A Chapter on “Ghazi Barotha Taraqiati Idara” from the book;

Participatory

Rural Development

In Pakistan

Experience of rural support programmes

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The Ghazi Barotha Taraqiati Idara (GBTI), or Ghazi Barotha Development Organisation, was registered as a private non-profit organisation in October 1995 under the Companies Ordinance of 1984. The background to its establishment and the experience since then are quite different from the other rural support programmes. In Pakistan, ‘load shedding’ (brown out) is common: hours of interrupted supply of electricity on an almost daily basis. It is simply a reflection of the wide gap between supply of and demand for this form of energy. One reason is simply the shortage of power-generating facilities in the country. The other is gross mismanagement of the distribution network. In the late 1980s, the required additional generating capacity was estimated at 7,000 to 9,000 MW by 2005. Although significant private sector thermal generating capacity was anticipated between 1995 and 2000, additional hydropower capacity was also required.

It is in this context that the Ghazi Barotha Hydropower Project (GBHP) was identified, intended to support the country’s least-cost development programme for expanding electricity generation, enhancing reliability of power supply, and improving the power system control. GBHP was set up in the public sector by WAPDA, a government-owned utility. The project was designed to divert water from the Indus at Ghazi in Haripur district, about 7 km downstream from the Tarbela dam, to a 52 km long concrete-lined channel. The channel was then to transport the water to a power plant at Barotha in Attock district. The power plant was to have five units of 290 MW each, to generate 6,600 gigawatt-hours (GWh) of power annually. The intention was to exploit the 74m of hydraulic head available in the 63 km stretch between the tailrace of the Tarbela dam and the confluence of the Indus and the Haro rivers with no additional demand on the precarious water resources of the surrounding country.

The objective of the project was to meet the demand for electricity in Pakistan by generating hydropower with minimal environmental and resettlement impacts. GBHP was completed in ten years (1994-2003)
at a cost of about $2bn. It has three main components: a barrage at Ghazi, about seven km downstream from Tarbela, with a 71 mm³ storage capacity; a 52 km long lined channel from Ghazi to Barotha; and a power complex at Barotha with 1,450 MW generating capacity. The power transmission lines to the national grid system have also been installed. GBHP is a run-of-the-river project with far less environmental and social impact than is often associated with large dams and reservoirs. The project was co-financed by the World Bank, Asian Development Bank, Japan Bank for International Cooperation, Kreditanstalt für Wiederaufbau (Germany), European Investment Bank, Islamic Development Bank, and WAPDA (Pakistan). The project experienced unexpected delays in its construction because of several factors including shortfalls in counterpart funds and disputes with labour, contractors, and the project-affected population concerned with land acquisition, compensation, and resettlement.

The implementation plan for the project included mitigation measures for the protection of the environment and a Resettlement Action Plan (RAP) to address the issues of land acquisition, payment of compensation for land, income and assets, relocation of houses, and resettlement of people affected by the project. The environmental measures included: (i) continuously releasing a minimum of 28 cubic metres per second of water from the barrage so as not to have any impact on the downstream ecosystems and riverine conditions; (ii) implementing a monitoring programme for water quality and the local flora and fauna downstream of the barrage; (iii) providing a drainage system under the channel to minimise seepage losses and adverse effects on the local groundwater levels; and (iv) implementing safety measures for the power channel. According to the environmental assessment reports, the project has met its expectations.

In the context of the social impact of GBHP, given the sad experiences of other projects, WAPDA and co-financers, led by the World Bank, decided that a Project Non-Governmental Organisation (PNGO) should be established to: (i) assist the 55 villages in Attock, Haripur and Swabi districts affected by the project to find appropriate and fair solutions to compensate the households for the appropriation of their land and to agree acceptable resettlement plans; and (ii) provide support through participatory organisations to enable the affected communities to raise their living standards.

In the autumn of 1994, WAPDA signed a Memorandum of Understanding with NRSP to give support to the affected communities
and help establish the proposed PNGO. According to the agreement, NRSP conducted, together with community participation, a survey of 48 villages in the project area, prepared village profiles, put in place a team of social organisers and other specialists, and familiarised them with the project and its area, land records, and rules governing the ownership and transfer of land, and prepared an integrated regional development plan (IRDP) for the PNGO to carry on the development work through participatory organisations to be formed by affected communities in the project area. It was agreed that WAPDA would establish a trust fund of Rs100m. for the PNGO at the time of its registration and Rs176m. to implement the IRDP. Consequently, in October 1995, NRSP registered the PNGO as Ghazi Barotha Taraqiati Idara under the Companies Ordinance of 1984.

GBTI has repeatedly stated its two objectives: (i) advocacy and conflict resolution in the context of GBHP and (ii) promotion of equitable development through participatory organisations in the project area. In trying to meet these objectives, the organisation has gone through an experience not shared by any other rural support programme.

**PROJECT AREA**

The project area is in the borderlands of Punjab and NWFP and covers parts of Attock in the former and Haripur and Swabi in the latter province. Almost all of the area is rainfed with slight differences in the terrain, groundwater, and rainfall. A high proportion of the population is Pakhtun in origin but now quite mixed. The people speak Hindko, variants of Punjabi and Pushoto and their communities are divided into clans and castes. Gender segregation ranges from rigid to flexible. In the eastern extremity of the project area, which borders the Tarbela dam, is the Ghazi region of GBTI which is partly hilly. The rest of the area is gently rolling land with good vegetation cover. Tarbela dam has been a source of prosperity for most people in the area, much as it evokes unhappy emotions about unfair compensation and resettlement, there are still disputes being argued in courts. A high proportion of the working population is employed outside the area and sends remittances. Land is quite expensive, thanks to its relative shortage and the inflow of cash through remittances. Farming is still an important source of food and cash. People in this area are generally far less conservative in their outlook than in the neighbouring Swabi and Chach regions.
The Chach region is ethnically similar to Ghazi but is better known for its fertile land, good livestock. A high proportion of its people live abroad. Sarwala region lies between the Indus River and the national highway. This area is hilly, broken and drier than either Ghazi or Chach. Generally, people are poorer, and more dependent on farming and wage labour.

**SUPPORT ORGANISATION: STRUCTURE, RESOURCES AND EXPENDITURE**

In October 1995 GBTI took over the work that NRSP had done with WAPDA for over six months. Its first Board of Directors had seven members, including five development practitioners, two of them women, and one representative each from WAPDA and NRSP. In the first year the board was chaired by Hassan Zaheer, a retired senior officer of GoPak. One of the provisions in the Articles of Association was that the elected representatives of community organisations should also be included in the Board. Consequently, six community representatives, comprising the Local Board of Directors (LBOD), were inducted in 1997. Since then the membership of the board has ranged between 14 and 17, including one representative each of WAPDA and NRSP, six elected representatives of COs or members of LBOD, and the rest are development practitioners called technical directors. About one-third of the board members have been women. Since 1996, Shoaib Sultan Khan has guided the organisation as chairperson of the board. The board meets on a quarterly basis and provides guidance to the GBTI management through an executive committee. It seems that the membership of elected community representatives on the board has been a mixed blessing for GBTI because of local political disputes, personal conflicts, competition for resources, and differences about land compensation.

GBTI has a two-tiered management structure: in its head office in Hattian the CEO is supported by programme officers for Human Resource Development (HRD), Natural Resource Management (NRM), Community Physical Infrastructure (CPI), Credit and Enterprise Development (C&ED), Gender and Social Sector Services (G&SSS), Monitoring, Assessment and Planning (MAP), and Finance and Administration (F&A). A senior social organiser in the head office is responsible for supervising the men and women social organisers placed in the Field Units in three of its four Regions, Sarwala, Chach,
and Swabi. In Ghazi region, GBTI has outsourced the social mobilisation part of its programme to a local NGO, Falcon Youth Organisation (FYO). This arrangement has not worked out as well as was hoped. If anything, it seems to have created serious divisions and much discord in the community. GBTI has maintained an Affectees Facilitation Cell (AFC) in the head office to deal with various stakeholders about residual issues related to the environmental and social effects of GBHP, especially grievances of the affected people concerned with land compensation and resettlement.

In November 1995, GBTI started its work with Shamshad Khan Khattak as its first CEO supported by a team of 24 individuals of which one-half were professionals. Since then much has changed. GBTI has bid farewell to five CEOs. All of the five CEOs, committed stalwarts though they were, had to work in unenviable circumstances. It is fair to say that almost every one of them had to put up with more than he had bargained for. The sixth CEO, Muhammad Anwar Khan, one of the technical directors on the board for about seven years, took over the reins of GBTI management in early 2007. For nearly five years, most of the staff of GBTI were almost completely occupied in mediating between WAPDA and the affected communities on a number of issues related to land acquisition, compensation, resettlement, and jobs.

In terms of human resources, the number of staff remained between 24 and 29 for almost six years, but the proportion of support staff grew steadily. The turnover of staff was quite high throughout this period (Table 1). There was a spike in the number for two years (2001-2003) reflecting probably the effect of its expanded programme for community organisations based on its own resources and the funds received from the Pakistan Poverty Alleviation Fund (PPAF). The number of staff then fell somewhat and stabilised in the range of 37 and 42. Two important points should be added. First, the proportion of support staff rose substantially: from 55 per cent in 2001 to nearly 75 per cent 2005 and 2006. Second, the proportion of women among professionals has ranged between 20 and 30 per cent.

The financial resources of GBTI amounted to Rs323.30m. from 1995 to the end of 2006 (Table 2). This amount does not include the endowment of Rs100m. that WAPDA gave in the beginning. In fact, during the period in reference, most of its income (of Rs220.84m.) was generated by investment of the endowment fund. It is worth noting that WAPDA gave only Rs50m. out of Rs176m. that were agreed to
implement the IRDP for community organisations. In its first four years, GBTI received a grant of Rs14m. from CIDA. In response to its persistent efforts, GBTI received Rs38.07m. from PPAF in four phases during 2001 and 2006. Most of the CIDA and PPAF funds were used to build the CPI schemes in partnership with the COs. In relative terms, 68 per cent of the financial resources of GBTI were contributed by its interest income and the rest donated by WAPDA (15%), PPAF (12%) and CIDA (4%).

From its inception in 1995 to the end of 2006, GBTI spent Rs249.09m. This amount does not include Rs68.08m. given in small loans. In the first four years (1995-99), only 13 per cent of this amount was spent because the organisation had a very limited development programme for communities and was involved primarily in conflict resolution between WAPDA and the affected communities.

**Advocacy and Conflict Resolution**

At least three disruptive economic effects of GBHP on people in the project area were anticipated: loss of private agricultural and non-agricultural land to be acquired for the barrage, channel and the powerhouse; loss of houses and other structures; loss of livelihood for landowners, tenants and wage workers. These had to be addressed by WAPDA and co-financiers through adequate compensation for the affected population to avoid delay in the implementation of the project. Therefore, the project design included a Resettlement Action Plan (RAP) incorporating the terms and institutional mechanisms for fair land compensation and the resettlement of affected communities. The role of P NGO (i.e. GBTI) was crucial, but it proved difficult, to help the two parties, affected communities and WAPDA, and to find a fair and satisfactory solution to the problems encountered in land acquisition, compensation, and resettlement. Consequently, GBTI was entrusted with the following functions:

- Enable the affected communities to participate in resolving issues related to land acquisition, compensation, resettlement, and project benefits.
- In collaboration with WAPDA, Social Sciences Branch (SSB), undertake resettlement activities: settle compensation rates; issue certificates for compensation and work permits; confirm payment
of compensation; transfer displaced people to new housing; and organise resettled farmers to take over land on the spoil banks.

- Organise compensatory activities for the landless groups and others directly affected by the project, through vocational training, small loans, etc.

- Manage the Integrated Regional Development Plan (IRDP) to help communities in the project area improve their living standards through participatory organisations.

The last function is essentially what other rural support programmes do, and which GBTI was unable to perform with its full energy in the first five years because of its full-time involvement in performing the other three functions.

In the context of the advocacy and conflict resolution roles of GBTI, it is important to make two observations at the outset. First, in Pakistan the relationship of people with state institutions has been shaped by their not altogether happy past experiences. This relationship was of particular significance in the GBHP area where most people knew, either through personal experience or via the information network, of the unfair treatment given to people earlier affected by the Tarbela and Mangla dams. Second, GBTI was placed in an awkward position between WAPDA and the affected communities, since it was funded by WAPDA for its operations. Would it be seen as an impartial broker in resolving disputes between the project affected persons (PAPs) and the Project Agency (WAPDA)?

**Land Valuation and Acquisition**

According to the estimates made in 1994, the project area was to affect about 20,000 people, and 4,300 hectares of land in 55 villages out of 3 districts. However, more than three-quarters of the affected people and land to be acquired were only in Attock district. Land valuation was the most important and, as it turned out, a very contentious issue to resolve to everyone’s satisfaction. Two institutional arrangements were required by RAP to establish acceptable land values in order to enable it to decide about compensation. One was to form Land Valuation Committees (LVCs) to make the process of land valuation consultative and transparent. Each LVC comprised two nominees of the community concerned, one senior official of WAPDA, one official of GBTI, and the assistant commissioner (AC) of the respective tehsil.
The other was the land acquisition collector (LAC), a revenue official of the provincial government. Each LVC was expected to recommend an agreed price of land to the LAC who had the responsibility for, and power to make, a final decision.

These arrangements raised two issues right away. First, it was not clear if the recommendations of LVCs were binding on the LAC, although the revenue rules gave discretion to the LAC to accept or reject the recommendation of LVC. The second issue was the composition of each LVC. The RAP stated that community representatives would be nominated by the community at large, in the presence of the AC and representatives of WAPDA and GBTI. This left the door open for influential individuals to capture representation on LVCs and influence the outcomes in their own favour.

The process of land acquisition also fell victim to the way in which it was carried out. The guidelines for land valuation were either not followed or subverted by landowners with the help of revenue officials. In addition, the process was undertaken first in Ghazi, an area where people were well organised and quite aggressive in their demands for fair settlement. By the time the process of land acquisition ended in Ghazi, the LAC, on the recommendation of LVCs, had awarded 40 per cent of the amount that WAPDA had set aside for only 11 per cent of the land to be acquired in the entire project area. This had two very serious implications. It set a precedent for other communities to claim equally high or higher prices for their lands, and the award left WAPDA with little in its budget to pay for a further 3,900 hectares of land. Both of these issues became the basis for a very messy, quarrelsome and long drawn out process that lasted for almost ten years and left a badly tarnished legacy for all parties.

When the land acquisition process moved to the villages in Sarwala and Chach areas in Attock, the LVCs there followed the precedent set by LVCs in Ghazi, and recommended an average rate of Rs1.68m. per hectare based on criteria that were not consistent with the guidelines and within the area itself. The LAC announced awards that ranged between Rs237,216 and Rs395,360 per hectare, amounts quite unacceptable to the owners of the land. There was a complete deadlock in the process with both parties refusing to give way. WAPDA was trying to get possession of land, even by force, to prevent stoppage of work by its contractors. The landowners filed references in court and staged demonstrations against WAPDA, and also tried to prevent contractors from carrying out their work. In 1996, at the behest of the
World Bank, the GoPunjab modified the restraint on LAC for the project area, but the LAC awards were not accepted by WAPDA. At this stage, GBTI was asked by WAPDA to hold negotiations with the communities to moderate their demands. The communities agreed to be flexible and the LAC resumed the process of making awards which were closer to what was agreed between GBTI and the communities. WAPDA again refused to accept the awards and cited its financial crisis as the reason. The battle was resumed inside and outside the courts.

To break the impasse, GBTI management went into high gear in mid-1996 and undertook a survey of land prices in the area. The estimate ranged from Rs593,040 to Rs790,720 per hectare. The board of GBTI and WAPDA asked the management of GBTI to go back to the landowners and persuade them to accept these prices. By the end of 1996, after extensive individual and group meetings, the communities agreed with the suggested average land values but on two conditions: WAPDA should inform the affected persons directly what it considered were the ‘fair’ values and, upon agreement, compensation should be paid within 4 to 6 weeks. GBTI went back to WAPDA informing them that it would cost Rs3.5 to Rs4bn. if compensation was paid promptly to the landowners through GBTI. WAPDA rejected the recommendation and refused to meet with the owners. This time communities were unhappy with GBTI as well, because they thought the organisation was complicit with WAPDA. At one stage, in the spring of 1997, WAPDA agreed to pay Rs3.5bn., but in the form of WAPDA security bonds. WAPDA’s recalcitrant attitude adversely affected the ability of GBTI to facilitate the mediation process as impartial broker.

In the summer of 1997, things turned ugly when both parties accused GBTI of taking sides and its board of directors decided to withdraw from involvement in the land-related issues altogether. At the same time, the CEO of GBTI informed senior politicians at the provincial and federal levels about the problem, and of the hardships faced by the affected communities. WAPDA came back to the GBTI board seeking the mediation process. The GBTI board and management submitted a report on the land valuation issue to the WAPDA chairman who convened a committee to review the court cases and suggest reasonable land values. The committee, comprising a federal minister, CEO of GBTI, project director of HBHP, and one representative of the affected persons, recommended that WAPDA should make provision of Rs4.56bn. (plus 5%) to complete the land acquisition process. In a joint meeting of the board of GBTI, WAPDA, and a World Bank
Mission, the committee's estimate was accepted and the committee was asked to prepare an action plan. The committee was able to persuade the affected communities to accept the suggested rates and modalities, including the declaration of awards within two months and payments to be made within six months.

Once more WAPDA dithered and inertia set in. By the summer of 1998 the affected communities felt duped yet again and put the blame squarely on the GBTI staff for the let down. Riaz Ahmed Khan, CEO of GBTI, kept his word with the communities and submitted his resignation. For good reason everyone was furious with WAPDA. The senior officials in WAPDA reacted more intelligently this time and instructed the project director to implement the action plan in full without delay. The process of land valuation and compensation was resumed in the autumn of 1998 and continued, with hiccups, for another five years. Perhaps the most unfortunate aspect of land valuation and payment of compensation was the involvement of the National Accountability Bureau (NAB) in investigations about the alleged malpractices of both the owners of the land officials. It caused humiliation and hardship to many individuals and consumed much energy and time of the GBTI staff, WAPDA officials, and many affected persons.

The final award for land compensation amounted to Rs4.58bn. to be paid to 36,351 affected persons for about 4,303 hectares of land in the project area. By the end of 2006, Rs4.28bn. had been paid to 30,038 small landowners. However, 6,066 people were still to be paid Rs295.70m. as compensation for their other assets. In the meantime, WAPDA and the affected persons had settled 1,065 out of 1,479 court cases.

**Resettlement of Affected Families**

GBHP did not require large-scale resettlement of families. The estimates were between 110 and 180 households. The RAP had made provision for the displaced families to be given replacement housing and other facilities in three model villages on sites close to their former places of residence. The affected families had the choice of determining the location of villages and to build their houses on plots given to them without cost. The project field teams, including representatives of GBTI and WAPDA (SSB) officials were to work in close association with the affected families and engineers of the Project Resettlement
Organisation (PRO) in designing the infrastructure and social amenities. However, it would appear that WAPDA designed the villages without taking the consultative process seriously. One of the consequences was that the settler families showed little or no interest in the maintenance and operation of some of the physical and social infrastructure. The three new villages are Feroze Banda, Barotha and Essa (Ghazi) where 130 families have built their houses.

**Employment of Affected Persons**

One of the mitigating measures incorporated in the RAP was to give work permits to individuals who lost their livelihood or property because of the construction of GBHP. The project management was expected to provide guidelines to contractors for hiring local people with permits. In practice, the issuance of work permits was no easy task for several reasons. For one thing, nominations of individuals for work permits by communities or their representatives were not entirely transparent or fair. Disputes arose between the contractors and GBTI about the validity of nominees and their skills. Likewise communities alleged that outsiders were employed by contractors, not necessarily based on their skills. There is almost no documentation as to how many individuals were given the work permits, for how long they were employed, and who they were, in terms of their economic status and skills. According to one estimate 13,500 local people and many local companies were employed during project implementation. It has also been claimed that the local economy benefited from the injection of capital in the project area. But no one knows who benefited and by how much.⁷

**Land Distribution on the Spoil Banks**

The excavation of the power channel produced about 30 million cubic metres of spoil. This was placed in 159 spoil banks creating a cultivable area of about 1,640 hectares. The area was graded, covered with top soil and provided with tube-well irrigation. This land was offered for resale to the affected people at prices consistent with the rates at which land in the area was originally acquired. GBTI was asked to allocate the land and organise the farmers. The process has been quite slow because of the apparent reluctance of farmers to occupy these lands.
SUPPORT PROGRAMME

GBTI was established to do more than merely act as mediator between WAPDA and the affected communities in the project area. Its second role was perhaps the more important for the communities: to help them improve their standards of living through participatory organisations, following the experience of RSPs in other parts of Pakistan. That indeed was the basic objective of the Integrated Regional Development Plan (IRDP) incorporated by WAPDA in the GBHP. WAPDA had pledged Rs176m. to GBTI for its rural support programme. But GBTI could not make much headway for almost five years for two simple reasons. First, most of its human and financial resources were used primarily in resolving the issues related to land acquisition and resettlement. Second, it was only in the summer 1999 that WAPDA released Rs50m. out of the promised Rs176m. to GBTI for its support programme.

In fact, whatever little work of social mobilisation was done by GBTI in the first four years (1996-1999) was adversely affected by the prolonged and highly contentious process of land acquisition. In the first few years, the number of COs formed was small as the basic objective of communities was to get a quick and fair compensation from WAPDA. Many COs became dormant or defunct once the affected persons started to receive compensation. Consequently, GBTI started its fieldwork in earnest only in the year 2000. Even then, it was not plain sailing for another two years, thanks to the ongoing land disputes and the investigations by the NAB. To add to the problems, WAPDA did not come forward with the remainder of the funds, Rs126 m. that it had pledged. GBTI was left to look for other sources since its own income from the endowment could not support its operations even in the project area. The PPAF came to its rescue just in time.

The support programme that GBTI has followed in parts of the three project-affected districts of Attock, Haripur, and Swabi is almost a clone of NRSP in its approach, components, rules, and procedures. In the 3 districts, GBTI covers 20 union councils out of 165 union councils. By the middle of 2007 it had helped 20,248 households, and established 1,555 COs with nearly 30,000 men and women members. The CO members had saved Rs4.80m.; borrowed Rs68.08m. in small loans from GBTI; and completed 377 community physical infrastructure (CPI) schemes costing Rs97.54m. In addition, GBTI trained 8,141 individuals for a variety of skills and vocations; provided agriculture
inputs and transferred technology for crop and livestock management; and facilitated communities establish links and partnerships among themselves and with outside agencies, including the government line departments.

**Community Organisations**

As stated earlier, in the first five years, a major challenge for GBTI was to focus on social mobilisation while it was engaged in the more immediate and difficult task of assisting WAPDA and the project-affected communities to settle their disputes about land acquisition, compensation and resettlement. In addition, in that period the only objective of the communities for getting together was to settle their grievances with WAPDA through GBTI. In addition, GBTI did not have the resources to galvanise people into organisations and focus on other issues and problems affecting their standards of living or quality of life. The result was that the limited number of community organisations that were formed fell apart or went into a state of inactivity once the affected communities and WAPDA started to settle their land-related disputes. GBTI almost had to start the uphill task from scratch of establishing partnership with communities with their focus on development. The NAB investigations regarding alleged malpractices in the valuation of and compensation for land had made the task ever more daunting. The image of GBTI had suffered serious damage in the protracted conflict between WAPDA and the affected communities.

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**A Community Revitalises a Ghost Dispensary**

A government dispensary in the village of Bahadur Khan, near Hazro, had existed for years in name only. The abandoned building was being used as a shelter for livestock. In 2000, enter GBTI and the community formed its first organisation. As in many other villages, people in Bahadur Khan had many problems but probably none as serious as that of health care. People had to travel to Hazro or Attock town for help, involving expense and inconvenience. The ghost dispensary in the village stared them in the face. The CO brainstormed and then consulted with GBTI. The first task was to get a no-objection certificate from the government. They did that and more! The provincial Health Department promised them staff and medicines if they restored the structure. The CO, with help from GBTI, renovated the building and shared the cost of repair (Rs223,000). But the Health
Department reneged on its promise. There was now a building and usable site but nothing else to provide any service. Frustration, anger and depression took hold for a little while, but not for long. The CO members and GBTI staff put their heads together and found a welfare organisation not too far from the village, headed by a physician. Negotiations followed and a contract was signed by the CO, GBTI and the welfare organisation about the service modalities.

Since the dispensary opened its doors, a physician attends patients every day; a female physician visits on a full time basis every Sunday; a child specialist visits every Wednesday; and a full-time dispenser works every day. Every patient pays Rs20 per visit compared with Rs150-Rs200 elsewhere. The CO created a reserve fund for maintenance of the dispensary, and payments to the staff are covered by the service charge. A management committee formed by the CO now looks after the affairs of the dispensary.

In order to achieve the objective of GBTI which was to help a majority of households in the project area establish COs, it had to address one basic issue: what were people’s priorities and what support and activities would be most likely to help them galvanise and form COs on a sustainable basis? In response to the interactions with the project area communities, and given its own capabilities and resources, GBTI developed a programme package that included savings and loans, small-scale physical infrastructure construction, activist and vocational training, and linkages of communities with service providers, especially in the public sector. The challenge for GBTI was how to help disadvantaged groups and individuals, such as women and those with few if any assets and low income, to actively participate and equitably share the benefits. What strategy would work in a highly differentiated social milieu? Like other RSPs, GBTI has tried first to ensure that these groups are well represented in COs: that men’s COs include individuals from a majority of the disadvantaged households and women form their separate COs. A far more difficult objective to address is that these groups and individuals participate actively in the COs and share equitably the programme benefits.

In practice, GBTI has adopted two basic methods to grapple with these issues. In the first one, communities and GBTI staff together prepare a ‘Poverty Profile’ of all households in the dhok/mohalla (neighbourhood) to ensure that individuals, both men and women from poor households are not excluded from membership. Social organisers are expected to monitor participation of these members in programme
activities. However, there is no recorded evidence based on which one can assess the claim that the poor members of COs do participate in and benefit from the support programme. On the issue of women’s participation and empowerment, it has tried, through training events and workshops, to educate and ‘sensitise’ its staff and communities, particularly men, about the effects of gender imbalance. Long-held attitudes take time and effort to change however. The design and delivery of programme packages that reflect women’s priorities is also significant. There is, however, no recorded evidence about the extent to which this has been implemented. Of course, certain generic components and activities benefit all members of a household. The fact that women are to organise themselves, make certain decisions, and interact with the world outside the four walls is in itself a big leap forward in a largely segregated rural society.  

At the end of 2006, there were 1,429 COs with 26,988 members (Table 3). Forty-six per cent of the COs and 45 per cent of CO members were women. The numbers of COs started to rise only after 2001 by which time the issues of land acquisition, compensation and resettlement had been more or less settled. Apparently, GBTI has not attempted to test the quality of COs in terms of their activities and initiatives.

Savings and Loans

One of the conditions for membership in COs is that members contribute, on a regular basis, to the CO savings pool according to the rules and procedures set by consensus. These savings are expected to serve the community for internal lending, to be used as leverage for small loans, and as investments. GBTI did not impose any conditions for the level of savings to receive individual loans. The experience of GBTI with COs is that they saved less than Rs1m. or about Rs100 per CO member in the first seven years (Table 4). It seems that the CO members did not take their organisations seriously since their prime concern was to settle disputes with WAPDA. The savings level increased quite substantially only in the last four years, rising by Rs3.82m. However, even with this increase, the total savings were Rs4.63m. at the end of 2006. This works out to an average level of Rs172 per member (Rs174 for men and Rs168 for women).

GBTI has followed NRSP very closely in its procedures regarding small loans for CO members. Its loan appraisal and disbursement...
procedures involve both social organisers and credit officers and all loans are given based on group security. However, following the precedent of NRSP, in 2005 GBTI started a pilot programme in which it separated the credit programme from the social mobilisation process. The purpose is to increase the outreach of the credit programme and make it financially self-sustainable. GBTI has established village branches to facilitate loan appraisal, disbursement and recovery. Each village branch has two field workers, a man and a woman, who work with social organisers and members of community organisations in the main credit programme. At the same time, in areas where either COs do not exist or are inactive, the emphasis is on disbursement of loans through Credit Groups (CGs) on both individual and collective security. There is no indication regarding the socio-economic status of these borrowers. The expectation is that these groups would eventually transform into COs.\textsuperscript{11}

By the end of 2006, GBTI had disbursed Rs68.08m. to 5,389 borrowers with average of Rs12,633 per borrower (Table 5). In the last nearly four years, women were given nearly 60 per cent of the loan amount and made up 64 per cent of borrowers. These shares for women seem to be relatively higher than reported in other rural support programmes. We do not have a verifiable explanation for this difference.\textsuperscript{12}

There are four main reasons for taking out loans: purchase agriculture (crop) inputs; purchase livestock; invest in small shops or stores (so-called enterprises); and small individual physical infrastructure. Loans for livestock dominated the rest (53\% of loan amount and 49\% of borrowers), followed by enterprises (37\% of loan amount and 31\% of borrowers) and agriculture inputs (10\% of loan amount and 20 per cent of borrowers). Women were the predominant borrowers for livestock (78\% of all borrowers) and their share in enterprises was 38 per cent. Ninety-three per cent of borrowers for agriculture inputs were men.

We have almost no systematic data or numbers, except for some anecdotal evidence, on the extent to which borrowers in general, and the poor and women in particular, benefited from their access to small loans. It has been reported that women had a better record than men for loan recovery and probably better use of loans as well.
COMMUNITY PHYSICAL INFRASTRUCTURE

As with other RSPs, GBTI follows procedures that allow active participation by CO members in almost every stage right from the beginning: need identification, survey and design, construction, and operation and management. Every CO member is required to contribute in cash, labour or some other form to the project. The responsibility of GBTI as support organisation is to give technical guidance and assistance, and share the project cost. For projects that are beyond the means of both GBTI and the community, in terms of scale or cost, CO members are assisted in establishing linkages with donors and different levels of government agencies.

In partnership with GBTI, communities completed 329 CPI schemes costing Rs69.37m. (Table 6). It is estimated that over 60,000 households have benefited from these CPI schemes in the programme area. In the first nearly three years, GBTI had no funds to help communities build the physical infrastructure. A small number of schemes were undertaken and completed mainly by the communities themselves with the technical support of GBTI and some COs were linked with government agencies. In the next three to four years, with funds received from WAPDA and CIDA, GBTI and communities together completed 130 CPI schemes costing about Rs30m. In April 2001, with the approval of the board, the cost sharing arrangement between GBTI and COs was changed from 60:40 to 80:20. In the meantime, GBTI started to receive financial support from PPAF for building CPI schemes. Since 2002, the organisation has received Rs38m. in four phases and used them to build nearly 200 CPI schemes. There is a wide range of CPI schemes which GBTI and COs have constructed or renovated. About 47 per cent of the schemes are for sanitation (sewerage and drainage), followed by link roads and street metalling (21%), and provision of a potable water supply (13%). The rest included construction or renovation of school buildings, embankments and irrigation channels. GBTI also worked with WAPDA and provided electricity connections to about 100 locations in different community settlements.

Anecdotal information about some of the CPI schemes seems to indicate that they have made a significant contribution to the quality of life of communities. For example, the sanitation and water supply schemes, which make up 60 per cent of all completed schemes, are of particular importance for the health of children and women. However, it has been recorded that some communities did not make adequate
arrangements for the maintenance and operation of CPI schemes. Weak or fragile COs could be the main reason for the problem. GBTI has had to make additional efforts to address this issue.

**Human Resource Development**

Given the importance of knowledge and experience in building human capital, GBTI has developed training programmes for both its staff and partners in communities. In the first four years, lack of resources limited its ability to develop a well-designed human resource development programme. For its staff, particularly social organisers, it depended entirely on the Institute of Rural Management (IRM) of NRSP, and gave them opportunities to attend specialised courses and sessions on a number of skills: credit management, participatory rural appraisal, project monitoring and evaluation techniques, computer literacy and management information system techniques, report writing and presentation skills, gender-related issues, and rural development in general. It has also given its staff occasions to learn about best practices through visits and participation in workshops, conferences, and specialist meetings. Much of this was done on an ad hoc basis and only after 2001 when GBTI started to focus on IRDP in earnest.

The focus of GBTI’s human resource development programme for communities has been guided by one basic objective: to enable communities to enhance their circumstances, reduce losses, raise incomes, build assets, and find new opportunities for jobs and enterprises, from their individual and common resources. It has organised its training programme for communities into three groups.

1. Training in managerial and accounting skills for CO activists: to manage CO meetings and records; access resources with outside agencies; and motivate communities to organise and undertake projects on their own. The training sessions, each session lasts for three to four days, are conducted by GBTI staff, occasionally helped by outside resource persons, both in the head office and in field units. Also, workshops are held occasionally to bring CO activists together to share experiences, plans, strategies, and resources.

2. Training for village specialists in crop and livestock management, basic health care and education: for individuals nominated by CO members and who have shown interest and experience, and can
afterwards provide paid services at the local level. The training sessions are organised by GBTI with the help of resource persons drawn from its own staff and from outside agencies including the government line departments.

3. Training for vocational skills for employment and enterprises: to improve skills or impart new skills to CO-nominated individuals who are particularly disadvantaged, for example the unemployed young men and women with few or any assets. The vocations include tailoring, stitching, embroidery, welding, plumbing, mechanical and electrical, manufacturing, etc. The training programmes, ranging widely in complexity and duration, are organised locally and through outside agencies or institutions.

By the end of 2006, 7872 individuals had been through the three community training programmes (Table 7). In the absence of systematic assessment, one cannot be sure about the effects of the training programmes on participants and their communities. The anecdotal evidence, supplemented by some case studies, tends to show that the training programmes have helped a substantial proportion of trained individuals in raising their income levels, and communities with local services, particularly related to crop and livestock management.

**Natural Resource Management**

One can make at least six general observations about the project area based on the available information and data: (i) a vast majority of rural households have a high level of dependence on agriculture, broadly defined, to include field crops, vegetables, fruit and forest trees, livestock, and poultry, for food and cash; (ii) the natural resource base and environment in the programme are not well suited to a vibrant agricultural economy: scarcity of water, hilly and uneven terrain and a relatively porous soil structure are among the major constraints; (iii) the rapid growth of urban population and increased involvement of a substantial proportion of the male workforce outside the area have also shifted people’s focus from agriculture; (iv) the area is poorly served by public sector infrastructure and services for production and protection of crops and livestock; (v) in spite of the constraints on productive farming, land and livestock are probably the two most important assets for most households in the area; (vi) GBHP has not
significantly disrupted the natural resource base and general farming conditions in the project area.

The support programme of GBTI includes several components to help the rural communities, especially households with land or with primary dependence on agriculture: training for men and women village specialists; small loans for purchase of agriculture inputs; and CPI schemes for water conservation and irrigation, protection embankments, link roads, etc. In addition, the support organisation has developed a targeted programme for natural resource management in order to help people improve productivity and reduce losses. Among the major activities are:

- Organise focused workshops and field days: farmers get to know what the ‘best practices’ are and how they can be used.
- Demonstration plots on farmers’ lands: introduce new varieties and seeds of crops and cultivation practices.
- Provide access to seeds, fertilisers, and other productivity-enhancing crop inputs, breeds of livestock and poultry, feeds and fodder, seeds for new vegetables, plants for fruits and forest.
- In collaboration with outside agencies, particularly government line departments, vaccinate and deworm animals through veterinary camps.
- Disseminate information through posters and pamphlets about improved cultivation practices, including integrated pest management, livestock management practices, new varieties of food and cash crops, and breeds of livestock.
- Help communities establish links with the private and public sector agencies to acquire inputs, services, and information.

Since GBTI has limited resources, and much of what communities need to improve their crop and livestock production can be acquired from different agencies and institutions in the private and public sectors, its major contribution takes the form of assisting with linkages and partnerships according to the individual and community priorities articulated through the COs. GBTI has joined NRSP and SRSP in Swabi and Haripur districts in a five-year (2006/07-2010/11) project, Prime Minister’s Special Initiative for Livestock, funded by GoPak through RSPN. This project has given GBTI an opportunity to help small farmers and livestock owners, through community organisations,
to build and improve the quality of what is to many rural households their most valuable asset.

**ALLEVIATION OF DRUG ABUSE AND TRADE IN KOTHA, SWABI**

The village of Kotha is about 2 km off the Swabi-Topi road and 25 km from the town of Swabi. In 1996, when GBTI came to the village to help communities form participatory organisations, people were not receptive to the offered programme. GBTI sought and received help of some activists and office bearers of Uthman Welfare Society (UWS), a registered NGO that had been working in the village since 1987. Thanks to their efforts and the persistence of GBTI staff, at the end of 2006, there were 51 COs and 941 men and women members in the village.

During the early part of its work in Kotha, members of UWS and COs identified drug abuse and trade as the most serious menace in the area, and wanted GBTI to help them alleviate the scourge. In 2002, the board of GBTI approved financial and technical assistance for the establishment of a rehabilitation centre (*Dar-us-Sukoon*), in collaboration with UWS and the Don Foundation of Peshawar. Since 2003, UWS has managed this facility for the rehabilitation of drug addicts.

The addicts are given room and board, receive regular counselling, participate in recreation, etc. and their family members are educated as well. The facility has treated over 230 addicts and 20 per cent of them recovered completely. With community support, UWS conducts awareness workshops, seminars and holds jirgas throughout the Kotha union council. Its efforts have almost completely eradicated the drug trade in the area. Education of families and awareness campaigns seem to have significantly reduced the incidence of relapse, drug addiction and the demand for drugs. There are problems however. Some families cannot afford the cost of treatment and UWS does not have funds to subsidise the cost, provide support for vocational training and give small loans for income generation.

**BASIC HEALTH CARE AND EDUCATION**

GBTI has had limited involvement in building the social infrastructure and providing basic health-care and education services. Until 2002 it had almost nothing to offer to communities. Since then GBTI has put its limited resources into promoting awareness about good health through workshops. It has trained 95 traditional birth attendants (TBAs) to provide pre- and post-natal services and family planning advice at the village or community level; organised 14 medical camps; and assisted a local NGO establish and manage a rehabilitation centre for drug addicts in Swabi and rehabilitation centres for the physically
handicapped people in Attock. In basic education, GBTI has given endowment funds to three community schools, two of which are in the resettlement villages of Barotha and Feroze Banda, enrolling about 450 boys and girls. It has also organised training for 95 women teachers. It held adult literacy sessions for 135 women CO activists. GBTI has tried to use mainly local NGOs either as partners or as conduits for rural communities to access social sector services.

FUTURE DIRECTION: OUTLOOK, PLANS AND STRATEGIES

One of the major tasks for which GBTI was established in the first place is almost behind it, if not over completely. But its relationship with WAPDA, the executing agency, which was probably never comfortable, seems to have chilled. For one thing, WAPDA has maintained silence about the remaining Rs126m. of its pledged financial support to GBTI for IDRIP in the project area. In addition, WAPDA would like GBTI to wind up, since GBHP has been completed, and return the endowment of Rs100m. given to GBTI for its establishment. This is not a happy picture for GBTI to enable it to look into the future with optimism. However, since GBTI stands on solid legal ground, WAPDA is not likely to pursue the matter. The organisation hopes to stay in business, thanks to its partnership with PPAF and the high expectation of finding other donors with interest in participatory development.

In the future GBTI plans to expand its coverage in the 19 union councils in which it has established its presence. In this it will follow the structure that NRSP uses in Attock district. In other words, increase the density of community organisations in which community activists play the lead role. In this context, the much anticipated social mobilisation project, funded by the World Bank, would be a booster for GBTI to expand its outreach and involve a much higher proportion of rural households, particularly of the poor, in participatory development. GBTI also plans to help the ‘mature’ community organisations to establish Local Support Organisations (LSOs) along the lines being fostered by other rural support programmes, with the technical and financial support of the RSPN. This is indeed a big agenda for the new CEO and the organisation. It must make the transition quickly, given the need to replenish its human resources, overcome uncertainty about finances, improve relations with WAPDA, and perhaps above all strengthen its partnership with communities.
### Table 1. GBTI Staff, 1995-2006

<table>
<thead>
<tr>
<th>Year</th>
<th>All</th>
<th>Men</th>
<th>Women</th>
<th>All</th>
<th>Men</th>
<th>Women</th>
<th>All</th>
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<td>1996-97</td>
<td>24</td>
<td>21</td>
<td>3</td>
<td>1</td>
<td>1</td>
<td>–</td>
<td>11</td>
<td>8</td>
<td>3</td>
</tr>
<tr>
<td>1997-98</td>
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<td>1998-99</td>
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<td>24</td>
<td>5</td>
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<td>7</td>
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<td>2004-05</td>
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<td>–</td>
<td>11</td>
<td>7</td>
<td>4</td>
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<tr>
<td>2005-06</td>
<td>42</td>
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<td>1</td>
<td>1</td>
<td>–</td>
<td>10</td>
<td>8</td>
<td>2</td>
</tr>
<tr>
<td>End 2006</td>
<td>42</td>
<td>39</td>
<td>3</td>
<td>1</td>
<td>1</td>
<td>–</td>
<td>10</td>
<td>8</td>
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### Table 2. Financial Resources and Expenditure of GBTI, 1995-2006 (Rs Million)

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<tr>
<td>Donors: Total</td>
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<td>9.53</td>
<td>28.92</td>
<td>102.46</td>
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<td>WAPDA</td>
<td>50.00</td>
<td>–</td>
<td>–</td>
<td>50.00</td>
</tr>
<tr>
<td>CIDA</td>
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<td>–</td>
<td>–</td>
<td>14.00</td>
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<td>PPAF</td>
<td>–</td>
<td>9.51</td>
<td>26.56</td>
<td>38.07</td>
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<tr>
<td>RSPN/RSPs</td>
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<td>0.02</td>
<td>0.36</td>
<td>0.39</td>
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<td>Own Income (Interest)</td>
<td>53.50</td>
<td>105.84</td>
<td>61.50</td>
<td>220.84</td>
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<tr>
<td>Total Resources</td>
<td>117.50</td>
<td>115.37</td>
<td>90.42</td>
<td>323.30</td>
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<tr>
<td>Total Expenditure</td>
<td>32.21</td>
<td>101.08</td>
<td>116.80</td>
<td>249.09</td>
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### Table 3. Community Organisations, 1995-2006

<table>
<thead>
<tr>
<th>Period</th>
<th>All</th>
<th>Men</th>
<th>Women</th>
<th>All</th>
<th>Men</th>
<th>Women</th>
</tr>
</thead>
<tbody>
<tr>
<td>1995-99</td>
<td>85</td>
<td>41</td>
<td>44</td>
<td>1646</td>
<td>942</td>
<td>704</td>
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<td>1999-2003</td>
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<td>170</td>
<td>226</td>
<td>8497</td>
<td>3830</td>
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<tr>
<td>2003-06</td>
<td>1258</td>
<td>679</td>
<td>579</td>
<td>23327</td>
<td>12776</td>
<td>10551</td>
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<td>End 2006</td>
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<td>768</td>
<td>661</td>
<td>26988</td>
<td>14879</td>
<td>12109</td>
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### Table 4. CO Savings, 1995-2006

<table>
<thead>
<tr>
<th>Period</th>
<th>Amount of Savings (Rs Million)</th>
<th>Savings per CO Member (Rs)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>All</td>
<td>Men</td>
</tr>
<tr>
<td>1995-99</td>
<td>0.05</td>
<td>0.02</td>
</tr>
<tr>
<td>1999-2003</td>
<td>0.81</td>
<td>0.32</td>
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<td>2003-06</td>
<td>3.26</td>
<td>1.96</td>
</tr>
<tr>
<td>End 2006</td>
<td>4.63</td>
<td>2.59</td>
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### Table 5. GBTI Loans to CO Members, 1995-2006

<table>
<thead>
<tr>
<th>Period</th>
<th>Amount of Loans (Rs Million)</th>
<th>Number of Borrowers</th>
<th>Amount per Borrower (Rs)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
<td>Men</td>
<td>Women</td>
</tr>
<tr>
<td>1995-99</td>
<td>5.62</td>
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<td>1999-2003</td>
<td>28.74</td>
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<td>2003-06</td>
<td>33.72</td>
<td>13.58</td>
<td>20.14</td>
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<tr>
<td>1995-2006</td>
<td>68.08</td>
<td>28.59</td>
<td>39.49</td>
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Table 6. Community Physical Infrastructure Schemes, 1995-2006

<table>
<thead>
<tr>
<th>Period</th>
<th>CPI Schemes</th>
<th>Cost (Rs Million)</th>
<th>Cost per Scheme (Rs)</th>
<th>Beneficiaries</th>
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<td>1995-99</td>
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<td>1.85</td>
<td>77,083</td>
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<td>1999-2003</td>
<td>149</td>
<td>25.23</td>
<td>169,329</td>
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<td>2003-06</td>
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<td>271,090</td>
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<td>End 2006</td>
<td>329</td>
<td>69.37</td>
<td>210,851</td>
<td>60358</td>
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Table 7. Training of CO Members, 1995-2006

<table>
<thead>
<tr>
<th>Type of Training</th>
<th>Up to June 2001</th>
<th>Up to June 2005</th>
<th>Up to December 2006</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Men</td>
<td>Women</td>
<td>Total</td>
</tr>
<tr>
<td>Management Skills</td>
<td>97</td>
<td>102</td>
<td>199</td>
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<tr>
<td>Technical Skills</td>
<td>27</td>
<td>184</td>
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<tr>
<td>Vocational Skills</td>
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<td>766</td>
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<tr>
<td>All Skills</td>
<td>829</td>
<td>347</td>
<td>1176</td>
</tr>
</tbody>
</table>

NOTES

2. The board of directors has established clear procedures for the election of LBOD by community organisations. Each elected member has tenure for three years and can be elected for three consecutive terms.
5. In 1991-92, WAPDA estimated that it would have to acquire no more than 3,490 hectares of land in the project area for which it provided Rs1.8bn. in compensation.
6. GBTI has published two good accounts of the sad story. The first one is the *Chronology of Land in Ghazi Barotha Hydropower Project*, March 1999. The
second is a consultant's report: Arif Pervaiz, *Between the Devil and the Deep Blue Sea: Social Intermediation for Land Compensation and Rehabilitation in GBHP*. (Final Draft), June 2001. In this long-drawn process, other NGOs, particularly the Sungi Development Foundation and Abbasaid, also gave a helping hand to resolve the disputes between WAPDA and the communities.


8. At the end of 2006, the regional distribution of the support programme of GBTI in terms of its presence in the three districts was:

<table>
<thead>
<tr>
<th>District</th>
<th>Attok Chach</th>
<th>Attok Sarwala</th>
<th>Haripur Ghazi</th>
<th>Swabi Swabi</th>
</tr>
</thead>
<tbody>
<tr>
<td>GBTI Region</td>
<td>Number of union councils</td>
<td>7</td>
<td>5</td>
<td>4</td>
</tr>
<tr>
<td></td>
<td>households organised %</td>
<td>20</td>
<td>45</td>
<td>43</td>
</tr>
</tbody>
</table>

9. However, GBTI assisted the project-affected persons form 170 Project Affectees Organisations (PAOs) with 14,000 men and women as members to facilitate mediation between the communities and WAPDA in matters related to land acquisition, compensation and resettlement.

10. It is important to record that GBTI made special efforts to ensure that women (38% among the affected persons in GBHP) received equitable compensation. For example, the GBTI staff provided legal information and aid to women; delivered cheques to them; and opened bank accounts for them where necessary.

11. Apparently, GBTI has had problems with loan recovery throughout the period in reference. It was certainly serious enough that disbursement was reduced substantially in 2005.

12. Three reasons come to mind. First, men are not in the village most of the time. Second, they have little interest in small loans. Third, women are better borrowers than men.
Participatory Rural Development in Pakistan

experience of rural support programmes

Mahmood Hasan Khan

This volume relates the stories of nine rural support programmes (RSPs) and focuses on their partnerships with rural communities in all the four provinces of Pakistan. It outlines their efforts in organizing over a million rural households into participatory organizations to deliver a variety of inputs and services, build physical infrastructure, enhance skills, transfer technologies, and link them with other service providers.

The study highlights how these community organizations have enabled ordinary people to participate in making decisions that affect their well-being, and claim resources and services from outsiders, particularly the public sector agencies. This has been of particular importance to the poor and women, often the most disadvantaged groups. Getting together, participating in making decisions, doing new things, and working with outsiders are demonstrably necessary for confidence and empowerment.

The book outlines the experience of RSPs to show how they have contributed to the uplift of marginalized rural communities, and convinced governments and the international donor community that community organizations should be part of the mainstream in the effort to reduce poverty.
Ghazi Barotha Taraqiati Idara

"Licensed under section 42 of the Companies Ordinance (1984) with the assistance of WAPDA"

Field Head Office
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