

FAYYAZ BAQIR

CIVIL SOCIETY ENGAGEMENT AND AID EFFECTIVENESS

Abstract

Civil society¹ has played a very important role in Pakistan's transition from elitist to participatory development culture. This transition has called in to question the assumptions about the role of government in promoting social development. A critical review of government-led development reveals that government's major challenge is not paucity of resources but effective and efficient use of resources. The absence of state development departments – at the local level – necessitates participatory decision making on local development problems. Civil Society Organisations (CSOs) have taken the lead in introducing this paradigm shift and creating the hope for achieving sustainable human development. This paper discusses some innovative models developed by the CSOs in Pakistan for dealing with local issues within the constraints of existing political system and a narrow resource base.

Introduction

During 1980s CSOs emerged as important players on Pakistan's social landscape. Due to NGO activism generated by Afghan War, enhanced corporate interest in development philanthropy and gradual strengthening of middle class a new breed of CSOs emerged in Pakistan. It included human rights and advocacy organizations, urban and rural development programmes, service delivery organizations, research institutions and think-tanks. (Pasha, Jamal and Iqbal 2002:12). Despite an exaggerated image these CSOs receive a small share (DAD, November 23, 2007)² of Official Development Assistance (ODA).

Table 1: Non Profit Sector in Pakistan

Major Activities	(%)
Education and Research	46
Civil Rights and Advocacy	18
Social Services	8
Development and Housing	7
Health	6
Culture and Recreation	6
Managing religious events	5
Business and Professional Associations	4
Number of Organizations	45,000
Full time paid staff	264,250

Source: The Johns Hopkins Comparative Non-profit Sector Project SPDC Working Paper No. 1.

There were 54.6 per cent NGOs operating at local community level, 5 per cent at national level and 0.3 per cent at International level in 1991(UNDP, 1991: 36). Of these 46 per cent were working on education and research, 18 per cent on civil rights and advocacy, 8 per cent on social service, 7 per cent on development and housing, 6 per cent on health, 6 per cent on culture and recreation, 5 per cent for managing religious events and 4 per cent as business and professional associations. (See Table 1). Analysis of a select group of CSOs by PCP in January 2007 revealed that 93% CSOs were working for achievement of MDGs. (See Table 2)

Table 2: NGOs working on MDGs

MDG	%age of NGOs
HIV/AIDS	42
Maternal Health	22
Child Health	23
Education	46
Gender	34
Poverty	23

Source: PCP internal Report 2007

Note: Each NGO works in more than one field, therefore the table shows the percentage according to different MDGs.

Functions of CSOs engaged in service delivery can be divided in 5 major categories; community organizations, service delivery, provision of support services to community groups and local specialists, grant making and research and advocacy organizations (Baqir 2007: 4). Most of the community organizations are local action groups formed to solve some urgent local issues. They become dormant after the issue is solved or the group leader moves out. These organizations have limited technical and management capacity and depend on charity or member contributions

for survival. Only the organizations led by Support Organizations in social mobilization and finding technical solutions have greater chance of survival. Large networks of these community organizations provide good “receiving mechanism” for donor and government development funds due to internally built effective accountability mechanism. Effective use of Development Assistance depends to a large extent on linking with these two partners; COs for improving service delivery and Support Organizations for guidance and support of COs.

Development, Dependence and Sustainability

Realizing the need for institutional sustainability many CSOs in Pakistan are struggling to make transition from donor dependence to financial independence. This is shown clearly by their source of funding shown in Table 3. While credit management can become sustainable in many cases, research, training and guidance work of support organizations needs to be supported by the donors until such time that they are able to recover their costs from COs on the basis of rising incomes and large scale demand. During this transition donors may make best use of their resources by investing in institutional development of CSOs to expand the receiving mechanism for achieving MDGs and creating a countervailing power to create a level playing field between government and citizens.

Table: 3 Cash Revenue Structure of Non-Profit Sector

Cash Revenue	(%)
Fee and user charges	50
Private indigenous philanthropy	37
Private foreign philanthropy	7
Public sector payments	6

Source: The John Hopkins Comparative Non-profit Sector Project SPDC Working Paper No. I, 2002

Government and Civil Society

Government of Pakistan (GoP) realized the importance of the role of CSOs in making effective use of development funds soon after independence. In 1952 a social welfare section was created as a permanent section of the Planning Board which was later renamed as National Planning Commission. In 1956 the National Social Welfare Council and subsequently provincial Social Welfare Councils were formed. The Second and the third Five Year Plans promoted community development by reaching out to people and involving them in development tasks. (UNDP 1991:2-7). In 1954 Government started a community development programme called Village AID (Village Agricultural and Industrial Development). The Programme was led by Pakistan Academy for Rural Development (PARA) Comilla and was supported by the Harvard Advisory Group, the Michigan State University, the Ford Foundation, the Planning Commission and the World Bank. The programme spread to 50% thanas

(lowest unit of administration with direct outreach to villages) of former East Pakistan and was internationally acknowledged for its outstanding performance. (NRSP 2000:45). Comilla experience was repeated by PARD Peshawar in Daudzai Thana of NWFP in 1972 and produced impressive results (Khan 1980 36:46). Subsequently Government provided endowments for rural support programmes, established grant funds for NGOs and gave tax exemption to NGOs following sound management practices. Government commitment to support NGOs for achieving national development objectives has continued to date.

According to a UNDP report “GoP now accepts the principle that bilateral funds can be given to NGOs for development work. The GoP has also undertaken loans from multilateral donors and given them to NGOs (e.g. SRSC) as grants. Further, GoP has contributed its own funds to projects supporting NGO development.” National Rural Support Programme was supported with an initial grant of Rs. 500 million by GOP in 1993. DTCE, HDF, SRSO, PRSP, BRSP were subsequently given grants worth millions of dollars for the same purpose. In 1988-89 Federal Budget Rs. 100 million were provided by the Ministry of Finance for the establishment of Trust for Voluntary Organisations (TVO) to manage grant funds for NGOs. GOP agreed to allow Canadian International Development Agency (CIDA) to provide direct funding to newly created Strengthening Participatory Organisations (SPO). The Ghazi Barotha Tarakiyati Idara (GBTI) was established in 1995 by WAPDA with Rs. 100 million. Recognizing the importance of Civil Society as a key player in social development the Prime Minister (PM) took a personal decision to make US\$ 120 million available for community mobilization during 2007 (EDC 1996:11-19).

Government and Governance of CSOs

Government support to CSOs was accompanied by the concern for their standards of governance. In 1996 government proposed a law on registration and regulation of NGOs which was perceived as an attempt to control non profit sector. In response Pakistan NGO Forum (PNF) and four provincial apex bodies were created by NGO community to articulate and represent their position to government. Government concerns were not unfounded. A UNDP report assessing the internal governance practices of NGOs mentioned that while 76 per cent of NGOs reported to be operating under executive councils it was common for many NGOs to operate under one or two activists who took all the key decisions (UNDP. 1991:39-40) Similar concerns were expressed by Kamal in her study on code of conduct for NGOs and Donors (Kamal, 1996:10). Government nevertheless, considers accountability of CSOs a public good as it promotes philanthropy, good governance and transparency in the nonprofit sector working for public benefit. (PCP, 2007:2)

The point of difference between NGOs and government is not on the need for accountability but on the most appropriate means to achieve this objective. This requires clear understanding of existing assumptions about the relations between Government and CSOs.

Conventional Assumptions on Government Civil Society Relations

Views on CSO accountability and their role in social development are determined by some very important assumptions about the government. A close examination of these assumptions is the first step in deciding about the nature of future engagement with CSOs. Some of the key assumptions about the government and their critique is given below.

Assumption 1: Government has Insufficient Resources

Donor assistance has flowed to CSOs in Pakistan due to three key assumptions about the government: i) Government does not have sufficient resources, ii) Government does not have the technical capacity and iii) Government does not have the political will. High level of underutilization of social sector budget belies the first assumption. Budget allocations for social sector in Pakistan are much lower in comparison with the countries at the same level of income. Due to weak management capacity even low budget allocations for social sector cannot be fully utilized. Table 4 gives a comparison of government allocations and expenses on various categories in the social sector during the past 4 financial years.

Table 4: PSDP allocations and expenses on social sector *

Allocation – expenditure/year	(in million Rupees)			
	2003-2004	2004-2005	2005-2006	2006-2007
Environment	3114.20	11678.70	13499.81	24299.92
	1882.00	908.00	3236.04	1773.19
	(60%)	(7.7%)	(23.97%)	(7.29%)
Education	26375.4	106661.9	51668.27	44179.10
	6060.3	9048.1	9140.53	11602.46
	(22.97%)	(8.48%)	(17.6%)	(26.26%)
Women	5522.6	5328.1	5921.66	5786.14
	2271.4	2226.9	1773.83	1945.49
	(41.1%)	(41.8%)	(30%)	(33.60%)
Health	36833.3	57211	100523.12	95544.41
	7499.8	8927.9	11547.14	23701.62
	(20.3%)	(15.6%)	(11.5%)	(24.8%)
Population	21385.9	21826.3	21030.48	21345.05
	2349	4684.6	7472.12	10623.38
	(11.0%)	(21.5%)	(35.5%)	(49.8%)
LG/Rural Development	5015.1	150.0	5142.05	228.27
	4743.0	0.00	0.00	50.10
	(94.6%)	(0%)	(0%)	(21.9%)

Source: Public Sector Development Programme, Environment Division. For each sector allocation for each year is given on the top, expenditure underneath and expenditure as percentage of allocations at the bottom

During financial years 2003-04 to 2006-07 expenditure as part of allocation ranged between 7.29 per cent to 60 per cent for environment, 8.48 per cent to 26.26 per cent for education, 30 per cent to 41.8 per cent for women development, social welfare and special education, 11 per cent to 49.8 per cent for population welfare and zero per cent to 94.6 per cent (perhaps due to very small size of allocation) for local government and rural development. This expenditure pattern depicts that inadequate capacity to manage resources and not the lack of resources is the major constraint in development of social indicators in Pakistan. William Easterly pointed out that while Pakistan received \$58 billion in foreign aid from 1950-99, it systematically underperformed on most of the social and political indicators. If it had invested all the ODA during this period at a real rate of 6 per cent it would have a stock of assets equal to \$239 billion in 1998, many times the current external debt (Easterly 2001:3).

A World Bank Report “Poverty in Pakistan, vulnerabilities, social gaps, and rural dynamics” stated that the relative insulation of social spending from downward pressures during 1993-98 was largely due to an infusion of \$2 billion in support of the Social Action Programme (SAP). The report regretted that there was a serious problem of governance in Pakistan. Resources that were allocated to social spending over the past decade were largely used inefficiently, and failed to have a significant impact on a dollar per dollar basis. Pakistan in fact exhibited persistent problems in most dimensions of governance that are relevant for sound public spending. The report added that there were leakages, difficulties with bureaucratic structure and quality, weaknesses in the rule of law, and opacity in government decision-making.³

Assumption 2: Government has Insufficient Technical Capacity

It is important to note here that weak capacity does not mean general lack of capacity. Experience of various civil society organizations has shown that government’s effectiveness suffers due to weak capacity in three specific areas; capacity to deliver at household level, capacity to coordinate between different government departments (Hasan 1997:86) and plan from the point of view of poor (Siddiqui 2004:18-19; Khan 1996:62-65) at micro level. This capacity gap has arisen because law and order colonial administration inherited from the British has not been transformed into a Development Administration (DA). In Pakistan political infrastructure has been recently devolved, to Union Council level where socio-economic administrative structures do not exist. This structural vacuum and gradual erosion of feudal administrative authority to command unpaid labour for building and maintaining public works in rural areas has further eroded the capacity to deliver at local level (Hasan 2002:9-12).

Assumption 3: Government has Insufficient Political Will.

Government of Pakistan has continuously supported community based development since 1954. As mentioned in part 3 above government have provided ample resources to strengthen and support a wide range of CSOs during the past 5 decades. Latest example of government’s commitment to strengthen civil society is support provided

under MTDF for a nation-wide social mobilization action plan to cover all poor households in all 5,375 rural union councils in 115 districts of the country. By 2010, Government resources invested in organized poor communities will result in a cadre of 2,365 million trained activists/service providers, who will assist villages in taking their development agenda forward. (GoP 2005:1). Government's will to improve livelihood of the people is amply demonstrated by its consistent policy decisions in this regard since 1950s and its financial support to CSOs mentioned above.

Ground Reality and Alternative Assumptions:

Assumption 1: Government's Challenge is not Lack of Resources but Effective Management

Supplement to MTDF on rural poverty reduction clearly conforms to this assumption by stating that "Resources that are available for the public are not being used according to people's priorities in an efficient, effective and transparent manner" (GoP 2005). A review of multi-donor supported Social Action Programme (SAP) by SPDC noted that "Expenditures on the social sector over the four year period (1993/4 to 1996/7) aggregated to over Rs. 163 billion. Starting from a level of Rs. 27.7 billion in 1993/4 they have grown rapidly at the rate of 25 per cent per annum". During the same period however, the gross enrolment rate in primary education remained the same, full immunization of children doubled from 25 to 54 per cent, and contraceptive prevalence rate increased from 7 to 14 per cent. A survey of selected villages during the same period undertaken by Strengthening Participatory Organizations (SPO) reported that Basic Health Units (BHUs) and Rural Health Units (RHUs) were found in 33 per cent of the communities surveyed, schools and BHUs were generally found in poor condition, only 48 per cent of the male doctors were present and 18 per cent of the Lady Health Workers (LHWs) were found to be living in the communities surveyed. Inoperative water supply schemes were 40-50 per cent of the total schemes. The SPDC review related this low performance to weak management, lack of community participation and abuse of discretionary power by government authorities (SPDC undated: VI).

Assumption 2: Lack of Capacity Means Unused, Unguided and Uncoordinated Capacity

Daudzai project undertaken by Pakistan Academy for Rural Development (PARD) in 1972 and OPP's partnership with government agencies for community based sanitation in Sukkur, Hyderabad and Karachi from 1982 onwards have offered valuable insights about the hurdles in the way of effective performance of government. Review and Evaluation of these projects has shown that it is not lack of capacity but existence of unguided, unused and uncoordinated capacity that explains poor delivery in low income urban and rural settlements. (Khan 1980:20-24; Hasan 1997:86).

Assumption 3: Lack of Capacity to Plan and Deliver at Micro Level.

Supplement to MTDF notes that “The government has limited outreach to the rural areas and its institutional mechanisms and resources are limited. In order to focus development in rural areas it is essential to decentralize the planning and implementation of services to the local level and to encourage local communities and non-state sector.” It further added that “organized communities provide the mechanism to overcome many of the governance problems faced today - from local level planning, to management and implementation, to monitoring”. Hasan has also noted that formal sector professionals don't have the capacity to plan from the point of view of the poor and that leads to failure of many government and donor supported projects for community development (Hasan 1997:12-17).

These three assumptions bring home the point that donor assistance can play a critical role not as a source of extra funds for service delivery but for activating the government by expanding social infrastructure and introducing technical innovations. Mainstreaming civil society innovations on social mobilization, service delivery and technical designs offers the best way for demand driven donor assistance. Some important innovations made by CSOs are described below.

CSO Innovations on Sustainable Human Development

CSOs in Pakistan have developed some very innovative models for achieving sustainability by working within the system and living within the means. These models used an entrepreneurial vision for achieving sustainable human development.⁴ These innovations broadly fall in the categories of social and technical guidance. These models have expanded on large scale with government assistance due to their sound financial designs and understanding of the socio-economic reality of low income people as well as the system of government. Some of the noteworthy innovations which have been nationally and internationally acknowledged for their effectiveness are mentioned below.

Social mobilization:

In 1982 Mr. Shoaib Sultan Khan pioneered participatory approach for rural development through Aga Khan Rural Support Programme (AKRSP) in Northern Areas of Pakistan. The main tool of this approach was the Diagnostic Dialogue. The Diagnostic Survey started with a visit by the Management Group to a village whose residents agreed to meet with AKRSP staff. Villagers were told that AKRSP would provide a grant for the project identified by the community on the condition that they agreed to: i) form a village organization (VO), ii) elect their office bearers by consensus, iii) meet and save regularly. Communities were asked to choose leaders who could be easily brought under check by them in case of disagreement with the community. AKRSP provided skill training to the members of VO as well. The identification of a project was followed by the second series of dialogues to prepare a feasibility survey of the proposed scheme in consultation with the villagers. The finalized scheme was taken

to the villagers by the Management Group in the third dialogue, in which AKRSP and the residents of the village explored the TERMS OF PARTNERSHIP that would characterise the relationship between the two entities. This way AKRSP's funding served the purpose of building both the physical and social capital.

This offered a new way of working to the government: use of government development funds as investment in social capital; guidance to communities for human, social and financial capital formation; and provision of grant as entry point for building trust with communities. (Baqir 2007:113; Husain 1992 xiii). This approach facilitated engagement of men and women in decision making about their lives. AKRSP was the first CSO to start organizing rural women for development initiatives in Pakistan. In 2000 AKRSP along with other rural support programmes formed Rural Support Programme Network (RSPN). By 2005 RSPN had formed 31,306 Women Organizations (WOs) 65,804 male Village Organizations (VOs) and 3,614 mixed organizations. Due to the success of participatory rural development in Pakistan UNDP decided to introduce this approach to other countries in South Asia through South Asia Poverty Alleviation Programme (SAPAP). Union Government of India is expanding it to all Indian states under Eleventh Five Year Plan and Government of Pakistan has allocated funds to expand this model to all rural Union Councils of Pakistan under MTDF. This programme needs a serious review as an excellent practice to be followed both from gender and right based point of view. (Government of Pakistan Supplement to MTDF 2005-2010:1)

Sanitation

In 1982 Dr Akhtar Hamid Khan initiated an urban poverty alleviation programme in Orangi- one of the largest urban slums of Karachi. As Director of Orangi Pilot Project (OPP) he mobilized residents of Orangi to provide sanitation coverage to the entire settlement with their own financial contributions, supervision and management. Dr. Khan identified four barriers to community based development in urban areas: psychological barrier - the belief that government is responsible for everything; social barrier - lack of cooperation between the community members; technical barrier - lack of sound technical solutions and economic barriers - lack of low cost solutions for low-income people. He searched for solutions to cross these barriers. (Khan 1996:62-65)

Through his keen observation he was able to distinguish between the poor and the destitute. Poor people have the capacity to pay for most of the services they need. The barrier is the expensive solution designed by the professional who does not understand the economic and social condition of the poor. Under his guidance OPP trained local youth, masons and activists to perform the technical tasks needed to establish the sewerage system. This included training in mapping, level survey, preparing cost estimates and connecting home toilets to sewerage lines. Self work by local communities eliminated the need for contractors and middlemen. Committees selected by residents of each lane purchased materials. Communities were asked to pay only for the home and lane components of sanitation system. Government had to take care of the Trunk line and disposal unit. In Orangi lane sewers were

connected to nullahs serving as open drains in the absence of Karachi Municipal Corporation's (KMC) trunk lines. This reduced the cost of providing sanitation facility to each household to one time investment of Rs. 500 i.e. \$20.

During first six years sewerage lines in 5000 lanes were laid with the technical assistance and social guidance of OPP. It benefited 70,000 household (Hasan, 1997:10). By 2007 the network of OPP's partners expanded to 331 cities, towns, settlements and villages outside Orangi with an investment of Rs. 100.26 millions by the community members. The National Sanitation Policy approved by the Government in September 2006 includes the OPP's model for adoption.

Shelter

In 1977 Government of Pakistan established Sindh Katchi Abadi Authority (SKAA) with a view to start regularization and upgradation of urban squatter settlements and coordinating the process of issuing leases to the dwellers. During the five years period after its creation not a single lease was issued. Things changed when Mr. Tasneem Siddiqui took charge as Director General, Sindh Katchi Abadis Authority (SKAA) in 1993. On the basis of his experience he discovered that the basic issue in Katchi Abadis (squatter settlements) is of tenure. People live here without ownership title and provision of services. Development and delivery method adopted by government agencies had some basic flaws. For example 200,000 plots reserved for low income communities in Sindh were lying unused. Purchasers were required to make 25 % down payment and pay another 25% in next 6 months. Given the price and payment schedule low-income people could not purchase these plots. There was also no time limit to complete construction. It therefore offered good opportunities to the speculators to invest in these plots while the Katchi Abadis kept growing

Tasneem Siddiqui saw that while government schemes remained ineffective low income families were living in large numbers in settlements created by land grabbers. He observed that Government interventions did not succeed because: i) the plots were sold by balloting, therefore only a small fraction of people could avail the opportunity to buy, ii) Government sold fully developed land which increased the cost of land for low-income groups. Under Apna Ghar scheme, for example, the cost of a small plot was Rs. 700,000 - way beyond the purchasing power of low income residents. This method did not allow for meeting the housing needs. The alternative was: i) to sell undeveloped land at affordable price in easy to pay installments, ii) to create an easy entry system by doing away the balloting and , iii) undertake incremental development so that development expenses could be paid by the residents in easy installments. iv) to give possession to only those buyers who settle down in the housing scheme.

Tasneem Siddiqui revised Standard Operating Procedures of SKAA on these lines and regularized almost 50% of Katchi Abadis in Sindh during his tenure. He learned from the land grabbers and implemented his plans both through the Government and the NGOs. By December 1997 SKAA was operating lease camps in 190 Katchi Abadis throughout Sindh and by June 2003 had granted 22,429 leases in 1157 Katchi Abadis.

SKAA met its overhead costs by recovering the lease charges and by June 1994 became financially self-sufficient. (Zaidi 2001:65; UNDP 2003:8; Ismail 2004:106).

Education

A number of promising approaches to education emerged in 1990s including that of community-based schools promoted in OPP, where local entrepreneurs serve the poor and recover their costs, while donor support is provided for improving the quality of education. A variety of models with low cost budget, increased community participation and focus on low income and working children and adults are functioning at present. Although materials and methods of teaching used here are old or have been imported from the formal sector and teachers here have little or no training yet these models offer the possibility of financial sustainability and replication on a large scale. Home schools for children in low income areas and male and female adult literacy centers in rural areas are run in teacher's home. Such schools initially sprung up in Karachi, Gujranwala, Hafizabad and Lahore.

In Balochistan a USAID survey in 1980s revealed that there were 100 primary schools for girls and 500 schools for boys but girls were attending all the 500 primary schools. This showed that it was not gender insensitivity but lack of access which explained the low level of female participation in schools. In many cases in Balochistan and elsewhere selection of site and appointment of teacher on the recommendation of local influentials led to closure of schools. In most of the cases selected sites were used as guest house or donkey stable for the local village chief and teachers considered their job to please him, not to teach the kids. An alternative approach was to build one room, one teacher schools with a view to turn them into formal schools through incremental development and make them a part of the mainstream. This approach was followed by The Society for Community Support for Primary Education (SCSPEB). The Society (SCSPEB) promoted government-community partnerships by establishing female schools with community participation. Under this approach community would donate land, agree to send girls to the school and initially one teacher would be appointed to start teaching. After regular functioning of school for a specific period it will be handed over to the Government.⁵

The Book Group (TBG) in Karachi took over and improved the management of a school through a notification of the Government. The success of The Book Group in one school has persuaded the Government to hand over more schools for the introduction of better management. TBG as well as Teacher's Resource Centre (TRC) produced new reading materials for children and training programmes for school teachers in line with the age and cognitive development of children. This made reading a very joyful and creative activity for children. TBG's reading materials are being used in schools ranging from Balqis Edhi Schools to Karachi Grammar School and Beacon House School System.

National Commission for Human Development (NCHD) made an interesting innovation in improving enrolment and retention of children in primary schools. NCHD's Universal Primary Education (UPE) programme targets the out-of-school children, by carrying out data collection of each and every household through door to

door survey, with the help of village volunteers and teachers of schools, thus ensuring wider community participation through broad based community meetings. Once the lists of out of school children are prepared from the data collected, names of out-of-school children are handed over to the village volunteers for visiting the homes of out-of-school children, for motivating the parents for in time enrolment, and ensuring their enrolment in nearest schools. Where there are no schools within commuting distance, NCHD opens formal community primary based schools, and thus ensures access to schooling. In formal schools, where the number of students increased because of intensive enrolment campaign, NCHD has provided additional teachers to cater for the learning needs of new students. A system of dropout prevention was devised, which hinged upon private-public partnership; the teacher and the community volunteers followed up a persuasion strategy, following up on students absent without intimation. UPE program is implemented through capacity building of the District Education Department. A field team is attached with Education Department for capacity building and assistance in social mobilization and monitoring to increase enrolment and prevent dropout. The overriding concern remains provision of quality education, which is affected through rigorous teachers training and intensive monitoring of learning achievements of the students.

Health

Association of Pakistani Physicians of North America (APPNA) started a community health initiative APPNA SEHAT (AS) in 1990s. Programme's innovation consisted in focusing on prevention rather than treatment. APPNA SEHAT promoted preventive health through health and hygiene education among low income communities in Pakistan. Their community health workers educated female members of the household on preparation of homemade oral rehydration solution (ORS) by mixing salt and sugar in water, on administering ORS and on identification of signs of dehydration. Due to these simple interventions in their project areas, the diarrheal deaths among children are virtually non-existent (0.36% of the total under five mortality rate). Mothers' ability to prepare home-made ORS increased from 1.5 to 85%, whereas in the corresponding control villages it is just 2%. Whenever children had diarrhea prior to APPNA SEHAT, only 33% of them were given ORS. Whereas, after being included in the project, 98% of them are receiving ORS. The ability to administer oral rehydration therapy is also increased from 2.8 to 88%.

NGOs like HAND, SGA and others focusing on access to treatment introduced the concept of home clinics run by trained paramedics with referral to hospitals for complicated problems; Friday clinics for bringing doctors to the village at least one day a week and medical camps for specialized treatment. Two programmes tested management innovations to create access to professional medical help for low income patients through changing hospital management practices in government owned health units and hospitals. They are known as Rahim Yar Khan pilot project of Punjab Rural Support Programme (PRSP) and Gujrat Pilot Projects of NCHD. Both projects have been expanded on a large scale with the financial assistance of Government of Punjab. Last but not the least is consumer education on rational use of drugs by The Network for Consumer Protection (NCP).

Micro Finance

History of micro finance in Pakistan goes back to cooperative movement during the British rule. Various innovations in microfinance sector emerged during 1980s and 90s. AKRSP introduced the concept of using CO savings as collateral for opening credit line with formal sector banks. AKRSP further facilitated provision of micro credit by becoming co-signatory for bank loan with COs and using COs for receiving and paying bank loans. This reduced the loan administration cost as well as the risk of the bank. ORIX leasing Company in Karachi introduced the concept of micro leasing to micro enterprises and RSPs the concept of micro insurance in Pakistan. Microfinance has provided financial services such as savings, credit and insurance to low income households not serviced by formal financial markets and exploited by informal sector. Microfinance reaches the poor - by providing financial services which are scaled to their needs and abilities. Microfinance in Pakistan is dominated by the provision of credit through some 100 NGO-based programmes scattered across the country. The Microfinance Group (MFG), a small association of microfinance practitioners and sponsors is dedicated to improving the outreach and sustainability of their activities and of the sector in general. Sustainability of micro finance services is a major challenge to micro credit organizations. An interesting response to this challenge is introduction of Islamic Microfinance by a Punjab based NGO Akhuwat.

Akhuwat charges borrowers an administration fee of five per cent of their loans, irrespective of the timing of the repayment. This administration fee, however, is exempted on loans for less than Rs 4000. Starting in 2003 Akhuwat employed six people, and its pool of funds increased to four million rupees, or approximately \$40,000. They had lent out almost six million rupees (\$100,000) to a total of 900 men and women in about forty groups, by recycling the funds. There had been no defaults. By June, 2007 Akhuwat was lending Rs. 220 million to over 21,000 clients. Akhuwat instituted a policy of lending to households. Wives and husbands are required to sign loan agreements, or mothers and sons, or fathers and daughters, and the loans are known as family loans. In case of death or permanent disability, outstanding loan balances are waived, and needy families receive a 5,000 rupee cash payment as well as a stipend of 3,000 rupees a month for three months. The balance of half of one per cent is treated as the fee for managing the insurance operation.

It is Akhuwat's policy, however, to recruit staff from the same communities as their borrowers and not to hire highly qualified professionals. This reduces costs money, and it also ensures that staff turnover is much lower than in other microfinance institutions. Another important way in which costs are reduced and the general spirit of Akhuwat is supported is the use of local mosques as meeting places for loan disbursement and as avenues for imparting social guidance and capacity building. It builds and strengthens the links between Akhuwat and the local communities. Akhuwat has also made use of a local church in the same way to serve its Christian clients. Akhuwat deliberately avoids grants from official foreign donors or other similar sources.

Environment

UNDP's small grants supported innovative projects ranging from eco-tourism and trophy hunting to fuel efficient stove and energy efficient houses for the poor.

SGP's (Small Grants Programme) intervention for protection of Indus Blind Dolphin has consisted of support to eco-tourism project at Taunsa. In this project Adventure Foundation (AF) taught boatmen to renovate boats, build new boats, guided local crafts people for making souvenirs, trained local guides on handling tourists and sought permission from local government to allow boatmen to serve tourists. Society for Torghar Environmental Protection (STEP) established in 1985 generated finances by limited trophy hunt on sustainable basis by scientifically determining the off-take of the species based on intensive surveys and population estimates carried out by international experts sponsored by US Fish and Wildlife Service. The proceeds from the trophy hunt are utilised to protect the wildlife of the area, improve the basic infrastructure and to provide limited medical assistance to the people of the area. In 1996 the chairman of the STEP was made "Knight in the order of Golden Ark" by His Excellency Prince Bernhard of Netherlands.

A Lahore based NGO Escorts Foundation introduced the Fuel-efficient Stove in numerous villages in Kasur district of Punjab. The key characteristics of the stove are that it is fuel-efficient, time-efficient, cost effective, energy saving and environment friendly. To date 1893 women have been trained to construct the Smokeless Stove in training workshops conducted in 48 villages. 7986 stoves have been constructed in 48 villages where 14.6 kt wood is saved annually with carbon reductions of 7.3 kt C. The entire cost of the project is the equivalent of just three dollars for each household it services. The project received Ashden Award in 2004.

The Building and Construction Improvement Programme (BACIP) is a project of the Aga Khan Planning and Building Services, Pakistan (AKPBS-P). The project has developed and tested 40 home improvement products. Most of the products relate directly to fuel and thermal efficiency and help alleviate conditions of women. Impact studies indicate an average saving of 60 per cent of fuel wood per household annually – 2.8 tonnes of fuel wood per year. The roof hatch window in Gilgit can be cited as one of the most efficient technologies that has lowered firewood and heating expenses. Lesser smoke, improved ventilation and lighting, lesser blackening of walls and reduction in dust, smoke and soot are some of the positive impacts on the community. The project reduced the cost of fuel wood for cooking and heating purposes, reduced expenditure on health due to a 50 per cent reduction in illnesses and reduced recurrent costs of repair and maintenance of houses. Income generation has increased by training and small enterprise development, increased working capacity and productivity. AKPBS-P received Alcan Award in 2005 for this and another SGP supported programme.

Working with the Government

Dr. Nasim Ashraf innovated the way the NGOs may partner with the Government. He registered an NGO Human Development Foundation (HDF) to raise funds for

his development work in the education and health sector. Then he got NCHD notified from President of Pakistan to implement his initiative through an official body. This gives him freedom and flexibility of an NGO and influence and authority of government to work for his social development objective. By keeping financial resources with HDF he has the freedom to move out of NCHD if adverse political changes create hurdles in his work.

Devolution Trust for Community Empowerment (DTCE) is facilitating the formation of CCBs, with the support of Union Councils and their Monitoring Committees. The strategy comprises of clear, simple information and operational systems in a consultative and participatory manner. Operations are built around the concept of campaigns to increase motivational levels and goal achievement. This energizes local social capital through public-private sector partnerships that gives impetus to the CCB movement. DTCE has created a networked movement by outsourcing capacity building activities to partner organizations. Within first 15 months of its inception the number of DTCE's CCB partners increased to 20,000.

The struggle of housewives living in Karachi Administrative Employees Housing Society (KAEHS) offers the most interesting and successful case of activating local government by a CBO. Experience of KAEHS can be summed up in seven cardinal principles. i) You can only be effective if you act as a group. Go unannounced in a big group to visit government officers if you want to have maximum impact ii) Information is power. Government employees work as mafia and hide information from you to protect each other. However brokers and go betweens in these offices have access to all the necessary documents and officers and have full knowledge of the functions of various departments. Activist groups should also collect and keep information like these groups. iii) Members of Provincial Assembly (MPAs) and Ministers do nothing other than signing the documents. Don't waste time with them. Go straight to the concerned officers and try to influence them. iv) If government officers don't respond go for public interest litigation. Collect sound information to mobilize the court. Taking action on the complaint submitted by KAEHS, local judge summoned Karachi Municipal Corporation (KMC) officers to the court and told them that he will allow the petitioners to stop paying taxes if the government does not deliver service. It worked and KMC delivered. v) Submit application to concerned official only. Keep a signed copy of the application in your records. The copy should be signed by the receiving authority and indicate date and time of receipt. You will need it for follow-up as it may disappear from the office during your next visit. vi) Only the people affected by a problem will actively join you. Don't expect more than words of sympathy from others. vii) A local activist plays the key role in bringing people together (Fernandes 2002:93-98).

UNDP's LIFE programme motivated local government authorities to function like a CSO in Islamabad and Lodhran. In Islamabad LIFE provided a modest grant to Capital Development Authority (CDA) for preparing digital maps of 13 squatter settlements, marking and allotting numbers to squatter households, verifying numbers through a transparent community dialogue, regularization of 10 settlements and relocation of the rest. This process helped resolve a problem which was pending for the past 30 years (UNDP-LIFE 2003).

In Lodhran LIFE introduced the concept of component-sharing to District Government through a CSO Lodhran Pilot Project (LPP). According to this concept development work consists of 2 components-internal and external. Internal development is the responsibility of the people and includes the construction and maintenance of sanitary latrines, underground sewerage lines with manholes and house connections in the lane and collector drains- with their own resources, and under their own management. External development is the responsibility of government and includes the main drains (trunk sewers) and the disposal stations and sewerage water treatment plants. Under this approach a CSOs establishes a working partnership with local government to undertake comprehensive master planning process and complete documentation of city. It eliminates supervisory costs through self supervision and transfers of O&M responsibility to the communities. Adherence to local market rates for procurement; on-site supervision and technical assistance provided during excavation and construction, and division of tasks in a well defined manner further reduces government's implementation cost.

LPP developed standard technical guidelines and work instructions for project execution, level marking, layout, excavation for pipe laying, excavation for manhole, excavation for bed level, preparation of manhole covers, central alignment of the sewer line, laying and sloping of pipes, preparation of concrete, jointing of pipes, construction of manholes, shuttering for manholes, concrete filling of manholes and curing. LPP is not working as a substitute for the government but as a support organization that strengthens the existing capacity of the local government to modify cumbersome and rigid policies, complicated procedures, bureaucratic hurdles, financial constraints, lack of maintenance and repair budget, inadequate human resource management and complete lack of community participation. (UNDP 2002:2-7)

In Karachi OPP was able to muster the support and cooperation of local government by using mapping and documentation as a tool for advocacy on improvement of urban services. OPP's sanitation mapping is part of a wider process of scaling up people's initiatives. The purpose of mapping is twofold. First, to document what already exists on the ground (in terms of sanitation infrastructure); and second, to influence the government to align its investments with what already exists rather than to ignore it – which it has done thus far. Documenting *keatchi abadis* has highlighted people's involvement and investment in sanitation development. As a result, planning agencies and local government are forced to respond to the need to support people's efforts rather than duplicating them. This helps reduce costs (of laying pipelines) by developing low-cost designs that link up with peoples' own work at the lane and neighbourhood level. The mapping process has also allowed community members to acquire skills and knowledge which allows them to engage in a more informed manner with government agencies.

An important part of OPPs principles is the idea of 'social preparation'. The general principles of OPPs social preparation, which is a continuous on-going process, are as follows: i) Survey and document what exists ii) Create a support organization consisting of technicians and social organizers to support the community.

Technicians develop the package of advice and social organizers extend it. Social organizers need to be from the community as this resolves any issues related to travel, language, culture, and rapport with the community which might arise. Technicians, however, can be from outside the community. Use of conventionally trained professionals such as engineers and architects for field implementation and interaction with communities is not advisable unless they subscribe to and/or have been initiated into a development approach which views communities as teachers and partners rather than passive recipients of funds, ideas and technologies. iii) Support local activists. There are some people in the community who are aware of the problems, think about them, try to solve them, and are open to suggestions of others. There is a need to identify such people in the earliest stage of scoping work possibilities in a community. These early adopters are key to extension of the programme and in fostering community ownership and identification with the programme. iv) Develop a conceptual plan. v) Create manageable local social organizational unit. vi) Treat local communities as repositories of knowledge. vii) Document and disseminate experiences and programmes viii) Monitor, communicate and ask for constant feedback and transparency. ix) Relate local issues and realities to wider urban realities. x) Avoid aiming for quick results. Attention to these details in the process of dialogue with communities and government has enabled OPP to build a strong bond with government and transform the way that government deals with development challenges (Hasan 2007:22).

Knowledge based advocacy-saying no to non-performing loans

Urban Resource Centre (URC) and a coalition of citizen's organizations blazed the trail for knowledge based advocacy leading to the cancellation of an ADB loan for Karachi sewerage master plan. In 1997, the Karachi Water and Sewerage Board (KWSB) was offered a big loan by the Asian Development Bank (ADB) to implement a plan under which the sewerage and waste disposal systems of one area of the city were to be improved. The total cost of the project was estimated at almost a hundred million dollars. When the local NGOs discovered this plan, they thought of coming up with a solution that was technically and economically sound. According to the alternative plan, the government would only undertake 'external development' which would consist of main disposals, nullah and treatment plants, while the neighbourhood level infrastructure would be developed by the communities. This meant that the maintenance of these smaller sewers would be the community responsibility, which was already happening. A detailed proposal based on this approach and relevant data, well researched design and technical specifications was put before the NGOs and the communities, which backed it to the fullest, rejecting the KWSB and ADB proposal. By this time the public and the press uproar had attracted the attention of the provincial government, which invited the KWSB and members of the NGO network to a meeting in April 1999. The alternative plan was placed before the Governor of Sindh who accepted it, rejecting the ADB loan. Soon the Governor was changed and NGOs realising that the deal might still be carried through, started campaigning more vigorously against it. In July 1999, a signed petition was sent to the ADB voicing the strong opposition of the

citizens of Karachi. Finally, in September 1999, the ADB responded to the public pressure and cancelled the loan (Habib, 2002:187).

Crime Control

In Karachi, citizens persuaded the Government to notify the transfer of police station Ferozabad to a citizens' group that has managed to reform it and plans to replicate this effort in other police stations. In the late 80's and early 90's, as the law and order situation deteriorated in Karachi with theft, hold-ups and kidnapping for ransom at an all-time high, and the police failing to come to the help of the citizens, the well-to-do started putting barricades in their neighbourhood roads and keeping armed security guards in their houses. A group of citizens living in the PECHS in the Ferozabad Police Station jurisdiction took a different approach. They organized the CPLC-Neighbourhood Care (NC) with a view to utilize the government system itself, and not to by-pass it. Initially, a select group of concerned citizens from the PECHS area started contributing Rs 3,000 per month per household. A few months later, as the number of contributing households increased, the contribution was reduced to Rs 1,000 per month per household. In case of widows and retired people the charges were only Rs 500 per month per household. A small but well-equipped office was established in the annex of a house given free of cost by one of the residents. The office had a 24-hour hotline staffed by attendants who were in constant contact with the police mobiles through the radio.

CSO Engagement for Aid Effectiveness

Our system of government has not yet made transition from a law and order administration to development administration. Whereas police and revenue administration goes all the way down to Thana level there is a vacuum in terms of line departments below the district level. Communities can access services from line departments only if they are organized. At the same time our administrative culture is characterized by rigidity, lack of innovation and inflexibility. This has created a strong government and weak governance structure for development. Government's strength lies in inertia and weakness in inefficient service delivery. Government's performance below its existing potential provides the entry point for Civil Society. Organized and well trained communities can strengthen governance and improve delivery of services through the politics of engagement.

Our conventional planners do not understand socio-economic reality of the poor. Their technical specifications for service delivery and infrastructure development in low income areas are not in sync with the economic condition of the poor. Standard Operating Procedures (SOPs) of government departments are cumbersome and obsolete. Their implementation is done by contractors and considerably increases the cost of delivery. There is little understanding among the conventional professionals on how ordinary citizens and political workers can help improve performance in the social sector. These practices in tandem with the mindset which values "secretiveness" in the use of public funds, discretion in the use of rules and indignation over people's

participation in decision making, financing and managing local development supports and sustains inertia in social sector. Gaps in delivery of services by government can be filled and economic assistance can be effectively used with proper training of community activists to engage and activate the government.

Notes

¹ Civil Society “Refers to the associations of citizens (outside their families, friends and businesses) entered into voluntarily to advance their interests, ideas and ideologies. The term does not include profit-making activity (the private sector) or governing (the public sector). See UN *Report of the Panel of Eminent Persons on United Nations–Civil Society Relations entitled “We the peoples: civil society, the United Nations and Global Governance”*. New York, June 2004

² Donors committed US\$ 1.5 billion out of total ODA of \$23.3 billion to CSOs 2007. This amount is exceptionally high as a big chunk of this money has been provided for earthquake relief and recovery.

³ For details see, World Bank, 2002

⁴ See Chambers (1997) and Bernstein (2004) for a detailed account of community based development and entrepreneurship in relation to sustainable development.

⁵ For a detailed account of other innovative approaches on education see Baqir 1998.

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