



Rural Community Development Society

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Twenty Years

of Unparalleled Community Services



Rural Community Development Society

www.rcdspk.org

Foreword

One of the most prime objectives of this report is to document history of the Rural Community Development Society (RCDS) over the last two decades, and to critically study its phoenix rise to an institution, which is recognized as a replicable model of community-driven development. This report is indeed a reflection of an innovative development paradigm underlying the performance and effectiveness of RCDS over the last more than 20 years.

I am very much thankful to Mr. Rasheed Ahmed, Mr. Shameem Haider and their team for undertaking this task in a professional and objective manner to document the history of RCDS, which has received incredible support from all stakeholders, Board of Directors, particularly donor agencies including Pakistan Poverty Alleviation Fund (PPAF), Agribusiness Support Fund (ASF), TAF, USAID, UN agencies, Embassy of Japan and other national & international support organization including Govt. of Pakistan

Being a learning organization, RCDS has striven to remain valid in its context by being demand driven and undertaking innovative steps to respond to needs of communities in various parts of the Punjab province.

RCDS has been able to deepen the role of civil society in economic development by partnering with communities organizations, developing their capacities and building financial systems and recordkeeping. The focus of RCDS is to create a blend of professionalism and altruism with the objective of serving the poor and marginalized segments of the society on a long term basis.

RCDS credits its stakeholders including BoD, General Body, donors and communities for their visionary leadership and making best practice corporate work ethic an integral part of this institution's culture.

The RCDS today stands at the highest pedestal due to the dedicated management team which was selected entirely on merit and with a genuine desire to serve the vulnerable and make a difference in their lives through sheer commitment and hard work. Similarly, the contribution and cooperation by communities' organizations has been a major factor for the success of the whole operations of RCDS.

If ever evidence was required that behind the success of any professional organization there must be a willingness to learn and accept the principle of shared responsibility, then the experiences of the RCDS provides an ample proof as to why the collective contribution of the many is more lasting and enduring than the effort of any individual.

Muhammad Murtaza
Executive Director

Acknowledgement

Established in 1995, RCDS is one of the fastest growing social sector organizations in the country in terms of outreach, staff and development activities. It is a not for profit organization registered under Societies Registration Act, 1860.

RCDS registered another sister concern Ms. PAED Ltd (for Profit U/S 32 1984 companies ordinance) in March 2015
RCDP in process not for profit U/S 42 1984

RCDS has a presence in 16 Districts in Punjab Province through its Head Office, Regional, Area and Branch Offices. With sustained incremental growth, it is emerging as Pakistan's leading social and rural development organization.

During a daunting journey of over two decades, RCDS has transformed itself from a tiny organization into an iconic institution. Major drive of RCDS work has been aimed at transforming lives of the poor, marginalized and neglected communities, who are waiting for a better future.

This report is the reflection of RCDS journey spanning over two decades, which has won acclaims for unparalleled services for the deprived communities in targeted districts.

The time and efforts devoted by RCDS team to prepare this report, particularly Mr. Rashid Ahmad and Mr. Shamim Haider, are duly acknowledged.



Dedication

This report is dedicated to untiring efforts and unmatched resilience of the poor, marginalized and socially-excluded communities, who have stood fast through thick and thin to take control of their own development.

Partners in Development

RCDS owes its development to the unclicking unwavering support and able guidance of the partners, who showed unfathomable trust for community service during the past 20 years.

Over the last two decades, RCDS has worked with national and international donors.



Present Donors

- Pakistan Poverty Alleviation Fund (PPAF)
- Agribusiness Support Fund (ASF)-USAID
- The Asia Foundation
- Pakistan Microfinance Network(PMN)
- FAO UN
- UNDP
- Plan International
- Embassy of Japan
- AKH UWAT
- Engro Foundation
- Unilever



Ex. Donors

- Financial Sector Strengthening Program (FSSP)
- FAO USAID
- International Organization of Migration(IOM)
- European Commission
- SAP-PK
- TVO
- Aurat Foundation



Network Memberships

- Pakistan Microfinance Network (PMN)
- Pakistan Center for Philanthropy(PCP)
- Social Performance Task Force(SPTF)
- Punjab Microfinance Network (PMFN)
- Banking With the Poor Network(BWTP)
- MIX Market International
- SEEP Network
- Global Microcredit Summit Campaign
- European Commission Authentication Services (EACS)
- Human Resource Development Network (HRDN)
- DBOM Vocational Training Institute VTIs District NNS
- Pakistan NGOs Coordination Council (PNCC)



Awards & Reorganizations

- ISO 9001-2008 Certification
- STAR MFI 2013
- Banking with the Poor Network (BWTP)
- European Microfinance Forum Letter of Participation
- MIX Market International Social Reporting Award
- Pakistan Center for Philanthropy (PCP)
- FAO Appreciation Letter
- Global Microcredit Summit Campaign Appreciation Letter
- PPI and Social Audit
- Tax Exemption Certificate
- Social Assessment by JCR VIS

Geographical Coverage

District Lahore
Head Office

District Nankana Sahib
Mandi Fiazbad
More Khunda
Warburton
Nankana Sahib City
Shah Kot
Manawala
Sangla Hills
Bucchikey
CHC Mandi Fiazabad
Vocational Skill Center Mandi Fiazbad

District Sheikhupura
Sheikhupura City-1
Sheikhupura City-2
Muridkey
Farooqabad
Kot Abdul Malik
Ferozwala
Sharqpur Sharif
Community Health Center Ferozwala

District Faisalabad
Jaranwala
Khurrainwala
Chak Jumra
Faisalabad City-1
Faisalabad City-2

District Kasur
Phool Nagar

District Narowal
Narowal City

District Okara
Okara City

District Multan
Shah Rukan Alam Colony
Naya Shehar City

District Bakkhar
Katchari Road Bakkhar City

District Jhang
Jhang City
Jhang Sadar
Naya Lahore
Pansera
Athra Hazari
Rodhu Sultan
Garh More
Ahmad Pur Sial

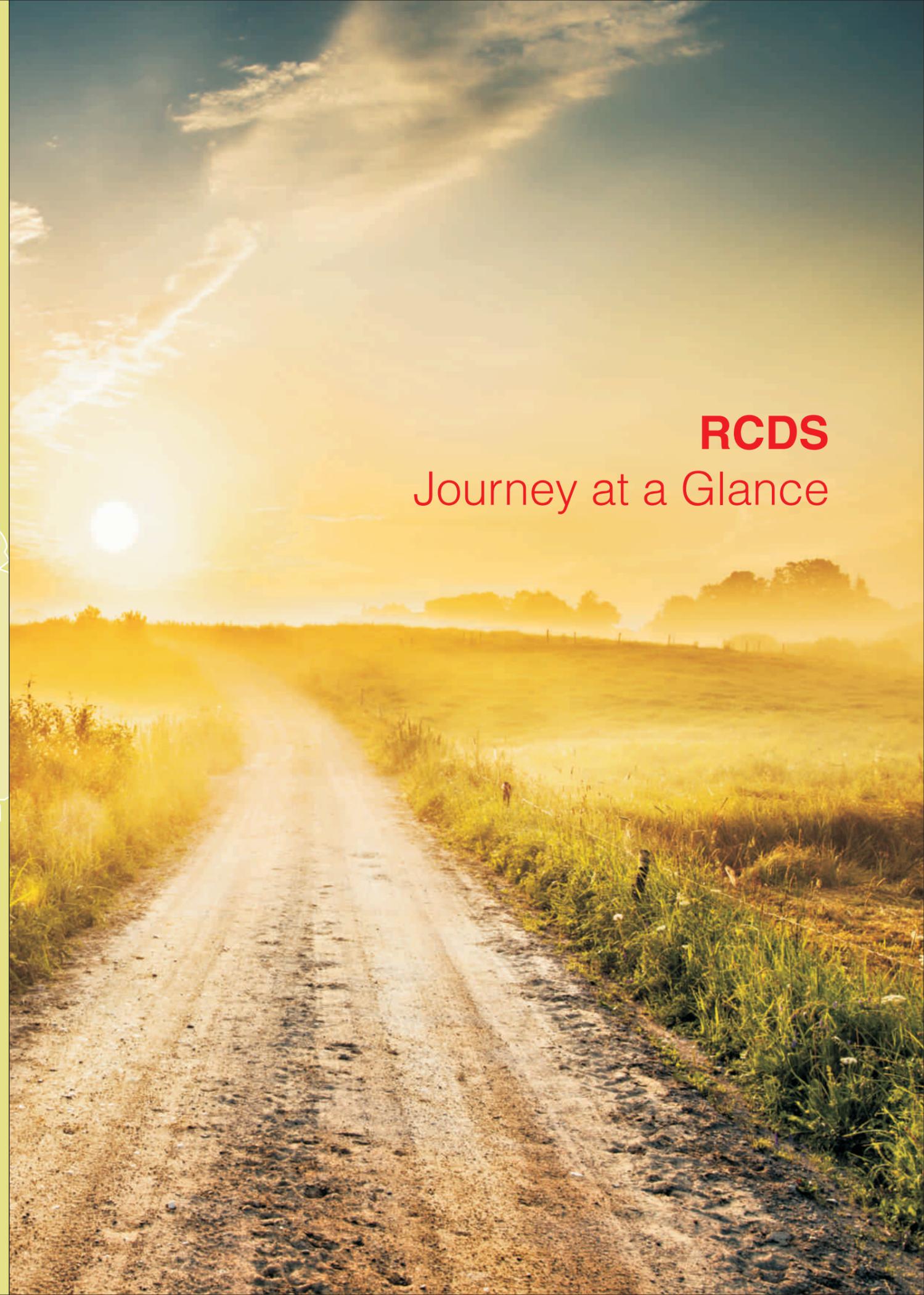
District Toba Tek Singh
Gojra City

District Layyah
Layyah City
Fateh Pur
Karore Lal Esson
Chowk Azam
Choubra
Kot Sultan



Note:
Besides these branches RCDS running
14 Prime Minister Interest Free Center 05 in the
District Nankana and 09 in the District Layyah

RCDS
Journey at a Glance





RCDS JOURNEY AT A GLANCE

In 1990s rate of poverty was higher in Pakistan while the role of social sector was also not encouraging to challenge poverty in comparison with regional countries. The rural areas were more affected.

Approximately, 30 million people could not meet the minimum nutrition norms, 42 million adults (over two-third of the adult population) were illiterate, 58 million people did not have access to health facilities, 28 million people did not have access to safe drinking water and 87 million lacked basic sanitation facilities.

There were over 740,000 child deaths a year (half of them due to malnutrition) while 50 percent of the children dropped out of school before reaching the fifth grade. The situation was far worse if gender, rural urban and regional disparities were taken into account.

A significant proportion of the rural population was extremely vulnerable to risks from income and other natural disaster induced shocks such as illness, drought, floods and earthquakes. This growing poverty and vulnerability was due in large measure to the inadequate access of the rural poor to productive resources and social services.

Although role of the Non-Governmental Organizations (NGOs) and community participation had been stressed in poverty reduction in national strategies in the past, yet there were very few NGOs working on participatory development, inclusiveness, mainstreaming of gender, skills development and capacity building of the grassroots communities in the nook and corner of the country.

The overall environment was largely supply-driven and grant-oriented with no concept of cost effective intermediation. Inadequate attention had been paid to institution building, financial management and human resource development.

To meet the huge challenge of poverty reduction, there was a need to support programs focusing on factors such as barriers to agricultural productivity, microcredit, health and education, gender discrimination and lack of access to critical resources infrastructure.

With this backdrop, in 1995, RCDS was established in Mandi Faizabad, District Nankana Sahib with meager resources but sky-high commitment. Today, RCDS is an organization known for its commitment and efforts for poverty alleviation. It has transformed into a service delivery vehicle to improve the lives of the poor and marginalized segments of society in various districts of the Punjab province.

This report chronicles the journey of RCDS as an organization during the last two decades, in which it has helped change the lives of thousands of the poor and socially-excluded groups by providing them opportunities and skills for a change and improvement in their lifestyle.

It focuses on a strategic community led, demand-driven development with emphasis on indigenous/local ownership and buy-in from identification and preparation to implementation and management of interventions.



Structure and Design

The RCDS was launched as a special purpose vehicle. It was incorporated as a private sector entity for delivering services at the household level. RCDS started its operations in 1995 with broad based programs in microfinance, community physical infrastructure and capacity building interventions aimed at the poor and socially excluded groups with a special focus on gender and the less developed and marginalized areas of the Punjab province.

RCDS objective is to remain inclusive and this 'bottom-up approach' is demonstrated in every sphere of its activities including financial resources, technical and managerial assistance, monitoring and feedback, water , infrastructure, health, education and livelihoods (grant based) assistance for social mobilization and expansion of outreach (grant based), training and skill development of staff and borrowers (grant based).

The strategy is to provide coherent and well structured, time bound assistance to communities in support of programs and incremental expansion in retail outreach and capacity.

Organization & Governance/ Operations & Management

The non-political governance structure of RCDS makes it autonomous and free from external constraints and places it ideally to make a major impact on poverty alleviation in the country.

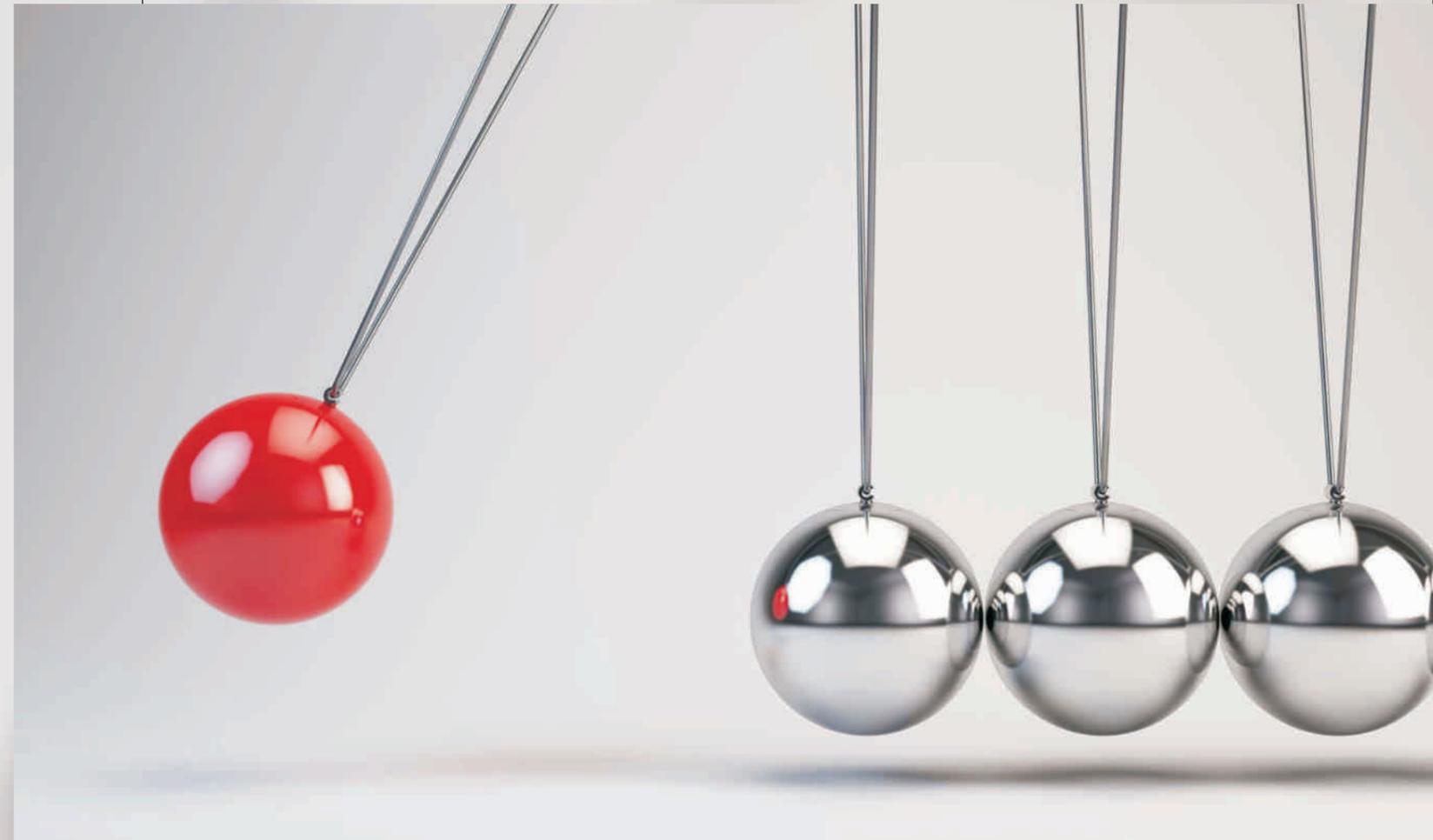
The cardinal principles governing RCDS are enshrined in the Memorandum and Articles of Association and designed for safeguarding and protecting the institution from any intrusion that may deflect it away from its given mandate.

One of the major strengths of the RCDS has been its ability to adhere to these principles. This has been possible because of committed professionals, who are well known for their stature, competence and independence. This is further reinforced by a fully empowered Chief Executive who enjoys the support and confidence of the BoD.

RCDS has an elaborate management structure. The institution is headed by the Chief Executive and it has core and support units managing the affairs of the organization. Each unit of the RCDS is autonomous and operates like an independent center with appropriate fire walls.

RCDS has dedicated units for credit and enterprise development, community physical infrastructure, social mobilization/human and institutional development, health & education, rehabilitation/recovery, monitoring, evaluation and research, finance & accounts, internal audit, human resource & administration.

Hiring of staff is merit-based and transparent. Policies for staff development and their compensation structure are reviewed from time to time to incorporate changing requirements and best practices.





Distinguishing Features

RCDS adopts a participatory development model with a holistic approach using social mobilization, skill development and capital accumulation as guiding principles. The model is community-based and involves formation of groups at the grassroots. It focuses on social organization, creates awareness and builds capacity of the marginalized communities. Under this model, RCDS organizes communities for establishing new groups and also to consolidate existing ones for taking control of their own development.

The approach is demand-driven with high priority to projects identified by the communities themselves. Responsibility for operations and maintenance of these projects also falls on these groups and communities. Compliance with implementation plans and adherence to contractual obligations is mandatory.

RCDS performs the following functions;

- Mobilizing communities and training them
- Acting as intermediaries for providing microcredit loans
- Providing communities with health and education

- facilities as well as small scale water and infrastructure projects
- Assisting communities with preparation of feasible proposals and facilitating them in implementation and monitoring of projects

RCDS has a grassroots network of over 3000 Communities organizations and groups in 16 districts. The target population of RCDS programs is the poor rural and urban communities, with specific emphasis on gender and empowerment of women. Appropriate social and environmental safeguards are enforced as it (environment) is considered to be the cross-cutting theme for development of communities.

Capacity development plays a major role in effectively managing RCDS initiatives and development projects. The focus is on professional development of human resources and institutional strengthening at the communities organization level for efficient and cost effective service delivery. Capacity development and training assistance is provided to the marginalized communities' organizations and their support in financial and non-financial services.

Institutional Performance

RCDS has changed the charity mindset to a businesslike approach to grassroots development. It is focused on delivery of resources and services at the household level aimed at the poor and excluded for their development and improvement in lifestyle.

Several features of its design have ensured effectiveness of the RCDS. It brings private sector best practices to civil communities' organizations through which it functions. Based on a platform of social mobilization which ensures participation of beneficiary communities and groups, RCDS integrates a market-based orientation in all its activities.

This ensures efficiency and effectiveness in resource use, which is the hallmark of its interventions for the poor and marginalized communities. The central focus on quality assurance ensures that the organization itself remains lean and clean while never compromising its carinal principles of transparency and accountability in its affairs.

Effectiveness at the grassroots level is ensured through capacity building of the poor and marginalized communities themselves.

Of equal importance to this success is the adaptability and lesson learning approach adopted by RCDS, which in turn has led to the evolution of the participatory, inclusive, multi-faceted and integrated yet flexible development model.



While this model is aimed at addressing poverty of marginalized communities, the gender focus of all its interventions has enabled RCDS to address the weakest link in economic development.

Considerable attention is devoted to building capacity of communities' organizations through training and technical assistance to work in the less developed areas of the Punjab province. Current methodologies are designed to improve cost recovery and effective lending mechanisms.

The provision of grants is an important element of the RCDS poverty alleviation strategy. The addition of the infrastructure component to the customary microcredit interventions enlarges scope of operations of the programs and enhances their effectiveness.

Identification of small scale projects is based on community priorities. Projects are eligible for funding only if they are prioritized by the communities themselves and meet the detailed eligibility criteria set-forth by the RCDS.

The model is effective as all interventions follow a mobilization process which is designed to reflect community preferences. Projects are selected in a transparent manner and sustainability is determined by ability of the communities to recover operations and maintenance costs.

Ownership and involvement is ensured through cost sharing mechanism where the communities undertake to bear the future maintenance costs of the project. Communities are expected to contribute around 20 - 30 percent in cash and/or kind for the accomplishment of the projects and interventions.

Since the approach is participatory and demand-driven, support to small scale community infrastructure projects assumes greater importance for the poor agrarian households who are dependent

on land and livestock and are particularly vulnerable to persistent drought and uneven rainfall. The strategy has been very successful in promoting sustainable interventions and community welfare at the grassroots.

RCDS recognizes that increased incomes alone cannot eliminate poverty unless the causes of poverty are addressed. There is a need to improve access to basic services such as water, infrastructure, education, health and training.

Water, in particular, is becoming an increasingly scarce resource in Pakistan in the recent past. The country is severely water stressed. Water, being the key engine of agricultural growth, is the most critical challenge facing agricultural growth. Water resource development therefore plays a crucial role in addressing poverty.

This is the reason that RCDS is paying particular attention towards addressing the potable and agri water issues of the communities through a host of interventions including agri water course lining, sprinkler, drip irrigation and solar powered tube-wells installation in water-starved areas of the Punjab province.

Today, RCDS is working in 16 districts covering 38 tehsils, 265 union councils and around 2,000 villages. The organization has reached 382,651 households. With 100 % recovery rate and more than 55,000 active clients, RCDS has disbursed Rs. 5.4 billion under its microfinance and enterprise development program, which is an evidence of the organization's growth and ability to successfully implement large scale projects.

Along with making efforts to help the poor change their lives, RCDS was equally alive to the fact that it has to develop itself as an institution to lead the process of change. If this has not happened, RCDS would have not been able to expand itself and found new and

innovative ways to enable the poor to harness their abilities.

This journey of RCDS success would not have possible without the assistance provided by Pakistan Poverty Alleviation Fund (PPAF). This long-term RCDS-PPAF partnership brought in visible changes in all the interventions, including community physical infrastructure, microfinance and enterprise development, livelihood, health and education and human and institutional development.

PPAF extended a strong support to RCDS in capacity building, financial management and institutional building of the organization to make it more accountable and transparent for all its stakeholders. This also enabled the organization to develop partnerships with national and international donors. For this, all donors deserve a deep gratitude on behalf of RCDS.

During this journey, RCDS is looking to expand its horizons. It now feels confident to expand its activities and operations and replicate its success to other marginalized districts of the country. A major part of the expansion of RCDS is to translate its microfinance story of success into Microfinance Bank, which will be a unique and huge step forward for the organization.

While microcredit delivery remains its major activity community, development of infrastructure, social sector development activities have gained momentum.

This report briefly looks at the journey of two decades and the major programs of RCDS which have positively impacted the people's lives. At this critical juncture, RCDS plans for achieving new heights.

It is appropriate to thank everybody for working with and engaging with the organization and believing in its mission of a just and democratic society through making marginalized communities socio-economically empowered.

Mainstreaming Gender

A conscious effort is made to specifically focus on women in all RCDS activities. As the model has evolved, specific provisions have been built into the projects so that the status of women is raised to that of active beneficiaries and informed and energetic partners. Specific efforts to mainstream gender include;

- Representation of women in communities organizations and training staff in gender sensitization
- Operational documents and processes have been sensitively designed to be women inclusive
- It is also ensured that loan/projects that respond to the priorities of women are given preference
- Collection and analysis of gender disaggregated data and monitoring indicators that relate to the impact of projects on women are made an integral part of the monitoring and supervision process

Over the years RCDS has learnt from experience and, as appropriate, modified its approach to poverty. This is reflected in the evolution of the RCDS model which approaches development by focusing on combining provision of microcredit with other services.

The many facets of poverty are addressed through integrated programs. The focus has also shifted from the conventional projects to new initiatives aimed at integrated development, dissemination of low cost, appropriate, innovative and emerging technologies such as windmills, bio-gas and solar projects and toward reducing poverty in drought areas through implementation of mitigation and preparedness projects.

There is also more focus on skill development and marketing potential of the communities and provision of comprehensive and more inclusive solutions.

The RCDS focus now is on areas which are unable to get financing from the mainstream microfinance sector and where current market penetration is very low.

Grant-based livelihoods program focusing on the poorest union councils has been developed but the separate microcredit component has been retained. In this way RCDS is undertaking complementing programs that are working to

expand outreach of microfinance in target districts.

An integrated approach to livelihood enhancement is adopted which is based on using strong targeting mechanisms to effectively identify the poor. Poverty score cards are to be used to identify poor and ultra poor and improve targeting methodologies.

Social mobilization has always been an integral part of all RCDS interventions. Social mobilization and institutional component targets and empowers the poor by supporting their organizations at three tiers namely Community, Village and Union Council (CO, VO and LSO).

This strengthens "voice" of the poor in interfacing with local government, other development programs and the wider markets for sustainable service delivery.

Under the livelihood and social protection component, community members are supported to build their saving capacity and proficiency in funds management through lending and complementing this with technical support grants to increase assets, productivity and incomes.

Mechanisms are developed to identify innovative microenterprise and value chain development and linkages are promoted with private and public sector and civil society organizations.

Livestock and Dairy Development Organization (LADO) is one of the prime examples of RCDS initiatives to structure value chains and dole out the collective benefits for the good of the marginalized segments of the society.

Under the new approach, although the primary focus is on sustainability of community organizations, a strategy to enable RCDS to access larger markets is pursued with equal vigor and prowess.

By initial indication, the model has worked well to reduce poverty by increasing incomes of households, increasing access of the poor to physical infrastructure and enhancing the institutional capacity of the grassroots communities organizations.

Monitoring and Feedback

Monitoring and feedback are critical for smooth running and continuous improvement of any program. RCDS success is built on these functions. The organization closely monitors and evaluates all program outputs and outcomes.

Over the years greater emphasis has been placed on more rigorous monitoring and evaluation processes, and additional steps have been taken to involve stakeholders and make the procedures more effective.

Under the improved model, feedback is provided by means of periodic review of project approval processes, implementation and completion reports. Long term monitoring and evaluation of projects are conducted and disseminated to all stakeholders.

RCDS continuously endeavors to assess and evaluate its performance. It has initiated a monitoring and evaluation system for measuring impact, relevance, effectiveness, efficiency and sustainability of various interventions and programs.

RCDS works with an excellent management team who continue to work with dedication and have developed a reputation of credibility and trust amongst all its stakeholders and communities over the years.

As the organization's aim was finding sustainable solutions to reduce poverty, innovative interventions through microfinance and social development programs were implemented to provide the poor with opportunity to rebuild their lives better.

Along with making efforts to help the poor transform their lives, RCDS is equally alive to the fact that it has to develop itself as an institution to lead the process of change.

If this has not happened, RCDS would have not been able to expand itself and found new and innovative ways to enable the poor and marginalized segments of the society to harness their abilities.



Operational Methodology

RCDS follows a well-defined operational methodology for optimum results of the planned activities. The process starts with area and need identification and through surveys and community meetings, while the process ends with capacity building and regular monitoring.

All initiatives of RCDS focus on ensuring equal opportunities for the poor, vulnerable and marginalized households through improved access and control over human development opportunities.

As a strategy, RCDS concentrates on promoting a network of community organizations at grassroots level, and building their capacity so that they are better able to understand their situation and take actions accordingly, ensuring support in terms of financial and non-financial services and enhancing linkages to development infrastructure including market and govt. line departments, etc.

Building strong relationship with the government by critically engaging with them is an integral part of our RCDS strategy.

This gives us an opportunity to engage with the government in every initiative, and develop ownership of the development initiatives amongst government line agencies for sustainability.



Major **Programs**

Social Mobilization and Capacity Building

Social mobilization is the cornerstone of RCDS interventions as it cuts across all efforts for achieving the goal of social stability and reducing poverty. Social mobilization helps RCDS in engaging with the poor to collectively participate to and support each other in alleviating poverty and achieving social equality.

Essential to the sustainable social development, working together collaboration helps communities overcome other barriers such as illiteracy, lack of information and lack of access to justice, etc.

The overall objective of social mobilization process is to organize community at the grass-roots level on sustainable basis.

Through social mobilization, RCDS organizes the rural poor into village committees, groups and networks. RCDS provides them the platform to discuss and address their common issues through collective decision making and actions.

This participatory approach creates a sense of responsibility, which leads to collective decision making and most importantly the community takes ownership of the efforts, opportunities and plans to change their lives.



Local communities are mobilized and formed into groups called Community Organizations (COs), which become the partners in implementation. As COs grow to cover the majority of people in a village and union council, they are networked into Village Development Organization (VDO) and later become Local Support Organizations (LSOs) at the union council level.

The basic criteria for forming a CO is that half of its members in each revenue village are poor who are identified by using the poverty scorecard. More importantly, at least 40% of all CO members in each revenue village are women.

RCDS staff identifies community members in a village interested in working to bring better changes in their lives. After the identification process is complete, a profile of the village along with RCDS' integrated program is shared with the villagers. After community members agree to work together, a Community Organization or Group is formed.

After formation of the Community Organizations, RCDS identifies training needs along with technical and program inputs. The Community Organizations and groups identify their needs for capital, income generation, asset formation, credit, sustainable land use, primary health care, education, soling and sanitation, safe drinking water, culverts, bridges and watercourse lining in the village.

Through this participatory approach, many communities have taken the responsibility to look after the scheme, collectively taking charge of ways of changing their lives. RCDS provide them the foundation with trainings on in social mobilization process, how to form Community Organization, recordkeeping, ownership, repair and maintenance, etc.

As women's economic empowerment is at the heart of RCDS' efforts to achieve the overall objective of social stability, it was decided is mandatory that at 40% of all community organizations' members

must be women – a huge step forward given the gender context in rural Punjab. It is also binding decided that half of the community organization's members will must be poor, identified using the Poverty Scorecard.

RCDS has successfully mobilized people with various backgrounds to work together. Because of this understanding that in working together, the people achieve more, 30 community organizations were have been registered as Citizen Community Boards. RCDS helped the community organizations in the registration process along with the technical support. to write proposals.

These COs, VOs and LSOs took following initiatives; communities level institutions have successfully undertaken various initiatives including health camps, earthen passages construction, community schools establishment, CNICs of community members through NADRA, voters registration, safe drinking water schemes through civil society organizations, street pavement and sewerage schemes, sessions on mother & child health, basic rights awareness sessions and sessions on birth registration and linkages development.

Further, RCDS has facilitated registration of LSOs under Societies Act 1860 and provided facilitation to 26 Village Organizations in the process of CCBs registration.

The purpose of these trainings was to build capacity of village level organizations in the field of management, communication, institutional development and proposal writing to hunt resources from various donors.

In district Layyah, social mobilization project was started in partnership with PPAF. At first tier, at mohalla, street and settlement level, the process of dialogue with the community is carried out for the sensitization, realization and organization.

The COs are formed, including all the stakeholders of the specific settlement,

mohalla and street through proper election. After COs formation, members develop Village Development Plan under the able guidance of RCDS staff, who also help them in opening bank account.

After the formation of VO, its registration is carried out with social welfare department under Societies Registration Act 1860 or Local Government as Citizen Community Board (CCB). The accounts are opened in the designated bank.

Capacity building training equips the members of communities organizations with skills to develop vision, define its mission, implement strategy, create linkages, monitor, evaluate performance and plan for the future.

It also emphasizes conflict resolution management and leadership development. Financial management skills facilitate members to run the organization professionally and develop it as a financially viable and sustainable community institution.

Community-based organizations play an important and relevant role in providing services at the local level. They have to work in a variety of fields to identify problems, their prioritization and solution to these problems.

Training provides them guideline on different topic that they need to be managed to ensure effectiveness of organizational activity such as how to ensure saving and manage record, conduct meeting and manage resources to solve their problems at local level.

RCDS conducts awareness secession on importance of CNIC and voter registration, importance of birth and death registration along with registration of Nikkah Nama, importance of education especially for female and about the health of mother and child.

Microfinance and Enterprise Development

Soon after its formation, RCDS realized that enabling the poor to attain abilities get access and to resources can help them change transform their lives. It gives them the freedom of access to diversified skilled-based choices.

To achieve the goal of social stability, an economy with opportunities for everyone is a must. Decades of experience have resulted in a wide consensus that microfinance is a powerful strategy to fight poverty.

Also, practices in diverse socio-economic environments confirm that the poor people are good risk takers, with high repayment rates than conventional borrowers.

RCDS chartered its long-term plan in 1998 to reduce poverty by offering financial and non-financial assistance to the poor. The vision was is to create sustainable and accessible atmosphere in which the poor attain skills and access opportunities to come out of poverty.

For RCDS, the concept of enabling the poor to make efforts to change their lives was based on the fact that poverty is more a case of lack of abilities, skills and opportunities than lack of money only.

As microfinance is one of the most important effective interventions in developing countries to reduce poverty, the goal of RCDS microfinance program is was to economically strengthen the low-income groups by delivering cost effective financial services at their doorstep.

Since 2001, the RCDS' microfinance initiative has come a long way, witnessing constant improvement in order to increase its outreach and volume.

In 2009, RCDS made new interventions in the form of Microfinance and Enterprise Development Program, starting PPAF-funded Microfinance Innovation and Outreach Program (MIOP). An intervention solely aimed at rural areas, it focused on promotion of livestock.

Similarly, PPAF-funded Program for Increasing Sustainable Microfinance (PRISM) was to provide the facility of debt financing from commercial banks, other lenders and the capital markets to allow Microfinance Institutions and Microfinance Banks to expand operations and coverage in rural areas. The Widows Strengthening Program was started to help the poorest of the poor.

This is a story of two decades in which thousands of people were given the skills and opportunity to take control of their lives for a better economic future.

However, managing microfinance is in itself a challenge as it is much more than giving the poor loans to better lives. It is a complete package which not only gives the poor resources but also the skills to explore new opportunities for themselves and others.

The RCDS microfinance program has been based on four planks – ensuring availability of resources, enabling the poor to get skills and opportunities to judiciously use the microfinance, maintaining a

healthy recovery rate and constantly making efforts to find innovative ways to expand the program's outreach.

An outstanding feature of the RCDS microfinance program has been its focus on women, making sure that they become part of the efforts for economic and social stability.

From the outset, RCDS also realized the importance of putting in place a robust and stringent monitoring and evaluation system. It was important both for the organization and for the microfinance program's expansion.

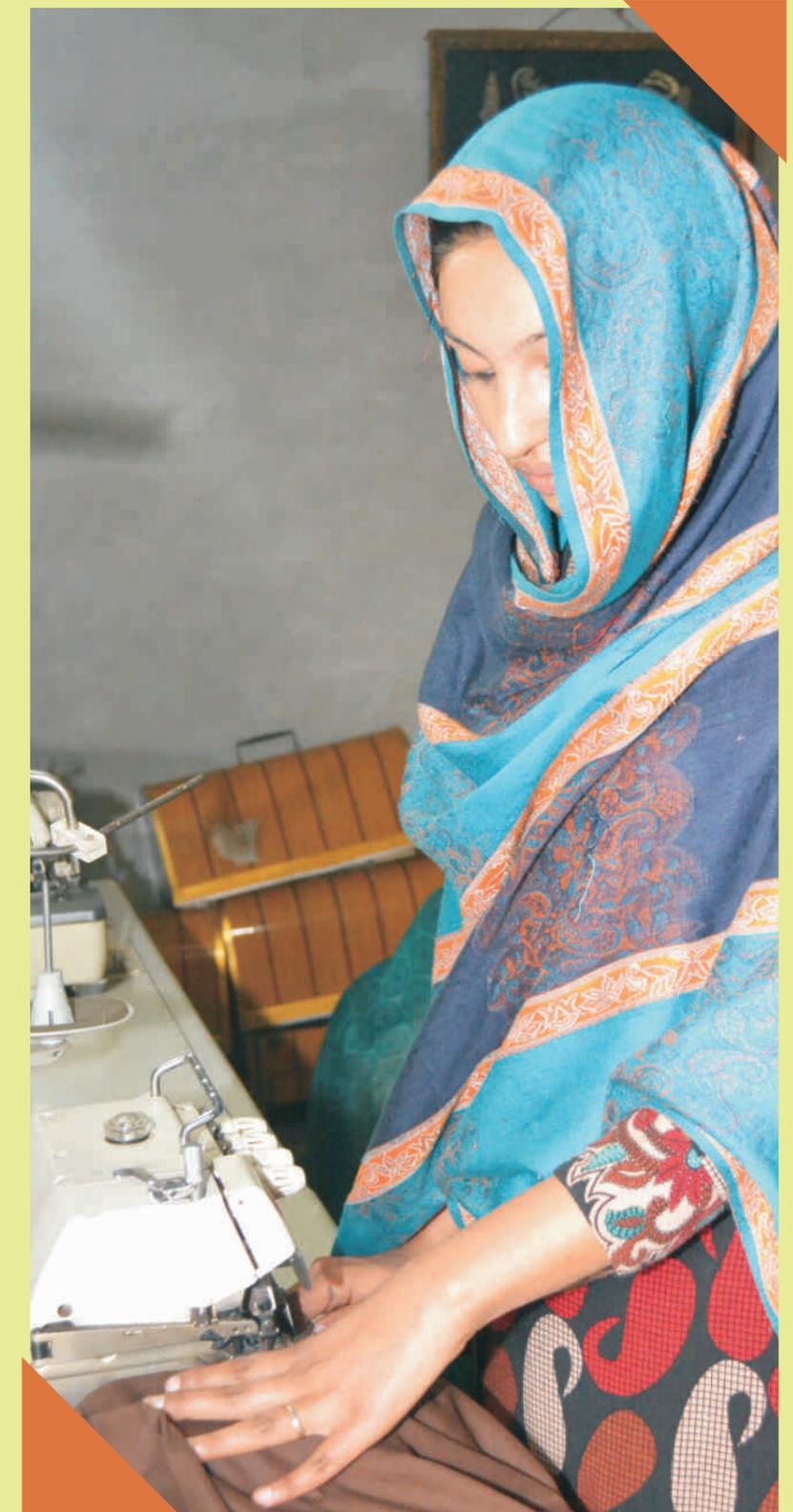
It is because of these efforts the RCDS microfinance program has grown phenomenally over the last two decades, helping thousands to come out of the poverty trap. This is the story of few people believing that the poverty can be defeated creating opportunities and cashing in on abilities.

RCDS launched its integrated program of microcredit, capacity building and education in rural areas of Sheikhpura district.

This initial funding from SAP-PK was based on grant that contributed towards institutional development of RCDS to a consistent growth and sustainability.

Though in the early years, the initiative was modest and given the paucity of resources, in 2001 the RCDS and PPAF entered into a long term partnership, which gave much-needed impetus to the credit program in terms of the magnitude and addressing non-income dimensions of the poverty alleviation. During 2002-03 PPAF approved Rs7.5 million for disbursing as micro credit on quarterly basis. Out of the approved credit under both the phases, Rs3.62 million were disbursed among 405 borrowers. By the year's end, the cumulative disbursement reached Rs4.83 million to 538 borrowers with an average of Rs. 8,989 a borrower.

As empowerment of women was integral to RCDS' program of social change, the share of female borrowers was 13% of the total disbursement in 2002. It was the



year of establishing a solid base for expansion and innovation.

With the increase in demands for more and bigger loans, RCDS introduced and improved monitoring and evaluation systems to manage the expanded Microfinance Program. With PPAF's financial assistance, RCDS piloted the Enterprise Development Facility (EDF), which was in 2004. The facility was aimed at increasing the capacity of the small entrepreneurs to grow and expand the volume of their businesses through the provision of business development services including credit, customized trainings and development of marketing linkages.

In 2004 PPAF approved Rs. 60 million for disbursement. This amount was approved for the third phase of financing for microfinance followed by Rs.15 million during the preceding year. Out of the approved credit lines under the second and third phases, Rs.19 million were disbursed among 1,663 borrowers during 2004.

In addition, Rs131,000 were spent on giving loans to 19 persons under the previously revolving loan program funded by SAP-PK since 1998 and from the organization's own internal sources. Overall a total of Rs19.13 million were disbursed among 1682 clients during the year.

By the year's end, the cumulative disbursement of the program has reached Rs. 35.7 million to 3,392 clients with an average of Rs. 10,525 a borrower. These loans reached the clients from 55 different communities covering all the major sectors prevailing in the profile areas. Out of the cumulative disbursements of the program, female borrowers' share was 17%.

Under EDF umbrella in 2004, PPAF approved Rs. 5 million to be disbursed quarterly. Out of the approved credit line, Rs. 2.4million were disbursed among 59 borrowers during 2005 with an average loan size of Rs. 40,678 a borrower. The females' share in the loan disbursement was 17%.

By 2006, overall disbursement reached Rs. 171.2 million as RCDS has achieved the confidence of the community and donors. This was evident from the coverage area of the microfinance program in four districts – Sheikhpura, Nankana Sahib, Kasur and Faisalabad. Overall disbursement reached Rs171.2 million in 2006.

The 2005-06 was a milestone year as RCDS disbursed Rs. 10 million from its own resources, highlighting the program's focus on sustainability.

By the end of financial year 2007, credit was disbursed in the rural and urban areas of four districts, eight tehsils, 55 union councils and 500 villages of the Punjab province. Overall, the microfinance program expanded to Rs. 9.84 million.

In 2007, 44% concentration of loans was female-oriented, an outcome of constant efforts to make women part of the efforts to achieve economic and social stability.

In 2006-07, the recovery rate reached 100% - an achievement showing the RCDS has developed itself as an efficient and professional organization. The recovery rate improved from 94% in 2001-02, 96% in 2002-03, 97% in 2003-04 and 2004-05, 98% in 2005-06 and 100% in 2006-07. Moreover, the retention rate was 80% highlighting reliability of clients on loan products.

RCDS decided to step back and review the microfinance program in 2008. It led to revision of policies and procedures. Operational manual also revised and updated. New group formations of five members. At the same time members were made responsible for the recovery of one another. Fortnightly meetings were made compulsory.

With seven years of experience in disbursing credit and helping people to bring in better changes in their lives, RCDS introduced innovative interventions.

RCDS developed linkages of the small business enterprises in the main market

Lahore for a reasonable price of their products. RCDS also negotiated with the main wholesalers to eliminate middlemen.

In 2009, RCDS disbursed around Rs. 400 million to 5000 groups and 2500 individuals across the 560 villages as the cumulative lending went up to Rs. 767 million.

The Program for increasing Sustainable Microfinance (PRISM) was aimed at facilitating the provision of debt financing from commercial banks, other lenders and the capital markets to allow MFIs and MFBs to expand their operations and coverage in rural areas.

Working with core groups of interested commercial banks and MFIs and MFBs capable of rapidly expanding their microfinance operations, the program demonstrated that microfinance institutions can represent a financially sound and profitable business for banks and other investors, with considerably lower risk. Under this intervention, PPAF approved Rs. 25 million to enhancing sustainability of the microfinance program.

In the last ten years, RCDS has helped communities in capital formation and income generation at the household level through group formation by extending credit, encouraging savings, internal lending system (within a group using their own savings) and sustainable use of their existing resources. By 2010, RCDS had crossed Rs. 1 billion benchmark on its lending interventions.

Credit and Enterprise Development is the basic product of RCDS microfinance program and comprises 88% of its microfinance portfolio. 90% clients are female to encourage women participation in economic process. Along with credit facility, capacity building of the poor communities remains the integral part of program.

Enterprise Development Facility

RCDS offers Enterprises Development

Facility to those potential clients of the Microcredit and Enterprise Development who have completed two loans cycles. These loans are granted to small male and female entrepreneurs enabling them to expand their businesses.

Small Medium Enterprises

Small and Medium Enterprises encourages enterprise development and focuses on increased job opportunities. Creating employment opportunities is an essential pre-requisite for a client to qualify for the SME loans.

It is a larger window that provides better finances for slightly bigger enterprises where at least three workers are accommodated. Under this program, loans up to Rs 0.3 million are offered to owners of small enterprises.

This program has helped the poor to increase their income with the improved business conditions and reduce their vulnerabilities to external shocks. It has increased the supply of goods and services to low income population along with productive use of capital.

RCDS encouraged rural communities to raise capital and income, especially through savings. It has supported the neglected communities to set up businesses and securing sustainable livelihoods with the provision of credit on favorable terms. RCDS has also developed the linkages of the small business enterprises to the market so they earned the reasonable amount of their products.

Microfinance Program Update March 2015

Particulars	CED	EDF	LSF	SME	Total
No of District	7	3	3	3	7
No of Tehsil	22	6	4	6	22
No of UC	234	140	184	45	234
No of Household	101,913	4,064	2,586	101	108,664
No of Groups	22,546	1,584	771	101	25,002
No of Loans	184,256	9,420	5,029	132	198,837
ALS	19,228	67,445	56,383	152,689	22,541
No of Active Clients	46,068	2,305	2,152	36	50,561

Continued...

Total Disbursement	3,542,310,000	635,330,000	283,550,000	20,155,000	4,481,940,000
OLP	671,013,314	108,059,372	71,435,352	1,805,906	853,213,954
Male Clients	3,287	805	264	36	4,392
Female clients	42,753	1,500	1,888	0	46,169
Cumulative ROR	99.85%	99.91%	99.8%	98%	99.85%
Current ROR	99.9%	99.9%	100%	98%	99.9%
Operating Self-Sufficiency					126%

Farmers Enterprise Development

Agriculture occupies one third of the land surface of the Earth, and is the central activity for much of the world's population. Rural activities take place in close contact with nature, adding value to it by producing renewable resources, while at the same time becoming vulnerable to overexploitation and improper management.

The rural household, indigenous people and their communities, and the family farmer, a substantial number of whom are women, have been the stewards of much of the Earth's resources. Farmers must conserve their physical environment as they depend on it for their sustenance.

Over the past 20 years, there has been impressive increase in aggregate agricultural production. Yet, in some regions, this increase has been outstripped by population growth or international debt or falling commodity prices.

Further, the natural resources that sustain farming activity need proper care, and there is a growing concern about the sustainability of agricultural production systems.

Keeping in view the importance of above mentioned facts, Farmers Enterprises Development Programme (FEDP) project was launched in October 2006 and currently with cooperation of Asian Development Bank (ADB) funded Agribusiness Support Fund (ASF).

So far under the umbrella of FEDP, RCDS has successfully completed three phases covering the five districts of Sheikhupura, Nankana Sahib, Kasur, Faisalabad and Multan. Now, new agreement has been signed between ASF (funded through USAID's Agribusiness Project UAP) and RCDS from October, 2012 and under this agreement, 400 FEGs will be formed in Lahore and Multan regions.

The Farmer Enterprise Groups With the average of 15 farmers, (FEGs') formation on nationwide basis is an important component of the project. Small-scale farmers are organized and imparted capacity building and enterprise development support to establish and operate FEGs on commercially viable and sustainable basis.

RCDS is operating as implementing partner of ASF/UAP to establish 400 sustainable units of FEGs in Lahore Region including, Okara, Sheikhupura, Nankana Sahib, Lahore and in Multan region including Multan, Khanewal and Layyah districts.

The aim of the program is to support improved conditions for broad-based economic growth, create employment opportunities and contribute to poverty alleviation through increase in competitiveness of horticulture and livestock value chains in partnership with all stakeholders.

The overall goal of the Program is to support improved conditions for a broad-based economic growth, create employment opportunities and contribute to poverty alleviation through increase in competitiveness of horticulture and livestock value chains in partnership with all stakeholders.

The aim of the program is to support improved conditions for broad-



based economic growth, create employment opportunities and contribute to poverty alleviation through increase in competitiveness of horticulture and livestock value chains in partnership with all stakeholders. The overall objectives of the program are to;

- Strengthen the capacity in horticulture and livestock value chains to increase sales to in domestic and foreign markets
- Strengthen the capacity of smallholders and farmer enterprises to operate autonomously and effectively
- Increase agriculture efficiency and productivity through adoption of new farming techniques and technological innovation among targeted beneficiaries
- Enable agribusiness enterprises to

effectively utilize business development services (BDS) to enhance productivity, product and market diversity and penetration and profitability

- Develop and enhance BDS providers' farmers' capacity to reach agribusinesses through delivery of more varied and effective services

The overall output of the intervention would be sustainable units of FEGs formed by organization of farmers with small landholdings into groups to engage in collaborative agribusiness (horticulture, livestock & dairy) activities including production, post-harvest processing, value addition and marketing.

Furthermore, a provision of cost-sharing grants to these FEGs will enable their

members to employ best agriculture practices and post-harvest technologies to produce higher value crops and livestock, overcome scale disadvantages and gain market power including features such as identification of market opportunities and collective negotiating for input and output markets, add value to primary production through rural processing, grading, packaging, branding, storage and marketing arrangements and develop long-term equitable relationships with agribusiness enterprises including traders, processors and retailers.

The program systematically addresses the priority problems and critical constraints impeding the development of the agribusiness sector in Pakistan. The project has adopted a holistic approach to identify priority value chains and



address gaps in key value chains through integrated assistance packages.

The project serves as a catalyst to create conditions to enhance growth potential, and income and employment creation opportunities in the horticulture and livestock sub-sectors by bridging the gap between demand and supply.

The project intends to bring suppliers (producers) and buyers (market agents and processors) of targeted horticulture and livestock products. This requires an extensive effort at both demand and supply end to create a win-win situation; so that producers supply what is demanded by buyers i.e. market agents and processors.

At producers end, the Agribusiness

project is technically and financially supporting the producers to organize them in groups (FEGs), so that they can enjoy economies of scale for purchase of cost effective and quality input, farm level inter group learning, collective post-harvest management, and selling produce to competitive markets.

The technical and financial support to small landholders and enterprises/farmers involve building their capacity of to compete in the market, and to develop effective and sustainable market linkages for selling of their produce at competitive price.

The facilitation in developing the market linkages of producers with the buyers (market agents and processors) requires detailed understanding of prescribed

quality and desired quantity of produce required by market.

The project conducted Rapid Market Assessment (RMA) to understand the market situation of the targeted value chains in respective regions. The targeted value chains include chillies, dairy, guava, high value /off-season vegetables, meat, potato, strawberry and tomato.

The project activities planned for coming years will assist in transformation of prioritized value chains to have a long term multiplier effect with sustainable results in terms of creating employment and income generation opportunities.

The approaches sorted out for the development of prioritized value chains revolve around market-led business

development approach, and are supported by a range of activities across the value chain.

The lead company grants will be issued to develop a competitive processing and export side of each value chain. The market assessment has helped the project in organizing the individual farmers into FEGs and building their capacity to develop effective and sustainable market linkages with buyers for sale of produce.

The objective of the RMA is to determine quantity and desired quality, demanded by buyers (market agents/ processors), identify gaps between the quantity and quality, supplied by individual farmers and demanded by the buyers and organize farmers into farmer enterprise groups based upon the market demand for selected value chains products.

The methodology of the rapid market assessment includes;

Questionnaire:

The data has been collected on standardized questionnaires developed for: a) suppliers (producers) and, b) buyers (market agents and processors) of selected value chains. The producers' questionnaire involved collection of information from group of farmers on their production, post-harvest management, produce selling and marketing to buyers.

The processors and market agents' questionnaire include collection of data and information on their sources of supply i.e. from where they purchase, and how much quantity and of what quality and at what price they buy? Moreover, both of these questionnaires include questions on their satisfaction from existing trade and their satisfaction level from quantity and quality supplied.

Sample Size & Data Collection:

During the baseline study, region wise data was collected from processors and

market agents. The collected data identified 20% of those market agents/processors that contribute more than 70% of the demand.

The RMA involved data collection on market agents/processors questionnaire from 15-20 large/key market agents/buyers and 5-10 processors as per availability.

The production data has been collected from group of large farmers that are in large production clusters (even if they are unorganized at the time of the market assessment) in a Focused Group Discussion (FGD) meeting for a particular VC product of region.

Some of these large production clusters have already been identified during the baseline. 30% approximately of the production clusters taken as sample. Separate FGD meetings with producers conducted for VC product.

FEG Formation:

For group formation it those farmers are selected who have almost the same type of produce / marketing interest. Within the group, the farmers may need to have different skills such as leadership, accounting and marketing.

After the formation of groups, the training of group members is conducted, covering, management, legal, financial and marketing techniques. They also get technical training specifically suitable for the group to enable them to add value to their produce and market them in a better way.

RCDS also capacitates the group members to think for development of new proposals for business and grants for business and/or new product for specific market.

RCDS overall organize the 650 FEGs in the Lahore & Multan region for the value addition and value chains development in the horticulture and livestock development through the financial and technical support of ASF.

Livestock and Dairy Development

Livestock plays an important role in the economy of the country and is at the heart of the rural socioeconomic system. It is a net source of foreign exchange earnings contributing significantly in this vital area.

Most importantly, more than 8 million rural small and landless farmers raise livestock, making it an ideal sector for attacking tackling rural poverty in the country. Furthermore, as livestock makes up almost 50 % of the agriculture value added, the future high growth in agriculture is expected to be led by the livestock sector.

The demand for livestock and livestock products is continuing to increase due to the population growth, urbanization and increase in per capita income. The production by the livestock sector needs to increase rapidly and the share of it which moves through the modern processing facilities and the commercial marketing channels must increase substantially.

Moving away from the subsistence mode of production to the more modern methods and marketing requires a commercial approach to the livestock sector and will require financial and technical investments.



Pakistan is endowed with a large livestock population well-adapted to the local environmental conditions. It includes the best dairy breeds of buffalo and good dairy breeds of tropical cattle. Many breeds of cattle, buffaloes, sheep and goats have good meat production potential. However, overall growth rate of the sector has not been impressive.

Livestock in Pakistan is an important component of mixed crop-livestock farming system. Subsistence livestock farming still occupies a major share in the production system.

Major constraints for livestock development in the country are inadequate feed resources, occurrence of epidemics of infectious diseases, poor marketing infrastructure, and low investment by government, poor institutional infrastructure, outdated regulatory framework and limited credit availability.

Keeping in view the above mentioned scenario, Livestock and Dairy Development Organization (LADDO) was formed under the platform of RCDS. LADDO is a community based organization for empowerment of small dairy producers by providing them a platform where they can pool up their resources, ensure competitive price of their produces and get rid of exploitation by middleman.

LADDO aims to bridge the demand and supply gap between consumers and milk producers. Farmers themselves control milk collection, quality assurance, transportation and sales.

The aim of the project is to increase the income of small dairy farmers through a higher milk price. An apex body has been formed which collects and sells the milk and other dairy products.



Health & Education

Health and education are an integral part of RCDS' efforts to empower the poor, especially the women and children. Soon after its establishment, RCDS realized that health and education would have to be a major focus of its interventions health and education sectors to reduce poverty and achieve social stability.

RCDS started the health program with the financial support of Pakistan Poverty Alleviation Fund PPAF in the districts of Nankana Sahib and Sheikhpura.

It was aimed at providing a healthy environment and facilities to enhance work efficiency and productivity of population. Additionally, the embassy of Japan provided equipment for the health centers established by RCDS.

The goals of the program were are to have;

- Improved health status of the targeted communities
- Reduced Maternal Mortality Ratio and Infant Mortality Rate in the targeted population
- Improved environment for implementing sustainable PHC program

The objectives of health interventions were are to provide the poor access to quality public health services, including antenatal, postnatal and safe delivery; establish network for referral to secondary and tertiary outlets; awareness about healthcare, including reproductive health; promoting vaccination, breastfeeding, growth monitoring, and child spacing; awareness about HIV/AIDS and sexually transmitted infections; capacity building of health staff; and developing linkages for awareness and advocacy.

As all RCDS interventions are based on needs assessment, a health baseline survey was carried out to assess the healthcare situation in the targeted areas. A total of 22 villages were selected for the baseline survey.

The study covered the following issues':

- Mother Mortality Ratio due to pregnancies, deliveries and post-natal complications
- Causes of Infant Mortality Ratio
- Existing practices of treatment
- Existing practices of Ante-natal, natal and post natal
- Health problems of community
- Socio demographic profile of the areas
- Existing referral system to deal the emergencies regarding the pregnant women and the infants

RCDS established community health centers for provision of these facilities to communities at their doorstep. Mobile health camps were also organized at community level.

RCDS teams with the help of community activists organized preventive health sessions on waterborne diseases, immunization, family planning, asthma, tuberculosis, sexually transmitted diseases, diabetes etc.

Education

With financial support from SAP-PK, Trust for Voluntary Organizations and Overseas Pakistanis Educational Network, RCDS initiated its efforts at providing and improving formal, non-formal and technical education to the rural poor.

RCDS started this program with a goal to raise access of the poor of neglected communities on cost effective quality formal and technical education so that they could be equipped with necessary awareness, abilities and skills essential for their progress, prosperity and development.

The main objectives of the program are;

- Help the children of disadvantaged sections in getting primary education
- Advocate child rights, especially of education, at various levels
- Sensitize the poor communities about the significance of the education and literacy
- Convince the communities over the neglected issue of girls education
- To share the struggle to give an end to illiteracy at local and national levels
- To impart technical and vocational skills to the poor with a special focus on women

The major activity was the establishment and execution of non-formal schools in different communities. Moreover computer literacy and women skills-based training projects also fallen into the scope of this program.

The Projects under the Education Program were implemented on participatory basis. The concerned communities remained involved throughout the project cycle with a represented body called community based organization.

The CBOs role were not only in smooth and result oriented implementation of the projects but also acted as an overall development instrument for the sake of sustainable development.

After a baseline survey a project has offered to the community on cost-sharing basis.

RCDS established non-formal schools in 1997. By end 1998, SAP-PK provided financial assistance for five non-formal schools. One-and-a-half year on, the number of schools increased on 11. Importantly these schools were established on self-help basis.

Moreover, two formal schools were established merging some of the non-formal schools to ensure quality of education on sustainable basis. In 2002, the organization's efforts for Non-Formal Education Program were bolstered.

The Trust for Voluntary Organizations (TVO) supported the Community Development through Education and Training, helping to set up 10 non-formal schools. Similarly with the support of Overseas Pakistanis Educational Network, a similar project was launched.

By the end of 2002, the number of cumulative home-based schools reached 56.

A Computer Literacy Centre was established in the year 1999 in Mandi Faizabad, helping students to complete courses in IT.

Moreover, a skill center was launched to equip the rural women and girls with skill-based trainings. The objective was to ensure the women's participation in activities that help them become economically empowered.

Since the inception of the center, 176 women completed their courses of different kinds including cutting, sewing, knitting, embroidery and handicrafts.

By 2007 RCDS established 55 non-formal schools, three community model schools and one skill center for women. Through these schools, 11,293 students got primary education.

The target of the non-formal schools projects' were the children who mainly because of financial constraints and the parents' reluctance could not get enrolled into schools. RCDS' efforts not only took these children back to school but also made sure they get quality education.

In partnerships with community organizations, RCDS identified the villages/areas with no access to primary healthcare, establishing the need for community health centers. A health coordinator with the support of village health committee ran these community centers.

Each center has two components: the curative and preventive. On the curative side, there is a health doctor for OPD and LHV to conduct safe deliveries. On the preventive side, there was an outreach team consisting of Lady Health Worker/ Trained Birth Assistants(TBA).

Male health assistants accompany LHWs for house to house for health and hygiene awareness in the vicinity.

Two community health centers were established in Mandi Faizabad and Kot Mehmood. The community health centers have provided treatment to more than 50,000 patients, including antenatal and postnatal care, a dire need in rural areas.

The major contribution has been providing affordable and quality health services at the door of the poor. These included X-rays, ECGs and Ultrasounds.

In 2008 RCDS organized health camps on HIV/AIDS in the targeted area. 2000 HIV/Aids test were conducted in these camps and affected people were referred to the better health facilities.

In 2009 RCDS started providing round the clock, 24/7, health services at two Community Health Centers. This initiative was taken to cater the patients who visited especially at night time.

At the same time, mother and child health services were improved considerably. The two community health centers in Nankana Sahib and Sheikhpura served more than 1200 women and children.

RCDS also collaborated with the health department for its Extended Program of Immunization and Maternal Neonatal Tetanus program.

Community Physical Infrastructure

The Community Physical Infrastructure (CPI) program was initiated in 2002 with the financial assistance of PPAF on a cost-sharing basis. The purpose of the program was to improve the lives of the poor in the Punjab by providing financial and technical services.

The program was aimed at providing the rural poor not only the assistance but also the understanding and realization that how developing the physical infrastructure goes a long way in improving theirs and others' lives for years to come.

The aim to initiate a collective endeavor, bringing the people together for making efforts and believing that they can help each change their lives.

CPI schemes are a powerful tool for the empowerment of communities. CPI schemes help change lives by improving irrigation system through watercourse lining, land leveling and construction of flood protection bunds. The focus of RCDS CPI schemes (74%) is on irrigation while link roads have been developed to connect villages and hamlets with towns and markets.

RCDS identifies, prioritizes and implements projects in consultation with communities. The basis of every CPI intervention is to let the community own the project/scheme are;

- Increase mutual trust, cooperation and understanding among the community members
- Increase social cohesion and awareness among the people so that they could solve the local issues availing the locally available resources
- Help farmers to increase their agriculture production.
- Help farmers gain easy access to the nearest market



- Self-dependency of fodder production
- Save fertile land from water logging and salinity
- Ensure better health and hygienic facilities through provision of better sanitation systems
- To minimize the harmful impacts on environment

Community Physical Infrastructure schemes include;

- Watercourse Lining
- Tube-well Installation
- Land Development
- Flood Protection Bunds
- Link Roads/Soling
- Sanitation
- Street Soling
- Small Bridges
- Culverts
- Bio-Gas
- Earthen Rain Water Channel

In 2002-03, a comprehensive survey was carried out to determine the social, economic and environmental impacts of the CPI program along with exploring financial and technical features.

Simultaneously, efforts were made to develop an understanding and trust building with the members of the community by holding frequent meetings.

The infrastructure scheme was developed on cost-sharing basis with the community contributing 25% of the share, mostly in the form of cash, labor and kind.

Joint bank accounts were opened to manage the financial transactions. Initially in 2002-03, 23 schemes were launched under the CPI program which benefited 4,987 from 724 households. In 2003-04, the number of CPI schemes increased to 84, reaching 22,390 persons from 3,105 households.

In July 2005, the United State Department of Agriculture (USDA) joined hands with the RCDS in improving the communities' physical infrastructure. In 2006, RCDS worked on 89 CPI schemes.



During the first five years of the CPI program, RCDS focused on needs identified by the community, including watercourses, installing tube-wells, land development, protection against disaster, especially flood, and sanitation.

In the very first year the CPI interventions led to visible positive changes. If on the one hand, watercourses schemes increased the income of farmers, it also addressed the major issue of water leakage.

Most importantly waterlogging and salinity were reduced. As the sanitation and communication facilities improved, the people realized how crucial they were in contributing to a better economic outlook.

In 2005-06, watercourses schemes generated income for 5168 households by bringing 57,544 kanal (7193 acres) land under cultivation. The demand of fodder improved because of increased agriculture production.

By selling the surplus in the market, average income of the beneficiaries also increased. The mutual trust & understanding among community members also enhanced. People got better sanitation and hygienic facilities as

RCDS expanded its program to new geographical areas.

In 2009, RCDS started working with Village Development Organizations (VDOs) under the financial assistance of World Bank. The organization initiated 40 projects over the period of six months in the neglected areas of districts Nankana Sahib, Sheikhpura, Faisalabad and Kasur.

With the support of PPAF, Water Management Center was started to introduce and implement innovative water efficient courses projects. Similarly under the initiative, Integrated Water Efficient Irrigation Projects, 20 water efficient projects were launched. In 2009, CPI interventions helped saved 40% water through the watercourse lining. The irrigation of one acre was reduced by 50%. The land lost to earthen watercourses was utilized by producing 60 kg (per acre) yield. The drip irrigation provided farmers a value added service to fertile land and inject pesticide.

In 2010, RCDS started its CPI interventions, mainly watercourses lining, in Southern Punjab. With the financial support of FAO and UNDP, the focus of CPI schemes was on the flood-hit areas of Southern Punjab Districts Layyah, Bakkhar and Muzafargarh.

Water, Energy and Climate Change

Pakistan is a developing country and rich in human and natural resources. Major portion of population (76%) is directly or indirectly related to agriculture sector and contributing in GDP. This population is living in rural areas and works in fields without having basic facilities, especially rural women are more marginalized and vulnerable.

Although, government launched different development plans and implemented but poverty continued to increase.

Water, Energy and Climate Change (WECC) plays a pivotal role in the efficient use of water, as per the crop water requirement, saving the energy, take measures to protect environment, in an integrated manner.

RCDS has firm belief in participatory approach. It identifies, prioritize, implements project with the prior consultation of the communities for whom the project is being designed. That is why the community organizations not only own the projects but also the instinct of mutual understanding and sacrificing passion polishes in them.

They too carry out the maintenance operation for the sustainability of the projects. The main and mega object of RCDS is to bring change in social and moral attitudes of the people, to foster and build capacities of the community based organization to such an extent that they may solve their local issues utilizing local available resources. In this regard, the CPI is used as a tool.

Hence the improved and enhanced infrastructure contributes a lot towards the development of the area by raising the agriculture products and providing sanitation system that ultimately lead to the better life style.

RCDS over the years has implemented integrated irrigation water efficient projects in 40 villages, 25 union councils and seven tehsils of districts of Sheikhpura, Nankana Sahib and Layyah from January 01, 2010 to December 31, 2014. Following projects are implemented under the WECC;

- Watercourse lining
- Drip/Sprinkler irrigation
- Land leveling & land development
- Tube-wells /turbines installation
- Bio-gas plants for running tube-wells as well as for kitchen purpose
- Solar pumps

Keeping an eye on the consistent energy crisis in Pakistan, RCDS started installation of solar pumps for the agriculture purpose in the district of Nankana Sahib as the prolonged power break downs affected the small land holders badly.

Initially RCDS picked one UC and initiated its projects of solar pumps, installing three solar pumps at three different locations. A solar pump with four inches diameter pipe provides 60,000 liter discharge per hour, saving Rs. 1,325,000 in fuel/electricity head. In

this way, within about four years the solar tube well would meet its expenses.

The total life cycle of the solar plates is 20-25 years. It means rest of the 20 years would be free of cost electricity. This would not only saves money but also environmental friendly.

Water, Energy and Climate Change (WECC) plays the promising and pivotal role in the efficient use of water, as per the crop water requirement, saving the energy, take measures to protect environment, in an integrated manner.

It does not only bring an end to their problems by raising the agro-produces of the agrarians but also bridges the social gap by cementing and fortifying their ties.

The WECC IWEIP project duration is four years (January 01, 2010 to December 31, 2014). The project is being carried out in 40 villages, 25 union councils, seven Tehsils of districts of Sheikhpura, Nankana Sahib and Layyah.

It includes the one year extension period. 50 projects were to be completed but due to the saved amount, four more IWEIPs were completed, accumulating 54. The project benefitted 1,932 households benefitting 13,918 beneficiaries. Per household disbursement remained 3, 1056 PKR and per beneficiary PPAF share was 4,311 rupees.

In the same way, CO share per household and per beneficiary remained 9,678 and 1,343 respectively. The project of four year provided 5,314 days labor to the un-skilled persons and 15,943 skilled person as masons in the working areas. The total un-skilled and skilled labor is 5.58 million rupees and 3.75 million respectively

A total number of bio gas plants, installed for running the tube well and kitchen purpose were 31. In the same way three solar pumps for installed removing the tube well run by diesel engine.

Under WECC project, total watercourse lining in 9,1132 RFT was completed

irrigating 3,064 acres of land. Total land was developed and leveled through laser leveler was 575 acres. The sprinkler and drip systems were installed in 60 and 02 acres re in three districts Sheikhpura, Nankana Sahib and Layyah.

The total project cost as per implementation was 65,240,000/= including cost for infrastructure projects, operation cost and cost for capital. Following is the detail:
The project was carried out in 40 villages, 25 UCs, seven tehsils and three districts i.e. Sheikhpura, Nankana Sahib & Layyah. Following is the table and graphic detail

The following project components were included in the IWEIPs;

- Watercourse lining
- Drip/Sprinkler irrigation
- Land leveling & land development
- Tube-wells /turbines installation
- Bio-gas plants for running tube-wells as well as for kitchen purpose
- Solar pumps

This integration has imparted impacts in agriculture in multi-dimensional in the form of water saving (40-60) percent water, saved human labor, provided alternate and environmental friendly energy sources in the form of bio-gas and solar.

Sheikhpura, Kasur, Nankana Sahib and Faisalabad are four districts among many districts where RCDS is intervening. A large portion of these areas live on the bank of River Ravi. Water of River Ravi is becoming polluted day by day by inclusion of industrial waste water in it from different points.

Drainage water is also being mixed in the water of River Ravi and the water is causing all the waterborne disease such Typhoid, hepatitis and abdominal diseases. Water for drinking and daily usages should be clean the drainage water should be tackled by other channels rather than water channels, canals and ponds.

Another dangerous factor is increasing

industrial pollution in these areas. Husking units are the main cause of the air Pollution and water contamination.

All these factories and industrial units are disposing their excretion in water channels or mix it in underground drinking water by disposing it in bore. The Excretion of the factories should be disposed by safe way rather than disposing in drinking water and under bores.

Keeping in view the above mentioned situation RCDS have adopted integrated development approach to serve the cause of the marginalized, voiceless and neglected communities specially focusing on rural poor.

RCDS implemented its programs with the support of national and international support organizations in the operational areas. To further expand this program in the southern Punjab and then gradually expand its operation in the entire country.

From its inception RCDS gathers the community on platform to raise for its right, through rallies, seminars, social organization, provision of the integrated development services, street walks and on special days' events RCDS has become the voice of these voiceless peoples.

To strengthen its four pronged strategy comprising of social mobilization, provision of the financial services through microcredit, community physical infrastructure, capacity building, awareness raising advocacy and networking & linkages development, early recovery & rehabilitation, horticulture & livestock development to achieve long term goals of sustainable development with special focus on women empowerment.

Vocational Training

Enabling the communities people with the skills required to make full use of the resources is a major focus of RCDS efforts to reduce poverty and achieve social stability. That is why training and capacity building is the main component of every RCDS which is part of every intervention.

In other words, preparing the rural poor to collectively find sustainable solutions to improve their lot and reduce poverty is the target of RCDS efforts. .

Additionally, understanding the importance of democracy and the promotion of democratic attitudes at local level in enhancing efforts to reduce poverty has been part of the RCDS' training program.

RCDS builds the community organizations whose role is to promote the culture of collective and democratic trends in the society and make efforts to address the social and economic issues.

The objective of RCDS training program is to;

- Develop institutional infrastructure at grass root level
- Build the capacities of the rural communities
- Ensure adequate utilization of human and social capital
- Enhance the people's communities mutual trust and understanding
- Promote democratic culture and traditions in the society

A Community Organization is formed at village level to promote the culture of collective and democratic trends and make efforts to resolve the socio-economic issues.



RCDS trains the community organizations in improving the people's approach and philosophy towards their social, economic and political issues as well as building their technical capacities.

Events on community management, designing, planning and implementing development interventions, savings and lending at local level are a regular feature of RCDS training program.

Importantly, RCDS helps the local community organizations in linking with counterpart at local and national levels for learning and experience sharing.

In 2002, 26 community-based organizations were established. Of them, three were women's-only organizations. Out of these community organizations, 11 were merged into four larger organizations, which, after having equipped with adequate training in different areas of social development, were able to design and implement community-based development ventures.

RCDS's effort in empowering the networking of the NGOs/CBOs has led to the formation of Sheikhpura NGOs Forum: This is a district-based platform of the organizations NGOs/CBOs with 70 members. This forum met once in a quarter.

As Pakistan went to local and general elections in in July 2001 and October 2002 respectively, RCDS in partnership with South Asia Partnership Pakistan (SAP-PK) also launched Democratic Rights and Citizens' Education Program (DRCEP).

The aim was political awareness about democracy, democratic rights and how they can be used for social stability and reducing poverty. The operational outreach of the program was the entire district of Sheikhpura.

The program directly involved more than 15,000 people through 70 member NGOs/CBOs of the Sheikhpura NGOs Forum.

After RCDS organized people into community organizations, they started sharing experiences and issues with each other and also finding solutions to their problems. More than 4,500 men and women were orientated on issues of political, social and economic significance.

Women have the potential to change their own economic status, as well as that of the communities and countries in which they live. Yet more often than not, women's economic contributions goes unrecognized, their work undervalued.

Unequal opportunities between women and men continue to hamper women's ability to lift them from poverty and gain more options to improve their lives. Research shows that inequalities persist in the way paid and unpaid work is divided between women and men; in the fact that women remain the sole caregivers at home, and in their limited access to resources. These imbalances slow economic growth.

In our country, situation is not so different where women are severely disadvantaged and discriminated. They have very limited access to their basic rights-economic, social, civil and political. They are also often denied the right to decide in matters relating to their marriage and divorce and are more easily abused in family and community.

Pakistan is predominantly a patriarchal society. Social and cultural restrictions limit women's chance to compete for resources. Women face difficulties in acquiring skills and employment in the market and hardly find jobs and skills especially in rural areas. Setting their own business is not an easy task for Pakistani women.

This situation has let the women in subordinate position. However, the nature and degree of women's subordination vary across classes, region and rural/urban divided. Men's power is relatively stronger in the rural areas settings where local customs established male authority and power over women's life.

On the other hand women belonging to the rich and upper middle class have increasingly greater access to education and other opportunities and can assume greater control over the opportunities.

In all the legislation bodies from local to national level, there is 33% representation of women provided in the law. But it is perceived that even after having this representation, these women could not play vital role to work for improvement in the lives of women and for promotion of women rights. It is perhaps because of the fact that women have never been an earning hand in for the family so are secluded from the process of decision making.

Such families where women are breadwinner of the family, they have full right and authority to take part in the decision making process. So if we want to empower women in real sense, we will have to make them economic empowered.

Keeping in view the importance of economic empowerment of women, RCDS is mobilizing local communities in the target areas for women economic empowerment.

In this connection, RCDS has been running a vocational skill training center for women in District Sheikhpura since 2009. So far three batches of 86 trainees have been imparted skills training.

The nine-month certification enables women particularly widows for soft loan to start their own enterprises to not only fulfill their own needs but also to support their family members. They are on the way of to economic empowerment and we will see soon when they will be consulted in every decision at the family level.

RCDS plans to set vocational skill center with non-formal education facilities in two union councils.

This skills training center will ultimately lead for realization of women rights by raising their economic and social status.

Youth *Hunar* Scholarship Program

Unemployment rates among youth 15 to 24 years of age are among the most frequently cited indicators of the difficulty the young face in making a transition from schooling to full-time employment and becoming productive citizens and providers for their families.

The International Labour Organization report 2004 states that youth unemployment has risen rapidly over the past decade to reach 88 million worldwide, representing 47 per cent of the 186 million persons out of work worldwide.

The rates are typically higher among the younger the job seeker, reflecting the difficulties the young face in making the transition from studies to work. This pattern is common in both advanced and developing countries.

In countries like Pakistan where economic growth is weak and overall unemployment is high, youth unemployment tends to be relatively higher, as youth are among the first to be affected by slow growth and job creation.

In the developing countries where the relative size of the youth population continues to increase, it adds to the pressure to create



jobs once these youth are old enough to enter the labor force. Youth make up a substantially higher proportion of the labor force in developing countries than in industrialized economies.

In Pakistan, there are some reasonable opportunities for youth to develop their skills in the urban areas whereas youth of rural areas have very limited access to such opportunities. The training facilities for skills development are either do not exist in the rural areas or if these exist, they are not of that standard which are in urban areas. So the youth of rural areas are totally being ignored in this regard.

Keeping in view the importance of the youth, RCDS designed a project in which the young persons of rural areas would be given an opportunity to earn their livelihood and to support their families by developing some skill set.

In this connection, RCDS signed the agreement with Engro Foundation in the name of Muridkey Hunar Scholarship Program for the village Sikhame near Engro Eximp in Muridkey.

This program was an innovative model of livelihood it was planned that 08 candidates will be selected from the surrounding villages of Engro Eximp for the Hunar Scholarship and Training in renowned Descon Institute of Technical Trainings (DITT).

The main objectives of the program were mobilization of youth for skills development, identification of HHs households through PSC poverty score card for scholarship, development of skill development of youth through scholarship and their job placement.

RCDS started the project after signing an agreement with Engro Foundation and DITT in February 2013. A rapid assessment of the target villages was conducted to assess the situation and level of qualification and already having skills of youth.

After rapid assessment of the village, RCDS formed the mobilization team under the supervision of the Program

Coordinator and the entire program team was trained by the head office according to the program design.

RCDS believes in community participation for effective and efficient result oriented interventions. In this regard community meetings were organized for participation of all walks of life from the community.

RCDS organized successful orientation seminar where RCDS management, local youth, and representatives of Engro and DITT participated in. Community members raised different queries regarding the Hunar Scholarship Program. The RCDS management facilitated community concerns regarding the program. The interested youths were selected through written test and interview.

The RCDS and DITT after joint consultation finalized the 08 candidates for the two trades of welding and pipe fabrication because in the growing industrial arena these are most demanding fields. Currently the selected candidates are attending the regular classes in DITT to develop their skill which will enable them to earn their livelihood in dignified manner.

After successful completion of courses by DITT a soft skill one course implemented through Amal Academy which include the communication and presentation skill and personality development. After acquiring the hard and soft skill now 06 out of 08 are working in the Gulf and 02 placed locally.

Social Safety Net and Advocacy

Pakistan is an agriculture country blessed with four seasons with the land enriched with natural resources. The poverty level in Pakistan is increasing day by day and more than 40 % of the population within the country lives below the povertyline.

On average they are earning less than Rs. 125 per day while the cost of petrol living is increasing day by day which affects the rate of other prices as well.

Wealth distribution in Pakistan is highly uneven, with the top 10% of the population earning 27.6% and the bottom 10% earning only 4.1% of the income. According to the United Nations Human Development Report, Pakistan's human development indicators, especially those for women, fall significantly below those of countries with comparable levels of per-capita income.

To provide the opportunity of dignified living to the poorest, RCDS started Social Safety Net program in 2010. In the first phase 50 widows were identified and 3 goats per household were distributed totaling 150 goats.

In the second phase 450 goats were disbursed among the 150 widows to alleviate poverty and improve their livelihood. With the passage of time, the number of goats will be increased and so as the number of beneficiaries will also be increased.

By having she goats on permanent basis, the beneficiaries are now able not only to fulfill their own needs by producing milk and sblings but also they are able to support their family needs of health and education. This program is now being implemented as a regular program and on sustainable basis in the long time.

In every target area, the priority of RCDS is to work for improvement in the lives of the beneficiaries on sustainable basis. That is why; the field team have been assigned to identify the needy and deserving orphans and widows for these goats distribution on regular basis by recording their personal, social and economic data so that they may get the goats on turn basis to earn their livelihood and to access basic needs of the life.

Besides this, the field team has also responsibility to collect data of the existing goats and the beneficiaries to monitor and measure the impact of this intervention on the lives of the beneficiaries. Currently, following is the status of the Social Safety Net.

RCDS has well established advocacy department who has successfully launched advocacy campaigns for peace, democracy and human rights has been focusing on socio economic issues in Districts Nankana sahib, Sheikhpura, Kasur, Faisalabad, Narowal, Multan, and in other Districts of Southern Punjab.

Through this program different activities were performed like street theatres, community meetings, seminars on special events celebration, people's awareness about their rights, and political education programs. Through this program following activities are carried out by RCDS.

Access to Justice Program

Pakistan's legal system remains plagued by inequity, inefficiency, vulnerability to exploitation by money and power, unintelligibility for the majority of the country's citizenry, corruption, lack of resources, and a dogged resistance to reform.

It remains aloof from the concerns and struggles of the ordinary Pakistani citizen. As a result, there is great mistrust amongst Pakistani citizens of the formal judicial and legal system. This lack of trust is not merely a result of the legal system's operational inefficiencies or administrative failures, but a direct result of a disconnection between the ideas of justice that inform the formal system, and those that inform a diverse and complex Pakistani social, cultural and political reality.

This disconnection and lack of trust in the institutions and its practitioners is one of the biggest factors undermining Pakistani civic society and democracy.

But perhaps the most egregious disconnection remains the absence of the voices of Pakistan's most socially, politically and economically marginalized communities from the debates about judicial and legal reform.

There exists a dramatic gap between Pakistan's largely inherited 'laws from its colonial legacy ... and the common people of Pakistan. And this gap is most evident when one travels into these communities – religious and ethnic minorities, the urban poor, rural women, tribal communities, landless peasants, slum dwellers, victims of state policies of war particularly the never-ending 'war against terror', the displaced from lands given to corporations for 'development' and others most in need of a just legal system, and yet most distant from its interests and aims.

In particular, an acknowledgement of the specific injustices these communities face in their daily lives, and the struggles they undertake to overcome them – either through the formal legal system or alternatives legal avenues like the Sharia courts or customary courts, are not central to any judicial reform discussion.

But it is here, within these communities, with their different and varied understanding of the idea of justice, that one begins to see the law in an idea that sees justice in singular, Utopian terms, and that the creation of a just society dependent on the creation of perfectly just state institutions and social arrangements.

Keeping in view the above mentioned drastic situation of justice in Pakistan, RCDS launched its three years program "Access to Justice" program which is being implemented by the Asia Foundation in partnership with Pakistan Institute for Labour Education and Research (PILER) and Lawyers for Human Rights and Legal Aid (LHRLA) funded by TAF-USAID to improve access to justice and human rights through the provision of efficient, cost effective legal assistance and protection for vulnerable populations.

The project has been designed to target 10 districts across all four provinces where significant rights violations against women and minorities have been reported.

RCDS is implementing partner with the Asia Foundation in District Nankana Sahib which represents urban, rural and ethnically and religiously diverse population.

The focus of the project is both on the demand and supply sides of the justice system and therefore is working towards the achievement of the following two objectives;

- To develop and implement a multi-pronged public awareness campaign that increases citizens' knowledge of the laws, which protect their fundamental freedoms
- To strengthen the capacity of existing legal aid centers that provide legal services to those whose rights have been violated

The expected results of the project include;

- Improved (more frequent and better targeted) demand for efficient, cost-effective legal aid services among vulnerable groups in the target districts. Target legal aid centers are able to provide a broad range of legal services that are appropriate and relevant to the needs of vulnerable populations
- Improved knowledge of and positive behaviors among members of the local community, police, legal aid workers, and local government bodies towards the fundamental rights of vulnerable populations in the target districts

Under A2J program RCDS provided the 500 HHs free legal aid through court, awareness session and advocacy program



Emergency Relief and Recovery

In July 2010, heavy monsoon rains caused severe flooding in Pakistan's history. Flash and riverine flood across the country affected 20.6 million people and more than 11,000 villages, with at least 1,752 dead and 1.9 million homes destroyed or damaged. There was loss of assets and livelihood on a large scale in more than 79 flood affected districts of Pakistan.

The flood water breached the banks of rivers in at least 12 districts of the Punjab, destroying the homes, crops and livestock. So, this calamity affected eight million people of the Punjab.

The flood water affected 47,143 households in 132 villages/settlements of 15 union council of tehsil Layyah and Karore.

At the same time, the flooding of the river not only claimed human and animal lives but also wiped away the house of the people along with the agriculture infrastructure. The flood caused damages to over 400,000 acres of standing crops.

In nut shell, flood engulfed the houses, rendered the people shelter less, damaging and destroying the people's property.

It galloped down the schools, metallic roads, link roads, culverts and bridges, water channels, sanitation and drainage system in the villages and above all, it contaminated the underground water. So, it posed a permanent threat to human life in the form of abdominal diseases.

The agricultural official say flood washed away crops on more than the 250,000 acres, trees, crops, vegetable, fruit, etc.

A carpet survey of the allocated revenue villages and their related settlements was had to have the vivid picture of the basic, health, education, community physical infrastructure and other prevailing problems.

To know about the agriculture conditions and constraints, possible interventions and people's cooperation towards the project initiation and ultimately execution.

The due role of the rustics, following the paradigms of participatory development through self-reliant efforts to form community based organizations and project committees. Following were the key findings of the situation analysis:

The total population of the surveyed revenue villages/ settlements/ hamlets stood at 45,112 out of which affected population was 44,111, and the segregation of males, females and children was respectively (18,045. 18,947 and 8,120).

People having income less than 6,000 are 49%, equal to 6,000 are 33%, 6,000 to 10,000 are 15% and above ten thousand are 3%. The flooding of the river left behind the everlasting effects on the lives of the rustics that would definitely take some time span to restore.

The people who were either in private or public service were 1%, agriculture 19%, livestock 2%, Labor 11%, Petty business 2.4% and

Artisans are 0.6%. The total disable persons and widows are 443 & 680 having percentage of 1 % and 1.5% respectively.

The availability of electricity is 92%, facility, cell phones is 84% and availability of clean drinking water is 98% and 0% households have piped water. The sewerage and sanitation is equal to none. Total number of partially/totally damaged culverts was 34 and soling/link roads partially damaged destroyed were 24 Km.

The total land of the surveyed villages was 28,700 acres, non- cultivable is 1,406 acres and land went barren/uneven due to the flood is 366 acres.

The success phenomena of rural development, on sustainable basis, is on the development of ownership sense among communities is strong social mobilization at grass root level. It is the social mobilization that not only fortifies social ties among the people living at different levels but also bridges social gap among them nourishing the instinct of sacrificing personal interest over the collective benefits.

At first two social mobilization teams were formed, including two males and female social organizers and one field engineers. After the one day orientation session of staff over the working mechanism and Standard Operating Systems (SOPs), the time frame and detailed activities, the SMTs started work parallel in tehsil Layyah and Karore Lal Eisin.

In the response, RCDS organized health camps for flood affected communities in union council Haji Shah Kotla and Baseera in district Layyah and provided treatment to over 2,000 affectees. The victims were vaccinated against the water-borne diseases.

The southern Punjab is considered to be the most neglected and backward as compared to the areas of central Punjab. After the flood, RCDS conducted a baseline survey in the most flood affected areas of the district so as to work

for the victims of natural calamity after assessing the damages.

With partnership of United Nations Food and Agriculture Organization (UNFAO), RCDS launched the early recovery program including provision of agri inputs, compound feed for livestock and de-siltation of the water channels.

RCDS started its working it the flood affected district in October 2010. In this connection, RCDS identified and distributed agri-packages among 9,179 households with an estimated population of 64,253 persons including men, women and children. The compound feed was distributed among 1,993 households having estimated population of 13,951.

The Cash For Work (CFW) for reconstruction of Watercourses benefitted 420 households having population of 2,940. The length of these watercourses is 30,350 meters with total command area of 1,265 acres. This project was carried out in two tehsils of Layyah' eight union councils and fifteen villages. In the same way, fifteen water courses having length of 23,400 meters, irrigating 1,650 acres, had been completed in nine villages of two union councils of district and tehsil Bhakkar. These water courses benefitted 375 households benefitting 2,812 persons.

After the successful distribution of agri-inputs among the vulnerable farmers and compound feed for livestock holders in eight union councils and two tehsils of district Layyah, RCDS started Cash For Work program with cooperation of FAO, for de-silting / rehabilitation of tertiary on farm irrigation channels.

The work was to be carried out in two districts of Layyah & Bhakkar. Under the Cash for Work Project, two districts, three tehsils, ten union councils and 25 villages were selected. In this way total watercourses improved in the above mentioned districts are 42 having total length of 81,750 meters, irrigating 5,200 acres of land and benefitting 1,067 beneficiaries households with an

estimated population of 8,002.

RCDS intervened in six revenue villages and more than 80 settlements of four union councils falling within the jurisdiction of tehsils Layyah and Karore Lal Eisin. The challenging job for RCDS was to complete the task of six months only in two months but with the effective planning and implementation it was materialized. The teams worked hard day and night to achieve the set targets.

Four mother organizations were formed to monitor overall project implementation through the project committees in the target area and fourteen project committees formed. Total members of CBOs & PCs are 300. Every CBO consisted of fifteen members. Each CBO/ PC had two to three females for the women representation and their inclusion in decision making process.

A total number 900 of agri-packages were distributed among 900 vulnerable houses. As many as 741 males were given agri-package and 159 women headed households. One hundred households were given the goats (two each), among which 15 men and 85 women who had no permanent income source.

In the same way, 50 households were provided with the poultry packages for the restoration of livelihood. This includes six men and 44 women. Besides this cash grant program was also completed successfully. Total cash grants were 70 out of which 48 men and 22 women were the beneficiaries.

Through Community Physical Infrastructure, 9 km link roads were laid down benefitting 924 beneficiaries' households having population of 6,570. As many as 15 tube-wells were rehabilitated, four bio-gas plants were also installed. The tube-wells irrigated more than 300 acres of land benefitting 164 families having population of 1,122.

Livelihood Enhancement and Protection Program

After the successful implementation of Social Safety Net project in central Punjab, RCDS shared the situation of poverty in District Layyah because after the flood 2010, team developed strategy for long term and conducted baseline studies to get the information regarding poverty.

RCDS submitted the proposal after detailed baseline study conducted in two union councils of Aulakh Thal and Kairay Wala in District Layyah. It came to the fore in the wake of the study that residents of these union councils are very poor and did not have any proper source of earning.

RCDS focused on the integrated approach because it is not possible to alleviate the poverty through single approach. The objective of Livelihood Enhancement and Protection Program is to create sustainable livelihood opportunities, through the provision of productive assets for the ultra-poor to reduce their vulnerability to shocks.

The purpose of the LEP Program is to bring positive change in their lives so that their social economic conditions could be sustained and they may educate their kids and enjoying all basic human necessities.

All the activities and assets are demand driven through training, counseling and probing. In this way community will participate in the development process as proactive agents of change rather than passive beneficiaries of livelihood program. LEP program contributes to the achievement of the goals of;

- Eradication of poverty and hunger through skill and trainings
- Promoting gender equality and empowerment of women
- Mainstreaming the vulnerable

All the initiatives that can contribute towards improving the livelihood of the ultra-poor, particularly those who fall within the poverty range from 0-18 are supported.

After the Poverty Score Card (PSC), the Livelihood Investment Plan is filled at the doorstep of the proposed beneficiary in collaboration with the formed local institution of the poor. If the information provided in the PSC is cross verified and vetted by the concerned Community Organization, the particular person is finalized for the Enterprise Development Training (EDT).

The EDT consists of five days covering all the topics of initiating and successfully handling the enterprise. The beneficiary is independent to choose the sector according to his/her skill and choice. The interventions are flexible enough on cater to their peculiar needs, endowments and different opportunities in different target areas.

Capacity Building

Along with the productive assets, the essential trainings are provided to the beneficiaries so that they may be able to handle their asset efficiently and get optimum benefit. In this regard 14 training session organized and trained the 1890 persons

Women are the neglected and ignored part of the society. They work from dusk to dawn but still not recognized. We cannot progress until and unless women are socially and economically empowered through mainstreaming in social activities.

Provision of productive assets along with the required skill training paves the way for the sustainable livelihood.

The assets are determined on the basis of Livelihood Investment Plan filling at the doorstep of the proposed and verified beneficiary after probing and later on Enterprise Development Training is carried imparted to beneficiaries. So, the productive assets are diversified in type and nature to ensure the daily livelihood and they graduate to the next cadre.



Common Interest Groups

RCDS forms Common Interest Groups (CIGs) and imparts them training to establish various businesses to eke out their living.

The prime purpose of CIGs formation is to enhance the income of the poor by increasing their bargaining power, creating economies of scale through collective purchase and coordination and linkages with market.

This helps in reducing the vulnerability through up scaling the business. During the year under



Leverage and Linkages Development

Coupling, consolidation and integration of resources are the key components for bringing social and economic revolution. In this context, RCDS not only has approached different types of social and corporate sectors but also has signed Memorandum of Understanding (MOU) with them. RCDS has signed MoU and working with the following institutions;

- Maxim International (Wanda for Milk and Meat)
- Premium Foods and Feeds (Wanda for Milk and Meat & Artificial Insemination).
- Engro Foundation (Leverage of resources)
- Agriculture Extension Services
- District Livestock Department

Through the leverage Engro Foundation has established a Milk Collection Center for the milk producers of the area. Milk collection pots and milk quality testing equipment has also been provided by them to the livestock holders. At the same time they also provided water troughs for the livestock.

Parallel to this, wanda for milk and meat production is being provided at the doorstep of the farmers. Through livestock department animals have been vaccinated against seasonal diseases. At the same time, through the collaboration

with agriculture extension services, kitchen gardening kits too are being provided to the ultra and vulnerable poor so that they may improve financially on sustainable basis.

Long Term Technical & Skills Trainings

Technical and vocational skills ensure employability. RCDS believes that the quality skills and technical trainings ensure the job for target beneficiaries. In this regard RCDS has started the training of electricians, mobile repairing and 3G and 6G welding diplomas from Vocational Training Institute and DESCON Engineering respectively.

Livelihood Enterprise & Employability Development (LEED)

RCDS executed Youth Hunar Project with the financial assistance of Engro Foundation and RCDS management shared this idea with PPAF which was accepted.

RCDS signed an agreement with PPAF under "Livelihood Enterprises & Employability Development" in District Layyah with additional combinations of enterprises development as well as employment generation.

The project was implemented from October 2013 to December 2014). Under

this project, 90 productive assets were transferred to the ultra-poor and vulnerable people in the deprived district. The short, medium and long term trainings were imparted to 600 participants in the targeted area.

At the same time, a Naukri Ya Karobar Centre (NYK) and Youth Centre was established with the objective of guiding and engaging local youths in positive activities and helping them identify job opportunities in the local market. Meanwhile, a database regarding jobs opportunities and referral mechanisms of potential candidates for the suitable jobs was also maintained. NYK Center's staff conducts meetings with vocational institutes and industries in the area for job placement of eligible youths and skilled and un-skilled workers.

NYK Centre

The formal inauguration of the NYK Centre has been completed and it is functional in the Chak # 303 district Layyah. It is actually operated by the Local Support Organization (LSO). The TOT of the NYK Centre representatives too has been completed.

Initially the data of more than 200 unemployed youths has been for their job placement. Moreover, CVs of about 30 youths of 15-29 years have been processed for training through NYK Centre.

Production Centre

The people living in the villages normally do have some kind of livestock, which is why Pakistan ranks among the top five countries, having huge numbers of animals. Without promoting livestock and dairy sector we cannot elevate agriculture. Keeping in view the need of the local area, RCDS established a milk collection centre and formed their Common Interest Group. Their capacity was built through different trainings and RCDS linked these villagers to Engro Foods for selling milk.

The Engro Foods, besides imparting training to farmers, gave them milk collection pots and milk quality testing equipment. The farmers used to sell milk at the rate of Rs. 55-60 per liter but now they are selling their milk at the rate of Rs. 80 per liter.

The farmers collect 1,000-1,400 liters milk per day and sell it to Engro Foods. They produce by-products of milk and sell at excellent price and are increasing their income.

After the successful implementation of PPAF-funded LEED project, RCDS was granted further funding under the same budget head for District Layyah. Under this project, during the year under review, as many as 125 community members were imparted enterprise training to establish their own business. RCDS team has facilitated the communities in linkages development.

Open Defecation Free

It is estimated that more than one-third of the population in Pakistan is forced to defecate in the open. The effects of open defecation are serious; with urgent concerns of ground water resource pollution, contamination of agricultural produce and air pollution accompanied by diseases. Open defecation is a major contributing factor to a water pollution and sanitation related diseases such as diarrhea, cholera and typhoid.

Not only is open defecation detrimental to human health but also to economic and social development. The Millennium Development Goal which aim at halving the percentage of the population that did not have improved sanitation by 2015 seems a distant dream in the current scenario.

Community Led Total Sanitation (CLTS) is a methodology for mobilizing communities to completely eliminate open defecation. At the heart of CLTS lies communities' own appraisal, analysis of open defecation, internalization of need for behavior change and their own action to become open defecation free.

According to an estimate, about 3 billion people do not have access to CLTS/ODF. People living in this state have no other choice except to defecate openly. One gram human faeces / wastage can contain 10,000,000 viruses. These keep multiplication and keep spreading.

The different studies and surveys carried out by the Non-Governmental and Governmental Institution show that Pakistan is drenched deep into the marsh of diseases and problems caused by the non-availability of the sanitation system and open defecation. More than 70% population of Pakistan does not have access to the proper sanitation system. This condition paves the way to open defecation. Hence, non-ending chains of infectious and abdominal disease are spreading due to which about two million children die every year in Pakistan.

Five out of eight MDGs are closely linked to sanitation & sewerage/CLTS/ODF/health & hygiene. CLTS has a great potential for contributing towards meeting the MDGs.

Children are the direct victim of germs and diseases caused by open defecation. They fall ill and are unable to continue school, affecting the primary education and enhancing the child mortality rate. Malaria and other abdominal diseases are also the result of open defecation and non-availability of sanitation system.

RCDS observed this situation in district Layyah after conducting the baseline study in detailed and found open defecation at large scale in the area. Baseline study results showed that 90% diseases spread due to the open defecation and the most wondering moment for RCDS team was that the people in this area were not aware the negative effects of open defecation.

RCDS submitted the proposal to PPAF regarding open defecation and in the next stage for Community Physical Infrastructure in the area so the sanitation system could be developed and open defecation could also be made a history in the area.

In view of all this, staff training was conducted by PPAF and later on this staff not only trained the concerned staff but also held sessions with communities and 50% villages of both the UCs have been set free of Open Defecation. The sessions on ODF was too held with the schools.

There are about 80 villages/hamlets/settlements in both the UCs. RCDS through its awareness sessions, village mapping and continuous triggering succeeded in ensuring that at least 55 settlements have latrines and open defecation is a history there.

As a result of RCDS efforts to persuade the locals to adopt healthy living style through latrines constructions and

minimizing open defecation, the communities have witnessed positive impact; not only on the environment but it has also reduced their monthly healthcare budget due to control over various diseases. The effort has left positive results on the school enrollment and attendance.

Theatre on ODF

In collaboration with PPAF Communications & Media Unit, RCDS organized a street theater to create awareness among local communities on importance open defecation free. It was a marvelous success as it attracted a large number of communities members including males and females and

inculcated among them the importance of cleanliness of environment. In a very light but entertaining theatric activity, the communities learnt about the health hazards posed by open defecation, its adverse impacts on water & sanitation.

Awareness raising sessions were also conducted in the targeted areas to raise awareness among the community and sensitizing them about the demerits of open defecation. Through these sessions active community members were also identified as volunteers.

These theater activity and awareness sessions showed great impact and both union councils became open defecation free area in District Layyah.



Departments



Gender and Women Development

Women in Pakistan, especially those living in rural areas face multiple social, economic and religious barriers. Because of these barriers, women's access to education, attaining skills and mobility is restricted, resulting in low literacy and limited skills. RCDS ensures that women are part of every activity it initiates. When the RCDS goes out for social mobilization for new program areas, it is a must that women community organizations (COs) are formed along with those of men COs.

Additionally, efforts have been made to increase the representation of women at the VO and LSO levels, enabling them to better participate in planning and management. Similarly when the staff from all the regions is given trainings, gender sensitization is an essential part of capacity building efforts.

In Pakistan's context where the opportunities for women for economic empowerment are restricted, the need for social security is a must, particularly for female-headed homes. When under its Social Safety Net, RCDS carried out a baseline survey in a union council of district Sheikupura; according to one of its findings widows were facing immense difficulties in even meeting the basic needs of their families. A program aimed at strengthening widows' ability to support their families was launched.

The program aimed at providing widows skills of stitching at vocational centres. In addition, the widows were also provided loans for setting up their own businesses. The RCDS also worked with widows to help them effectively market their products.

As gender perspective became an integral part of RCDS interventions, its sole focus was to prepare the women of poor households to lead their families' struggle to break out of poverty's vicious circle.

RCDS opened a skill center for the poor and orphan girls where they are trained in skills they opt for. Girls passing out from these skill centers are not left on their own. Those who want to develop their own business such as beauty parlor, tailoring shop, boutiques etc. are provided support.

Traditionally, women have prime responsibility of managing household chores. But for financial needs they are usually dependent on males of the family. When male head of the family dies, widows' lives become miserable. The situation is worsened when they don't have sufficient assets to generate income. Widows are unable to find reasonable job or livelihood means in rural economy.

RCDS' livelihood interventions focused on helping widows to start the life anew. Each widow was provided with three pregnant goats. This intervention helped to meet the milk needs of the family. In addition the widow can sell the extra milk within the locality. As the number of goats increase, the family is allowed to sell one or two goats.

It was unique intervention in the sense that each widow's work was in fact a source of hope for another widow's family. As the goats' number increased, the family widow's family gives three adult goats to another poor family. In other words it's a chain that helps and creates a bond among the community – a process led by widows. RCDS was mindful of the fact that merely giving goats was not the solution. Providing constant technical help was an essential part of the intervention. Widows were given training in veterinary care and goat farming. At the same time villagers are motivated villagers to help widows in fodder arrangement for goats.



Finance and Accounts

As an organization with a mission to reduce poverty and achieve a level playing field for all, especially the rural poor, the financial responsibility is as gigantic as the mission itself.

Mainly because this responsibility involves processes that ensure the highest level of transparency has been adhered to while handling monetary transactions. As the field of microfinance has developed, so has the need for efficient financing and accounting.

RCDS is conscious of the need for appropriate control in the management of finances. The Finance and Accounts (F&A) unit has the responsibility for executing and recording all financial transactions in a systematic and transparent manner. The unit maintains the highest standards of financial management and strictly follows standard operating procedures laid out in the operations manual.

It ensures compliance with the regulations and covenants stipulated in agreements signed with all donors.

The activities of the unit are computerized. All of the units records and documents are subject to strict scrutiny by independent internal and external auditors, and supervision by donors.

The unit issues periodic financial statements for the management, donors and staff members. Timely submission of these reports ensures timely decision on important aspects of RCDS work.

External reports to stakeholders include quarterly, half yearly and nine monthly un-audited financial statements and annual audited financial statements. In addition, donors' specific periodic reports and audited financial statements are produced on a regular basis.

The financial management information system continues to function effectively allowing for the maintenance of comprehensive books of accounts.

The F&A unit also plays an active part in the monitoring of financial flows to communities organizations.

At RCDS this responsibility lies with the Finance and Accounts department – a silent but busy force making sure that the program interventions are constantly backed smoothly. Realizing the onus of financial decision-making, the Finance and Account department follows the best international principles of financial management.

It is clearly a part of RCDS culture that financial transparency is a must for the success of the mission the organization is vying to achieve.

In addition, the presence of an efficient finance team ensures that the organization moves forward. As the Finance and Accounts department handles procurement, cash management, budget planning, accounting, reporting and risk management, it strictly follows international SOPs - which is a huge achievement for a local not for profit organization.

This culture of transparency is constantly shared within the organization as the SOPs are explained at every level. The aim is to inculcate a culture of financial efficiency based on the belief that the money is for good of all. Therefore every effort should be made that it reaches the intended beneficiary and that it is used for the activity that it has been given.

The department places a high priority on timely issuing its periodic financial statements and other financial and non-financial information for management, donors and stakeholders.

The ability to provide accurate, complete and timely financial information enables RCDS to comply with the rules and regulations of its donors, government and other agencies, their grant reporting requirements, as well as adhere to generally accepted accounting principles.

The evolution of the microfinance industry has led to a greater focus on the financial viability of microfinance institutions. The department places a

high priority on completeness, true and fair presentation and timely issuing of its periodic financial statements and other financial and non-financial information for management, donors and stakeholders.

The ability to provide accurate, complete and timely financial information enables RCDS to comply with the rules and regulations of its donor, government and other agencies, their grant reporting requirements, as well as adhere to generally accepted accounting principles. Accurate and timely financial information also assists in decision-making and enhances our ability to attract funds from our grantors.

Finance department is of utmost importance as it is responsible for financial planning, thus ensuring that adequate funds are available for achieving the objectives of the organization. Moreover, it is the finance department which makes sure that the costs are controlled, besides looking after the cash flow and achieving profitability levels.

One of the most important task of the finance department is to identify the necessary financial information (like OSS, FSS, return on assets, return on equity employed or the net profitability which reveal the outcome of efforts made by the organization and its employees) which should be revealed to all stakeholders so that they can make informed decisions and judgments.

The department is also responsible for making financial documents and preparing the final accounts so that they can be presented in the annual audit.

In the current year finance department of RCDS is in the phase of fully implemented Financial Information System (FIS) which is integrated with its Management Information System (MIS).

Integration is basically to provide support for the consolidated debtors appeared in the financial statements. MIS in this regard will work as a subsidiary ledger to the outstanding loan portfolio; which is the highest asset in the books of accounts.



Internal Audit

The internal audit unit scrutinizes all operational aspects of RCDS and its communities organizations with the aim of identifying digressions from standard procedures agreed upon. In house audit reports are prepared and submitted to the Chief Executive. These reports provide detailed information on various financial aspects including payments, receipts and general vouching, bank accounts and their reconciliation statements, payroll, investments, petty cash, advances and security deposits.

The audit unit also conducts comprehensive reviews of all operational and support units within RCDS. These reviews include scrutiny of existing fixed assets management systems, documentation, and well as adherence to required procedural and policy standards.

The unit also conducts quarterly procurement audits to ensure transparency and adherence to standard operating procedures in the acquisition of all physical assets. Annual plans are prepared which include a thorough scrutiny to ensure financial and administrative efficiency.

Internal audit is fundamentally concerned with evaluating an organization's management of risk. All organizations face risks. For example, risks to the organization's reputation if it treats beneficiaries incorrectly, health and safety risks, risks of supplier failure, risks associated with market failure, IT risks and financial risks to name some key areas. The key to an organization's success is to manage those risks effectively - more effectively than competitors and as effectively as stakeholders demand. To evaluate how well risks are being managed the internal auditor will assess the quality of risk management processes, systems of internal control and corporate governance processes, across all parts of an organization and report this directly and independently to the most senior level of management.

An internal auditor's knowledge of the management of risk enables them to act as consultant and catalyst for improvement in an organization's practices. By reporting to senior management that important risks have been evaluated and highlighting where improvements are necessary, the internal auditor helps senior management to demonstrate that they are managing the organization effectively on behalf of their stakeholders.

Hence, internal auditors, along with executive management, non executive management and the external auditors, are a critical part of the top level governance of any organization.

The series of streamlined activities in title and sub-titles provide the complete mechanism of audit operation to be performed by the internal-audit department in an efficient and effective manner under provisions and compliances. Audit management policy enlists all the procedures, nature and extent of tasks, directions and concerned preferences. The policy forewords quality assurance during the achievement of organization objectives through audit management

In 2006 RCDS formed Internal Audit Department, ensuring its execution and reporting mechanism and commitment to ensure the policy adherence according to operational and financial policies defined by organization. It is an Independent Appraisal Function established to examine and evaluate the activities and an assurance function that primarily provides an independent opinion on internal control system comprising the risk management by evaluating its effectiveness in achieving the organization's objectives.



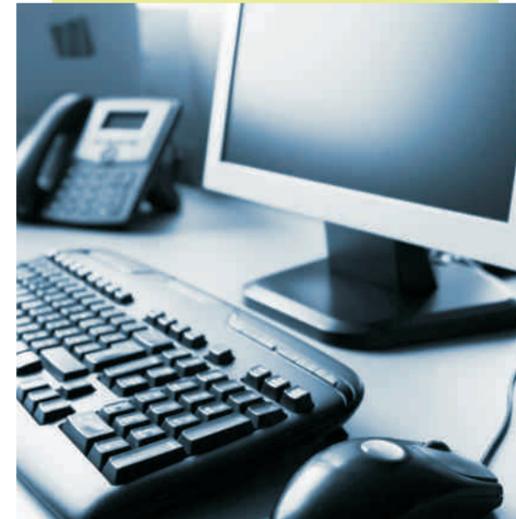
Human Resource, Procurement and Administration

RCDS ensures high professional standards in the management of human and physical resources. The three wings of the unit, human resource, procurement and administration are committed to achieving organizational and administrative efficiency through all activities, human resource management, logistics support, procurement of goods and services, and up-gradation and maintenance of facilities.

The human resource wing objective is to maximize organizational potential through investment in human capital. For this purpose, quality training opportunities in renowned national and international institutions are availed for enhancing staff skills and competencies.

The Procurement wing takes care of procurement of goods and services. The wing ensures that all procurements are made in a transparent manner under the rules and regulations set out in the donor specific guidelines and Standard Procurement Procedures of the RCDS.

The unit ensures that partner organizations follow good procurement practices by guiding them and by monitoring of procurement processes and procedures. The procurement wing has responsibility of processing cases for outsourced activities. The administrative wing of the unit provides logistic support to various units.



Information Technology

As the use of electronic communication has become more common for organizations of all sizes, so has the need for the creation and staffing of IT departments in any company that employs telephony and Internet devices.

Information technology is all about allowing for the most effective and competent forms of electronic communication to take place. These communications may come in the form of telephony, such as point to point phone calls or audio conference calls.

They may also be provided as video and web conferences, internal communications such as common network drives or server access, and external devices such as electronic mail that is sent through a secure server.

Obviously, there has to be someone within the organization that understands how these forms of communication work, and can ensure they remain in proper working order at all times. This is where the concept of an IT department comes into play.

The Information Technology (IT) department manages the technology and computer infrastructure that drives an organization's business systems. The IT department is also known as Management Information System (MIS or IS) department.

Essentially, the IT department is a collection of persons who are experts when it comes to electronic communications of all kinds. In addition to understanding what forms of electronic data, visual, and audio communication are available, the IT department will be able to evaluate available services and determine which services and vendors can provide the best equipment and service support for the company. Along with making determinations about what equipment to use and which vendors to work with, the IT department will also oversee the day to day operations of all electronic communication devices within the company.

The IT department of Rural Community Development Society is staffed with technically competent professionals that support the RCDS in these critical areas;

- End-User Technical Support
- Network Management
- Voice and Data Communication
- Business Application Development and Implementation
- Strategic Technology Planning
- Keeping and Maintaining Data Security

In RCDS computer processing is performed by end-users using their desktop PC. When these end-users report a computer problem (unable to logon, printer does not work, etc), they call or email the IT department for technical support. Depending on the nature of the problem, the IT department may assist the user over the phone via Team Viewer software from Head Office or send an IT Team to their location.

Making sure that the computer network is always available with safe and secure data is the almost important task for the IT department of RCDS. Not only does this involve the physical installation of cabling throughout the facility, but also the installation and monitoring of the fire wall, servers and the other equipment to keep the network running in smooth way.

The IT department maintains the telephone and computer systems that allow employees to connect with other employees and customers through the use of email, faxes, and internet web sites. For all above activities IT Department also hires the services of Third Part as RCDS has been using the Web Concept for Data Communication.

Developing and managing the MIS for RCDS are essential tasks of the IT department. This includes software for

financial and Microfinance systems, as well as general office administration, IT department has successfully got developed a Management system and maintaining it in well manner.

RCDS IT department is responsible for creating and executing a strategic technology plan that keeps the organization up-to-date with technology advances and ensures that equipment and software do not become obsolete. The technology plain also focuses on the

requirement needed to support new business growth.

Data back up and security is the prime responsibility of the IT Department of RCDS. All the backups are taken and being secured on scheduled timing on different mediums such as Hard disks, CD and DVDs. In any emergency this data can be used and the working of the organization may not suffer.



Planning, Monitoring, Evaluation and Research

Self-assessment is at the heart of every RCDS plan, activity and project. Monitoring and evaluation helps the organization in plugging gaps at program and field levels in order to keep the focus on the overall objective – social stability by reducing poverty. Self-assessment provides RCDS a constant window in which it examines itself regularly.

The Planning, Monitoring, Evaluation and Research Unit of the RCDS supports its operations through dissemination of information to all stakeholders. The unit is responsible for collection, consolidating analyzing and providing information to the Board of Directors, donors and other stakeholders.

The unit documents all program activities on a regular basis through its quarterly progress reports. The reports are based on quarterly data and information received from field. Regular quarterly updates are also submitted to the concerned stakeholders.

To streamline the data collection process, the unit has implemented a data acquisition and reporting system to expedite the process of collection and processing. The unit developed a standardized centralized system for all RCDS interventions within a single comprehensive source. Impact assessment and evaluation of ongoing projects remains a vital component of PMER activities.

Under result-based evaluation systems and mechanisms, the department of Planning, Monitoring, Evaluation and Research evaluates and analyzes all the RCDS plans and activities before they are disseminated with a wider audience.

The PMER department is the data hub of all RCDS interventions where they are analyzed followed by recommendations for making improvements and effective implementation - in other words a constant process of review, improvement and innovation.

The institutionalization of monitoring and evaluation is quiet but critically vital to the success of RCDS as an organization. If on the one hand it speaks for the maturity of the organization, on the other it conveys a strong message of institutional check and balance.

The department identifies indicators for evaluating program progress and performance and also conducts case studies to assess the impact of RCDS interventions. It strives to provide constructive lessons for planning and design of the coming program activities and contributes to an overall assessment of interventions.

Since its inception, the PMER department has produced different baseline surveys, process monitoring templates, case studies, internal and external evaluations, and progress reports and statistical updates.

Assessment based on standard operating procedures and process for various programs is the prime responsibility of the PMER department. It also helps build staff and stakeholder capacity, especially rural communities, to analyze situation, propose solutions and take appropriate action utilizing local resources and learn, adapt and take corrective measures for achieving desired objectives. The PMER department reviews programs' progress on monthly/ quarterly/annual basis using quantitative and qualitative gender disaggregated data.

The Way Forward

RCDS has to perform a challenging role of poverty reduction as well as promote market driven sustainable microfinance. Its existing resource base capacitates it to serving poor, underserved and under-banked clients (i.e. growth and development of mainstream microfinance).

It is imperative for PPAF is to also focus on the poorest un-served, un-banked and excluded clients i.e. development/graduation of absolute poor but potentially credit worthy borrowers.

The second major challenge for RCDS is to manage the diversity and complexity of its operations in a rapidly changing environment. In line with these trends, RCDS recognizes the need to restructure its operations and reposition all its core business lines.

RCDS has played a pivotal role in changing the charity mindset of the sector and introduced and encouraged international standards and best practices like separation of accounts, audits of microfinance financial statements, reporting of performance and financial indicators along with strengthening of governance through reconstitution of Board and management.

At the same time investment in human resources and institutional development through a range of skill enhancement and capacity building measures have been initiated focused on partner organizations' senior-middle management, field staff as well as at the borrowers and communities.

In terms of products and services, as the sector develops and matures, there is evidence of the need for a layered/niche based approach to provision of financial and non-financial services.

Given the diversity and nature of local economies and changing dynamics of poverty, RCDS has embarked upon the process of reengineering its core businesses from being uni- product to multi-product.

This will enable RCDS to more effectively and coherently position itself in the increasingly sophisticated markets it serves.