants and community members to continuously improve the fund's operations.

Conclusion: The Community Own Contribution: Medical and Bereavement Fund Program aims to foster community resilience by providing timely financial support during medical crises and times of bereavement. Through collective efforts and contributions, GBTI strive to uphold compassion and solidarity within the community.

Approval and Implementation: This policy shall be effective from July 01, 2024 and may be Amended as needed with the approval of LSO-N.

Role of GBTI:

- Collect contribution on behalf of LSO-N and maintain the funds in separate Community Grant Account;
- Maintaining separate books of accounts and supervise the LSO-N staff in this regard;
- Conduct internal and arrange external audits and may charge the cost of these audits to Community Grant;
- Arrange
- Suggest amendments and changes in the policy as and when required;
- Developing link for online medical consultation, health awareness campaigns, free medical camps, sanitation and hygiene etc.;
- Hiring medical doctor services for the assessment of medical claims etc.; and
- Any other task with mutual consent between LSO-N and GBTI.

Date: July 01, 2024

On behalf of Local Support Organization-Network (LSO-N):

Signature: 

Name: Haq Nawaz

Designation: President LSO-N

On behalf of Ghazi Barotha Taraqiati Idara (GBTI):

Signature: 

Name: Agha Zafar Ali

Designation: General Manager

1) Witness:

Signature: 

Name: **Sabir Razaq**

Designation: **Member LSO-N**

Local Support Organization - LSO-N

2) Witness:

Signature: 

Name: **Farzana Tahir**

Designation: **SPO-HRD/SM**

Ghazi Brotha Tarqiati Idara - GBTI

Annex 7: Illustrative Case – LSO Surg Salar, Attock

LSO SURG SALAR

LSO Surg Salar				What are LSOs? Local Support Organizations (LSOs) are central to the Social Mobilization approach of the Rural Support Program (RSPs). In a bid to reduce poverty and empower marginalized people (especially women), the RSPs mobilize rural communities into three-tiered structure, which consists of Community Organizations (COs) neighborhood level community groups, Village Organizations (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 organizations, donor agencies and the private sector.
District Attock		UC Surg Salar		
Households in Union Councils 2,551	Organized Households 2,010	Poor Households 841	IFL/CIF Fund Rs.1,000,000/-	
Community Organizations 144 66% women	Village Organizations 06 Mixed	General Body Members 27 25% women	Executive Members 11 36% women	

Since LSO formation, following interventions were implemented with the support and facilitation of GBTI and on a self-help basis through organised community institutions, leveraging locally mobilised resources and strategic linkages with government departments and development partners.



Re-construction of classrooms, GGPS, Bagh Nilab



Distribution of School Furniture to Government Schools



Construction of new class rooms in Governemnt Elementary School, Mongiwali, Surg Salar



One of the projects of street pavement completed in UC-Surg Salar

Sector	Key Interventions	Coverage / Outputs
Education	Renovation and upgrading of government schools (classrooms, washrooms, furniture, whiteboards, water facilities); establishment of Early Childhood Care & Education (ECCE) centres; subject-specific training for women	9 schools renovated and equipped; 5 ECCE centres established; more than 760 women trained
Health & Nutrition	Child immunisation; free medical camps focusing on maternal and child health; awareness sessions on anti-polio and maternal and child care	1,250 children immunised (0-23 months); 1,170 individuals received free medical services
Livestock & Agriculture	Livestock vaccination and deworming; training of female livestock farmers; promotion of kitchen gardening	More than 4,000 animals vaccinated/dewormed; 263
Livelihoods & Economic Empowerment	Asset transfer to extremely poor households; vocational and skills training; microfinance support	women trained; 700 vegetable seed packets distributed Assets provided to 13 households; more than 200 individuals received vocational training; 3,152 loans disbursed amounting to PKR 57.56 million
Natural Resource Management & Environment	Plantation drives; environmental awareness campaigns	More than 20,000 plants distributed, sold waste management awareness campaigns conducted
Water, Sanitation & Hygiene (WASH)	Installation of hand pumps; drinking water supply scheme; household toilet construction	6 hand pumps and 1 drinking water supply scheme completed benefiting approximately 1,100 households; 3 household toilets constructed
Community Infrastructure	Irrigation schemes; street pavement projects	2 irrigation schemes completed; 5 street pavement projects implemented



One of the beneficiaries under "Community Investment Fund"



One of the beneficiaries under "Community Investment Fund"



Exposure visits of students visited LSO Surg Salar



Meeting of Village Development Organisation



Animal's vaccination camps



Training workshop for Female Livestock Farmers



Skill development training camps for women on tailoring



Subject Specific Training workshop

Annex 8: Summary of Field Visit to GBTI Self-Help Initiative (SHI)

(Attock and Abbottabad Districts, 27–28 January 2026)

Purpose of the Field Visit

The field visit was undertaken to observe the Self-Help Initiative (SHI) in practice, engage with GBTI staff, and interact with leaders of Community Organisations, Local Support Organisations, and member households contributing Community Grants. The visit aimed to assess how SHI functions on the ground, understand community perceptions of Community Grants, and document how SHI-enabled linkages translate into tangible benefits for households and communities.

The visit covered two contrasting contexts:

- **Attock district**, representing a mature programme area with long-standing community institutions; and
- **Abbottabad district**, representing a newer ('greenfield') programme area where SHI was introduced alongside financial services.

Understanding and Acceptance of Community Grants

Across both districts, there was a high level of understanding and acceptance of Community Grants among community members. Households clearly articulated that their contributions were not viewed as fees or external deductions, but as collective resources pooled for shared benefit. Several community leaders emphasised that Community Grants represented “a grant from us, for us,” reinforcing a strong sense of ownership.

Members consistently compared the modest size of individual contributions with the visible and recurring benefits received at household and community levels. This comparison played a key role in sustaining participation and reducing resistance to contributions. In both districts, acceptance rates of Community Grants were reported to be high, with remaining hesitations largely resolved through dialogue and demonstration of benefits.

Aggregation and Centralised Management of Community Grants

A recurring theme in discussions was the importance of aggregating Community Grants and entrusting their management to GBTI. Community leaders and members recognised that individual savings or fragmented funds would be insufficient to support meaningful activities or sustain facilitation. By pooling contributions at scale, SHI enabled strategic investments in services, infrastructure, and facilitation that would otherwise be beyond the reach of individual Community Organisations.

Trust in GBTI's financial management systems emerged as a critical factor. Transparent record-keeping, digital payments, issuance of receipts, and regular audits were repeatedly cited as reasons why communities were comfortable with centralised fund management. Community leaders noted that this arrangement reduced internal disputes, strengthened accountability, and allowed Community Organisations to focus on mobilisation and decision-making rather than financial administration.

Role of SHI in Enabling Linkages

Field observations strongly confirmed that SHI functions as an effective platform for enabling linkages with government departments, civil society organisations, and private actors. In both districts, communities provided concrete examples of how SHI facilitated outreach by external institutions.

Examples observed and reported during the visit included health camps staffed by government doctors (mostly female), livestock vaccination and extension services, education initiatives such as Early Childhood Education centres later absorbed by government schools, and environmental and plantation activities implemented in collaboration with forestry departments. In several cases, SHI resources were used to address logistical and mobility constraints faced by line departments, enabling them to reach remote communities more effectively.

These interactions were not one-off events but part of sustained engagement, supported by organised community platforms and regular communication channels, including coordination meetings and digital messaging groups.

Universality and Active Participation

A key operational feature observed during the visit was the principle of universal participation. All active members of Community Organisations were expected to contribute Community Grants, reinforcing a norm of collective responsibility. Community leaders noted that this approach reduced free-riding, strengthened internal accountability, and enhanced the legitimacy of Community Organisations in engaging with external actors.

Women's participation was particularly visible, both as contributors and as beneficiaries of SHI-supported activities. Female members articulated increased confidence in engaging with service providers and participating in collective decision-making, attributing this to sustained engagement rather than isolated project interventions.

SHI Across Different Contexts

Comparisons between Attock and Abbottabad districts highlighted SHI's adaptability across different operational contexts. In Attock, SHI built upon existing social mobilisation structures, expanding community engagement beyond credit-focused interactions. In Abbottabad, where GBTI had no prior presence, SHI served as an entry point for organising communities alongside financial services.

Despite differences in contribution amounts and institutional maturity, the underlying logic of SHI remained consistent across both contexts: modest, universal contributions; pooled resources; transparent management; and facilitation of linkages. This reinforces the conclusion that SHI is



not context-bound and can be adapted to both mature and ‘greenfield’ programme areas.
Overall Observations

Overall Observations

The field visit confirmed that SHI is perceived by communities not merely as a funding mechanism, but as an institutional arrangement that sustains engagement, enables access to services, and strengthens collective action. Community members and leaders consistently linked continued participation in SHI with continuity of benefits, indicating that SHI plays a critical role in maintaining active community institutions beyond individual loan cycles or project timelines.

These observations provide strong qualitative validation of SHI’s core design principles and support its relevance as a scalable model for sustaining community-driven development.

This field visit provides grounded evidence that SHI’s effectiveness lies not only in mobilising local resources, but in sustaining organised community platforms capable of engaging with wider development systems over time.



Annex 9: Box 1: “A Grant from Us, for Us” – Community Perspectives on Community Grants

During the field visit to GBTI programme areas in Attock and Abbottabad districts, community members and leaders consistently described Community Grants not as a fee or deduction, but as a collective investment in their own development. Households clearly understood that the modest annual contribution was pooled to generate benefits that no individual household could achieve alone.

A Community Organisation leader in Attock explained the logic succinctly:
“This is not money we give to GBTI. This is a grant from us, for us.”

Members repeatedly compared the size of their individual contribution with the tangible benefits they received through SHI, including access to health services, agricultural and livestock support, education initiatives, and community infrastructure.

A woman member in Abbottabad noted:
“When we saw what we received in return, the amount no longer felt big.”

Aggregation of contributions emerged as a key factor in sustaining acceptance. Community leaders emphasised that small, fragmented savings could not support meaningful activities, whereas pooled resources enabled strategic investments and sustained facilitation.



An important meeting between Mr. Khaleel Tetly and VDO Sultan pur in Havelian, Abbottabad, highlighting efforts toward community empowerment and development.



Mr. Khaleel Tetly interacting with members of VDO Mongiwali, Surg Salar, Attock, to review ongoing community activities



Mr. Khaleel Tetly visited the ECCE Centre established by VDO under the SHI programme



Mr. Tetly met with the beneficiaries of the ongoing vocational training camp in Abbottabad, reviewing progress and encouraging skill development among participants.



Mr. Tetly visited a kitchen garden established by a community member of VDO Mongiwali under the SHI programme, appreciating efforts toward household nutrition and sustainable livelihoods

As one leader described it:

"Qatra qatra mil kar darya ban jaata hai." (Drop by drop, a river is formed.)

Trust in transparent and centralised financial management further reinforced participation. Communities highlighted that GBTI's systems for digital payments, record-keeping, and audits reduced disputes and allowed Community Organisations to focus on collective decision-making rather than fund management. Importantly, members recognised the direct link between contribution and continuity:

"If our contribution stops, the benefits will also stop. That is why everyone contributes."

Together, these perspectives illustrate how Community Grants under SHI have been internalised by communities as a shared responsibility—strengthening ownership, accountability, and long-term engagement.

Annex 10: Box 2: From Organisation to Outreach – How SHI Enables Linkages in Practice

Field observations from Attock and Abbottabad districts illustrate how the Self-Help Initiative functions as a practical platform for enabling linkages between organised communities and external service providers. Community members and leaders consistently emphasised that, prior to SHI, interactions with government departments and other organisations were infrequent and largely ad hoc. With SHI in place, engagement became regular, predictable, and more responsive to community needs.

Community leaders noted that the presence of organised Community Organisations, combined with pooled Community Grants, made it easier for government departments to extend outreach. In Abbottabad, a community leader observed:

“Earlier, departments would not come to our villages. Now they come because everything is organised.”

SHI-supported facilitation helped address logistical and operational constraints faced by line departments, such as transport and coordination, enabling them to reach remote communities more effectively. A woman member in Attock explained:

“Female doctors, livestock staff, and trainers come regularly. SHI removes their transport and logistical constraints.”

As a result, communities reported access to a wide range of services, including health camps staffed by government female doctors, livestock vaccination and extension services, education initiatives such as Early Childhood Education centres later absorbed by government schools, and environmental and plantation activities implemented with forestry departments. Importantly, these interactions were not one-off events but part of sustained engagement supported by regular communication and coordination.

Community leaders also highlighted that SHI shifted the nature of engagement beyond financial transactions. An community representative in Attock reflected:

“Earlier our interaction was only about loans. After SHI, everything expanded.”

These experiences demonstrate that SHI does not substitute for public service delivery; rather, it strengthens it by sustaining organised community platforms through which government departments and other partners can engage more effectively. In doing so, SHI operationalises a core principle of community-driven development: when communities are organised and facilitation is sustained, development systems work better for both communities and the state.



Annex 11: Box 3: SHI Across Contexts – Lessons from Attock and Abbottabad

Field observations from Attock and Abbottabad districts demonstrate that the Self-Help Initiative is not dependent on pre-existing levels of social mobilisation. Instead, it functions effectively across both mature and ‘greenfield’ contexts.

In **Attock**, a long-standing programme area, SHI built upon existing Community Organisations and Local Support Organisations. Community leaders reported that SHI shifted engagement beyond a narrow focus on credit towards broader development priorities, including health, education, livelihoods, and environmental initiatives. SHI helped sustain institutional activity and deepen linkages even where loan programmes had stabilised.

In **Abbottabad**, a new operational area for GBTI, SHI was introduced alongside Interest Free Loans in the absence of prior social mobilisation. Despite this, communities rapidly understood and accepted the logic of Community Grants. Organised Credit Groups evolved into Community Organisations, and SHI became the primary platform for engagement, coordination, and outreach by government departments.

Across both contexts, differences in contribution amounts and institutional maturity did not alter the core functioning of SHI. Universal participation, pooled resources, transparent management, and facilitation of linkages remained consistent. This confirms that SHI is adaptable across diverse programme environments and can serve both as a mechanism for sustaining mature institutions and as an entry point for structured community engagement in new areas.

Ghazi Barotha Taraqiati Idara

Draft Policy Brief

Sustaining Community Engagement through Collective Action

Lessons from GBTI's Self-Help Initiative (SHI)

1. The Challenge: Sustaining Social Mobilisation

Over the past four decades, Pakistan's Rural Support Programmes (RSPs) have demonstrated that organised communities are essential for poverty reduction and inclusive development. Through Community Organisations (COs), Village Organisations (VOs), and Local Support Organisations (LSOs), millions of rural households have been mobilised, empowered, and connected to development services.

Yet a persistent challenge remains: social mobilisation weakens once project-based funding concludes. When external resources for facilitation are withdrawn, community institutions often become inactive, leadership erodes, and linkages with government departments and service providers diminish. Extending project cycles or introducing new donor-funded components has not provided a durable solution.

The question facing RSPs and development partners is therefore not whether social mobilisation works, but how it can be sustained institutionally beyond projects.

2. The SHI Response: Institutionalising Self-Help

Ghazi Barotha Taraqiati Idara (GBTI) has responded to this challenge through its Self-Help Initiative (SHI)—a structured, community-financed mechanism designed to sustain engagement, organisation, and linkages over time.

Under SHI:

- All active members of Community Organisations contribute a modest annual Community Grant.
- These contributions are aggregated and managed transparently on behalf of communities.
- The pooled resources finance facilitation, coordination, and linkage-building, rather than direct service delivery.

Importantly, SHI is not a financial services product and does not replace Interest Free Loans, microcredit, or other financial instruments. Instead, financial services serve as entry points for engagement, while SHI functions as a parallel institutional platform focused on sustaining participation, collective action, and long-term community engagement.



3. What Makes SHI Different

a) Universal Participation

Unlike traditional savings or voluntary contribution models, SHI requires universal participation by all active members. This reduces free-riding, strengthens accountability, and reinforces ownership within community institutions.

b) Aggregation of Local Resources

Modest household contributions, when pooled at scale, generate sufficient resources to finance facilitation costs, coordination, and strategic investments. Field evidence confirms that communities clearly understand and accept this logic.

c) Transparent and Trusted Management

Centralised management of Community Grants by GBTI—supported by digital payments, record-keeping, and audits—has built trust, reduced disputes, and allowed communities to focus on decision-making rather than fund administration.

d) Enabling, Not Replacing, Public Systems

SHI does not deliver parallel services. Instead, it enables government departments and partners to extend outreach by providing organised community platforms and addressing last-mile logistical constraints.

4. Evidence from the Field

Field visits conducted in January 2026 to **Attock (mature programme area) and Abbottabad (new, 'greenfield' area)** confirmed that SHI functions effectively across different contexts.

Communities consistently reported:

- strong acceptance of Community Grants once benefits became visible;
- increased engagement by government departments in health, education, livestock, agriculture, forestry, and skills development;
- sustained activity of community institutions beyond loan cycles; and
- greater confidence among women and marginalised members in engaging with service providers.
-

The experience demonstrated that SHI is not context-bound. Whether introduced in areas with long-standing community institutions or alongside financial services in new areas, the core logic and outcomes remained consistent.

5. Key Policy Learnings

1. Sustainability is a design issue, not a funding issue. Social mobilisation can be sustained without continuous donor projects if facilitation is institutionally embedded and locally financed.



2. Universal participation strengthens ownership and accountability

Mandatory, modest contributions create fairness, legitimacy, and stronger internal governance.

3. Local resources can finance facilitation, not just assets

Aggregated Community Grants are sufficient to cover core facilitation and coordination costs, as confirmed by audited financial statements.

4. Organised communities enable state outreach

SHI operationalises the principle articulated by Shoaib Sultan Khan: governments possess resources far greater than NGOs, and the strategic role of RSPs lies in organising communities to access these systems while enabling the state to reach the poor.

5. The model is adaptable across contexts

SHI works in both mature and greenfield environments, making it relevant for expansion and replication.

6. Implications for RSPs, Donors, and Government

For RSPs

- Embed collective self-help mechanisms within community institutions.
- Reframe social mobilisation as a core institutional function, not a project activity.
- Use SHI-like platforms to sustain engagement beyond loan programmes.

For Donors

- Support models that leverage community co-investment rather than extending project timelines.
- Recognise facilitation as a legitimate outcome financed through local resources.

For Government

- Invest in partnerships with organised communities to improve outreach and service delivery.
- Use SHI-type platforms to reduce transaction costs and strengthen last-mile access.

6. Concluding Reflection

GBTI's Self-Help Initiative does not represent a departure from the Rural Support Programme approach. Rather, it is a contemporary institutional adaptation of its core principles—community organisation, collective action, and linkage with public systems—responding to current funding and governance realities.

As RSPs and development partners seek sustainable pathways for community-driven development, SHI offers a practical, field-tested model for sustaining social mobilisation at scale.

Annex 13: Frequency Analysis of SHI Documentation and Field Narratives

A simple frequency analysis was undertaken across the SHI documentation, including the main report text, field visit notes, and selected community quotations. The analysis focused on identifying recurring terms and themes used by GBTI staff, community leaders, and member households in describing the Self-Help Initiative.

The results show a clear dominance of terms related to community, members, collective action, social mobilisation, and engagement, alongside frequent references to government departments and local organisations. References to women also appear prominently, reflecting their active participation within SHI-supported community institutions.

In contrast, terminology associated with financial transactions—such as loans, repayments, or interest—appears relatively infrequently. This pattern reinforces the positioning of SHI as a social and institutional mechanism aimed at sustaining community engagement and enabling linkages with public systems, rather than as a financial service or credit-driven intervention.

The frequency analysis thus provides additional qualitative evidence that SHI's primary value lies in strengthening organised community platforms and facilitating access to wider development systems.

Annex 14: Summary of District Coordination and Annual Planning Meetings with Government Line Departments in Attock and Swabi

Background and Purpose

As part of the Self-Help Initiative (SHI), Ghazi Barotha Taraqiati Idara (GBTI) has institutionalised structured coordination mechanisms with government line departments to strengthen linkages between organised communities and public service delivery systems. District-level coordination and annual planning meetings were convened to enable joint review, planning, and implementation of development activities in partnership with Community Institutions (CIs).

This annex summarises two such meetings held in **Attock District on July 29, 2025** and **Swabi District on September 11, 2025**, which together illustrate the operationalisation of SHI-enabled linkages.

Participants

The meetings were attended by:

- Representatives of Community Organisations (COs) and Local Support Organisations (LSOs);
- Officials from relevant government line departments, including education, livestock and dairy development, on-farm water management, health, social welfare, and allied sectors; and
- GBTI senior management and field staff.

Objectives of the Meetings

The primary objectives of the meetings were to:

- Review past collaboration and performance of SHI-enabled activities;
- Identify implementation bottlenecks and service delivery gaps at the community level;
- Share government departmental plans, targets, and priorities for the forthcoming period;
- Enable Community Institutions to present local needs, feedback, and proposals; and
- Agree on practical mechanisms for coordination, communication, and follow-up.

Key Discussions and Outcomes

Two-Way Planning and Coordination

Government departments shared their annual programme plans and sectoral priorities, while Community Institutions articulated community-level needs and implementation support requirements. This reciprocal exchange improved alignment between government programmes and local priorities, strengthened ownership, and enhanced the targeting and outreach of public services.

Operational Decisions

The meetings resulted in several concrete decisions, including:

- Appointment of a dedicated focal person within GBTI to coordinate linkages with line departments;
- Formation of multi-stakeholder WhatsApp groups to facilitate continuous communication and follow-up;
- Agreements on regular sector-specific trainings, particularly in livestock, dairy, poultry, skills development, and related livelihood areas; and
- Mechanisms for sharing progress updates, case studies, and beneficiary information between stakeholders.

In Swabi District, departments committed to providing technical support for dairy, poultry, and solarised hatchery initiatives, while education authorities expressed support for school-based career counselling and selected infrastructure improvements.

Value Addition of SHI Platforms

The meetings highlighted the role of SHI-supported Community Organisations in reducing transaction costs for government departments by addressing last-mile constraints related to mobilisation, logistics, and outreach. Through organised community platforms and the strategic use of Community Grants, SHI enabled departments to extend services more efficiently and reach underserved households.

Conclusion

The district coordination and annual planning meetings in Attock and Swabi demonstrate how SHI moves beyond informal coordination to institutionalised engagement. By providing structured, repeatable forums for joint planning, implementation, and review, SHI strengthens partnerships between organised communities and government departments, enhances service delivery, and contributes to sustainable, community-driven development outcomes.



Ghazi Barotha Taraqiait Idara



Self-Help Initiative Programme



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