



**INTRODUCTION**  
**The Punjab Rural Support Program**  
**January 2008**



## *PRSP*

The Punjab Rural Support Program (PRSP) was incorporated as a company, under section 42 of the Companies Ordinance, 1984, in November 1997. It currently has operations in 28 Districts of the Punjab. The “core” Program activities are overseen by 6 Regional offices located at Faisalabad, Gujranwala, Lahore, Multan, Sahiwal and Sialkot. These six Regions operate the “core” Program through 60 “Social Mobilization Teams” (SMTs) located at 33 points in 20 Districts. In some of these 20 Districts and 8 other Districts, PRSP also has other Programs such as in Health, Education, Livestock sectors etc. These are supplementary interventions that are intended to enrich the impact of the “core” PRSP operations. These are windows that open for specified durations, from time to time, in the form of Projects. All this work shall be described in some detail later in the Introduction.

### *Social Mobilization – the Hallmark of PRSP*

PRSP is from the family of the “Rural Support Programs” (RSPs) that acquired a name in Pakistan for community mobilization, capacity building and socio-economic empowerment operations. In recent times, “Social Mobilization”, as a concept and a process, was refined over some years. Starting in the Northern Areas and other Districts of Pakistan, the success of the experience made it possible to also light a flame for the Punjab Province. This, as said in the beginning, happened in 1997.

“Social Mobilization” is perhaps more widely talked about than is understood. Experience shows that a major disadvantage that accompanies poverty is that the poor need support even for reflecting on the problems of poverty, for considering solutions, for forging linkages, for accessing resources and services. “Social Mobilization” is a process that prepares the poor, and creates in them a capacity, for undertaking poverty-combating activities.

The orthodox process of “social mobilization” is designed around organization of the poor households through providing skills, credit, creation of local capital and infrastructure – all aided and facilitated by a “support organization”. The purpose of such support is to initiate and sustain a process of diversified growth of economic, human and natural resources for the household, for a group of households or a village. Given the multi-dimensional disadvantages connected with poverty, this process can get initiated only with advocacy, counselling, creating a new thinking and kindling of a new spirit. All these highlight the need for a “support” organization, hence the *raison d’être* for the Punjab Rural Support Program.

Alongside, the “core” RSP operations are the other poor-centred interventions e.g. in Health, Education, Agriculture and Livestock sectors. The impact of these interventions on poverty is universally acknowledged. “Social Mobilization” continues to be the engine that drives these interventions. It is the life blood of all PRSP operations. It is the currency in which PRSP conducts all its business. However, “social mobilization” can take different forms as may be found relevant to a context. The number of beneficiaries or stakeholders, for certain interventions, may be very large. The group may, therefore, need to provide “representation” to important interests rather than ensuring the “participation” of every beneficiary. Groups may also have to conform to different operational processes depending on the precise role that the intervention envisages for them.

Admittedly, the first focus in the “broad brush” approach is on the community and not on the household, unlike in the “orthodox” RSP strategy around which the “core” Program is organized. But the obvious assumption is that the benefits of the “broad brush” strategy do reach the poor households. Both paths lead to the poor households. One path has shown that it can carry the benefits to many more poor households though it does not directly engage them in a process. It is, therefore, given a place alongside the “core” RSP strategy, which centres around the household. It is relevant to add here that the Endowment for the PRSP from the GoPb is accompanied by special emphasis on precisely such social sector interventions that use the “broad-brush” approach of the second path.

The first nine years of PRSP have witnessed the balancing of the operations along the two paths. Both courses are designed to support the poor in achieving the same object of ‘Poverty Alleviation’. Both are fuelled by social mobilization. During the first three years (1998-2000), PRSP had to take the “orthodox” path that is ruled by micro-credit. No other product was available for delivery at that time. During the later seven years of its existence, however, numerous opportunities became available to the PRSP, which it has tried to offer, alongside micro-credit, as best as it could. The

widening vistas of the PRSP operations have raised philosophical issues that take care to treat the RSP textbook with all due respect. The visioning and revisiting of the Program strategy goes on with earnestness. The object is to evolve, in course of time, a synthesized strategy best suited to the Punjab landscape. And to remain open to fresh ideas because, without fresh thinking, the changing realities of the landscape cannot be effectively catered for. We are working in an ever-changing environment. Our strategies must, therefore, be capable of responding to the rapidly changing environment. Our strategy, at any given point in time, has to be like a kaleidoscope, capable of infinite patterns and countless designs. Likewise, the constituents of the PRSP strategy must be numerous and varied. There is no other way of remaining relevant in different times and changing situations.

### ***LINKING PEOPLE TO SERVICES AND OPPORTUNITIES***

Major opportunities arranged by the PRSP and offered by it to the rural poor are shown below:

#### **Phase I: July 1998 to December 2000**

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|--|-----------------------|----------------|
| • Establishment of 100 Community Schools (Phase I) | (Started: April 1999) | Rs. 20 million |
|--|-----------------------|----------------|

#### **Phase II: January 2001 to July 2007**

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|---|--|----------------------|
| • Establishment of 200 Community Primary Schools (Phase II)   | (Started: April 2001)                              | Rs. 70 million       |
| • Khushal Pakistan Program (KPP) for Physical Infrastructure  | (Started: May, 2001)<br>(Completed: June, 2002)    | Rs. 80 million       |
| • Up-gradation of Government Primary Schools to Middle Level  | (Started: June 2001)<br>(Completed: Dec, 2004)     | Rs. 8.9 million      |
| • PPAF Micro-Credit, Capacity Building, Physical Infrastructure Schemes and Human Resource Development (Phases I, II & III) | (Started: September 2001)                          | Rs. 3,611.08 million |
| • UN-ILO, Provision of micro-credit and skills training to the soccer ball stitching families in Sialkot District.          | (Started: January 2002)<br>(Completed: March 2004) | US \$ 79,741         |

• President's Program for Provision of Missing Facilities in Government Primary and Middle Schools	(Started: June, 2002) (Completed: Dec, 2003)	Rs. 20 million
• Chief Minister's Initiative for Primary Healthcare in twelve Districts	(Started: March, 2003)	Rs. 2033.27 million
• Electrification of 16 villages in Sialkot District (PPAF aided)	(Started: April, 2003) (Completed: August, 2004)	Rs. 10.40 million
• USAID – "Rewarding Innovations at District Level" Program	(Started: May, 2004) (Completed: June, 2006)	Rs. 36.05 million
• Integrated Pest Management Program for District Khanewal	(Starting: August 2004)	Rs. 76.8 million
• National Program for Improvement of Watercourses	(Started: September, 2004) (Completed: June, 2007)	Rs. 2.31 billion
• PRSP-PESRP Partnership for Improvement in Elementary Education	(Started: March, 2005)	Rs. 83.33 million
• Sustainable Livelihoods in Barani Areas Project	(Started: January, 2006)	Rs. 334.67 million
• Integrated Rural Development Program for Poverty Alleviation in Southern Punjab	(Started: July, 2006)	Rs. 591.867 million
• Establishment of a Milk Processing Plant in District Sialkot	(Started: July, 2006)	Rs. 499.32 million
• Prime Minister's Special Initiative for the Livestock sector.	(Started: July, 2007)	Rs. 338 million

Other resources created are the yield on Endowment, community savings, community contribution to infrastructure development, etc. etc.

**By the end of December 2007, PRSP has generated, accessed, caused the creation of or applied MORE THAN Rs.16.26 BILLION for the achievement of the objectives for which it was established.**

### *PRSP Finances*

Since 1998, PRSP has operated off its Endowment of Rs.500 Million, provided by the GoPb in June 1998. Later, PRSP became part of major Partnerships with the Pakistan Poverty Alleviation Fund (PPAF) and with Health, Education, Agriculture, Livestock and Planning & Development Departments of the GoPb. PRSP is, or has been, a Partner with the Government of Pakistan, with International donors such as the ILO, the USAID and the Asian Development Bank. Since 2001, PRSP has ceased to depend exclusively on the Endowment income. It is now able to draw upon a wide range of other inflows.

### *Internal Governance*

PRSP has a Board of Directors of 13 which has remained largely the same since 1997. All Directors are known figures in the sectors to which they have chosen to devote themselves. They are:

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|---|--|
| 1. Mr. Tariq Sultan, Chairman<br>Chairman of BoDs | 8. Mr. Shaukat Amin Shah,<br>FCA                       |
| 2. Mr. Shoaib Sultan Khan                         | 9. Dr. Rashid Bajwa                                    |
| 3. Dr. Attiya Inayat Ullah                        | 10. The Secretary, Finance<br>Department, GoPb         |
| 4. Syed Muneer Hussain                            | 11. The Secretary, LG&RD<br>Department, GoPb           |
| 5. Mr. Asad Ali Shah                              | 12. The Secretary, P&D<br>Department, GoPb             |
| 6. Mr. Khalil Mian, FCA                           | 13. The CEO, PRSP                                      |
| 7. Dr. Arifa Syeda Zehra                          | • Mr. Muhammad Rafiq,<br>FCA<br>Secretary to the Board |

Since November 1997, the Board of Directors of the PRSP has met on **45** occasions to deal with important Policy matters, to review operations, to provide guidelines and to define the course of the Program. The Executive Committee of the Board has met on **37** occasions since February of 1999, when it was first constituted. The Audit Committee has met on **15** occasions since it was established, in June 2003. Since July 2003, PRSP has launched a rigorous Internal Audit system which is becoming a greater help by the day in enhancing probity, documentation quality and transparency in financial management. PRSP voluntarily conforms to the “International Accounting Standards”. Its Accounts have all along been audited by Chartered Accountants of international standing – of Category ‘A’ Firms in the Panel maintained by the State Bank of Pakistan for the audit of Banks.

Dr. Akmal Hussain was the first CEO of the PRSP. He held office from May 27, 1998 to December 7, 1998. Mr. Shoaib Sultan Khan thereafter combined the office of the CEO with the Chair of the Board until December 31, 2000. The first two CEOs were not whole-time. Their tenures are shown as Phase-I of the PRSP while listing the Partnerships in the foregoing pages. The CEO, since January 1, 2001 has been ‘whole-time’ and the period upto September 2007, is shown as Phase-II of the PRSP. For six months – January 1 to June 30, 2007 – the office of the CEO was combined with the chair of the Board. From July 1, a full-time CEO was appointed by the Board once again.

### *Community Organization*

The first step towards social mobilization is the organization of communities. As briefly mentioned earlier, this can vary with the purpose for which a group of poor households is brought together. A group formed for credit would have to meet one set of requirements. A group formed for establishing and managing a health or educational facility shall have to respond to quite another set of requirements.

From July 1998, PRSP has been largely forming Community Organizations (COs) with micro-credit as the central opportunity. The group size is restricted to around 20 / 22 and a high degree of homogeneity is considered necessary so that all members of the group can vouch for each other and serve as collateral when it comes to ensuring repayments. Upto December 31, 2007, PRSP organized as many as **22,214** COs – most of these around credit. A very large number of these COs have also used other opportunities like the creation of “Community Physical Infrastructure” (CPI), etc. An equally large number of COs have, during these nine years, become inactive – having remained associated with the Program for different durations for receiving assorted advantages. The number of such COs is around **5,556**. We have **251,795**

households actively associated with our “core” Program. Another **83,197** households disassociated – having remained with us for different durations and purposes.

PRSP maintains gender segregation because this is what the communities prefer. The number of male COs are **57%** and **41%** of the COs are of the female. The rest are a small number of mixed COs. Gender balance has improved in recent years. The imbalance remains despite efforts because, given the hard conditions of field work, we are always short of female staff.

Stakeholders and beneficiaries are, as a matter of Policy, always integrated with all PRSP interventions e.g. managing a School, a Health Facility, improving a watercourse or with arranging a CPI. Each of these has an appropriate group attached to it, comprising or representing beneficiaries and stakeholders. These groups are not included in the number of COs mentioned here but will run into hundreds of thousands. Merely as an illustration, those who received only the curative assistance, at the Health Facilities managed by the PRSP in the 12 Punjab Districts, were nearly 20 million during the FY 2006-2007. Likewise, PRSP is managing 300 Community Primary Schools and 750 Government Primary Schools and the cumulative enrollment exceeds 103,000. Such is the number of households whose lives and well-being are receiving a profound impact.

### *Micro Finance*

#### *Savings*

In its simplest and most common form, Poverty is a lot about being low on liquidity; low on liquefiable assets. A poor person may be identified by many diverse features but one feature is more likely than others. S/he is likely to be short of liquid/readily liquefiable resources. Understandably, therefore, PRSP endeavours to create a habit of saving. It tries to disabuse the poor of the belief that they cannot save because they are poor. Very soon, the poor are pleasantly surprised that even they can save though the amounts may be tiny and not very regular. The process is dull and slow but the results, after a while, are spectacular for the poor. What PRSP has been able to institutionalize is regular savings – every fortnight or so during a CO meeting. The amount to be saved is left to the judgment of the concerned member. It is voluntary but strongly recommended by the PRSP.

PRSP has not been successful so far in optimizing the advantages of savings in any imaginative way. The best that the savers may have, therefore, received is the ability to use their accumulations for urgent or unforeseen requirements. PRSP has arranged the saving of much more than Rs.100 million while the balance on June 30,

2007 was Rs.**51.36** million. Members of COs continue to draw upon these for emergent purposes from time to time. Savings are verified from Bank accounts twice a year at the end of June and December.

### *Micro Credit*

Income poverty is a common, and perhaps the “simplest”, form of poverty. Experience shows that the poor can be as reliable users of credit as the non-poor. What is important, however, is that (i) credit should not place a burden that cannot be off-loaded and that (ii) the use of credit creates or enhances the capacity to repay. The care that PRSP takes for the security of its credit program is three-fold. One, the amount is kept small so that it remains within the ability to repay conveniently. Two, the object of the loan is carefully verified to ensure that it adds to the income/assets of the credit-user. And third, that the other members in the CO not only vouch for the use of the credit for the stated purpose but also for its repayment, for which the CO binds itself jointly.

During the nine years – from July 1998 to December 2007 – PRSP has disbursed **Rs.3769.35 million** in the form of **334,451** loans. During the same period, PRSP has recovered **Rs. 3680.27 million**. An amount of **Rs. 35.87 million** is “overdue”. At the PRSP, the “overdue” is resolutely considered “recoverable” to the last rupee. Some of it may be easy to recover, some is not so easy while some promises to be truly difficult to recover. However, during these nine years, PRSP has not written off any loan for its irrecoverability though a provision for “loan-loss” is made every year. The few loans written off have been upon the death of the loanees when the families were in dire straits requiring special compassion from the Board.

### *Micro Insurance*

Since 2004, PRSP has arranged with the SLIC to provide an insurance cover for the poor. Progressively, the insurance cover has been extended to **95,367** of the PRSP associates. The Policy covers Death, Accidental Death and Disability. For the poor as a class, this must be one of the first, if not the first, service of the type at this scale.

### *Capacity Building*

When working for ‘Poverty Alleviation’, one of the foremost requirements is the “Capacity Building” (CB) of the poor. Poverty and low capacities, for dealing with

life and its substantial issues, go together. The two are mutually perpetuating. One of the major concerns of the PRSP has, therefore, been to create and enhance capacities directly relevant to combating and alleviating poverty. During the first nine years, PRSP has organized more than **8,765** capacity building events. The largest in number are the “Community Management Skills Trainings” (CMST) and the Refreshers for updating and upgrading these skills. This training is for the “Activists” who are the backbone of PRSP operations. Trainings for optimizing advantages from natural resources like land and livestock are also very popular.

### *Community Physical Infrastructure (CPI)*

The development of the infrastructure of local importance is of great interest to the poor. Physical infrastructure has received investment in practically every village in the Punjab over a very long period of time. This neither means that further investment is not required nor that the investment made so far has always accommodated the preferences of the poor. PRSP’s strategy, however, vests the selection of the required physical development in the CO.

Since May 2001, PRSP has arranged the investment of **Rs.1047.82 million** in the physical infrastructure of local importance. It is important to note that all this investment was on a shared basis. In every development, the beneficiary community contributed materially and participated physically. The monetary/material contribution made by the community is seldom less than 20% of the cost of the asset created. However, PRSP encourages the community to voluntarily contribute more than the stipulated participation. The justification for encouraging higher investment is to ensure enhanced interest in the creation and the maintenance of the asset.

The matter of pride for the PRSP is not so much that it has arranged the investment of **Rs.1047.82 million** in creating physical infrastructure of local importance. A matter of much greater pride is that, of this amount, **Rs.262.53 million** was contributed by the beneficiary communities. The contribution guarantees that the investment has been efficiently used for the “most-needed” development, which shall receive solicitous maintenance.

### *Community Primary Schools (CPS)*

One of the first windows that the GoPb opened to the PRSP offered an assignment for establishing and maintaining 100 CPSs. These were expected to gather the out-of-school children and to provide early childhood education to the very young. The object was to mainstream these children – not to set up a parallel school system.

Each school was to receive Rs.200,000 as an “Endowment” and the income from it was to be used by a “Village Education Committee” (VEC) to arrange a local teacher, enrolment of a female, to run the school in a premises arranged by the VEC.

With time, and falling interest rates, the endowment of Rs.200,000/- was yielding less and less for the school. In Phase-II of the Project, PRSP received Rs.90 million to establish another 200 CPS and to endow all 300 Schools – 100 of the Phase-I and 200 of the Phase II – with Rs.300,000 each. The performance of these 300 CPSs has been a source of considerable satisfaction. The VECs, as on December 2007, were engaging **421** teachers, of whom **317** were female. The enrolment on the 31<sup>st</sup> December 2007 was **16,901** of which **8,968** were female.

### *“Khush-hal’ Pakistan Program”*

PRSP Partnered the GoPb in the implementation of this Program, which was the most important local development initiative of its time. As many as 509 projects were completed by the PRSP communities under this Program. To the Rs.80 million that the PRSP received from the GoPb, the local communities contributed Rs.24.534 million, i.e. 31%, compared to the stipulated 20%.

### *Upgradation of Primary Schools to Middle Level*

This is the only GoPb Project that envisaged upgradation of Government Primary Schools to Middle level with community participation. The local community was expected to pick up 20% of the capital cost. Originally, PRSP was assigned the upgradation of **10** Primary Schools. But it was soon realized that putting up a contribution of Rs.163,700/- for an upgradation was not a reasonable expectation from the poor. And this is what the 20% contribution came to. Accordingly, PRSP sought a downward review of the number of upgradations. By the close of the FY 2006-2007, PRSP had arranged the additional physical facilities at **7** Primary Schools for being raised to Middle level.

### *PRSP-PPAF Partnership*

Pakistan Poverty Alleviation Fund (PPAF) is the most prominent of poverty-related financing institution established by the Government of Pakistan. PRSP is among the earliest and major Partners of the PPAF. The Partnership has arranged PPAF support to the PRSP in the form of:

- a. “Loan” for disbursement of micro-credit.
- b. “Capacity Building Grant” which shares cost on a diminishing scale.
- c. Grant for CPIs.
- d. Grant for HRD.
- e. PPAF picking up 70% of the capital costs relating to the foregoing.

Both the PRSP and the PPAF started operations about the same time. Both organizations have, therefore, been susceptible to the common teething problems. Both have persevered steadfastly and have now entered upon a mature phase – hopefully contributing to the achievement of shared objectives. So far, the PRSP has been unable to receive the optimum advantage from the various opportunities that were available from the PPAF from time to time. It is, however, a matter of some satisfaction that the Partnership operations were also able to accomplish significant outputs in every phase.

### *Missing Facilities in Elementary Schools*

The President’s Program for providing missing facilities at Elementary Schools was a hugely popular window. It enabled the poor communities to sponsor and participate in the provision of vital missing facilities at the schools their children attended. PRSP arranged boundary walls for Girls schools, toilets, drinking water, furniture, electrification, additional class rooms, etc. under this Program.

The number of Elementary Schools where missing facilities were provided was **514**, at a cost of **Rs.25.75 million**, of which the communities contributed 22%.

### *Primary Healthcare*

This has received considerable notice, locally and internationally, as the “Chief Minister’s Initiative for Primary Healthcare” (CMIPHC). It started from Rahim Yar Khan District, in March 2003, and went on to eleven other Districts in the Punjab between December 2003 and June 2005. It was named the “Chief Minister’s Initiative” to recognize the generous patronage it received from the Provincial Chief Executive. It was, most of all, this patronage which made much good work possible.

That memorable patronage now sadly belongs to the past. It has been replaced by painful and deliberate neglect. The wasted potential, that held vast possibilities for the poor, would be mourned by all those who, in one way or another, are working for the poor. The story of the CMIPHC is the story of the poor – the cruel and harsh

realities of their lives. It is a graphic account of the wages of poverty – of how easily and thoroughly the cause of the poor can be put aside. It awaits a worthy narrator to tell the story to an audience that has the time and the desire to hear about the lives of the poor.

While we bemoan the loss of precious patronage, we remain deeply grateful for not being stopped altogether. The CMIPHC is responsible for **1,050** “First Level Health Facilities” (FLHF) in twelve Districts. It is working with **661** medical professionals and more than 4000 other staff. There are, for the first time ever, female medical professionals (103) who are providing medical assistance to women – young and old– at more than 500 FLHFs – something incredible before 2004! Only during FY 2006-2007, those receiving gynaecological assistance at the HFs in the 12 Districts were more than 1.5 million.

The staff has been the principal asset in the delivery of services. PRSP has not only revived the old services but new services like Community Health, School Health, Female Health, Family Planning, Pregnancy/Blood Sugar/Haemoglobin Tests are now standard features at the HFs. Physical Infrastructure, Capacity Building of Medical and Paramedic staff are also receiving due importance.

Many services are being provided at the BHUs for the first time. It has been possible to provide curative, preventive and promotive services to significantly many more rural poor than has been the case in the past. For the first time in history, services are being delivered in nearly all the 8 sub-fields of primary healthcare. During the 12 months of 2006-2007, direct medical assistance was provided at the HFs to nearly 20 million. Women and children, being more vulnerable, have started to receive importance for the first time. The CMIPHC has linked the beneficiary communities with the FLHFs so that the maximum number can receive optimum volume and the best possible quality of services. There is a Support Group working alongside every FLHF for this purpose. The role being played by the Support Groups is progressively becoming more heart-warming and re-assuring.

While recounting the services that have been possible to deliver, the sense of satisfaction is accompanied by the realization that much more was possible to accomplish in this time. Regrettably, the environment has not been facilitative. One is, therefore, saddened at not being able to do so much that was perfectly within the realm of possibilities. Here one must salute the few exceptions who have given our work the support which we think it deserves. It is the presence of such exceptions which shines like a tiny light in the darkness that shrouds the lives of the poor.

Since September 2005, PRSP's work in the Punjab has received huge recognition from the President and the Prime Minister of Pakistan who approved similar work to be undertaken throughout Pakistan. Already, modelled on our work, operations have started in more than 50 Districts of the country from the Northern Areas to the southern limits. But the great joy at this recognition is painfully dimmed by the erosion of our work where it all started – in the Punjab.

### *Village Electrification*

In April 2003, PRSP embarked upon an unusual Partnership. This arranged to provide electricity to **16** villages in Sialkot District. The work was done strictly by WAPDA's specifications, which have since taken over the villages for power supply. What is noteworthy is that the prospective consumers contributed 48% of the capital cost of electrification. The balance 52% was contributed from the PPAF funds.

### *Rewarding Innovations*

The USAID came up with an offer of financial support for 3-way Partnerships for the creation of facilities of local importance. The parameters of the Project required a partnership among (i) the local communities, (ii) a Local Government and (iii) a "For-Profit" organization, e.g. a flour mill or a cotton ginnery. PRSP had the coordinating role for the Punjab Province. The Project supported ten local developments, which included establishment of Dispensaries, safe Drinking Water facilities, civic Parks, etc., etc.

### *Integrated Pest Management (IPM)*

PRSP received the assignment from the Punjab Agriculture Department to oversee the IPM Project in the Khanewal District. The Project is conceived around keeping the cotton crop protected from pest attack by introducing, propagating and promoting the population of "friendly" insects and using these for keeping the "pests" under check. It also propagates ways for controlling damage from the use of pesticides as also reducing the number of sprays and the expense. The same strategy is used for other pest attack-prone crops like vegetables, etc.

PRSP draws satisfaction from achieving significantly higher outputs than the Project envisages and at a cost lower than the available Project funds. After three years, PRSP has been able to establish 336 "regular" Farmers Field Schools (FFS) against the target of 309. While the achievement in the case of "practicing" FFS is 70 against the

target of 30. In all these Schools (Regular & Practicing), 10,648 farmers have been trained while the target was 8,475. In the final year (2007-2008), PRSP has established 285 Schools with 7,267 farmers registered thereat. As an additionality to the Project, PRSP organized ten events for training of the women Facilitators. We felt that the role of women had to be recognised as picking exposed them to the worst ill-effects of the pesticide sprays.

### *National Program for Improvement of Watercourses (NPIW)*

PRSP received this assignment in August 2004 to improve 2000 watercourses over the 4 year Program period. Later, Watercourses in “Barani” areas were also included in the number. In the Districts where PRSP was not operational, it assigned the work to the NRSP which was able to do well and contributed a large number of improved watercourses. This has been a “hard” Project to implement, with most of the PRSP Districts throwing in the towel.

It has been an uncomfortable Partnership. The Department of Agriculture and the Directorate General of Water Management remained less than happy throughout. Ostensibly, this was because PRSP’s performance was adjudged slow. In making this judgement, however, it was disregarded that the terms of the Project were extremely hard to observe. Also that the watercourses assigned to the DG (WM) were effectively made the responsibility of the resourceful District Governments. All accomplishments claimed for this component are, therefore, the fruit of the executive writ forcefully wielded and enforced by the District Governments. PRSP, on the contrary, confined itself to advocacy, persuasion, participation and the like which can have limitations when the terms are hard to conform to. The Partnership appears to be headed for early conclusion.

The assignment to the PRSP envisaged improvement of 3,000 watercourses over four years – both canal-fed and “Barani”. At the end of December 2007, PRSP had reported **1,110** as completed while a residual of **34** watercourses are still in the process of completion. This output is for three years with the first year being mostly devoted to mobilization.

### *Elementary Education*

PRSP has a share in the Punjab Education Sector Reform Program (PESRP). It is implementing a part of the “School Councils” – centred Project under the PESRP. It requires the establishment and capacity building of School Councils for each of the **750** Government Elementary Schools in Gujrat and Faisalabad Districts, training of

teachers, providing missing physical facilities, increasing enrolment and participation, decreasing drop-out rate and teacher absenteeism, etc. PRSP is, so far, ahead of the outputs envisaged in the Project and has been able to devote due attention to quality considerations.

The Project requires:

- a.* Re-activation and establishment of School Councils and their capacity building.
- b.* Training of all teachers at the 750 schools.
- c.* Improving participation and retention rates of students.
- d.* Reducing dropout rate of students.
- e.* Reducing incidence of teacher absenteeism.
- f.* Provision of missing facilities and repairs through School Councils.

The Project has been largely a success. It has touched some of the central issues in the elementary education sector.

### *Sustainable Livelihood in Barani Areas (SLBAP)*

It is an Asian Development Bank funded Project. PRSP is implementing it in 4 Districts of Narowal, Gujrat, Sialkot and Layyah. The Project has 5 components:

- (i)* Union Council Development Fund (UCDF)
- (ii)* Targeted Poverty Alleviation Fund (TPAF)
- (iii)* Literacy through Skill Training (LTST)
- (iv)* Support to District Line-Agencies
- (v)* Institutional and Implementation Support

PRSP has been contracted to implement the Targeted Poverty Alleviation Fund (TPAF) component in 100 Unions Councils of the four districts (Gujrat, Narowal, Sialkot and Layyah). The start up has been generally slow for a variety of reasons but all efforts are being made not to let this interfere with the outputs envisaged at the end of the first two years.

The Project envisages the preparation of 100 Baseline Surveys – one for each UC; formation of 2,300 COs; skill enhancement of 6,700 Activists; vocational skills provision to 5,580; and disbursement of 22,000 loans of a total value of Rs.31.350 M.

The Project also envisages the creation of 1,100 small village infrastructure at a cost of Rs.158.4 M.

### *IRDP for Poverty Alleviation in Southern Punjab*

This Project was approved during June 2006 with the FY 2006-2007 as Year-I of the 4 years. PRSP is to implement the project in 124 Union Councils with the formation of 4,000 COs/VOs in four districts of Rajanpur, Dera Ghazi Khan, Layyah and Muzaffargarh with the object of poverty reduction through on-farm and off-farm income generating activities, improvement of socio-economic status through provision of Micro Credit and the creation of small physical infrastructure.

In Year-I, PRSP also distributed **40,593** bags of wheat seed with a 50 % subsidy in price among **7,066** farmers having upto 12 ½ acres in the worst affected Union Councils (Dajal, Burray Wala, Noshera & Haji pur) due to the D.G Khan Canal closure in 2005.

The Project envisages bringing 60,000 households into the organized fold. It aims at providing Rs.100 million as micro-credit during the Project period and investing Rs.90 million in the creation of community physical infrastructure. There is also an ambitious component for skill development.

### *Establishment of Milk Processing Plant in District Sialkot*

Livestock & Dairy Development Department of the Punjab Government and the PRSP entered into a Partnership for enhancing production of marketable milk in six Districts of Sialkot, Gujranwala, Hafizabad, Mandi Bahau-Din, Gujrat and Narowal and the establishment of a milk processing plant in district Sialkot. The objects of the Project are to promote livestock management; enhance productivity through breed improvement, better animal management, provision of veterinary services and establishing a producer-friendly marketing network. During the Project life, spanning five FYs (2006-2011), PRSP shall form 500 Farmer Organizations (FOs). It shall establish 7 Milk Collection Centers, 50 Chilling Centres, 20 Veterinary Centers for productive and curative services, 2 Feed Mills and 2 Semen Production Centers.

The Milk Processing Plant that shall come up in Sialkot in the private sector after the availability of sufficient marketable surplus is arranged and ensured.

### *Primary Minister's Special Initiative for the Livestock Sector*

Livestock is an important element of rural economy in Pakistan since 30 to 35 million people are associated with livestock resource. Keeping in view this importance, the Government launched the “Prime Minister’s Special Initiative for the Livestock Sector” at a cost of Rs.1,696.40 million. Eight Rural Support Programs joined hands to implement this Project for Productivity enhancement, exploitation of export potential, import substitution of milk and improvement of marketing infrastructure for the livestock products. The Project duration is five years.

The Project envisages one or two DVM added to an SMT (one SMT typically comprises Social Organizer(s), One Field Engineer, Field Coordinators, an Accountant, etc.). Every DVM shall establish a Clinic. These Clinics will provide services at cost. An estimated number of 7,250 community-based workers will be trained by the DVMs.

PRSP shall arrange to provide livestock production, extension and veterinary services to the poor farmers in 693 Union Councils in 21 districts.

### *Some Experiences – Some Lessons*

PRSP has been engaged in operations since July of 1998. At the end of 2007, this period comes to more than nine years. There have been experiences during these years that give PRSP a minor right to express some views – without the slightest dogmatism. There have been lessons during these nine years. What we have been able to learn, the future shall tell. It shall determine the course of our performance. But it is necessary to share our experiences because it will help us in clearing our minds and vision. It shall also help a reader in forming a better view of the environment in which we operate.

- A. We notice that experiences can often be mis-understood and can, consequently, be mis-applied. We notice that some experiences can be credited with vast, or even general, applicability though these may have been acquired within the narrow limits of a specific environment or in the physical confines of a particular area. It is important, therefore, to separate the chaff from the grain – as they say. We have to identify experiences that remain valid across different environments and those that become inapplicable with the change of contexts. It has never been simple but is vitally important. Dogma and orthodoxy impede fresh thinking. Disagreement and expression of “the other-view” begin to look menacing which is why organizations sometimes discourage these.

Conformity is often seen as a great quality. Scrutinising the validity of the primal precepts can be looked upon as a harbinger of anarchy. There is so much “second-hand thinking” that we are, commonly, not even aware of indulging in it.

We hope that we, at the PRSP, have been conscious of these common pitfalls. We try to give ourselves the advantages that flow from reflection, debate and visioning. We have been making a deliberate effort at the PRSP to keep our minds open, to keep alive the spirit of enquiry and of fresh thinking. We hope that we continue to remain aware of the many subtle and imperceptible ways in which the blinkers can creep over.

It is not easy to keep alive a healthy spirit of enquiry. The pressures of tasks assigned to us tear us away from reflection. It almost seems that reflection and enquiry are luxuries that organizations such as ours cannot afford except during brief phases of low activity. A difficult balancing act, therefore, becomes necessary so that we do not lose sight of the operational demands nor of the necessity of freshening up our “Program Philosophy” and operational strategy.

Our experience may not have given us the key to unravel the mysteries that surround “poverty” and what we can do to reduce and alleviate it. If after nine years of working with the poor, we have learnt to raise appropriate questions and look for the right answers, we shall consider ourselves fortunate.

- B.** Those of us, who have been working among and alongside the poor, often have a tendency to think that we “know better”. Our philosophy and our professed strategy declare that the poor must decide what they want to do for reducing their poverty. That, it is the responsibility of PRSP to try to arrange access to the opportunities that the poor demand. However, as in most human endeavours, there can be a difference between a Policy statement and its expression on the ground. There is nothing terribly unusual about this. What seems important, however, is that the “Philosophy” and the “Strategy” are regularly reviewed in the light of the ground reality. Without this reality check, the necessary corrections may not be possible. As a result, the gulf between the stated Policy and its expression on ground can grow beyond acceptable limits – causing a fatal disconnect between the philosophy and the operation.

- C. Of our performance, there is but one denominator – ‘Poverty Alleviation’. However, the use of this denominator is not as simple as it might seem. The most frequent question that every member of the PRSP Management and Professional staff has asked him/herself over the years is about the “impact” of our work. The lives of the poor are receiving the powerful impact of numerous macro and micro influences at all times. We have to be careful and certain, therefore, about the “impact” that we claim on account of PRSP interventions to the exclusion of the effect of all other concurrent factors in the environment.

There are more than 4 million poor households in the rural Punjab that the PRSP has to reach. Having organized them in some form, PRSP has to engage these households in a combination of poverty-reducing activities. It is our hope that, despite concurrent poverty – aggravating influences in the environment, PRSP operations shall cause their poverty to reduce. This is, by no means, a simple exercise. This ‘attribution’, as it is called, has never been easy. We continue to struggle to evolve a credible method for measuring the impact of our interventions net of the countless other influences.

- D. Our experience is that the poor mostly confine themselves to the products that are on offer rather than demanding and awaiting products which though preferred, are not on offer. They also tend to exercise options for the products that they are familiar with. Lack of familiarity carries risks which they are averse to taking. In Punjab, the poor are the most familiar with credit because credit has been on offer since times immemorial – though on scandalously exploitative terms.

The informal money-lending network has been a powerful institution in our countryside. There are the cooperatives which were started for safeguarding the poor against the exploitation of the money-lender. There has been credit from the state in the form of “Taccavi”, etc. and Agricultural credit from the Commercial Banks/ZTBL. The not-so-glorious history of rural credit and rural indebtedness has been written around these many sources of credit. This history was, therefore, already recorded before the PRSP was born. And no major chapter has been added to it by the PRSP so far.

An “holistic” operation tends to get identified with the most popular product in the range that it offers. PRSP earned its spurs essentially with micro-credit. As a result, among the rural poor, it acquired an MFI tag. PRSP operations rolled out in July 1998 with offering credit – there being nothing else to offer at that time. And we never reflected on the long, often unsavoury, history of credit in the rural Punjab – if for nothing else to determine the most appropriate design of our product.

The informal rural credit sector is believed to be very large compared to the formal sector. While much is known about the informal sector, the picture we have is far from complete. PRSP’s credit, where it is being offered, has admittedly made little difference to the informal money-lending for a variety of reasons. Even the regular clients of PRSP are not known to have unplugged themselves for the traditional sources of credit.

The appetite for credit among the poor bears no relationship necessarily with the need for credit nor with the ability to repay. PRSP has learnt from experience that the demand for credit outstrips the demand for most other products on offer. The need for documentation and oversight – above all the back-breaking pressures of recovery – generate mountainous volumes of work. The key features of our credit program/policy place serious upper limits on the number of clients it can serve. It also limits the ability to operate other windows that distinguish PRSP as a “holistic” program. It has been our endeavour to run a credit operation that is simple, given the credit size and the limitations of the poor clients using it. At the same time, we have to be duly mindful of the importance of running a “safe”, “secure” and “prudent” credit operation. Care has to be taken, therefore, that the desire for simple procedures/easy documentation does not expose the portfolio to undue risks and hazards. The balance between the two competing requirements, both being vitally important, is not simple to achieve. The balancing act, therefore, goes on.

- E. PRSP is committed to a “holistic” approach. This is intended to convey that PRSP does not rely on any one method or product for assisting the poor out of poverty. It means that PRSP believes in employing a range of methods and products – in their best blend. The synthesis is designed to produce the best impact. How this blend gets constituted in reality, is important to note. In actual fact, the selection is not by the poor. Often, it is not even of those planning for the poor. Whatever happens to be

available at a point in time is offered alongwith the exact conditions attached to each product by the concerned Donor.

The poor have very little, direct or even in-direct, input in the design of products, their packaging and the strategy for delivery. While our textbook emphasises the central role of the poor, the reality of our operations has been somewhat different. In fact as the operations have grown, the initiative and decision-making tend to pass on more and more significantly to the Donors and those “running” the Program; who begin to think, in all sincerity, that they “know better”.

There is a need for an on-going dialogue of the poor with the Donors – with a support organization, such as the PRSP, in the role of a “facilitator”. The identification of products, services and opportunities most favoured by the poor, is best possible only through such a process. What has, however, been happening is quite different. These decisions are all made for the poor; taken in their name by those who, for a variety of reasons, have assumed the right to do it.

- F. Participation in the creation and upgradation of the rural physical infrastructure is the next most familiar product after credit. Participatory development, requiring beneficiaries and stakeholders to associate and contribute, is a much favoured strategy with the Planners. For some reason, this strategy has rarely been employed for urban development. It has remained reserved for the exclusive advantage of the rural poor! However, it limits local development only to the Projects in which participation is affordable for the poor. The result is that, after years of undertaking such small works, not one village has all the physical infrastructure that it must have. In case of upgradation of primary schools to middle-level, for example, we placed a back-breaking burden, on the poor village community, of putting up Rs.163,700. In case of “Khushhal Pakistan Program”, the poor contributed 31% to the funds invested, through the PRSP, in upgrading rural infrastructure. It appears somewhat enigmatic why such terms are evolved only for the rural areas. Such a strategy for poor-centred development appears to be less than poor-friendly. It seems to be overlooking some harsh realities of poverty.
- G. Much of what the PRSP expects the poor to achieve, depends largely upon the one we call the “Activist”. These volunteers, driven by a strong

public spirit, are believed to be natural leaders who take upon themselves numerous tasks for which they provide time, effort, expertise and even some expense. According to PRSP's textbook, without these valuable assets, social organization and local institution-building is simply not conceivable without these "Activists". He/She is the lynch-pin and without him/her, our operational strategy cannot take the first steps.

Our operations lean heavily against the "Activists". They are those who are the natural leaders in the communities that we organize. They are chosen by their peers to perform tasks on their behalf – a sign of the trust that they enjoy. It also speaks of certain abilities that others believe them to possess. The "Activist" plays a key role in every activity that PRSP undertakes in the field.

In its experience, PRSP has not found many individuals, among men or women, who answer to the textbook description of an "Activist". It is true that such Activists can be developed through a process of capacity building. But the key question is if we can find such individuals, in sufficient numbers, who possess such rare qualities and unusual character? What one observes is not reassuring. The norms that seem to hold sway over our environment do not necessarily produce many such men and women. Admittedly, therefore, some preliminary scepticism tends to prevail on this account.

We work in remote and difficult-to-access villages. Much of the operational activity is not instantly known in the supervisory tiers. It can take time. Our principal source of information is our own staff. What is worse is that this infirmity is commonly known and can be made to work to PRSP's serious disadvantage. The assumption that we are working with straight-forward, honest and upright people who are imbued with a sense of right and wrong, is central to our operation. The good thing about such an assumption is that it makes one's task much simpler. The bad thing about such an assumption is that it does not equip the operation to deal with disappointments. Prudence, therefore, demands that our operations are governed by secure systems that assure the safety of our investment in the event that the fundamental assumption is ever found misplaced. Between a system that is harshly rigorous and trusts no one and another that exposes itself to all manner of hazards, because it is too trusting, a fine balance has to be achieved. Putting together and

installing a system that optimises the best advantages of the two approaches is, therefore, a perennial challenge for us.

- H. The expansion of operations requires addition to the staff strength. In the course of all such expansions, there comes a time when the organization begins to acquire a character commonly attributed to a bureaucracy. At that stage, the organization begins to experience a loss of flexibility accompanied by diminishing efficiency. It starts to concentrate authority at higher levels and becomes a captive of impersonal rules, procedures and of a rigid routine. A “support organization”, like the PRSP, cannot suffer from the ills typical of a bureaucracy and still hope to perform its role. PRSP has been mindful of this hazard and has taken major decisions to re-structure itself. These important changes became effective from July 2006. The process to refine the re-organization continues with complete earnestness.

Human resource for any organization is its principal asset. The staff at the PRSP is, likewise, greatly valued. With us, the performance and conduct are the only two criteria that determine the worth and standing of a staff member. We try never to forget that the Social Organizers are the cutting edge of the operation. S/He has a hard job to perform and, consequently, suffers from a high burn-out rate. The lady Social Organizers find the rigours of work even more difficult to cope with than men do.

While we are very happy for the staff moving at better terms to other organizations, the loss to the PRSP has been huge over the years. Since 2002, there has been a major increase in the competing opportunities in the development sector. The result is that engaging and retaining high quality staff has become one of the major operational problems. Clearly, without such staff, it is not easy to ensure the program quality that we insist upon.

- I. Is the task we are engaged in intended for volunteers? Does it require professional managers? For the PRSP, these are not mere philosophical issues. The questions are important because the answer determines the nature of our operations. It is common observation that as soon as “Poverty Alleviation” is mentioned – a public welfare and philanthropic character of the activity seems to instantaneously highlight itself. However, when the operation is seen as a form of philanthropy, it gets limited to a certain size. There are indeed examples of large

philanthropic undertakings around us. These are, however, very few and have taken many years to grow to their present scale. Accordingly, one has difficulty in envisaging an operation across many Districts – engaging hundreds of thousands – in some ways even millions of poor households. Having said so, one must emphasise the difference between providing relief to those in distress and alleviation of poverty on a sustainable basis. It is this difference that makes the two operations dissimilar.

As the size of an operation grows, it begins to need systems – in fact a network of systems. Only then, it is possible to reach a large number of people over a large area, with numerous goods, services and opportunities. An army of staff has to be engaged for the purpose. The scale demands systems and systems demand professionals. This is not to argue that “volunteers”, who possess “professional” abilities, are impossible to come across. It is just that this is rare and that organizations cannot frame hiring policies that assume the availability of such “professionals”.

Charities and Philanthropies, around the world, depend on the services of professional managers. However, in our considered view, our task requires us to somehow arrange that our “professionals” need to be driven by the spirit of a “volunteer”. For the rendering of purely “professional” services, having such a spirit is obviously not necessary. Commitment to a cause is an attribute of “volunteers”. But our tasks can be performed neither solely by a “professional” nor by those whose only strength is the spirit of “voluntary service”. A suitable blend of the two sets of characteristics is what we need for the best results in our work.

If only one example was to be mentioned which is large enough for re-assuring us, it is our Primary Healthcare operation. Looking at our managers of this operation, we see that it is indeed possible to bring together the best of professionalism and volunteerism. The real questions that remain unanswered are if this can be done at a very much larger scale.

- J. Much of our work is undertaken in Partnership with Donors and the Government(s). That we need resources for our work is a sufficient explanation for seeking such Partnerships. Why do we work so closely with the Government, it is commonly asked? We think that it is

important for us to pursue this course. It is because most of the development sponsored by the Public sector requires a deliberate and a pronounced poverty focus. Much of this development requires a poor-friendly character. This does not come by itself. It requires vigorous and sustained endeavours to ensure that the fruits of development flow to the poor. Without such efforts, poverty considerations can get overlooked. It is important, therefore, to integrate the poor with the public sector development. That is what PRSP sees as an important role; that is what PRSP is trying to achieve through Partnerships with the Government(s) – keeping development and those that the development is meant for connected and relevant. It is a very tall order.

PRSP is now a veteran of more than a score of such Partnerships. The golden rule one has learnt is that only such Partnerships function the best that are forged among equals. Where Partners do not view each other as having equally important roles, the arrangement effectively degenerates into a Patron-Client relationship. Any reservations in recognising the usefulness and importance of each other's role, bring the relationship under serious stress and causes it to move towards a break-down. The importance of the role of a Partner is directly related to what it is seen to be bringing to the Partnership. Where one Partner sees itself as the wellspring of the assignment and the cash-flows, it can start to see the other as no more than a client, a vassal, an auxiliary – even a parasite. This attitude is fatal to the concept of Partnership. Respect for each other's contribution to a Partnership is its life-blood. Only such respect can guarantee a healthy Partnership.

This is an age of Public-Private Partnerships. These are seen as evidence of an open and progressive Government that recognizes the useful roles of the private sector and the civil society. PRSP's own experience has been mixed. Its premier experience is of the Primary Healthcare Program, which is the largest Partnership that the PRSP has forged with the Government – extending to 1,050 Health Facilities in 12 Districts. We notice an un-mistakable tendency to look upon those who provide services as having an “inferior” and “subordinate” role. In fact, a service provider can be seen to be bringing nothing to a Partnership, thus the very object of the Partnership is open to serious question to this line of thinking. Concurrently, we have some refreshing experiences to narrate where the Partnerships are everything that these should be. Regrettably, however, the more common experience is the one that is best left undescribed.

- K.** It is ironical that PRSP's greatest good fortune can sometimes become the source of outstanding disadvantage – even a tiresome burden. During 1997, the Government of the Punjab had taken keen interest in PRSP's incorporation as a company. This interest was on account of the deep impression created on the Government leaders in the Punjab by the work of the AKRSP in the NAs. Some six months after its incorporation, the GoPb generously endowed the PRSP with Rs.500 million. This assured the infant organization a propitious independence – a very rare and a massive advantage in the pursuit of its mission. What the GoPb received for its magnanimous support to the cause of “poverty alleviation” was the right to nominate three Directors on the PRSP Board. The object was no more than to keep itself informed of the PRSP operations and to articulate Government's viewpoint where required. In a Board, comprising 13, the three nominated Directors were never intended to have a controlling role. Nine years down the road, it must be acknowledged to the credit of the GoPb that it has always supported the elected Directors through its nominees. This support has meant much to the program and the management Policies.

The flip side is that in the Development sector, PRSP is often seen as an outpost of the GoPb. A sweeping judgement is slapped down without looking at the decision-making and governance at the PRSP. The GoPb has invariably shown refined discernment. As a rule, GoPb has taken the enlightened view that PRSP must have the fullest autonomy to perform its due role as a non-Government service provider for poverty alleviation. There have been rare exceptions to this general thinking. Our Board has always taken meticulous care to preserve PRSP's non-Government character – unadulterated by any impurities. We have tried to keep decision-making and governance free from the diktat of the Government. While complete autonomy has been a serious priority with us all along, we have been no less earnest in taking advantage of our umbilical relationship with the Government. We do not see any inconsistency here. We pursue the second course without the slightest fear of diminishing our own claim to a non-Government character. Any inconsistency in a fine sense, that some may notice, is a small price to pay in the best interest of our great mission.

So, what do these numerous experiences tell us? That we are engaged in a complex task? That would hardly be a great discovery. But these also tell us that there are

countless questions that exist – and that there are as many more that need to be raised – about our work. It is really the raising and discussing of these questions that shall enrich the philosophy on which our work is based and refine the strategy that we have evolved to take our work forward. Our experience also tells us that the most difficult of our tasks in our core task. Mobilising the poor; creating a new awareness in them; infusing in them a new spirit; making them feel empowered; helping them in looking differently at their problems; assisting them in seeking solutions rather than accepting the problems as divinely ordained – these are not easy tasks. And yet it is precisely this human development that we work for and build upon. Our success at everything that we do, largely depends on how thoroughly and how well we are able to create the new spirit that the poor must have to deal with poverty. On that all else depends. Can it be more difficult than that?

**Program Update (December 31, 2007)****Social Mobilization**

	<b>Total</b>	<b>Male</b>	<b>Female</b>	<b>Mixed</b>
CO Formed	22,214	12,739	8,986	489
CO Members	365,904	221,037	144,867	
Better-off (17%)	59,263	37,709	21,554	
Poor (57%)	212,190	128,086	84,104	
Very Poor (26%)	94,451	55,242	39,209	

**Credit**

	<b>Total</b>	<b>Male</b>	<b>Female</b>
Total Disbursement (Rs./M)	3769.35	2422.71	1346.64
Beneficiaries (Loanees)	262,775	161,693	101,082

**Poverty Ranking**

	<b>Total</b>	<b>Male</b>	<b>Female</b>
Better-off	16,892	11,904	4,988
Poor	195,305	121,019	74,286
Very-Poor	50,578	28,770	21,808

**Credit Use**

	<b>Total</b>	<b>Male</b>	<b>Female</b>
<b>Total No. of loans</b>	<b>334,451</b>	<b>208,109</b>	<b>126,342</b>
i) For Livestock (Rs.)	1,750,368,305	946,431,440	803,944,865
No. of Loans	154,736	79,564	75,172
ii) For Agri-inputs (Rs.)	859,377,571	678,545,371	180,832,200
No. of Loans	81,285	62,855	18,430
iii) For Enterprise (Rs.)	1,043,725,975	698,297,975	345,428,000
No. of Loans	89,406	58,168	31,238
iv) For SIIE (Rs.)	115,872,518	99,436,054	13,833,064
No. of Loans	9,024	7,224	1,800
	<b>Total</b>	<b>Male</b>	<b>Female</b>
Average Loan Size (Rs.)	11,270	11,641	10,658
Rate of Recovery	97.60%		

**Savings**

	<b>Total</b>	<b>Male</b>	<b>Female</b>
Total Amount (Rs.)	64,580,407	38,183,807	26,396,600

Avg. per member	235	251	214
Avg. per CO	3,877	4,139	3,764

**Internal Lending**

	<b>Total</b>	<b>Male</b>	<b>Female</b>
Cos lending internally	832	560	272
No. of Beneficiaries	1,974	1,418	610
Amount Lent (Rs.)	14,941,720	10,479,501	4,462,219

**Human Resource Development**

	<b>Total</b>	<b>Male</b>	<b>Female</b>
Total short/long trainings	3,430	1,678	1,752
Participants	70,832	36,244	34,588
1 day event (Refreshers, Workshops. Field Days etc.)	5,335	4,320	1,015
Participants	202,127	151,321	50,894

**Natural Resource Management**

Amount of Improved seed arranged (kg)			498,860
Beneficiary Households			3,673
Fertilizers bags arranged			17,126
Beneficiary Households			4,004
Animal vaccinated			206,329
Beneficiary Households			53,596
Poultry chicks vaccinated			67,488
Beneficiary Households			9,453
Agri-Machinery Supplied			708
Beneficiary Households			2,334

**Physical Infrastructure**

<b>(A) Khushhal Pakistan Program</b>		
Number of total schemes completed		509
Number of Beneficiary Households		151,335
<b>(B) PRSP-PPAF Partnership Phase-1</b>		
Number of total schemes completed		237
Number of Beneficiary Households		37,678
<b>(C) President Program for Rehabilitation of Govt. Primary and Middle Schools</b>		
Number of total schemes completed		514
Number of Beneficiary Households		83,824
<b>(D) Upgradation from Primary to Middle Schools</b>		

Number of total schemes completed	7
Number of Beneficiary Households	9,143
<b>(E) PRSP-PPAF Partnership Phase-II</b>	
Number of total schemes completed	864
Number of Beneficiary Households	132,461
<b>(E) PRSP-PPAF Partnership Phase-III</b>	
Number of total schemes completed	1100
Number of Beneficiary Households	97,634
<b>(F) National Program for Improvement of Water Courses</b>	
Number of total schemes completed	466
Number of Beneficiary Households	48,114
<b>(G) Self-Help Basis &amp; Matching Grant</b>	
Number of total schemes completed	160
Number of Beneficiary Households	29,216
<b><u>Number of Schools Established (Functional on 31 December, 2007)</u></b>	
Number of Schools Established (Functional 30 June)	278
Total Enrollment	16,901
Girls Enrollment	8,968
Boys Enrollment	7,933
Adult Literacy Centers	70
<b>Total Enrollment</b>	<b>1891</b>
Number of total activities in Healthcare	589
Number of Beneficiaries	33,967

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MIS Section

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PRSP Regions		
Regions	Districts	Regional General Managers
1. Faisalabad	Faisalabad, T.T. Singh, Sargodha and Jhang	Mr. Nake Alam
2. Gujranwala	Gujranwala, M. Bahaudin and Gujrat	Dr. Muhammad Ajmal
3. Lahore	Lahore, Kasur, Sheikhpura and Hafizabad	Mr. Azam Tarar
4. Multan	Multan, Khanewal, Muzaffargarh and Layyah	Ms. Humaira Hashmi
5. Sahiwal	Sahiwal, Okara and Pakpattan	Mr. Niaz Hussain
6. Sialkot	Sialkot and Narowal	Mr. Feroz Shah

PRSP Regional Offices			
Address	Phone	Fax	E-mail
P-41, Fahad Street, New Garden Block Saeed Colony, Canal Road, <b>Faisalabad</b>	041-559111	041-559222	<a href="mailto:prspfaisalabad@yahoo.com">prspfaisalabad@yahoo.com</a>
H No. CB76, St. No. 10, Allama Iqbal town, Rahwali Gujranwala Cantt. <b>Gujranwala</b>	055-3868343	055-3868343	<a href="mailto:prspgrw@brain.net.pk">prspgrw@brain.net.pk</a>
H # 114-B, Sector A-1 Township <b>Lahore</b>	042-5114030	042-5110815	<a href="mailto:prsp114B@yahoo.com">prsp114B@yahoo.com</a>
1-Shershah Road, Opp. Services Club, <b>Multan</b> Cantt.	061-4512717	061-4549357	<a href="mailto:prspmnt@brain.net.pk">prspmnt@brain.net.pk</a>
House # 31, West Scheme # 2, Fareed Town, <b>Sahiwal</b>	040-4271357	040-4271350	<a href="mailto:prspahiwal@gmail.com">prspahiwal@gmail.com</a>
26-A, Al-Noor House, Model Town, Uggoki, <b>Sialkot</b>	052-3510347	052-3510352	<a href="mailto:prsp@skt.comsats.net.pk">prsp@skt.comsats.net.pk</a>

Management Services & Projects			
Projects	Districts	PMU	Telephone
EMPP	Gujrat, Sialkot, Hafizabad, Gujranwala, M.B. Din, Narowal	Dr. Masood Ahmad, PM.	Lahore 042-5786991
IRD	Muzaffargarh, Rajanpur, D.G. Khan, Layyah	Mr. Saifullah Khan, PD.	Muzaffargarh 066-2428870
SLBAP	Narowal, Gujrat, Sialkot, Layyah	Mr. Azhar Rana, PD.	Sialkot 052-3514050
PMSIL	Faisalabad, Toba Tek Singh, Gujranwala, Mandi B-Din, Hafizabad, Lahore, Kasur, Sheikhpura, Nankana Sahib, Multan, Khanewal, Muzaffargarh, Layyah, Sahiwal, Pakpattan, Okara, Sargodha, Jhang, Sialkot, Narowal, Gujrat	Dr. Sana Ullah Bhatti, PD.	Lahore 042-5786991
CMIPHC	Vehari, Faisalabad, Chakwal, Rahim Yar Khan, Lahore, Sahiwal, Kasur, Mianwali, Toba Tek Singh, Hafizabad, Lodhran, Pakpattan	Mr. Javed Ahmad, PD.	Lahore 042-5420248-9
IPM	Khanewal	Mr. Muhammad Shoaib Project Coordinator	Khanewal 065-9200017
SCP	Gujrat, Faisalabad	Mr. Bashir Ahmad Vaseer, PD.	Lahore 042-8596778



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