

AJK Rural Support Programme (AJKRSP)



Five Year Strategic Plan

2010-2015

February 2011

[This Document Outline a 5 Years Strategic Plan of AJKRSP, which serve as roadmap for the completion of Short-Term and long-term goals consistent with the mission and vision of AJKRSP]

1. BACKGROUND:

AJKRSP was established in 2007 as a prime grassroots development arm of the Government of AJK. It is envisaged that AJKRSP will organize community institutions to make available a platform for vice providers i.e. government line departments and other development agencies to more effectively and efficiently reach the people as well as give a voice to the people to reach planners and service providers.

By setting up such a Support Organization and granting a substantial endowment fund to it, the Government of AJK has clearly demonstrated its desire for improved planning and delivery of services to the people and its recognition of social mobilization as a key development strategy. As stated in the Government's project document setting up AJKCDP (the predecessor organization to AJKRSP), AJK Community Development Programme is a community based multi-disciplinary. Development project and is operational in the entire State. ECNEC, while approving the project, also proved Rs. 250 million as endowment fund for AJKRSP to enable it to run its operations on sustainable basis. Thus, the Apex body having its genesis with AJKCDP was notified in June 2007 as the "Azad Jammu & Kashmir Rural Support Program (AJKRSP) as a corporate entity and indigenous body that shall support, patronize, foster and sustain the community development process and give continuity to community developmental initiatives even after the completion of AJKCDP or any other immunity development project". The PC-1 of AJKCDP laid out the later setting up of AJKRSP as a long term grassroots development arm of the Government. After restructuring in 2009, AJKRSP is NOW an-autonomous institution under the auspices of the Government of AJK, which facilitates and - supports the government's socio economic development efforts. AJKRSP is currently in the process of reorganization.

AJKRSP has now been accepted as a member of the RSP (rural support programmes) network of 10 Organizations working in all provinces of Pakistan and GB; the RSPs 28 years experience and expertise are now available to it. RSPs are working in 139 Districts and 3,468 union councils of all provinces of Pakistan including AJK and GB. RSPN and NRSP (national rural support programme) are now actively supporting the strengthening process of AJKRSP.

As AJKRSP earns credibility and a track record, that will open more possibilities for financial support, from different sources, for as yet unfunded program components. The State Government has already disbursed a part of the allocated endowment fund. Advocacy efforts are on going to include AJKRSP in the government's annual development plan.

In general, the widely dispersed population, difficult terrain and fairly symmetrical social structure of the area are conducive to social organization. While a large number of men from AJK are employed outside the State, women live in relative isolation and are especially amenable to community forums. Overall, the high level government recognition, the technical and managerial back up of the network of RSPs and the prevailing social structure in the region are all favorable for the work of AJKRSP.

1.1 Lessons Learnt

The brief experience of AJKRSP, its predecessor project AJK-CDP and other similar rural development efforts in AJK and in Pakistan have yielded important programming lessons, which AJKRSP will try to address.

One of the vital differences between AJK-CDP and AJKRSP is that the former was designed as a short term project while the latter is designed as a long term program. AJKRSP is the exit strategy of AJKCDP. AJKRSP will continue working with the COs/VOs/clusters/LSOs after completion of CDP Project. AJKRSP will link the clusters with government line departments and other financial agencies. AJKRSP will advocate with the government to allocate funds for clusters/LSOs in Government annual development budget and will pursue the policy of getting the COs/VOs/LSOs recognized as the vehicle for carrying out all developmental activities of the government.

Experience has shown that unless the most vulnerable are consciously identified and targeted, they tend to be left behind and may not avail of program services in proportion to their numbers and needs. The identification and inclusion of the vulnerable is a cornerstone of the AJKRSP program.

State level comprehensive development programs cannot be run effectively without the blessings of and the active coordination of the government. While autonomous, AJKRSP is an arm of the government. Poverty assessment of people in the program area has traditionally been a difficult and expensive undertaking. It is usually done through house hold socio economic surveys; in large areas, it has been daunting for individual programs to do and is often left out. A proxy means approach to poverty tracking was developed to collect only very limit information from households which would give reasonably accurate indication of the household's income band. A poverty Score Card is used to carry out such a survey, which is much quicker and less expensive than the full household socio economic survey. AJKRSP is using such a Score Card approach.

In Pakistan, RSPs (rural support programmes) have 23% population coverage so far, even though they now have a presence in more than 139 districts. The main reason for this limited

coverage is the operating cost involved. This less than full coverage creates, limitations as country wide initiatives cannot be facilitated by them alone. AJKRSP has an objective of 100% coverage of AJK within the shortest time possible. For swifter coverage at lower cost, the earlier social mobilization (SM) method has been modified by RSPs and that is the SM model followed by AJKRSP.

AJKRSP is there primarily to facilitate service providers and the people to effectively link together. (However, there are some important needs of communities which are not being adequately meet by the government or other development organizations e.g. training of staff and community members in management of community institutions; gender and development issues; micro finance and hospitalization insurance; disaster risk management etc. This gap in the development chain needs to be filled and in such cases AJKRSP will itself try to fill some of those gaps.

Multi-tiered community institutions - at the community (CO), village (VO), UC (LSO), Tehsil (TSN) so on - formed through social mobilization, need to be closely linked with administrative/elected tiers: at the same levels, so as to complement each other rather than to work in isolation or at cross proposes and to link them with Government line departments and other financial institutions.

AT the UC, Tehsil levels, bottom up planning is weak. And the administrative tiers lack direct community input in planning, budgeting, implementation, maintenance. Community institutions can play an active role in that.

To be able to improve the program, issues should be identified as soon as possible e.g. whether the right people are being reached, are plans proceeding as scheduled, are processes being followed, is the institution relevant to the needs of the intended beneficiaries etc. Such questions are answered through a monitoring and evaluation (M&E) system. If the M&E is weak, issues are not identified in time and the initiative may in the end be unsuccessful. Therefore to understand how things are processing and to make timely modifications as needed, strong M&E is essential.

1.2 Integrated Social Protection for the Poor

AJKRSP program begins with a poverty assessment of all households in any area. Using the Poverty score Card method, the rural households are placed within 6 income level bands. For the 3 lower income bands (extremely poor, chronically poor and transitory poor) AJKRSP plans to provide an integrated social protection program. For the poorest/destitute, small grants to help them begin some small enterprise to start making a living. For the next higher band, micro credit on easy terms, through Village Organizations (VOs); the VOs would be given one time

CIF (community investment: grants to establish on-going revolving credit funds. For the next higher band/free vocational skill training for employment or self enterprise. All 3 of these lower bands, would be enabled commercial coverage of health/ hospitalization insurance at no charge to them. This integrated social protection program is designed on a Union Council (UC) basis and can be implemented UC by UC depending upon resources available.

This integrated social protection intervention for the poor goes hand in hand with other social protection components such as linking the poor 'mustahiq' to the Zakat and Bait ul Mall departments. And provision of artificial limbs, wheel chairs, hearing and visual aids to needy persons with physical disabilities. See section on Social Protection below for more details.

1.3 Where we are

After restructuring of AJKRSP, many initiatives were taken to build strong relations with government line departments and different stakeholders. RSPN awarded membership to AJKRSP. MOUs were signed with AJK Bank for collaboration and providing financial services to COs/VOs/LSOs, with AJ&K Immunity Development Program for Social mobilization and credit related activities in AJK and with the Department of Agriculture, GoAJK, for implementing Integrated Pest Management Project (FM) through grassroots institutions. AJKRSP is trying to get membership of PPAF. AJKRSPs on- going and accomplished projects are given in the table below,

S.NO	Activities	Period (From-To)	Location (Province/District/Union Council)	Project Cost (million)	Funding Sources	Remarks
i.	Social Mobilization and credit	March 2010 to July 2011	Districts Neelum, Kotli, Mirpur and Bhimber of AJK	Rs 11.28 Millions	IFAD/FAO	On-Going
ii.	Capacity Building of staff of Line departments and community	December 2007 to July 2011	All over the AJK	5 million	FAO/Others	On-Going
iii.	Establishment of District level Network	March to September 2010	District Muzaffarabad	2.4 million >5	RSPN/DIFD	Completed
iv.	Capacity building of community on Women/child	March to September 2010	District Muzaffarabad	1.7 million	RSPN/DIFD	Completed

	d right					
	Strategic Planning of AJKRSP	March to September 2010		1 million	RSPN/DFID	Completed
V.	School Safety Pilot project	March to June 2010	District Muzaffarabad	Rs 1.7 Millions	WFP	Completed
Vi	UNICEF Education Project	September 2010 to January 2011	All 10 Districts of AJK	Rs. 5 Million	UNICEF	Completed
Vii	UNICEF WASH Project	September 2010 to December 2010	District Neelum, Rawalakot, Sudnoti and Bhimber	Rs. 10 Million	UNICEF	Completed
Viii	WFP food distribution Project	August 2010 to January 2011	District Neelum.	Rs, 10 Million	WFP	Completed
Ix	Islamic center Glasgow and healing wounds Scotland shelter Project	September 2010 to March 2011	District Neelum	Rs. 5.5 Million	Healing wounds Scotland	On-Going
X	UNDP post disaster livelihood improvement project	October 2010 to March 2011	District Neelum	25.5 Million	UNDP	On-Going
Total				79.78		

To cope with the recent situation after the floods in AJK, AJKRSP is striving to contribute in every possible way to minimize the sufferings of the communities. AJKRSP approached many national and international donors and agencies to seek their cooperation in this regard. Consequently, in collaboration with WFP, AJKRSP provided food items in three UCs of upper Neelum i.e. UC Sharda, Kel and Gurez covering 100% households. With the support of UNICEF, AJKRSP is provided space to 355 affected schools in AJK which are without shelter or building. Restoration of water supply schemes and awareness about water & sanitation is another project with UNICEF where AJKR'SP restored 59 PITD schemes along with hygiene

promotion amounting to Rs.10 million in 5 districts of AJK. The details of all other on-going and accomplished projects are given in above table.

OVERALL GOAL, OBJECTIVES AND STRATEGIES

The overall goal of AJKRSP and other organizations working for socio economic development of .AJK is poverty alleviation and improved standard of living. Within that overall goal, AJKRSP has its own actives.

AJKRSP was set up to facilitate effective service delivery to the people at the community level and at same time to give a voice to the people in the planning and design of interventions for their primary objective is to foster community institutions to make available a platform for strong and effective two way linkage between service providers e.g. the government and the people, -if 30ts level (Mohallah, village, UC and up). Social mobilization is the foundation of the 'through which all other interventions are routed.

To foster community institutions and to facilitate effective service delivery, AJKRSP and the communities will need to also work in the areas of community human resource training :skills for management of community institutions); models for community participation in village infrastructure development (water channels, link roads etc) and its long term . Facilitate the agriculture, livestock and. forestry departments in linking with - : as for training and extension services; facilitate social protection programs to link with the formation of effective SMCs (school management committees) in the education sector; formation of HMCs (health management committees) around the lowest tier government health outlets and such.

In addition, to fill-in gaps in the chain of activities for socio economic development, the organization AJKRSP will itself undertake activities where other agencies or the government is not adequately represented. For instance, in training of development agency staff in social mobilization topics; gander and development program; micro finance and hospitalization insurance for those not catered commercial banks and insurance companies; community based disaster risk management spreading awareness about basic civil rights and obligations etc. Besides providing necessary services to the people, these activities will strengthen the community institutions themselves as well as demonstrate their viability.

AJKRSP program objectives, listed below, and the strategies to achieve them are elaborated in next segment:

- **Social Mobilization**
- **Economic Development** (Micro Finance & Enterprise Development, Human Resource Development, Environment & Natural Resource Management, Physical Infrastructure and Community Investment Fund)
- **Gender & Development, Human Rights and Civic Rights & Obligations**

- **Social Sectors** (Education, Health, hygiene and Sanitation)
- **Social Protection**
- **Disaster Risk Management**

Vision and Mission Statements

The formal Vision and Mission statements approved by the BOD are:

1.4 Vision

The AJKRSP envisions that the entire population of AJK is organized in the form of their own Institutions. The community institutions and their activists were recognized by the government, donors, and private developmental agencies as vehicles for sustainable development, poverty reduction and improving the quality of life.

1.5 Mission

The mission of AJKRSP is to foster institutions of people in all the districts of AJK so that they are able to reduce poverty and improve quality of life

1.6. Strategy

There is a cross cutting theme in the AJKRSP program that applies to all its work sectors: The inclusion of the vulnerable population in the program and, in fact, given criteria and targets to ensure the happen. Where needed specific interventions will also be designed for their unmet needs. For instance, when identifying community physical infrastructure schemes , preference will be given to meet the need s of women (e.g. to reduce the daily burden of fetching water from long distance). And interventions are specifically made for the physically disabled, such as, free of cost artificial limbs and distribution of wheel chairs Inclusion of vulnerable is now a key component of AJKRSP program.

Another cross cutting function is advocacy and the creation of strong linkages. This is especially important for this organization as it must work in conjunction with the government and other partners. Advocacy and linkages comprise:

- Advocacy to include SM in state government plans, budget and projects,
- Advocacy for inclusion of community institutions in local level planning, budgets and implementation,
- Liaise closely with government at all levels. Identify government programs and schemes where community participation can increase returns and reduce costs,
- Invite govt. officials to workshops, events and exposure visits,
- Ensure that AJKRSP initiatives are designed in line with government requirements,
- As needed, for all program sectors, create linkages between the community and relevant departments and other service providers.

2. Strategies to achieve the Objectives

2.1 Social Mobilization (SM)

Objective:

Social mobilization is the primary objective of AJKRSP, to foster community institutions to make available a platform for strong and effective two way linkage between service providers and the people and making these institutions financially viable.

S M aims to organize communities in all of AJK, in the shortest possible time, so that State socio economic development is facilitated. For the community institutions to be viable, their capacity has to be built. To make that expansion practical, it needs to be at low cost. Inclusion of the poor and are vulnerable has to be ensured.

in the line with AJKRSPs Vision, a SM objective is that the multi-tiered organized community institutions at village, UC (LSO), tehsil level and so on - are recognized by and work closely with their counterpart tiers of local administration.

Strategy:

The social mobilization process begins with a household poverty assessment so as to ensure that the poor are included. A poverty Score Card is used to carry out such a survey, which is much quicker and less expensive than the full household socio economic survey. AJKRSP has set criteria for minimum percentages of the poor and women that must be included in community institutions.

Each of RSPs. In any area, as given criteria is met, the Community Organizations (COs) will form next tier level of Village Organization (VO) and then form the next level of Local Support organization (LSO, at the UC level) and so on. Responsibility and most decision making for SM will be quickly devolved from AJKRSP to these tiers.

Once formed, the LSOs will take responsibility for organizing the remaining communities in their area instead of AJKRSP staff, the LSO will engage its volunteers and paid (honorarium) Activists i.e. Community Resource Persons (CRPs) for social mobilization in that area. These cadres will be local from the same villages, who can live and move around there at much lower cost. Plus, as local, they can much more easily convince and motivate others in the

community. Proper selection, training and SOPs (standard operating procedures) for these CRPs is very important.

The function of AJKRSP staff Social Organizers (SOs) will shift largely to capacity building of these tiers of monitoring and supporting them and they will work as trainer. Because of using CRPs, Proportionately fewer SM staff (Vehicles and support staff) will be needed for the expansion.

During the recent past, a number of in development projects have operated in AJK. In addition, especially after the earthquake, some NGOs have worked on SM. As the lead SM agency in AJK, AJKRSP intendeds to incorporate all willing previously organized communities into its own program. While there will be obvious difficulties in that, such as lack of uniformity of approach and capacity, efforts will be made to overcome the through additional capacity building. While not an ideal option, the expansion pace requires this absorption.

As the required quality of SM training is not available elsewhere, AJKRSP will undertake SM training itself, where required working in conjunction with the NRSP institute of Rural Management (N-IRM), Islamabad. Wherever possible, the staff will work as master trainers and train the community institution activists regarding community management s- s training, book keeping, record keeping etc who will in turn do most of the actual community member trainings. Thus reducing costs and raising pace.

Community institutions at the village, UC and Tehsil level are ideal forums to identify needs and aspirations of the people. These forums will be encouraged and assisted in developing plans at these levels. Again, the method will be training of trainers (ToTs) at the higher tiers of TSN (Tehsil support network) and LSO (at UC level), who will then organize and support all tiers in such planning. These ready village, UC and higher level socio economic development plans, prepared by the people themselves, will then be shared with the administration at relevant levels.

Within the COs and other community institutions, various committees will be formed e.g. youth committees, Peace Committees, Disaster Risk Management Committees social forestry committees, O&M (operation & maintenance) of infrastructure schemes etc, as needed. In some sectors however, the organization will help organize committees outside the COs e.g. School Management Committees, Health Management' Committees, which will be organized around that particular activity.

AJKRSP will make efforts for close linkages between these community institution tiers (COs, VO, LSOs) and their counterpart administration/government tiers. Elected and government officials will be invited to functions and exposure trips. Program sectors such as Natural

Resource Management will involve these officials in trainings and extension work etc. The aim is that eventually, local level planning and implementation would be done with the participation of these community institutions.

As part of capital formation of households and communities, they will be encouraged to save and AJKRSP will advise them on its investment and utilization

. Tables: (a) Current SM data and (b) Targets for the next 5 years, (a) Current SM data

S.No.	District	Total	COs Formed	VOs Formed	LSOs formed	TSNs Formed
1	Neelum	9	331	41	9	-
2	Hattian	13	835	72	10	2
3	Muzaffarabad	25	1450	120	26	2
4	Bagh	19	1,038	130	16	-

S.No.	District	Total	COs Formed	VOs Formed	LSOs Formed	TSNs Formed
5	Haveli	8	513	64	4	-
6	Poonch	25	1,750	214	20	.
7	Sudhnoti	12	595	74	5	-
8	Mirpur	22	225	28	2	-
9	Kotli	38	2,074	259	19	1
10	Bhimber	18	199	25	-	-
Total	10	189	9,010	1,027	111	5

Table: Projected types and 5 year targets of Social Mobilization

Description	Year 1	Year 2	Year.3	Year 4	Year 5
New COs formation ³	2,620	2,620	2,620	2,620	2,620
New VO formation	375	375	375	375	375
New LSOs formation	26	26	26	-	-
New TSNs formation	4	5	5	,5	5

Note :The targets achievements is depends on the availability of funds

2.2 ECONOMIC DEVELOPMENT

2.2.1. Micro Finance and Enterprise Development (MF & EDP)

Since commercial banks, DFIs (development finance institutions) and insurance companies are not adequately serving the MF & EDP needs of the program area, AJKRSP will itself provide this service.

Objective

Provide financial services to the under banked community. Relatively low cost, easy access, relevant services with increasing geographical coverage. And include the lower income band population. Provide support in enterprise development (EDP) to credit loanees working in Small and urn Enterprise (SME).

STRATEGY

Strategic components include:

- Rural micro credit, through Village Banking;
- Urban micro credit, through small Group lending;
- Enterprise development (business management training is a key part);
- Micro insurance;
- introduction of Islamic micro finance;
- Creation of Linkages (e.g. of communities with financial institutions)

In these components, focus on Outreach, innovations and Capacity Building is given.

Rural Credit:

AJKRSP will introduce Wholesale rural credit to community institutions (LSOs, VOs) which will carry out Village Banking. The organization will access funds from financial institutions and lend onwards to LSOs/VOs which will then run the credit operation in Community Organizations (COs). The organization (AJKRSP) will try to arrange credit lines on favorable terms from state level banks, national and international donors; this will also contribute to the credit expansion plans of national and international donors. It will work in close contact with micro-finance networks like PPAF in AJK and Pakistan.

The organization will devise detailed methods for village banking, also called internal lending, from identification of clients to repayment. Community institutions capacity will be assessed and trainings given. An MIS (management information system) will be maintained. AJKRSP will not be responsible for recovery from COs against its wholesale lending to LSOs.

Urban Credit: Urban credit will be run by (or retailed) by AJKRSP itself. It will be done through small Group lending, not through community institutions. The process will be to select suitable areas (by criteria), do business planning (situation analysis), recruit staff, set up branches and Field offices. Loaning Groups will be of minimum 3 persons. A focus on cities, small business and home based business (often women owned). Currently, the average loan size is Rsl5,000.

In urban areas, credit may be given for the following: Working Capital Finance for agriculture, livestock etc; Social Development loans; and General Health loans. In addition, Islamic finance

(initially Murabaha products). With the passage of time, products may be modified according to client needs.

Enterprise Development (EDP):

This support is for credit loanees of small and medium enterprise. For restoration of existing business or for setting up new business and for home based enterprise. The main component of EDP is Business Management Skills Training (BMST) of loanees. The short trainings (2-4 days) briefly discuss how to source resources, starting a business, basic skills for running a business, determining whether the business is profitable. LSO nominees will be given training of trainers (ToT) and they will then train the loanees. In addition, EDP will encourage and guide setting up Business Associations.

Micro Insurance:

To be modeled on the pattern of NRSP in AJK. The organization will arrange terms and conditions with a major commercial insurance company. In rural areas, the insurance operation will be outsourced to community institutions e.g. LSOs. It will be up to them whether they link the insurance to credit takers of village banking or whether it is open also to others. In urban areas, it will be linked to the retail credit program run by the organization.

While not yet started, the micro insurance is expected to include hospitalization, accidental death and funeral costs. The client, spouse and children under 18 may be covered. Expected premium (charge to client) is of around Rs 250 to 500 per loan taken, in return insurance company will give coverage of an amount Rs. 25000 to the family of client.

Human resources Development (HRD)

Objective:

Capacity building of program staff, all community tiers, partner organizations/local NGOs and where -relevant of related line department staff.

Establish strong linkages with training institutions like TEVTA, N-IRM etc. Avail technical expertise of external organizations. and public sector financial support for training.

Establish credible HRD facility at AJKRSP to cater to selected capacity building needs of the rural population of AJK.

Strategy:

Staff training: Initially, training of staff will be done by AJKRSP in conjunction with the NRSP Institute of Rural Management (N-IRM), Islamabad. The organization will do training needs assessment (TNA) staff and nominate members to N-IRM for training. Training can span

orientation to social -mobilization, micro finance, how to do training of trainers, financial management etc. It is expected: - at initially

N-IRM will support AJKRSP by subsidizing training costs. As expertise develops, AJKRSP do some of the trainings itself.

SM training to communities: Community institution management trainings and social mobilization Related trainings will be done mostly by AJKRSP staff. For quicker pace and lower cost, staff will train LSO nominees as master trainers who will then train community members.

Technical and vocational skills trainings are a major program component. AJKRSP will link with existing facilities, such as, the government's TEVTA (technical & vocational training), ESMA extension services management academy) for agriculture and livestock, Forest Training Institute. An MOU with N-IRM has already been signed in this regard. AJKRSP's role will be to nominate community members for trainings, through the community institutions. The organization will also:: market analysis/surveys to determine vocational skills demand so as to make prospective Trainees aware of available options. The- Government's training institutions have their own community training budgets and AJKRSP will try to avail from those resources for community members referred by it.

To facilitate community members, especially women, community and village based trainings will be offered where needed and possible.

Program sector trainings: A number of program sectors have components that require trainings to be done. For example, in social sectors, there are trainings for SMCs (school management: trainees) and HMCs (health management committees). Or community trainings in disaster risk -management, community management skill: trained for office bearers of COs/VOs, leadership management training for office bearer's o: LSOs/TSNs, book keeping, record keeping, internal audit and financial management trainings for C.-Ps Activists. HRD section will work with the concerned

Sector in finalizing the training module. HRD may be required to do training of trainers Tot) at LSOs etc which would then carry forward the training.

.Training of partner organizations/local NGOs: To facilitate smooth implement at cr. of partnered activities. Trainings in SM, record keeping, Village Development Plans (VDPs), proposal writing, UC Planning etc.

Orientation of Line Department staff: For those who directly interact with A or with the communities at the village, UC or Tehsil level. Orientation to the AJKRSP program, to social mobilization and to the different tiers of community institutions etc.

Trainings for other Organizations/Projects: This may be done as a way of generate income for AJKRSP.

Follow ups and evaluation: The organization will do on-going follow-ups of trainings and trainees to be able to assess training effectiveness. HRD and M&E sections will do training: evaluations to be able to improve services in time.

Building HRD Capacity of AJKRSP: Strong linkages are to be created with training institutes. Staff hired and trained. Market research made a regular feature. Training modules developed. Development of SOPs of all sectors. Methods and capacity for evaluation strengthened.

Table: Projected types and 5 year targets of trainings ⁴

r.#	Description	# of Pax per VO/CO/LSO/TSN	# of Pax to be trained					
			Year 1	Year 1	Year 1	Year 1	Year 1	Total
A	Community Management Skill Training Programme (CMSTP)							
1	CMST for newly formed COs	2 per CO	2,620	5,240	5,240	6,550	6,550	26,
3	Refresher CMST for already formed Cos	2 per CO	1,802	3,604	3,604	4,505	4,505	18,
4	Post project/O&M training	2 per CO	4,422	4,422	4,422	4,422	4,422	22
5	Others(need based)	2 per CO	4,422	4,422	4,422	4,422	4,422	22
Sub-Total			13,266	17,688	17,688	19,899	19,899	88
B	VOs/LSOs/TNS Training							
1	Village Development Planning	2 per VO	331	662	662	827	827	3,3
2	Proposal Writing for LSOs, TSNs	2 per UC/Tehsil r.	113	113	113	113	113	56
3	Book Keeping and Financial Management at UC level	2 per UC/Tehsil	76	76	76	76	76	37
4	Training of Internal Auditor	2 per UC	76	76	76	76	76	37
5	Exposure visit for LSO and TSN executives	3 per UC						
6	ToT for BMST at UC level	2 per UC	76	76	76	76	76	378
7	ToT for Credit Management	2 per UC	76	76	76	76	76	378

	Training (CMT) f for UC level							
8	TOT on NRM (Agriculture, livestock and Forest)	3 per UC	113	113	113	113	113	567
9	Vocational Training	10 per UC	378	378	378	378	378	1,890
10	TOT on Disaster Risk Management Training	2 per ISO	76	76	76	76	76	378
11	Training of CRPs	6 per UC	139	189	189	189	189 •	945
12	Gender awareness	2 per UC	76	76	76	76	76	378
13	Refresher training	2 per UC	76	76	76	76	76	378
14	Others (Need based)	2 per UC	76	76	76	76	76	378
Sub Total			1,843	2,174	2,174	2,339	2,339	10,868
C	Awareness Raising							
1	Conferences/workshop/Seminars/celebration of days	# of events	25	25	25	25	25	125
Sub Total			25	25	25	25	25	125
D	Staff Training							
1	Orientation to project/programme	# of Pax	50	50	50	50	50	250
2	Communication and team Building	# of Pax	50	50	50	50	50	250
3	Gender Awareness	# of Pax	50	50	50	50	50	250
4	Other (Need based)	# of Pax	50	50	50	50	50	250
Sub Total			200	200	200	200	200	200
Grand Total			15334	20087	20087	22463	22462	100433

Note: Achievement of targets is contingent upon availability of funds

2.2.3. Environment & Natural Resource Management (ENRM)

Agriculture, Livestock, Forestry, Fishery

Objective

To provide support to communities in all aspects of ENRM and to facilitate service providers in efficient and effective planning and delivery.

Strategy

The forum of organized communities offers a platform for effective linkage service to providers and the intended beneficiary communities. Extension workers can reach the household forums. The community institutions can nominate persons for ENRM training according to agreed criteria. Community members can be gathered at a local venue to facilitate trainings or other activities by department extension workers. Inputs e.g. improved seeds can be properly distributed through COs (community organizations). COs can facilitate efficient preventive vaccination of animals. Within the organized communities, committees can be formed for social forestry etc.

AJKCDP has an agreement with government departments to implement IFAD (international fund for agricultural development) funded interventions in ENRM, physical infrastructure schemes, vocational trainings etc and that agreement continues with AJKRSP. The agreement envisages that all these sectors will use community institutions as a conduit for effective planning and delivery.

AJKRSP agreed on a MOU with the agriculture department outlining a partnership where extension work will be done through community organizations. AJKRSP wants to make similar MOUs with other departments related to ENRM.

2.2.4 Physical Infrastructure & Technology Development (PITD)

Objective

To facilitate planning relevant to the people's needs and priorities and to help implement effectively, at low cost, followed by proper long term maintenance.

Strategy

Community institutions can facilitate the public sector and other agencies in the above objectives. Local level infrastructure schemes can be more relevant, efficiently implemented and better maintained by the close involvement of organized local communities. AJKRSP has tried and tested procedures in place to facilitate building local level infrastructure through organized communities. Including identifying local needs and priorities; within COs form Committees for implementation, management of purchases and funds, oversight of construction; community responsibility in long term maintenance.

3 Gender & Development (GAD). Human Rights, Civic Rights & Obligations

GAD is a cross cutting theme that applies to all program sectors.

GAD Objective:

GAD applies to the organization's staff members (all sexes) as well as to the community members. Staff members: Equal opportunity for employment and promotions. All staff members sensitized to gender issues. From a gender sensitive perspective, necessary facilities provided to staff members and appropriate rules and regulations framed.

Community: Aim for 50% women participation in all program components. Gender sensitizes communities as well as partner organizations. The organization ensures gender sensitive perspective in all program interventions.

GAD Strategy:

Staff members:

- Human Resource (HR) policy drafted for equal opportunity for staff members.
- Gender sensitization training for ails staff, BoDs, partner organizations.
- Gender policy framed. Rules and regulations made consistent to policy (this is not women specific).
- Gender Committees formed at head office and regions to ensure compliance.

Community:

- Criteria set for participation of women in community institutions.
- Incorporate gender sensitization in all community management training.
- Gender Committees formed at LSOs (UC level) and TSNs (tehsil level).
- Incorporate gender perspective in all program plans. This is facilitated by the inclusion of women in all planning; or at least later vetting by the gender Focal Person.
- Preference to gender focused CPI (community physical infrastructure) schemes.
- Focused interventions for women (gender section to try to identify funding opportunities).
- Solve legal issues of women and LSOs.

Human Rights

Placed here together with GAD, but if justifiable later, this can be made a separate sector.)

Objective: Work on human rights, especially women's, youth and child rights.

Strategy:

- Awareness and motivation sessions in community management trainings.
- Within community institutions, forums/committees on rights issues.
- Women and child rights project is on-going. Other project proposals being sent out.

Civic Rights and Obligations

The community institutions are an efficient forum to educate and motivate people about their civic rights and obligations. Community management trainings, GAD trainings and sensitization and other HRD sector trainings can incorporate awareness and motivation about civic rights and obligations. Here Civic rights and obligations can include obtaining computerized National Identity Cards, birth and death certificates, voter registration, delay in pension and awareness about basic constitutional rights and so on.

4. Social Protection

Objective

Social protection is an aspect where comprehensive services are not available to most deserving persons. Therefore, AJKRSP will take initiative for this. For the poorest and most vulnerable, assistance to sustain them and to become productive citizens.

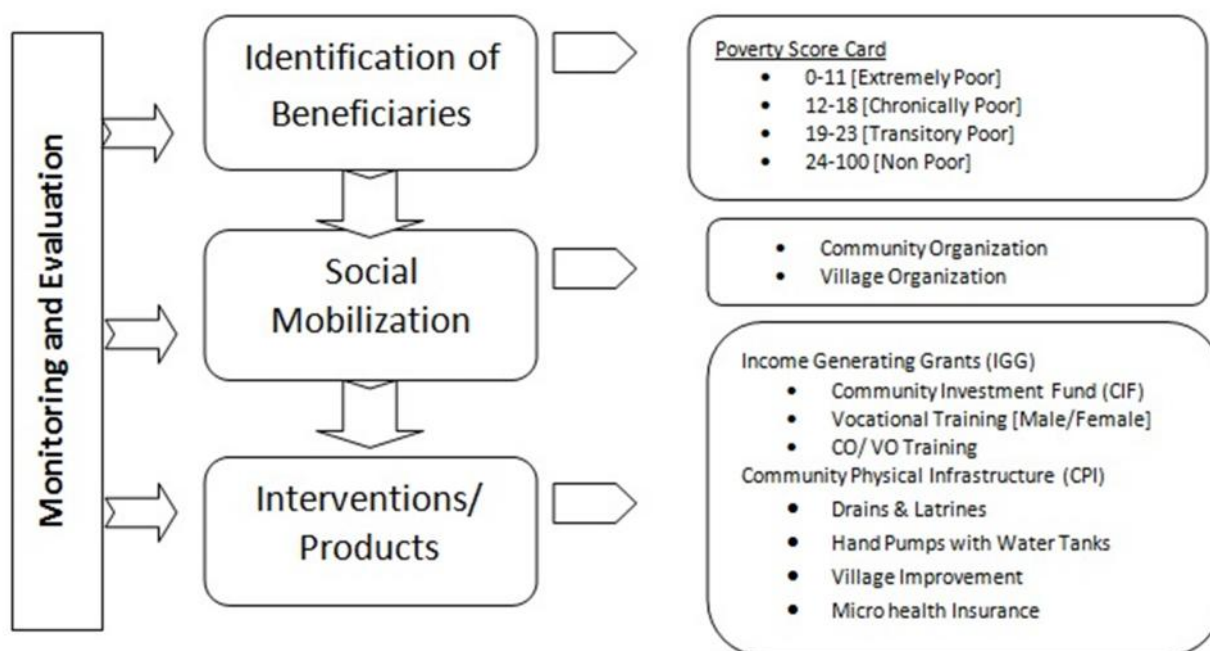
Strategy

AJKRSP's program begins with a poverty assessment of all households in any area. Using the currently accepted Score Card method, the rural households are placed within 6 income level bands

For the 3 lower income bands (poorest, poor, transitory poor) AJKRSP plans to provide an integrated social protection, program. For the poorest/destitute, small grant funds to help them begin some small enterprise to start making a living. For the next higher band, micro credit on subsidized terms, through Village Organizations (VOs), that would be given one time CIF (community investment fund) grants to establish revolving credit funds. For the

next higher band, free vocational skills training for 1' employment or self enterprise. All 3 of these lower bands, would be provided commercial coverage of health/ hospitalization insurance at no charge to them.

Poverty Bands	Percentage Population	HH/UC
Non poor	15.3	515 7
Transitory non poor	32.2	1,084
Transitory vulnerable	20.4	686
Transitory poor	20.1	676
Chronically poor	20.1	350
Extremely poor	10.4	54
Total Households	100.0	3,365
Targeted Households		1,767



This integrated social protection intervention for the poor goes hand in hand with other social protection components:

- The program will provide artificial limbs, wheel chairs and hearing and visual aids for Persons with Functional Limitations (PWFL), free of cost. This will be done in conjunction with NRSP which has the mobile facility for production and fitting of prosthetic limbs and is also manufacturing Wheelchairs.
- Link PWFLs to service providers, through community institutions.
- Link the poor 'mustahiq' to the Zakat and Bait ul Mal departments, through community institutions.
- Identification of other vulnerable e.g. women headed households and the physically disadvantaged, through the community institutions.

Other initiatives depending upon resources. AJKRSP is in the process of seeking funds for the above.

5. Social Sectors

Education

Objective

The public, private and non-profit sector are providing education services. In most rural areas of , the public sector has 2 teacher-1 room primary schools in fairly close proximity to villages. However, school management and teaching leaves much to be desired. AJKRSP sees its role first of all in organizing or improving School Management Committees (SMCs), and Learning Resource Centers (LRCs) at UC level to support and monitor the government schools i.e. to facilitate service providers to t efficiently and effectively plan, implement and maintain education services.

Strategy

Form or reorganize SMCs through community institutions.

- *Capacity building of SMCs.*
Efforts for recognition of and budget for SMCs from the government.
- Strong linkages of SMCs with the education department.

AJKRSP may participate in other education initiatives depending upon available resources. (Currently, project proposals for (a) adult literacy initiative, especially for women, (b) efforts for extension of the (DFID) Community Participation in education project to remaining districts).

Health

Objective

To facilitate service providers to efficiently and effectively plan, deliver and maintain health services.

Strategy

- Form or reorganize Health management Committees (HMCs), Hygiene committees at UC level,
- Capacity building of HN'Cs.
- Efforts for official notification/recognition of HMCs and annual budget from department.
- This integrated social protection intervention for the poor goes hand in hand with other social protection components:

The program will provide artificial limbs, wheel chairs and hearing and visual aids for Persons with Functional Limitations (PWFL), free of cost. This will be done in conjunction with NRSP which has the mobile facility for production and fitting of prosthetic limbs and is also manufacturing Wheelchairs.

6. Community Based Disaster Risk Management

Objective

AJK is a high disaster risk area, with a widely dispersed population and difficult road travel by 4x4 vehicles. The organized communities can themselves contribute to disaster risk management, with the guidance of AJKRSP. In addition, AJKRSP can ease the burden of the government's DM efforts by work at the state level.

Strategy

DM (disaster management) has been included in all community management trainings.

DMC (disaster management committees) are being formed through all VOs (Village Organizations). The DMC members are trained in disaster risk management and mitigation. The training involves risk mapping of the village, designation of safe areas, awareness about disaster management, pre-assigned roles and responsibilities to committee members, information about who to contact and where, etc.

Where funds allow, disaster management Kits are given to DMCs to store. The Kits include first aid material, rescue equipment such as ropes, digging implements, etc.

AJKRSP is currently seeking funds to do Hazard Mapping of the entire AJK. For the most vulnerable places, contingency plans would be made. This will be done in coordination with the government's disaster management program (State Disaster Management Authority - SDMA). The objective is to prepare regional plans and also prepare the communities to manage any disaster at the local level.

Two project proposals in process are for (a) AJKRSP carrying forward to other areas the completed NRSP-Dyakone (German NGO) CBDM project done in 4 UCs of Muzaffarabad and (b) extending AJKRSPs School Safety (DM project) to all districts.

ASSUMPTIONS AND RISKS

While some of the opportunities and strengths were discussed in the Background section at the beginning, it is prudent to also consider assumptions made and risks for the organization.

The State government has approved Rs250 million as an endowment for AJKRSP. Of which a partial amount was released earlier but had to be used for operating expenses, with due permissions, before the restructuring in 2009. It is assumed that the approved full endowment amount will be incoming otherwise that will cause serious financial problems for the organization.

AJKRSP was set up on the rationale that it would be the prime grassroots arm of the government and the government line departments and programs would avail of its SM platform at the field level. If despite establishing such a platform the government departments and programs do not avail that then that would be a major setback.

AJKRSPs objective is to facilitate interventions by doing its part but the rest of it is to be done by the 12 departments, programs and others. For example, in the education and

health sectors, it will form or upgrade SMCs or HMCs, but the school or the health facility will still be run by the public sector. Similarly, AJKRSP will link communities to the agriculture, livestock, forestry departments but extension work or other assistance will come from the concerned department or program. If-at facility or service is much delayed, or does not come or is not satisfactory, then that will affective credibility of AJKRSP and will affect the viability of the organized community forums.

If the COs are not strong and viable, then the apex community tiers will be hollow. Or if the upper tiers are filled by untested or otherwise motivated individuals, then that will affect the entire mansion and capacity building effort. Therefore it is crucial to have strict criteria and SOPs (standard operating procedures) and to rigorously observe them.

Once multi-tier community institutions are in place, that structure ought to work in close:: elaboration with the counterpart level administrative/elected tiers e.g. at UC, Tehsil level and so on. AJKRSP will make efforts for that. However, if for some reason the two structures were to work isolation or at cross purposes that would not be productive.

In AJK, an extremely large percentage of men work outside the state. That can possibly be cause for disinterest of some in their active participation in local community forums. However, on the other hand, the relative isolation of women is likely to make them more amenable to local communities' forums.

8. PERFORMANCE MEASUREMENT/ INTERNAL AUDIT/MONITORING AND EVALUATION (M&E)

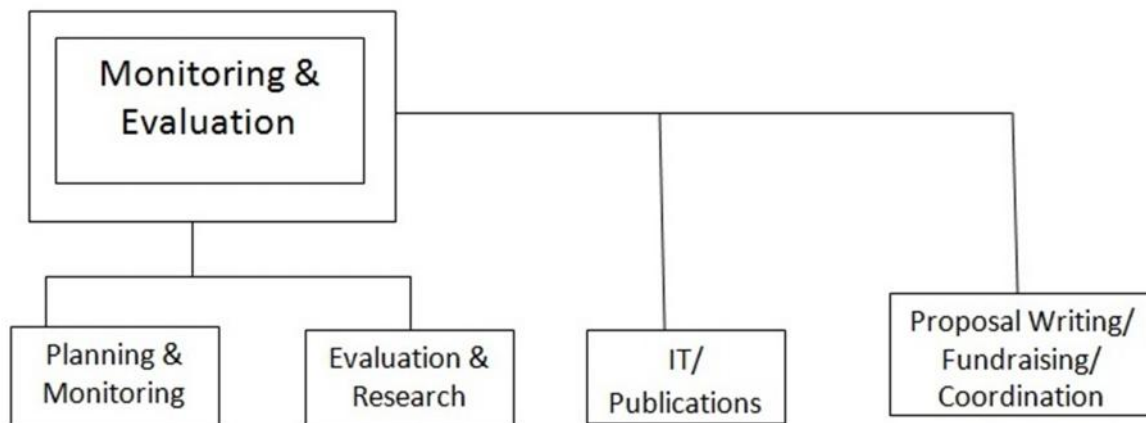
One purpose of monitoring and evolution at AJKRSP is to give management timely information about how the organization's work is progressing against agreed plans. Whether process are being followed, if needed then how to improve the program through timely course corrections and to learn lessons for the future. The orientation of M&E is on how to improve the program a supportive role. Another purpose is to also give the BoD, donors and external audience evidence based information on the above. The timing level of detail and focus may vary between the two

The overall goal of poverty alleviation and improving the quality of life in AJK is shared by all agencies working for socio-economic development in AJK, including the government. Within that overall goal, AJKRSP has its own objectives as discussed above in the strategic plan. Therefore, AJKRSP does not presume to itself single handed take responsibility for that overall shared goal.

The organization (AJKRSP) is accountable for sectoral programs in SM, MF & EDP, GAD, DM, integrated social protection intervention and to some extent HRD (much of it is out

sourced), where it envisages full sectoral program interventions. In other sectors e.g. education, health, ENRM, physical infrastructure, it is accountable for narrow specific interventions within the wider sector activities, such as, SMCs (in education), HMCs (in healthcare), creating linkages with ENRM line departments, the SM part of physical infrastructure etc.

M&E Organgram



Monitoring

The following is a list of regular monitoring activities:

1. Meetings

a. Meeting at grassroots level:

- i. Routine/fortnightly meetings of Cos/VOs/LSOs
- ii. Cos/VOs/LSOs resolution
- iii. Update the Cos/VOs/LSOs attendance and proceedings registers
- iv. LSO GB and EB Meetings
- v. Progress review meetings of RSP staff with LSO/TSO/DSO EB &GB
- vi. Daily dairy of SOs

Meetings at Field Unit levels

Meeting of FU staff to discuss progress & future planning

Meetings at District Level « Weekly Staff Meetings

- Monthly staff meetings or District level program planning meetings

Meetings at Head Office Level

- Weekly Meetings ® Monthly meetings
- Special meetings of sector heads ® Project specific meetings

Formal Processes - formal monitoring system includes:

- Monthly Progress Report - MPR
- Quarterly Progress Report - QPR
- Monthly Projects Updates o Annual Progress Report
- Monthly programme & Projects Updates e Visits of sectoral heads and NFRs
 - Donor visits and feedback reports.

Agreed social mobilization criteria to be followed:

AJKRSP aims for full SM coverage in all 10 districts of AJK within 5 years.

In a Mohallah/or community, 100% families categorized among the poorest are to be included in a CO;

In a Mohallah, 100% families categorized among the poor are to be included in a CO;

The aim is to have approximately 60% women and 40% men's COs

Within a community [CO or VO?], at least 80% households (HHs) should be brought among the organized forums;

In a revenue village, at least 80% households (HHs) have to be organised as COs before a VO may be formed.

The same above poverty and women's inclusion criteria applies to VOs.

In a UC, at least 50% HHs have to be organized as VOs before an LSO may be formed.

In an LSO, the aim is to have 50% women's representation in the executive body;

- All COs will have a mandatory savings program,
- All CO and VOs will be given financial literacy training,
- All VOs and LSOs will have a trained Book Keeper,
- All LSOs will be registered with an appropriate govt authority,
- .SOs will follow agreed common Bi-Laws to be framed with the help of AJKRSP, including the method for selection of or changes in their executive body etc,
- All LSOs have trained internal auditors
- All COs are maintaining SO-MIS
- IMI will be applied in all COs/VOs/LSOs for checking their institutional maturity : Record of all COs/VOs/LSOs will be complete and up to date

Financial records and minutes of all meetings will be maintained at the CO/VO and LSO levels and t. ii known to all members (e.g. amount of collective savings and CO borrowers etc) At least 80% community assets will be maintained well with a functioning O&M system in place. a. COs, VOs, LSOs will develop strategic development plans,-al external audit of LSO accounts

Some Key PERFORMANCE QUESTIONS

To determine performance on the above listed strategy components, the following are some key questions to be answered and the method to do that. The M&E Action Plan can further build on this. Studies will be selected by need and priority, it is not expected that the program could undertake all these listed topics.

Social Mobilization

- 1) Is the accuracy level of poverty assessment done through the Score Card method acceptable for program purposes?

Method: By random sampling, compare results of poverty score card to poverty results obtained by a full HH socio economic survey format.

- 2) How successfully are CRPs and LSOs performing in place of the full time RSP staff in fostering community institutions?

.Method: Set assessment criteria e.g. time taken; adherence to SOPs; viability of community organizations fostered (e.g. how active are community orgs, member participation, transparency etc); community savings, etc. Carry out comparative studies of communities formed by regular staff and by the CRPs/LSOs.

- 3) How viable and sustainable are the community institutions formed. Lessons learnt. How to improve.

Method: In different areas, do stratified random sampling: include male and women COs, VOs and LSOs. Areas well connected and areas isolated. Different socio-economic areas, etc. Set agreed criteria for viability and sustainability (eg linkages developed, self initiatives taken). In depth studies by credible and experienced persons to understand the process, results and reasons.

- 4) Are people convinced and motivated about the need to save and how efficiently is it being utilized?

Method: Data analysis from MIS and at district, FUs. In few places, in depth studies on motivation, capacity, issues, assistance received from RSP. Suggestions for improvement.

- 5) Are the RSP formed community institutions and those formed by earlier projects and integrated/absorbed by AJKRSP at par? If not, how to bring them at par.

Method: Comparison through sampling. Using viability criteria.

- 5) How strong are the linkages and cooperation between the community tiers and their counterpart administrative level, at UC, Tehsil level and so on.

Method: Analysis of agreements made, joint meetings held, participation on projects or other initiatives, evidence of such collaboration e.g. acceptance and use of village/UC development plans by administration.

Micro Finance and EDP

- 7) Are the micro credit products offered to communities appropriate and sufficient for their credit needs?

Method: In depth studies of selected loanees from different backgrounds.

8) Is micro credit being utilized for the given purpose? If not, are the terms and conditions justified

Method: Studies of selected loanees.

9) Is micro credit making the desired impact on incomes or on other loan purposes?

Method: Before and after studies, for incomes.

10) Is the EDP training effective? Is it a sufficient intervention for the promotion of enterprise?

Method: Before and after, training surveys. In depth study of selected loanees.

HRD

Vocational training: Are the trainings imparted in line with market demand? Is the quality of training satisfactory? Are trainings being utilized? Impact of trainings on incomes and opportunities?

Method: Follow up of trainees (before and after training effectiveness surveys, review of change in type of work, change in income, etc), interviews of employers, evaluation of training institution etc.

Technical training: before and after training surveys, follow ups of trainees, site visits to see change in technical methods, review of change in production, review of income and expenditure change, etc.

Staff: Before and after training interviews, interviews on staff satisfaction with TNA and training, relating performance to training received, etc.

ENRM

Has efficiency or productivity increased (due to better methods or better inputs etc)? Have losses been prevented or reduced? Has there been an impact on incomes and on lives?

Method: Before and after comparison of productivity, of type/quality/variety of output, of costs and losses incurred through surveys in selected areas, study on change in incomes or other consequences.

PITD

Process monitoring, to see compliance and achievement of plans/targets.

Are Schemes selected according to people's needs and priorities? Is implementation with community participation effective and -efficient? Have the schemes had the desired impact on the intended beneficiaries (eg reduction of workload on women; increased agricultural productivity etc). Method: Studies using community dialogues, individual interviews, site visits. Before and after comparison of productivity and production (or transport of produce etc). If possible, comparison of these schemes with other schemes which are done without such community participation.

Gender & Development

Monitor the inclusion of women in SM and in other interventions, against plans and set criteria?

Are women's CPIs receiving priority and are they effective? Are the community sensitization efforts effective, what practical changes have occurred? Studies on participation and inclusion of women. Method: before and after studies of women's role, participation in activities and decision making, authority and responsibility, women's status in the community and any difference due to community sensitization. Studies on any changes due to their inclusion and participation in program activities.

Education

Are SMCs more viable and effective due to community participation?

Method: Interviews, analysis of data e.g. teacher presence, children's drop out rates, pupils

Satisfaction with school, school exam results, children's admission in secondary school from primary school, etc

Healthcare

How much improvement are HMCs making, if any?

Method: Interviews on patient satisfaction, analysis of data e.g. staff presence, availability of

medicines and materials, preventive efforts, control of disease etc.

Building upon this overview, the M&E Section can prepare a more detailed Action Plan, filling details and giving 5 year and annual task targets.

Note: The implementation of activities is depending on the availability of funds. The strategy document can be changed as per need.