



KASUR
MAWAKHAT
PROGRAM



کل کھرانے
100
انہر تھیں
کھنہ بہانہ کی آمو

خوش آمدید
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لوئی

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PREFACE

The purpose of this report is to compile and present our efforts to alleviate poverty in the Kasur region of the Punjab. Dr Amjad and I have been working together with our respective organisations to achieve our shared vision of restoring the dignity and respect of disadvantaged people in rural communities since 2014.

Issues related to poverty in rural communities in Pakistan are not only extensive and more complex than in urban areas but are more pressing as well. Rural communities make up 60 percent of the total population and poverty in rural areas is 54.6 percent compared to 9 percent in urban areas, as stated by the National Report on Multidimensional Poverty (2016).

After spending some part of my life investing time and resources in Kasur, I considered the locals my neighbours and therefore having the right to my help. Villages around my agricultural land became testing grounds for ideas that Dr Amjad Saqib and I shared. Our underlying philosophy is of 'MawaKhat', 'Solidarity' or 'Brotherhood' as it has also been called. It comes from the Islamic tradition of Muslims helping each other after the migration from Makkah to Medina in 622 CE.

Many rural support programs have been initiated, planned and implemented in Pakistan, thanks to the likes of Akhtar Hameed Khan and Shoaib Sultan Khan. They have served as important case studies for us. However, Akhuwat and Dunya Foundation favoured a bottom up approach which would help locals develop ownership of our projects and keep them going even after our respective organizations were no longer active in the region. While our model of participatory rural development stays the same, we involve locals acting as catalysts to organise the community and provide trainings in order to facilitate their collective endeavour. We also use Akhuwat's tried and tested method of interest-free loans in order to further facilitate the organizations. We use faith to build linkages amongst the locals in order to promote reciprocity and non-profit based sustainability. This way, we ensure inclusive development. We hold a broader concept of poverty than income and wealth and therefore measure our system with respect to health, education, sanitation and the standard of living of all those who are part of it.

Our goal is to search for a replicable model for rural development, to be used by those who envision such projects in other parts of the country. I am hopeful that this model will be replicated, and that together, we will all contribute to Pakistan's economic development while continuing to improve quality of life for local communities, as well as society as a whole. My profound gratitude to Dr. Amjad Saqib and team Akhuwat for this wonderful work and helping build a society based on principles of giving and compassion.

Mian Amer Mahmood
Chairman Dunya Foundation

FOREWORD

So much of our world continues to drown in poverty, making the quest for a path to shared prosperity the most pressing challenge of our time. The persistence of poverty is a moral stain on our conscience, and yet the alleviation of poverty is not primarily defined by virtues and morality. Perhaps it is impossible to do so, or perhaps it is what has been missing in our fight against poverty. These were the questions that led to the formation of Akhuwat, and years later, brought us to the villages of Kasur. The following pages document our journey of learning and re-learning what it entails to have morals and faith underpin our collective fight against poverty.

While working together, I witnessed, Mian Amer Mahmood's unwavering faith in the people of the villages in Kasur. Those around us, much like most of the world, remained hesitant to accept that communities, particularly rural communities, could change their fate. But that is exactly what happened. When communities themselves desire change and find honest and dedicated leaders from among them, then no power can undo their efforts. History reminds us of the power of the collective action and of solidarity; yet it is a lesson we often forget.

I had learnt this lesson during my own journey in rural development under the guidance of Shoaib Sultan Khan, the pioneer of rural development programs in Pakistan. It is unlikely that anyone who knows him and witnesses his work can remain unaffected by his resolute belief in participatory development and the power of communities to lead change. I was no different. In so many ways, Akhuwat's work in Kasur is a logical extension of the lessons and work of Shoaib Sultan Khan and his mentor, Akhtar Hameed Khan. The Kasur MawaKhat Program, a true manifestation of Akhuwat's philosophy, is based on a simple fact: it is people, not programs that drive and sustain change. In time, I hope that Kasur MawaKhat Program can bring together another generation of changemakers willing to celebrate the wisdom and agency of the rural poor.

I dedicate this effort in Kasur to the brave and valiant villagers, and to the staff of Akhuwat who are writing new chapters in the history of poverty alleviation.

Dr. Muhammad Amjad Saqib
Founder and Executive Director, Akhuwat

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1. INTRODUCTION

In the last few decades, poverty alleviation strategies and efforts to improve living standards for rural communities have undergone fundamental transformation. The development experience has shown that growth does not always 'trickle down'; rather in most cases human needs must be directly addressed. At the same time, it has become evident that sustained development must be rooted in processes that are inclusive. Consequently today, the value of communities and their ability to create social and economic change has become paramount to rural development strategies.

Participatory development is a bottom-up phenomenon whereby communities, civic groups and even individuals take a direct role in the decisions and events that shape their lives. As potential agents of development and not merely victims of structural change, the participation of rural communities provides key ingredients for solving a range of policy issues and challenges. Policymakers now look to local leadership and communities to partner in delivering services, identifying needs and opportunities, and act as drivers of participatory development. In short, with a bit of support and encouragement from enabling public policy, participatory development entails that rural communities create their own development trajectories in collaboration with various stakeholders.

Participatory development is no longer viewed as a novel or radically marginal concept, in fact 'participation' and 'participatory development' have joined 'sustainable development' as mantras in development discourse. However participation does not happen by merely proclaiming it. For the people to be truly involved in the development process, they must be given space to lead the lives that they value and have reason to value. If development is about 'improvement' and thus something to be desired, it must also be about the choice of the people.

Faith is undoubtedly one of the major arbiters of morality making it a significant category of analysis in articulating and implementing development solutions.

In this sense, faith is understood as a force that influences people's values and priorities, constructing an institutionalized set of beliefs that shape one's daily life, serving as an inspiration to unite, organize and act for better or for worse.

At the same time indigenous faith institutions like mosques, churches, and temples besides being places of worship and prayer serve as the focal points for community action, broad participation and the promotion of welfare. Despite celebrating the very essence of participatory development, indigenous faith institutions are typically isolated from the development process. But a claim for participatory development will always ring hollow if the faith of the people and indigenous faith institutions are divorced, or at worst, deemed irrelevant in the development process.

Contrary to the assumptions of the theories of modernization and secularization that underlie development discourse, faith has neither become irrelevant nor redundant in today's world; in fact it continues to hold a significant place in the public arena. (Box 1.1) Faith is also deeply entrenched in the lives of the poor particularly in the rural landscape of Pakistan where 54.6% of the population resides. The 2016 Pakistan Economic Survey revealed that the incidence, depth and severity of poverty in rural areas is relatively higher as compared to urban areas. Moreover the vulnerability of rural households to sink into poverty is comparatively higher than their urban counterparts. In such a scheme, rural development in Pakistan holds the key to the overall development of the economy, improvement in the nutrition standards and health of the bulk of the population, reduction in the incidence of illiteracy and improvement in the quality of life. Faith, faith leaders and faith institutions act as a prominent forces that mold people's values and concepts. Faith becomes an integral part of social, political and economic life in Pakistan. For this reason, any development intervention, particularly in rural areas, deemed to be participatory in nature cannot marginalize faith and the values it inspires.

Box 1.1 Voices of the Poor

The World Bank's acclaimed study 'Voices of the Poor' (Narayan et al, 2000) made it evident that faith shaped people's ideas of well-being and progress. Research from all over the world, including a survey of 6,000 people from poor communities revealed that deprivation was not only a consequence of the lack of income nor was the concept of the 'good life' dependent solely on economic welfare. The study 'Voices of the Poor' not only exposed the multiplicity in the understanding, experience and concept of poverty but also brought forth a previously unacknowledged fact: poor communities demonstrated greater confidence in faith organizations and leaders than any state or non-state actors, alluding to the pivotal role faith plays in their lives.

For Pakistan, and much of the world today, the question of whether faith should exist or not is redundant; faith has persisted in spite of contrary predictions. In many ways, the world today is more fervently religious than ever. The real challenge now is how to engage with faith, faith leaders and faith-based institutions such that they contribute to and enhance the process of participatory development.

This report documents the work of the Kasur MawaKhat Program (KMP), a rural development program launched in 2014 operating in seven villages in District Kasur, Punjab, Pakistan. As a technical undertaking it resembles the Rural Support Programs (RSP), conceived and implemented by Akthar Hameed Khan and Shoaib Sultan Khan. The major distinction is the KMP's explicit recognition of the place of faith in rural development theory and practice.

The aims of development are linked to value concepts; a notion of what is right or wrong, just or unjust, desirable or undesirable. However, those values, so deeply embedded in the development process, are hardly ever evoked retaining an unambiguous place in theory and practice. These values are made explicit and celebrated, serving as a source of motivation and commitment, and designated not only as a means but also as an end in themselves. These values are not alien to the rural population that the Kasur MawaKhat Program serves and it is the dialogue on values, construction of a moral space and a virtue-based approach to poverty alleviation that sets the Kasur MawaKhat Program apart from its contemporaries.

If participation is really to be widely promoted, it will henceforth be necessary to concentrate on issues of practice, on how programs with a participatory orientation operate on the ground. For this reason it becomes pertinent to bring forth best practices and learn from experiences; this documentation of the Kasur MawaKhat Program is one such effort in that direction.



A mosque in the village of Mirali



2. OVERVIEW

The pilot phase of Kasur MawaKhat Program (KMP), 2014 - 2018 has been implemented in seven villages across three union councils¹ in District Kasur. The pilot is jointly spearheaded by Dunya Foundation (Box 2.1) and Akhuwat (Box 2.2). Dunya Foundation had previously set up a private school at Dhala Kalan and despite its initial success, the Foundation was aware that the impact and outreach of the school would be limited without a holistic development intervention. With financial support from the Foundation and local facilitation through the Foundation's Chairman, Mian Amer Mahmood, Akhuwat conceptualized and implemented the KMP. The pilot was launched at Hardo Muhammadke and was later expanded in six adjoining villages.

The Kasur MawaKhat Program rests on two core practices; social mobilization and development interventions identified by the people. Social mobilization (chapter 5) strengthens participation of the rural poor in local decision-making, improves their access to social and production services and efficiency in the use of locally available financial resources. It also enhances opportunities for asset-building, creating space for the poor to identify and implement development interventions (chapter 6). This stems from the recognition that no society should gravitate towards a single development trajectory. There is a multiplicity of development paths that different societies may follow to reach a multitude of goals. These goals should be prioritized by those who will be most affected by them.



Women working in the fields

¹ A union council is the second-tier of local government and fifth administrative division in Pakistan

Box 2.1 Dunya Foundation



Dunya Foundation is a non-profit organization dedicated to educate, support and provide opportunities of self-development to the underprivileged sectors of society. The Foundation specializes in the provision of educational facilities and support. It has to date provided scholarships of about Rs. 20 billion to 470,000 students. Since its inception in 1985, Dunya Foundation has endeavored to provide both physical and financial facilities to deserving students. Various scholarships and fee concessions at all levels of studies are provided to the poor. Today, Dunya Foundation has supported one in every seven students passing higher secondary education, one in every three students passing higher secondary education in Punjab and one in every six female students passing higher education in Pakistan.

Box 2.2 Akhuwat



Akhuwat is a non-profit organisation established in 2001 with the objective of providing interest-free microfinance to the impoverished and underprivileged members of society so as to enhance their standards of living and enable them to improve their livelihoods. Interest-free microfinance, although remaining the core program of Akhuwat, is recognized as a means to an end rather than an end in itself. Hence, over the years, Akhuwat has developed various support mechanisms to cater to the diverse needs of the poor and implemented a more holistic approach to poverty alleviation. Particular focus has been on education services as Akhuwat considers access to quality education crucial to promoting welfare and laying down the foundations of a poverty-free society.



Mian Amer Mahmood and Dr. Amjad Saqib with the KMP team in 2015



Local farmers are now better equipped and educated to face agricultural challenges

2.1 ACHIEVEMENTS (2014 - 2018)



- 88 Community Organisations have been formed
- 76% of households in all seven villages are members of Community Organisations
- 1,219 households are a part of Community Organisations



- 4,475 interest-free loans given to households
- 160 million rupees disbursed as interest-free loans



- 135% growth in profits from rice crops between 2015 - 2018
- 36% decrease in average expense per acre during the same time period



- 57% increase in profits from wheat crops between 2015 - 2018
- 15% increase in productivity during the same time period



- 3 villages completed the livestock survey to identify development interventions



- 10 small farmers assisted by veterinary specialist to build model dairy farms



- 205 toilets constructed
- 100% access to toilets in 5 villages
- Cleaner households and public spaces



- 100% vaccination coverage in all 7 villages for children under 5 years of age
- 425 eye surgeries have been conducted



- Increase in attendance and school enrolment



- Solar tube-well pilot at Hardo Muhammadke
- 22 solar street lights pilot at Lonike
- Solar search lights have been installed in parks in Lonike
- 157 households now have energy



- 14,400 trees planted by organized households (1,730 trees planted in 2016; 6,870 trees planted in 2017, 5,800 in 2018)
- 3 villages replicating a communal park set up at Lonike
- 3 small RO plants for water purification installed



- 46 entrepreneurs have been given trainings relevant to their enterprises
- 112 households have diversified income through enterprise development



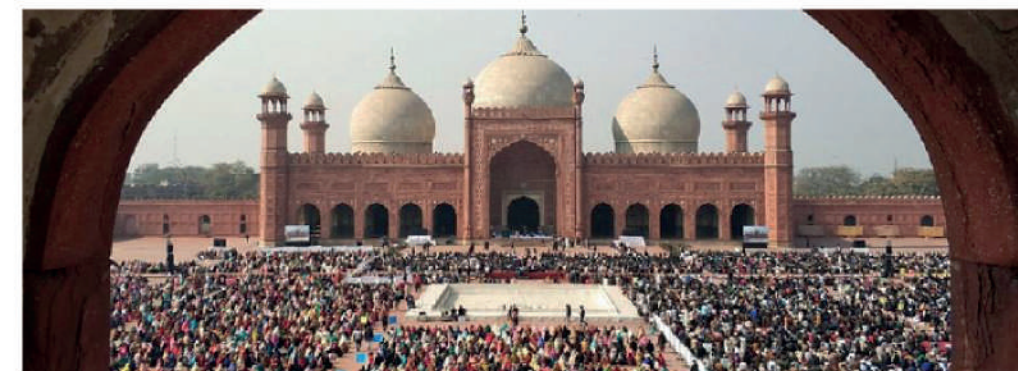
- 112 extremely poor households are being supported by villagers through a locally devised system of sharing agricultural produce and income (ushr)



3. THE MAWAKHAT PARADIGM

The Kasur MawaKhat Program was designed and implemented with a vision of development known as MawaKhat (Box3.1), meaning ‘solidarity’ - a paradigm of justice, equity and compassion. MawaKhat as a vision of development evolved out of the work of Akhuwat, a non-profit organisation working to alleviate poverty in Pakistan.

Starting out as a microfinance institution focusing on financial inclusion through interest-free loans, Akhuwat realized that the issue of charging interest on small loans was not only of justice and equity but for the majority of Muslims, it remains a deeply religious one. Realizing that faith could not be ignored in the development process, Akhuwat at the onset devoted efforts to engage with, understand and listen to the voices of the people it aspired to support. The result was the realization that a moral, spiritual and even religious sensibility must anchor the struggle to eliminate the world’s worst poverty. Development cannot be isolated from faith, local traditions and indigenous institutions. In the realm of human welfare, Akhuwat noted that there was far more that united religions and faith than what divided them. Thus under the banner of Akhuwat, people of different faiths and sects were brought together, the organisation continued to work from indigenous faith centres including mosques and churches, inspiring a wave of volunteerism that many rationalized within their own religious frameworks. This created a space for beneficiaries to own the development process visible in the voluntary contributions made by the poor to the different development projects of the organization. In time, guided by the voices of the poor, Akhuwat expanded its development programs beyond microfinance to create a more holistic, broad-based and inclusive strategy. The virtue-based approach to poverty alleviation was formulated and named as MawaKhat, a paradigm of development that has supported millions of households to carve their own pathway out of poverty since 2001.



Over ten thousand people gathered at the historic Badshahi Mosque, Lahore for Akhuwat’s mega loan disbursement in 2016

3.1 MawaKhat

Box 3.1 MawaKhat

The word MawaKhat comes from a pivotal event in Islamic history when citizens of Mecca, the Muhajireen, were forced to migrate to Medina to escape religious persecution. The people of Medina, the Ansars, welcomed the migrants, sharing half of their wealth and possessions with them. The Muhajireen (followers) and Ansars (helpers) were proclaimed as ‘friends and protectors of one another’ (Quran 8:72) with the spirit of brotherhood between them being called ‘MawaKhat.’

The MawaKhat Paradigm envisions building cultures and communities of solidarity by fostering relationships of mutual support. Through a drive towards solidarity, MawaKhat deviates from dominant economic paradigms in two significant ways. Firstly by emphasizing cooperation, mutuality and reciprocity above unfettered competition. Secondly by prioritizing individual and collective spiritual and material well-being over profit and financial accumulation. While it does not deny profit, MawaKhat does expand the definition of profit by redefining it in terms of time and space; profit or gain is neither confined to our material reality nor to this world only.

At the core of MawaKhat is the recognition of interdependency that inspires an alternative way to engage with the economy - one where people work and consume in order to produce for their own as well as other people’s welfare. Such “mutual altruism”, as opposed to self-interest being held by mainstream development economics, gives rise to solidarity as an approach and gives a wider meaning to economic rationality. The foundational feature of MawaKhat is the disavowal of the self-interest maximizing principle (methodological individualism) as the only axiomatic truth of human behaviour. Suggesting that human behaviour is guided only by one trait while ignoring others is tantamount to refusing to accept the evolution of human society. Such a theoretical deviation subsequently recalibrates development strategies and aims as illustrated by Akhuwat’s continuing efforts to alleviate poverty and promoting human welfare in Pakistan.

On one hand, the MawaKhat paradigm is a direct response to the devastating effects of an economic order (or disorder) that places the profit of a few above the well-being of everyone else. On the other hand, it presents an alternate approach to development that may bridge the chasm between

economics and ethics. MawaKhat is based on four pillars (Box 3.2) that are at once ethical, economic and materialized in concrete practices. These practices include fostering virtuous cycles, institutionalizing the circulation of wealth, weaving collaborative networks and reorganizing economic relations.

Box 3.2 Pillars Underlining MawaKhat

Iman, Ihsan, Ikhlas and *Infaq* are derived from the teachings of Islam however they are not unique to a single religion; they can be found in every major religion albeit with different names.

1. Iman

Iman, or faith, is the human trust or belief in a transcendent reality that inspires a sense of responsibility and duty. The rewards of fulfilling such a duty may not be material and/or rewarded in this world.

2. Ihsan

The literal meaning of *Ihsan* is ‘to do beautiful things’ such that in every act undertaken, one is cognizant of the Divine’s presence. Under the MawaKhat paradigm, *Ihsan* entails that each individual strive for excellence in character, work, service and knowledge.

3. Ikhlas

Ikhlas, or purity, refers to sincerity of intention and action. To purge one’s intentions of all impurities requires self-discipline, submission of the ego and a persistent struggle. Under MawaKhat, *Ikhlas* requires one to pursue goodness for the sake of goodness alone and thus to be free from pretense, deceit or hypocrisy.

4. Infaq

Infaq is giving in the way of Allah and can be loosely translated into ‘spending without expecting reward from anyone but Allah.’ As a means of equitable income distribution, it is distinct in so much as it remains the same for the poor and rich; one must give according to one’s ability to those who have comparatively lesser resources. *Infaq* is distinguished by its intention- giving for the sake of goodness.

IKWHA/ Akhuwat

Faith(*Iman*) that inspires responsibility and duty to pursue excellence (*Ihsan*) with sincerity (*Ikhlas*) and without want of a material reward (*Infaq*) paves the way for social action guided by solidarity (MawaKhat). Akhuwat, the organisation, takes its name from this concept and through its operation represents a practical manifestation of MawaKhat.

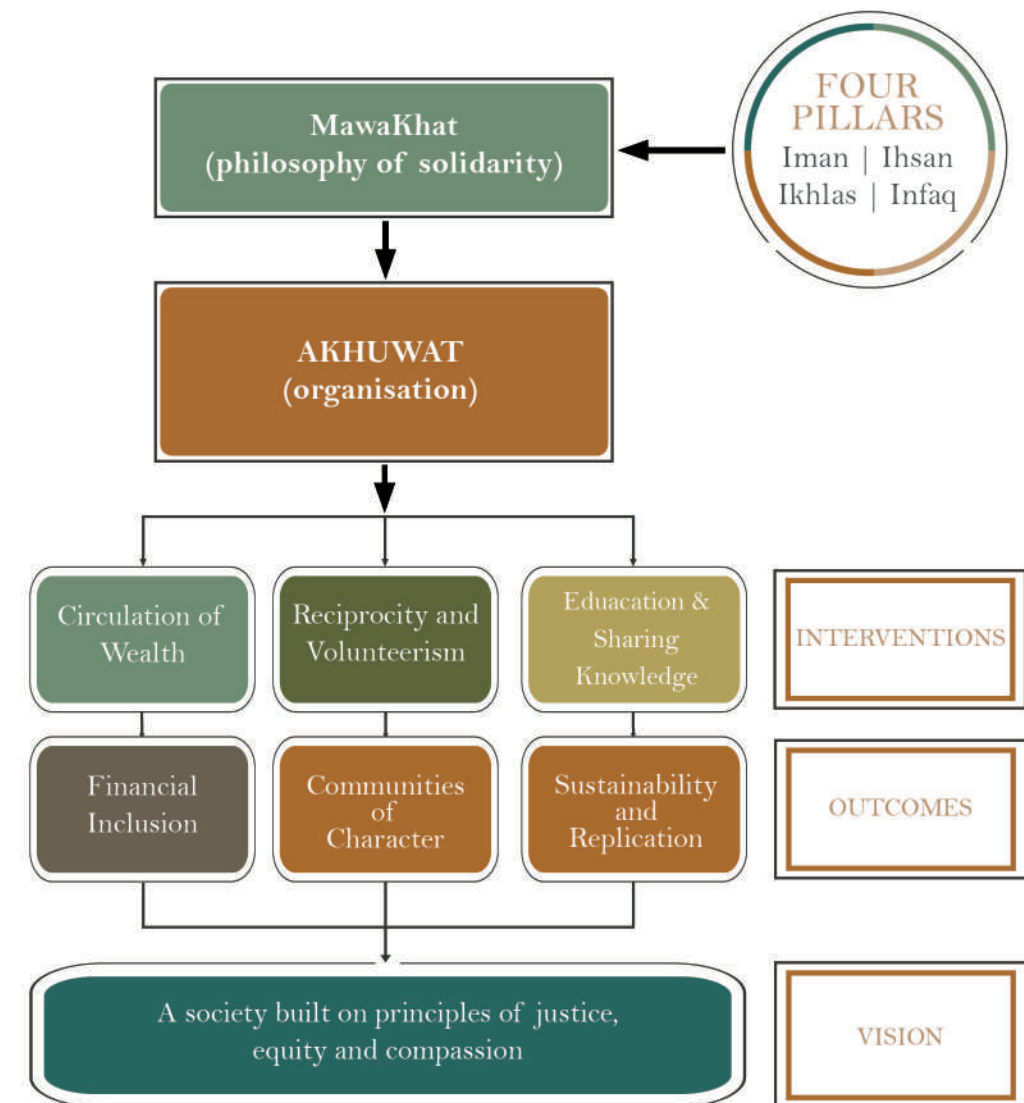


Women working together in the rice fields.

3.2 Implementing MawaKhat

Like an organic process, the precise ways in which MawaKhat is translated into action has continued to evolve. Seventeen years of development work has allowed Akhuwat to identify three categories of interventions and their respective outcomes that best allow for the vision of MawaKhat to be realized within society. At the same time, a strong culture of learning and re-learning permeates the organisation as it acknowledges that the struggle to realize MawaKhat is a constant endeavour.

Figure 3.1 Overview of the MawaKhat Paradigm



3.2.a Circulation of Wealth

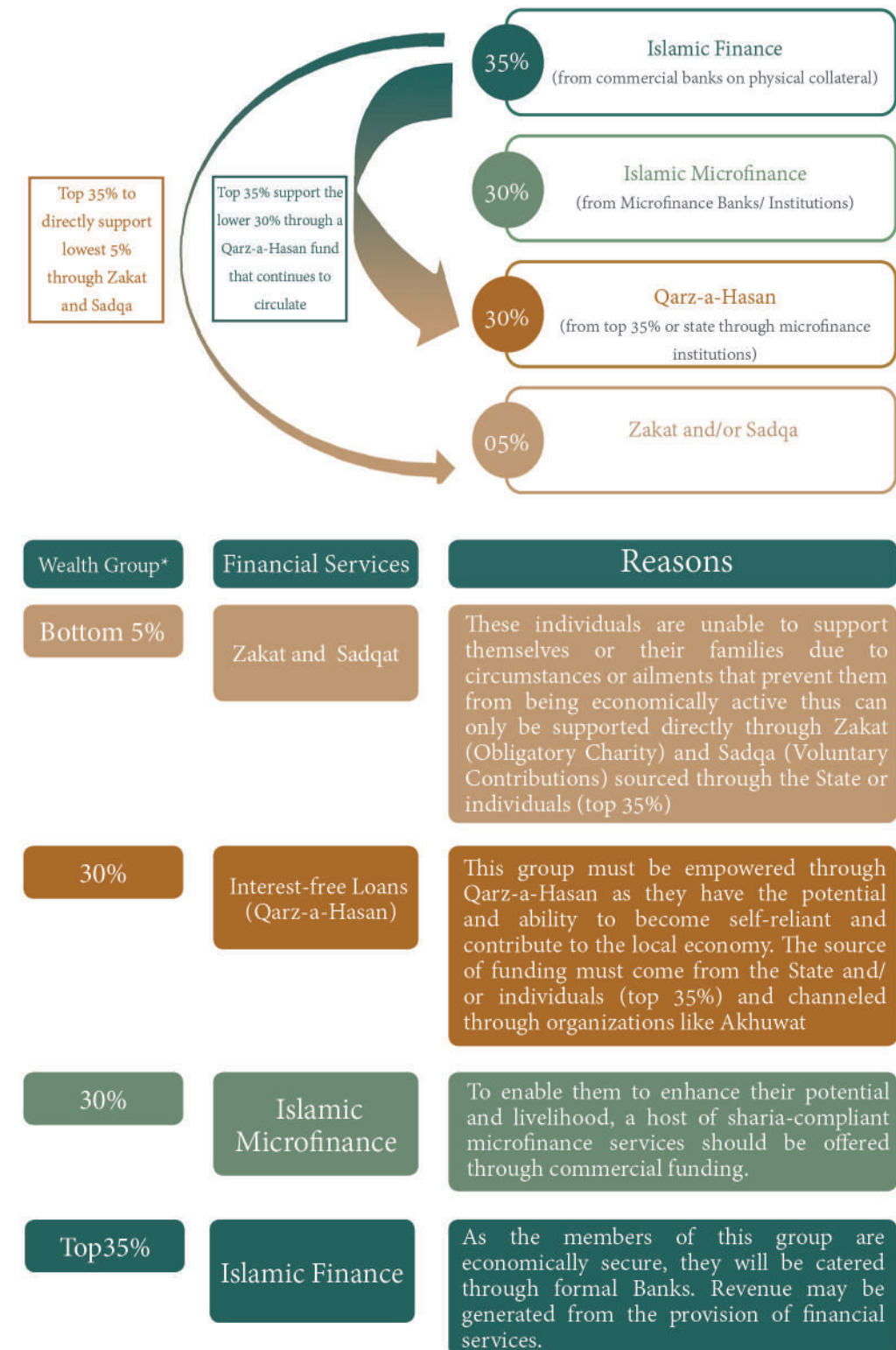
The MawaKhat Paradigm can be looked at as a paradigm of sharing profits and of community solidarity, where the fulfilment of an individual’s material and spiritual needs is placed in the context of the community’s needs. Such a system aims to replace exploitation with cooperation, and marginalization with practices of inclusion.

Deviating from conventional development paradigms, MawaKhat maintains that unequal concentration of wealth is the primary reason for poverty, thus rendering the circulation of wealth in society vital to alleviating poverty. Consequently financial inclusion is not only defined as the access to financial services but also emphasizes the need for wealth circulation. Too often, the shift to self-help in the development process obscures the need for redistribution of resources and social justice. It overlooks the fact that the poor are often powerless to help themselves. The emphasis on self-reliance and the power of the poor does not diffuse the responsibility of those with resources to help them. This follows naturally from the concept of MawaKhat as it is dependent on individuals, rich and poor, embracing their responsibility and duty to serve their community.

MawaKhat recognizes that financial instruments need not be market-based and/or motivated solely by profit; compassion, altruism and social justice are equal, if not stronger drivers. One of the major hurdles to achieving financial inclusion has been the diversity of the clientele that the formal financial sector must serve. It is explicitly recognized that all segments cannot be catered to through similar financial instruments nor can the entire population be serviced through financial logic and market principles alone. This is reflected in Akhuwat’s Financial Model (Figure 3.3).

The Akhuwat’s Financial Model lays strong emphasis on justice and equity, consequently all financial services offered under the model are sharia-compliant. On one hand, the majority of the population of Pakistan is Muslim and it would be more appropriate to offer them a financial service that aligned with their faith. On the other hand, sharia-compliant finance acknowledges that money has no intrinsic value and thus cannot be used to add value or make more money. Essentially this promotes the circulation of wealth and prevents it from being concentrated in a few hands. As the underlying goal of sharia-compliant finance is inclusion, by its very nature it cannot be limited only to Muslims and must be extended to all people irrespective of religion, creed or caste.

Figure 3.2 Akhuwat’s Financial Model



Based on MawaKhat, Akhuwat's Financial Model incorporates moral principles and financial logic; it draws on principles of social justice and benevolence to create a model that is both equitable and sustainable. The aim of the model is to ensure that all different segments of the population have access to a range of financial instruments despite their status or wealth.



Young farmers have been particularly eager to join the program

3.2.b Reciprocity and Volunteerism

One of the most significant deviations from conventional development practices is the emphasis that MawaKhat places on morals and faith. By linking development processes with the pursuit of faith, the community owns 'development' not only because it offers a material improvement, but also because it reflects the kind of moral society that people strive to create. Too often, the narrow focus on resources and capital fails to accommodate the moral energy required to spearhead change. It is this moral energy that 'reciprocity' seeks to inspire and harness.

Practices of reciprocity are systems where goods and services are exchanged, including those that go beyond a market transaction and are infused with social value. Under MawaKhat, there is no duty more indispensable than that of returning an act of kindness and compassion. Such acts of reciprocity create a **virtuous cycle** that reinforces and rewards goodness while at the same time nurtures deep community bonds. Poverty is not merely the condition of inequality and material scarcity, but also the lack of relationships built on mutual respect and support. One is poor if there are no meaningful relations or support systems to help in times of misfortune. Thus, reciprocity as an activity between persons works to counter the isolation and despair that may accompany having limited resources.

For this reason, Qarz-a-Hasan, translated as a 'Beautiful Loan', occupies a central place in MawaKhat. It does not only refer to interest-free loans used as microfinance, but also is a loan of goodness. Every act of goodness must be 'returned', however the reciprocal exchange need not be material nor the acts identical. Islam (Box 3.3) and traditional religions do not limit acts of charity to only sharing material wealth, but simple acts of goodness are also counted as being charitable.

Embracing reciprocity as a duty and treating acts of goodness as a loan specifically a Qarz-a-Hasan that must be repaid, strengthens bonds of solidarity paving the way for a 'community of character'. Implementing MawaKhat is contingent on ensuring that people's own moral reasoning underpins their desire for promoting human welfare. Thus building a community of character is the articulation of the community's notion of a 'better society and a better world' and the realization of every individual's own part in creating and sustaining that transformation.

Box 3.3 Acts of Charity in Islam
 Abu Dharr (RA) reported that the Prophet Muhammad (PBUH) said: "Charity is prescribed for each descendant of Adam every day the sun rises." He was then asked: "From what do we give charity every day?" The Prophet answered: "The doors of goodness are many...enjoining good, forbidding evil, removing harm from the road, listening to the deaf, leading the blind, guiding one to the object of his need, hurrying with the strength of one's legs to one in sorrow who is asking for help, and supporting the feeble with the strength of one's arms - all of these are charity prescribed for you."

3.2.c Education and Sharing Knowledge

Interventions under financial inclusion and reciprocity will be limited until they are enhanced by interventions aimed at creating and disseminating knowledge. MawaKhat seeks to share knowledge by building 'centres of knowledge' that are defined as any physical space that promotes engagement, dialogue and reflection. In Akhuwat's various development programs, these range from loan disbursements and group meetings, to more formal centres such as schools, colleges and universities (Figure 3.3).

Figure 3.3: Centres of Knowledge in Akhuwat



The value of dialogue and reflection are often overlooked in development programs however under MawaKhat, development is not only a material change but also a process of communication and self-transformation. The precise ways that informal centers of knowledge unfold are indigenous to the communities that they take place in. However, Akhuwat has developed a basic 'knowledge intervention' that guides the dialogue undertaken at informal centres (Figure 3.4).

Figure 3.4 Knowledge Sharing at Informal Centres



The dialogues at informal centre actively engage with faith in an effort to promote faith-literacy. Despite Pakistan's population being passionately religious, lack of literacy and the emergence of extremist elements has allowed many ideas and practices to be associated with Islam that in fact are in direct violation of it. All religions, and especially Islam, are concerned with protecting all forms of life and promoting human welfare, however, without 'faith-literacy', it is human welfare that is most compromised.

At the same time, informal centres of knowledge allow the organisation to be engaged in a two-way knowledge transfer; learning from the local culture and traditions as well as the people it serves. For Akhuwat, the implementation of *Ikhlās* and *Infaq* have been ensured through empowering communities to question themselves as well as scrutinize the work of the organisation and its people. Consequently informal knowledge centres also serve as a part of the organisation's transparency and accountability channels.

While informal centres of knowledge have been incorporated within various development programs, setting up formal centres of knowledge such as schools and colleges has involved, direct and proactive interventions. For Akhuwat, access to quality education is crucial to promoting welfare and laying down the foundations of a poverty-free society. With this belief, formal centres have in recent years been a focus of Akhuwat's development work. Such interventions include improving the quality of education in 'adopted' public schools. This is done by offering interest-free loans and professional guidance to talented students from low-income families, setting up residential and non-residential colleges with minimal fees and need-based scholarships. More recently, Pakistan's first free university has been set up. (Box 3.4)

The formal centres serve as long-term investments into for creating a generation of critical thinkers and ethical leaders. Knowledge and virtue are the most potent drivers for sustainability. For as long as the societies embrace the philosophy of MawaKhat, the development process initiated by MawaKhat will remain alive. If the philosophy of MawaKhat is not rooted in and internalized within society, then no degree of financial interventions can sustain the development processes under MawaKhat.

The success of Akhuwat's poverty alleviation efforts based on MawaKhat in urban and semi-urban areas inspired the confidence to then devise a rural development strategy. Though the pillars and aims underlying MawaKhat remain the same, different systematic processes were needed to undertake the three interventions; circulation of wealth, reciprocity

Box 3.4 Akhuwat College-University

The newly inaugurated Akhuwat College-University is a formal centre of knowledge that aims to include financially disadvantaged students in higher education and helps support upward social mobility and entrepreneurship. It acts as a space to build a community of character that inculcates the values of reciprocity and an understanding of sustainability through its 'fee-free' structure. By inducting high-performing students from all over the country – 15% from each province – the university serves as a place for intersectional social and regional dialogue.

Students at the university do not pay any fees or any other cost. They have the option instead to pay back their institutions in the form of donations after completion of their studies and securing a job. The project is funded by the network of Akhuwat organizations and donors as well as a dedicated fundraising campaign. This aims to fuel discourse around for-profit education and the right to quality education for all regardless of socioeconomic status or domicile.

Inspired by the Aligarh University set up by Sir Syed Ahmed Khan in the 19th century, Akhuwat University wishes to create a robust and dynamic intellectual community on its campus. The Aligarh University produced thought leaders and change makers by introducing new theoretical models and frameworks. These were missing in traditional centres of learning in the subcontinent at the time. On a slightly different note, Akhuwat College-University hopes to employ MawaKhat as a transformative philosophy for holistic, accessible and ethical education in Pakistan.

and sharing knowledge were developed to reflect the needs and aspirations of the rural population. This marked the beginning of the Kasur MawaKhat Program.



Akhuwat College-University is Pakistan's first fee-free educational institution



4. IMPLEMENTING MAWAKHAT IN RURAL DEVELOPMENT

Poverty still remains a predominantly rural phenomenon in Pakistan with at least 54.6 % of the country's poor residing in rural areas, as stated by the National Report on Multidimensional Poverty (2016)². Drawing on the experience of implementing MawaKhat in urban areas, Akhuwat sought to create a development program tailored to the needs of the rural population. For Akhuwat, participatory rural development is a process by which rural communities avail opportunities to upgrade their way of life, moving from mere strategies for survival to challenging their physical and social environments. To create equity, people, including rural population, do not wish others to define their needs for them. They can do it themselves. Armed with the resolute belief in the power of people working together, Akhuwat launched the pilot of the Kasur MawaKhat Program (KMP) with the support of Dunya Foundation (Box 4.1) in 2014.

Box 4.1 Dunya Foundation and Akhuwat Coming Together to Launch the KMP

A meeting between Dr. Amjad Saqib and Mian Amer Mahmood, an ardent supporter of Akhuwat, led to a candid discussion on the viability of implementing MawaKhat in today's world. Mian Amer Mahmood, who was personally invested in the village of Dhala Kalan in Kasur, questioned if MawaKhat could extend the idea of embracing a thousand low-income households. In other words, could there be a system that would allow him to establish a bond of solidarity and support hundreds of low-income households without compromising on the spirit of MawaKhat?

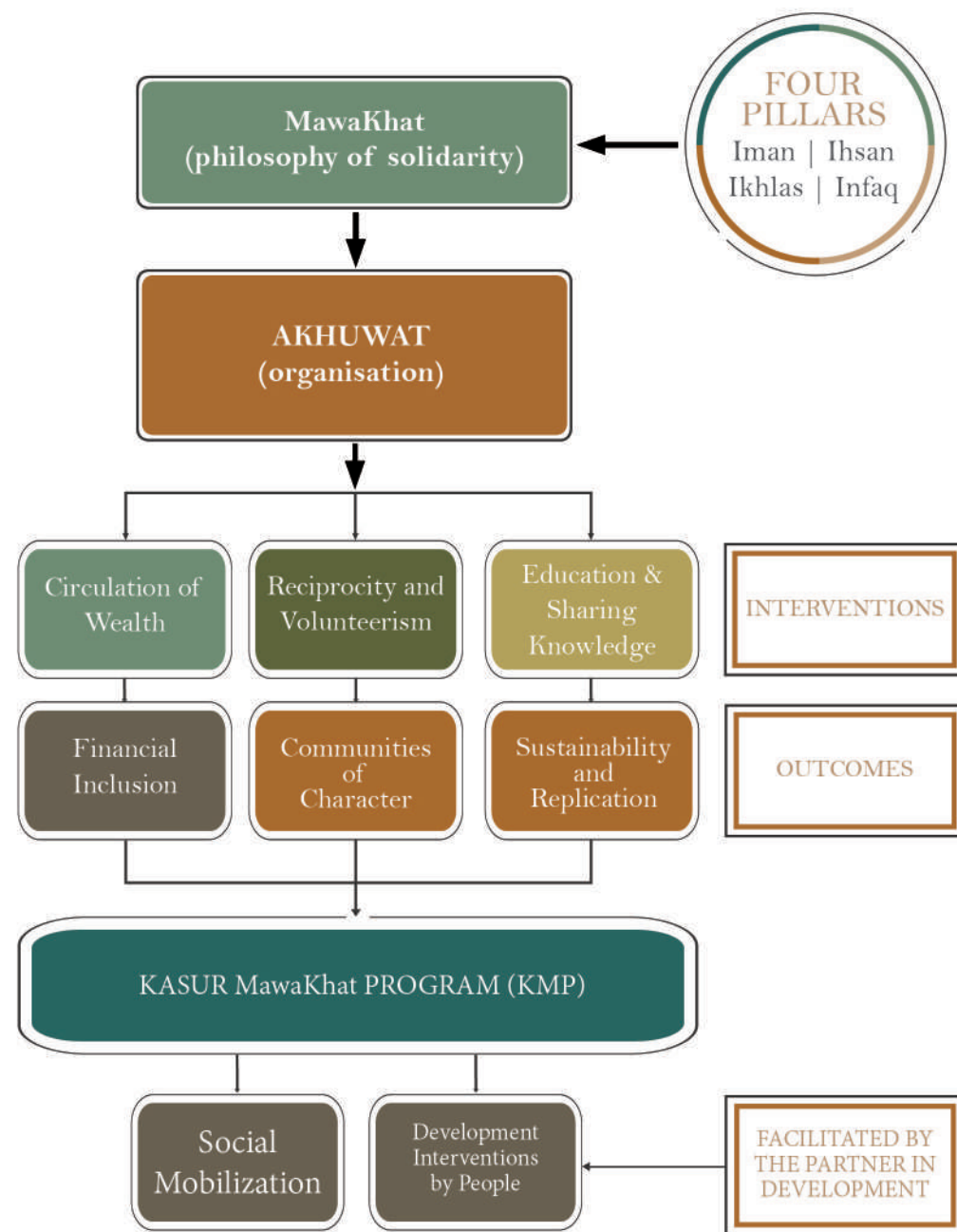
The conversation was not without consequence. Mian Amer Mahmood is a celebrated philanthropist and is also the chairman of Dunya Foundation that provides education, skill development, financial support and empowerment to low-income households in Pakistan. Dr. Saqib and his friends have devoted their lives to translating the spirit of MawaKhat into sustainable practices. In response to Mian Amer's question, Dr. Saqib proposed a model of participatory development that would institutionalize generosity and compassion, and be channeled through solidarity and reciprocity.

Mian Amer's question allowed Akhuwat to envision a space for local development efforts to be supported by a local champion with a personal link to the village and its people. They paved the way for Akhuwat to enter the village and provided resources to set the foundation for the KMP. For Dhala Kalan, and six other villages in Kasur, Mian Amer came forth as the local champion and through the support of Dunya Foundation, Akhuwat launched the Kasur MawaKhat Program (KMP) in 2014.

² Government of Pakistan (2016). *Multidimensional Poverty in Pakistan: Ministry of Planning Development and Reform*. <http://www.ophi.org.uk/wp-content/uploads/Multidimensional-Poverty-in-Pakistan.pdf>

Through the KMP, Akhuwat seeks to enable the rural population to become aware of and analyse the constraints to which they are subject. While Akhuwat provided access to the resources required for removing such constraints, it also acknowledges the right and ability of the people to control their own destiny.

Figure 4.1 Overview of the Kasur MawaKhat Program



4.1 The Partner in Development (PiD)

Change does not happen automatically nor do the rural poor typically organize spontaneously. Centuries of poverty have bred on overwhelming fatalism among the poor. More often than not, the impulse to develop must be provided by an external agency- a partner in development.

Under the KMP, the Partner in Development (PiD) is an external organisation that facilitates rural development. In piloting the KMP, Akhuwat acted as the PiD. The role of the PiD is essentially to encourage people to reflect on their situation, build up their awareness of what they might wish to change, and how they might go about it. It is essential that the PiD make a clear distinction between helping people to think for themselves and not telling them what to think. In simple terms, the PiD must act as a catalyst; more responsive, and less instructive. The PiD may bring in knowledge and ideas, but development must emerge from the perspectives, cultures and values of the rural people themselves.

Participation can only be effectively realized and sustained through the creation of a participatory village level institutional framework. Thus the central role of the PiD is the creation, promotion and support of effective and disciplined community organisations to manage rural development. The focus on social mobilization as the primary intervention of the PiD inspires a deviation on how the work of the PiD is evaluated. Instead of the conventional unilateral focus on quantitative results from development programs, PiD locates its success in harnessing the ability of the community to conceive, implement and manage their development. Naturally, this renders quantitative methods alone an inadequate tool for evaluating the program's progress.

This is no small change from how development work is conventionally undertaken. The PiD with its role as the facilitator is a partner in the development process; it is as committed to learning from the people as it is to collectively search for solutions. This ensures that the power to construct a pathway to development remains in the realm of the people being affected by it. For the PiD to remain a partner, to not foster dependency and to continue to honor the values and indigenous knowledge of the people, it is essential that the PiD understands and accepts the pillars of the MawaKhat paradigm.

Figure 4.2: Guideline for the Partner in Development



Office of the Partner in Development (PiD) at Hardo Muhammadke

Box 4.2 Responsibilities of the Partner in Development

- | | |
|----|--|
| 01 | Create, promote and support effective and disciplined community organisations to manage rural development, incorporating existing organisations at the village level wherever possible. |
| 02 | Identify activists and local leaders and build their management and leadership abilities to steer the development process and more effectively represent their communities. |
| 03 | Serve as a flexible catalyst to assist in the identification of opportunities to promote equitable and sustainable development patterns and enable local people to make full use of these opportunities. |
| 04 | Act as a training organisation to provide a wide range of skills to villagers in managerial and practical subjects. Thus enhancing the capacity of the local people to manage their resources more effectively, so as to achieve sustainable and productive development. |
| 05 | Promote and support effective and disciplined community organisations to manage rural development, incorporating existing organisations at the village level wherever possible. |
| 06 | Pay particular attention to prevailing cultural and socio-economic conditions in order to identify opportunities and needs for involving women and other marginalized groups in rural development. |
| 07 | Create linkages with those agencies that provide social services parallel to income generation activities. |

Before the PiD can launch its program of social mobilization and development interventions, it must take a series of steps to establish the organisation as a ‘partner’ and prepares the community to participate in rural development.

4.2 Initial Steps in Implementing MawaKhat in Rural Development

Before the PiD can formally initiate social mobilization and development interventions, there are five initial steps that must be undertaken. During this time, the PiD must also reinforce its own commitment to serve the selected community. Given the long-term nature of the PiD’s involvement, at the preparation stage, it must decide whether investing in the selected community at that particular instance is the most efficient use of its resources and time.

Figure 4.3 Overview of the Initial Steps

| First Steps | Activities | Purpose |
|---|--|---|
| Creating a Village Profile | Series of surveys through the support of local activists | The creation of the village profile serves as the starting point of dialogue with the community, and understanding of local culture and values and an overview of the challenges of underdevelopment facing the people. |
| Program introduction | Series of informal and formal dialogues with the community | The PiD and members of the community gather to reflect and understand the aims of the Program with both parties using the opportunity to decide whether they are willing to invest their time, talents and resources in the Program. |
| Forming Community Organisations and Capacity Building | Direct engagement with community members | Community organizations are formal organizations that are based on common needs and bonds of solidarity. They proactively build the capacity of their members to aspire to realize collectively that which they could not achieve individually. |
| Drawing Household Development Plans | Discussions to identify resources available to a family and how best to utilize them | Facilitating household members to identify issues that concern their household, possible solutions to those issues and resources required to implement those solutions. |
| Establishing a Qarz-a- Hasan Fund | Institutionalizing MawaKhat through establishment of an indigenous fund | The fund is a symbol of solidarity; a source of capital created for the community and by the community. |

4.2.a Village Profile

As the first step, the baseline information (ANNEX I) regarding the selected locality is compiled and consolidated to provide an overview of the targeted area. With an objective of establishing benchmark data for subsequent evaluations and assessments, it also serves as the basis for identifying the community’s needs and priorities both at a household and village level. Data collection and the identification of trends in the Village Profile focuses extensively on the household - the first building block of the village community. Government statistics and other third-party sources of data serve as the starting point for creating a Village Profile. However the PiD verifies all external data as well as compiles missing information about every household in the locality.

The Village Profile comprises of information on the prevalent socioeconomic and demographic trends, levels of education, health, infrastructure, natural resources; imports and exports of the village; and the community’s perception of the most significant problems confronting them as well as past efforts to overcome them. Beyond this, the Village Profile contains information about religious demographics, dominant cultural beliefs of the area, a list of indigenous faith institutions, values and indigenous practices that may impact the development process.

The Village Profile is not a static document; it is instead subject to continuous review in consultation with the community. This involves a series of surveys that are undertaken recurrently through the support of at least four village activists³. The inclusion of village activists throughout the process of formulating the Village Profile ensures that indigenous knowledge and local voices are not isolated or ignored.



A scenic view of the village of Marali Hathar in Kasur showing lush green fields

Formulation of the Village Profile serves as the starting point of dialogue with the community, an understanding of local culture and values and an overview of the challenges of underdevelopment being faced by the people.

³ Activists are members of the village who are informal leaders, opinion makers and/or have the potential to facilitate the development process in their village.

4.2.b Program Introduction

After the completion of the baseline Village Profile, representatives of the PiD with the help of activists from the village identify potential gatherings of the local community where an overview of the program can be given. The Program Introduction encompasses a series of dialogues, informal and formal, that serve to introduce the program to the village community. More often than not, it is the local faith institution that serves as the center for community activity. For this reason, the PiD makes an effort to hold its session at a time when there is already an on-going activity in a faith institution; for example Friday prayers in mosques and Sunday congregations in churches. Utilizing indigenous faith institutions has numerous benefits (Box 4.4) and thus they occupy a central role in the operation of MawaKhat as centers for community participation and development.

The dialogue begins with the PiD introducing the concept of MawaKhat and illustrating it with the historical event of MawaKhat-e-Madina. (Box 3.1) MawaKhat, or solidarity, is highlighted as a potent driver for development as well as a source for creating a more inclusive and equitable society. From the outset, it is declared that there is no room for discrimination of any kind in MawaKhat. If the community cannot adhere to the policy of non-discrimination particularly against religious minorities and women, then the PiD may rethink whether being involved in the village at this point is the best option for all concerned.

Building on MawaKhat, the objectives, approach and principles of the Kasur MawaKhat Program (KMP) are discussed. Strong emphasis is laid on the potential of every individual to act as an agent of change. The power of the collective to manage this change is also stressed. It is here that the representatives from the PiD must clearly and succinctly explain how the PiD will solely act as a facilitator and it is the people themselves who must work to bring about the change they wish to see. The limits to the PiD's involvement are clearly laid out so that the local community does not harbor false or unrealistic expectations. The role of the PiD is further explained through the drawing of Household Development Plans where members are invited to explore their current resources and talents, and identify steps that they themselves can take to enhance the well-being of their household.

Towards the end, the Qarz-a-Hasan fund is introduced, and people are urged to benefit from it and those in a position to donate, are encouraged

to contribute to it. The Fund is a symbol of solidarity; a source of capital created for the community and by the community.

At the end, the audience is invited to visit the branch office if they decide to join the program. This marks the beginning of the program introduction and is followed by a series of dialogues with smaller groups and/or individuals usually in the branch office or at the residence of a local.

Figure 4.4 Essential Elements of the Program Introduction

- 01 Overview of MawaKhat that includes how the historical event of MawaKhat-e-Madina serves as an inspiration for the creation of the MawaKhat paradigm on which the intended rural program, that is its namesake, is based upon.
- 02 Role of PiD is extensively discussed after a formal introduction to the organisation acting as the PiD is made. The PiD's role as a facilitator is consistently reinforced and illustrated through examples to show what the PiD can and cannot do.
- 03 Drawing of Household Development Plans as an integral part of the program is highlighted. The aim of the plan is to help members identify issues that concern their household, possible solutions to those issues and resources required to implement those solutions.
- 04 Building the Community's capacity to conceive and implement development is emphasized. Development challenges are overwhelming, and to ensure that people are not intimidated on the outset, the PiD discusses how investment into the capacity of the people is made through formal and informal trainings.
- 05 Linkages with public and private institutions as a vital component of rural development is discussed to clarify roles and responsibilities of the people, PiD and external agents such as the government agencies and non-profits working in the area.
- 06 Building the Qarz-a-Hasan fund source of capital created for the community by the community.

Figure 4.5.a Benefits of Utilizing Faith Institutions in the Development Process



A mosque in the Mota Singh neighbourhood in the village of Khoday

Figure 4.5.b Benefits of Utilizing Faith Institutions in the Development Process

01 Reinforces the concept of MawaKhat:
MawaKhat essentially seeks to bring together the rich and the poor, the black and white, touchables and untouchables in an effort to bind them in a bond that transcends their relative material and social positions in society. At no moment is the bond more visible than during the congregation for prayers when the rich and the poor stand side by side; rendered equal in the eyes of their God.

02 Extensive Publicity and Outreach:
Faith institutions have extensive outreach in the rural community; they not only reach out to the poorest of the poor but also to the more privileged members of the community. This translates into greater public awareness and ensures that the message of MawaKhat reaches most, if not all, community members.

03 Increased Accountability:
The simple yet unwavering belief that nothing 'unholy' must take place in the House of God makes the entire process of development free from corruption and perversion. It is less likely that people will lie, cheat or misrepresent information and more likely for people to be compassionate and humble in a religious place. This stems from the aura of sacredness that a religious place inspires reminding those who enter it that they will be answerable for their actions to God.

04 Participation and Inclusion of Faith Leaders in the Development Process:
Faith leaders are often the most trusted and revered members of rural society acting as gatekeepers and opinion leaders in their communities. Instead of excluding them from the development process, utilizing religious places entails that faith leaders are one of the first members to be introduced to the program. This not only enhances legitimacy for the program but faith leaders are also instrumental in mobilizing the community.

05 Increased Transparency:
Religious places serve as avenues for community participation; there is no discrimination on who enters the venue as long as the basic rights and duties are observed. All dialogue and deliberations, financial transfers and/or knowledge sharing is done within the view of those present. As the proceedings are carried out in front of the entire community, transparency is ensured.

06 Reduction in Operational Cost:
One of the most obvious advantages of using religious places is that it drastically reduces operational costs. Funds for office space, mobilization and publicity are unnecessary as religious places act as focal points of social interaction and communal activities. In keeping with the sanctity of the religious place, the PiD offices also must remain as simple as possible.

4.2.c Formation of Community Organisations (COs)

Formation of the Community Organisation is the most significant investment made by the KMP. The COs serve as the main channel through which social mobilization and organisation is undertaken (chapter 5). The strength of the CO determines how effective the process of planning and implementing development (chapter 6) will be. Community organisations are formal organisations that are based on common needs and bonds of solidarity. Through COs, communities create their own pathway to development with minimal dependence on external intervention. In doing so, they practice their agency in decision-making, resource mobilization and community association.

At the same time, the CO is an entity central to their lives—offering them an institutional space as well as an environment that provides not only cohesion, support and security, but also gives them identity, confidence and hope. In this sense, the CO has very significant intrinsic value for the members, and is not limited only to an instrumental purpose.

Each member of the CO represents a household, consequently there cannot be more than one member from a single household in a CO. However, while it is common for husbands and wives to join separate COs, they cannot both join the same CO. The focus on the household stems from the recognition that a household is the first building block of the village community and thus change must begin from there. Consequently, the drawing up of development plans (chapter 5) begins from the household and it is the household that receives interest-free microfinance, not an individual.



Members of a CO gathered for a meeting to address common needs of the village and the respective course of action.

4.2.d. Drawing Household Development Plans

Household Development Plans identify the pathways and means to enhance a household's well-being. Though they are drawn in consultation with all members of the household, it may be submitted by a single member. Inviting the community to draw household development plans as an initial step of the KMP allows individuals to reorient their understanding of the development process, particularly their own role within it. At the outset, people must understand that for the Program to be implemented successfully, they cannot be passive actors surrendering to the demands of an external agency. The contents of the Household Development Plans not only allow people to be more cognizant of their own role, but also compels them to explore their own talents and resources that can be utilized for their welfare. (Box 5.4)

Creating a meaningful, efficient and complete Household Development Plan takes time and most households manage to deliver one after a few months of their participation in the program. However having the Household Development Plan as a key token of their participation in the program ensures that individuals begin to conceptualize development differently; on their own terms, through direct participation and with deeper ownership. (Chapter 5)



All members of the household are responsible for drawing Household Development Plans

4.2.e Qarz-a-Hasan Fund

‘Qarz-a-Hasan’ is a financial instrument that refers to interest-free loans. (Box 4.3) Under MawaKhat, Qarz-a-Hasan has been adapted to the microfinance movement⁴ whereby small interest-free loans are extended to low-income households to help them construct a pathway out of poverty.

In the KMP, the Qarz-a-Hasan fund forms the basis of capital formation at the local level. Every member of the society is encouraged to give. Donations to the fund are voluntary and are neither coerced nor have any impact on the individual’s credit profile. Moreover, the local elite of the area are urged to give the initial capital to set up the fund. This contribution is motivated by a sense of solidarity with, and responsibility to the poor.

Conventionally, the poor are only looked upon as ‘borrowers’ or ‘beggars’ not as ‘donors’ or ‘partners’- they are only to act like beneficiaries and not as benefactors. However, cradled in the values of *infaq* and *ihsan* under MawaKhat everyone is encouraged to contribute according to his/her means. To do good is not a domain reserved for the rich only, and while they may have greater wealth to share, it does not reduce the value of what the poor may offer to share.

However, contribution of the poor in no way diffuses the responsibility of the rich to contribute to the Fund. In fact, the PiD must make every effort to mobilize those with resources who currently reside in the local community or hail from the community but reside elsewhere to contribute to the Fund. Only after efforts to harness indigenous sources of generosity and philanthropy, the PiD may look towards other external supporters including individual philanthropists, other non-profit organisations working in the area and the State. It is important to note that emphasizing the responsibility of individuals to champion poverty alleviation efforts does not undermine the role of the State. In fact, public-private partnerships have been utilized by Akhuwat to spearhead its efforts in urban and semi-urban areas. Where public organisations or local governments wish to contribute, they may do so as long as the PiD is allowed complete autonomy in the management of funds.

⁴ The question of efficacy of using Qarz-a-Hasan as microfinance is beyond the scope of this document, however, it is suffice to mention here that Akhuwat has to date helped 3,048,824 households emerge out of poverty through Pakistan’s largest Qarz-a-Hasan program that has disbursed 73,813,269,137 PKR worth of interest-free loans.

Box 4.3 What is Qarz-a-Hasan?

Qarz-a-Hasan, literally means ‘beautiful loans,’ refers to loans without any degree of interest charged. These loans may be used for consumption, social and economic needs as long as the provider charges no interest. According to Islam, lenders should not be enriched by their possession of capital nor can they profit from another’s labor. While the fact that Qarz-a-Hasan is devoid of interest does distinguish it from conventional schemes of lending. As a financial instrument, Qarz-a-Hasan embodies the same principles of justice and benevolence that define the MawaKhat Paradigm; those who have resources are encouraged to share and support their poor brethren motivated solely by a sense of brotherhood and solidarity. Qarz-a-Hasan is not obligatory on Muslims, as opposed to Zakat, however according to the Quran, Allah has promised to double the reward for those who extend this loan: ‘Who is he that will loan to Allah, a beautiful loan, (Qarz-a-Hasan) which Allah will double and multiply many times?’ (2: 245) The ‘beauty’ embedded in Qarz-a-Hasan is that it is extended without the intention of a material reward with the sole motivation being to support those who are in need. Consequently, Qarz-a-Hasan is both a financial instrument which can be used to support the poor and a means through which the spirit of solidarity may be fostered in a community.



A member of the CO receiving Qarz-a-Hasan from the local officer of the Partner in Development, Akhuwat

The management of the Qarz-a-Hasan Fund, at least for a limited period of time is left to the PiD so as to avoid any undue influence or pressure that may be exacted by local management of finances. Although development agencies might be motivated by a desire to increase participation, transferring the financial control of collective resources so early on has had the opposite effect. Numerous examples illustrate that the capture of local financial instruments by wealthier members of the community leads to further exclusion of the marginalized. Noting this, under the KMP, for the initial five-seven years the management of the Fund remains with the PiD. However after identifying and training honest and skilled members of the local community, the management of the Fund may be transferred to local village organisations (Chapter 5), with the PiD still retaining the role of a monitoring body.

The operation of the Qarz-a-Hasan Fund can be used as a measure of the PiD's success. If the local community is contributing, regardless of the amount contributed, it speaks to the success of establishing the spirit of MawaKhat. At the same time, the Fund creates a permanent revolving credit pool for the local community that was previously excluded from the financial sector. By offering interest-free loans to meet different social and economic needs, the amount will continue to circulate amongst the community for years to come. Above all, the Fund is a symbol of solidarity reflecting the power of the community to come together and inspire change.

There is no definite timeline of steps (Figure 4-3) as they do not correspond to specific events but instead operate as processes that often overlap. The creation of a Qarz-a-Hasan Fund usually marks the beginning of the project, as it places the PiD in a position to undertake focused social mobilization and devise and implement new development interventions with and for the people.



Many farmers in Kasur have utilized Qarz-a-Hasan to improve crop yield

Figure 4.6 Launching the Kasur MawaKhat Program through five steps



Qarz-a-Hasan has also been extended to small entrepreneurs to launch or expand their small businesses



5. SOCIAL MOBILIZATION

There are two core practices of the Kasur MawaKhat Program (KMP): social mobilization and development interventions led by the people. These mutually reinforcing activities, when weaved together, can produce meaningful change. Social mobilization prepares and nurtures the community's ability to undertake development. The implementation of development projects in turn reinforces the people's faith in their own abilities and in the power of working collectively.

5.1 Social Mobilization

Social mobilization opens up new patterns of development with the explicit objective of reversing power relations to give agency and a voice to the poor. It is the cornerstone of the KMP as it seeks to bring community members together to identify problems, mobilize resources and seek sustainable solutions - the very means and ends of participatory development.

Social mobilization, and consequently participatory development, is not new to rural development programs in Pakistan. The Rural Support Programs being implemented as early as 1982 throughout Pakistan pioneered community development and social organization in the country (Box 5.1) The KMP owes much of its intellectual evolution to the principles underlying the Orangi Pilot Project and the experience of the RSPs.

Box 5.1 The Rural Support Programs (RSPs) of Pakistan

The earliest manifestation of the Rural Support Program (RSP) movement in Pakistan was the work done in Comilla (then East Pakistan, now Bangladesh) in 1959 by Akhtar Hameed Khan. It was fashioned after the Cooperative Movement pioneered in nineteenth century Germany, and focused on bottom-up, community-driven development using a flexible, autonomous and politically neutral approach. The first large-scale application of this approach in Pakistan was through the Aga Khan Rural Support Program (AKRSP) in 1982. Shoaib Sultan Khan, a student of Akhtar Hameed, championed it. The underpinning assumption for this RSP model was the same: a reliance on the inherent ability and willingness of members of economically marginalized communities to organize and improve their standards of living. The AKRSP acted as a catalyst for rural development by helping to mobilize communities, working with them to identify development opportunities and promoting the provision of services needed to tackle problems specific to the high-altitude areas of Pakistan. The demonstrated effectiveness of the approach attracted local and international attention and other rural support programs were soon established. In 1992 the Government of Pakistan showed an interest in replicating the RSP model across the country. This resulted in the creation of the National Rural Support Program (NRSP). During the 2016-2017 cycle, the program added 192,076 households to its aggregate of 3.2 million households nationwide. They are currently organized into 198,190 community organizations for the purposes of poverty alleviation and social mobilization outreach.

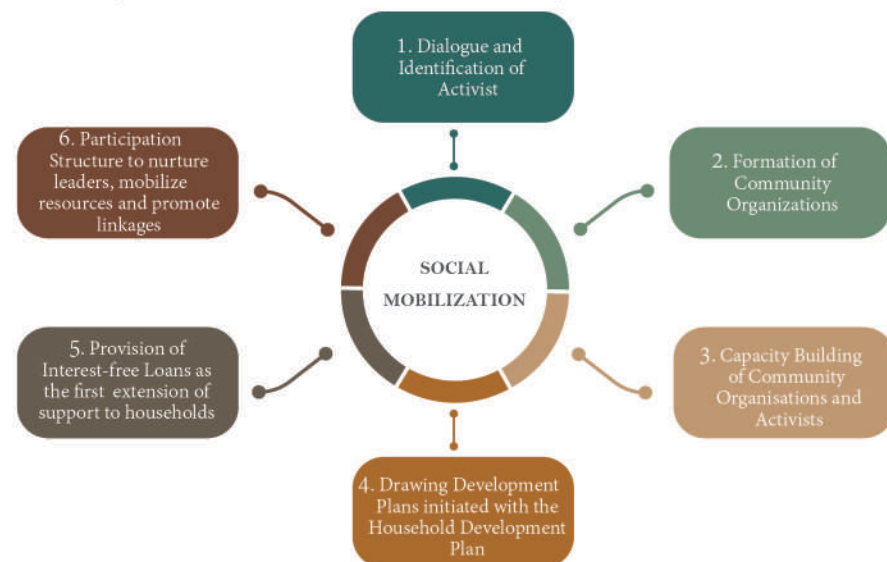
5.2 Mobilizing the Community

Social mobilization rarely occurs as a spontaneous initiative by the people. The Partner in Development (PiD) acts as a support organization to introduce methods that channel the natural urge of individuals to act collectively and improve their condition.

As a first step, the Partner in Development (PiD) must help people to think for themselves, and then mobilize them around simple issues that concern them all. Harnessing the oft-latent energy of the people must be complemented with equipping them with the leadership and management skills and resources needed to undertake development work. People begin to gain self-confidence as they proceed further and with success, feel empowered to resolve larger issues and take greater ownership of the entire development process.

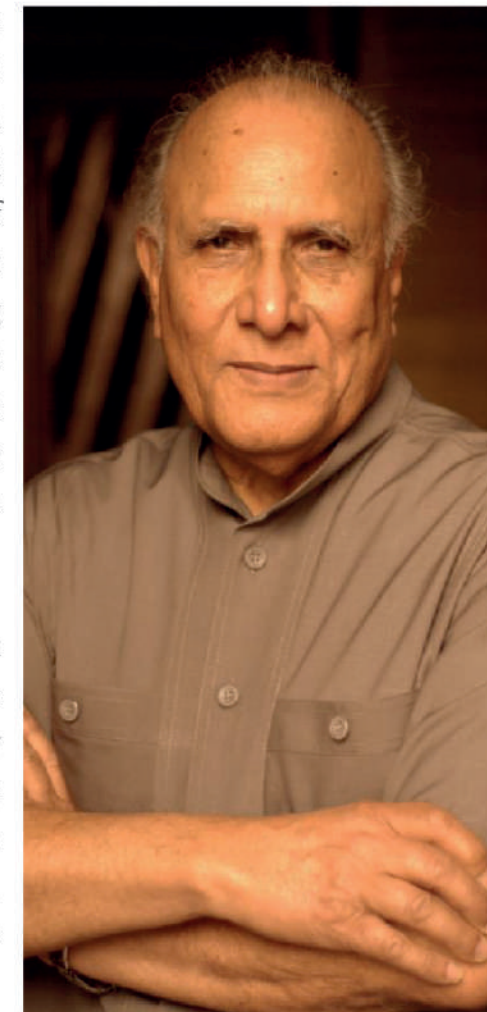
Social mobilization is not a rigid plan but a series of steps and processes that are continuously evolving based on the efforts and adaptive ability of the local people and the PiD. Even though social mobilization plays out in various ways and through different timelines in every community, the KMP has identified basic guidelines on which a unique, people-centered process may be built. However, it should be recognized at the outset that social mobilization cannot be linear in its application; it cannot be viewed as an event or even as a series of events. By its very nature, social mobilization must allow flexibility rather than be rigidly designed. The guidelines for social mobilization (Figure 5.1) must be viewed in this light- as flexible, non-linear, community-specific, organic processes that overlap and reinforce one another.

Figure 5.1 Steps undertaken to mobilize community



Box 5.2 The Beginning of Rural Support Programs in Pakistan

“I still vividly remember the bitterly cold December in 1982 when I drove 600 kilometers from Islamabad to Gilgit on a borrowed jeep. This was the beginning of the Aga Khan Rural Support Programme (AKRSP) and forging of partnerships over the next twelve years with a million people in one of the most inhospitable and harshest terrain anywhere in the world.



Shoaib Sultan Khan,
Chairman Rural Support Programmes Network

I brought them a simple but time-tested message from the days of Raiffeisen in Germany and nineteenth century Europe followed in Japan, Taiwan, then East Pakistan and South Korea. This was a message of partnership in development.

AKRSP was not there to merely listen to their demands, needs and supply top down, prepackaged solutions. AKRSP offered them and social guidance to overcome their constraints themselves.

The villagers used to look at me with disbelief. A programme bearing the name of one of the richest persons in the world, not willing to solve their problems, and asking them to do things first.

I explained this was a partnership, which entailed obligations on both sides, and unless, they, the community, was prepared to fulfil its obligations how can the partnership be formed? Many were impatient and would pester me to tell them what was the limit to which the programme would help them if they accepted the terms of partnership and my simple response used to be, your limit is our limit.”

5.3. Steps Undertaken to Mobilize the Community

5.3.a Dialogues and Identification of Activists

During the initial process of data collection for the village profile and the series of dialogues to introduce the program (chapter 4), representatives from PiD are able to identify individuals from the village who are informal leaders, opinion makers and/or have the potential to facilitate the PiD in their village. Most importantly, however, the identified local personnel understand and embrace the philosophy of MawaKhat and are invited to join to engage and motivate their peers. The activists do not receive financial remuneration for their work; they are motivated solely by their desire to serve people and improve their own conditions and that of others.

In the event that no activist from the village is found, individuals familiar with the program and members of community organisations from neighbouring villages may volunteer to mobilize the community in the new village. However, this is a short-term measure only. Without the involvement of the local leadership, the development dream cannot be truly realized or sustained.

5.3.b Formation of Community Organisations

Decades of experience of participatory development have revealed that rushing to help the poor may be self-defeating unless the institutional capacity of the poor is developed. Only by harnessing their inherent ability to organize can the rural poor be enabled to collectively pool their efforts and resources to attain the objectives they set for themselves and their community. Thus the formation of the Community Organization is the most significant intervention of the KMP and directly impacts the sustainability and efficiency of the development program.

Stimulating participation by forming Community Organisations often requires more than just creating awareness about the people's common problems. For people to participate effectively, they must also embrace the collective benefits of participation. Solidarity, in this sense, offers monetary benefits as the collective pooling of resources and ideas can spur economic activity and improve efficiency. At the same time, it is essential that members derive some satisfaction from improvements in the welfare of their fellows and community. This is the very essence of MawaKhat. If the members are able to own MawaKhat, then any advances in the well-being of others and the community will produced multiple, thus greater, empowerment. In the longer term, this sense of solidarity is what would sustain the Community Organisation.

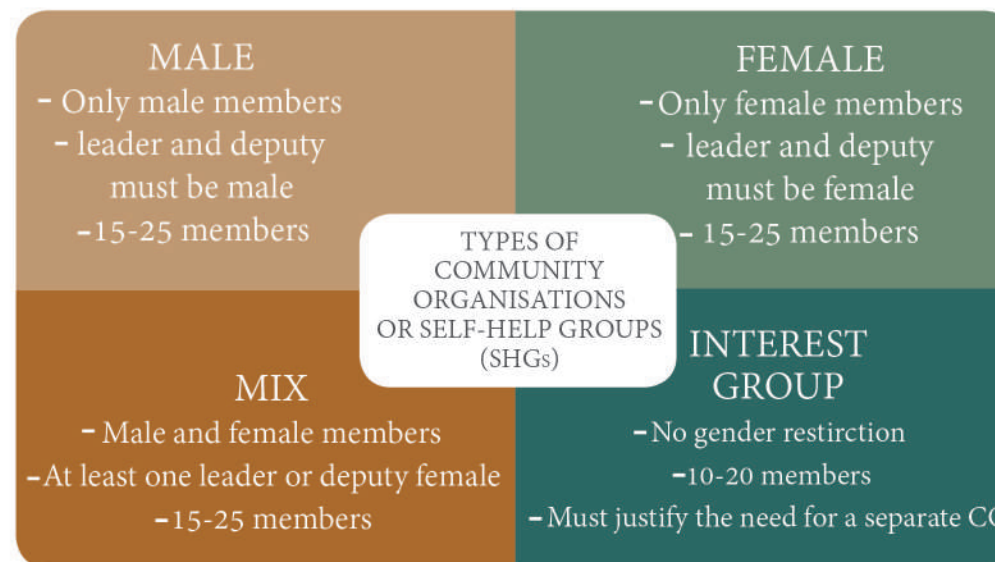
Box 5.3 Operational Features of a Community Organisation

01. 10-15 members with each member representing a household
02. Regular meetings; mandatory attendance
03. CO leadership selected by members
04. Separate COs for men and women
05. Like-minded individuals who are willing to work together
06. Capacity-building of members
07. Minutes of every meeting recorded and preserved
08. Name of CO, its agenda and actions selected by members
09. Not more than one representative from a household
10. Preparation of household and village development plans
11. Identification of resources to support development

Setting up the Community Organisation

Following the Program Introduction (Chapter 4), interested individuals are invited to set up a Community Organisation comprising of ten to fifteen individuals. Though there are no strict restrictions on the composition of the CO beyond hailing from the same geographical location, it is encouraged that individuals from similar socio-economic backgrounds, living in close proximity and facing somewhat similar challenges group together. Men and women⁵ are invited to create their own separate COs however in some cases where there aren't enough members and/or cultural practices permit, gender segregation need not be strictly followed.

Figure 5.2 Types of Community Organisations

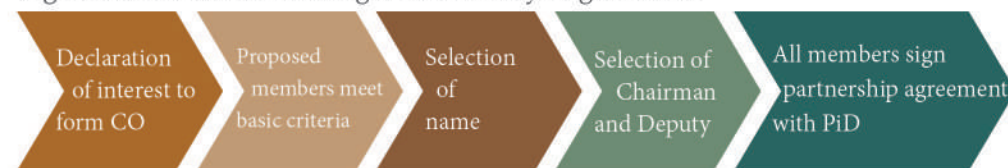


⁵ Given that the population of transgenders is sparse in rural areas, they join the group of their own choosing based on the gender they most closely identify with. However, in the rare event that there are a significant number of transgender people in the community, they may form their own group.

In special circumstances, COs may be formed around a specific interest such as youth COs, peasant COs, minority group COs etc. However, the members must successfully demonstrate that a separate CO is necessary to protect and promote their interests which otherwise would not be done in a general CO. Interest-group COs usually dissolve once their intended objective is achieved.

Each member of the CO represents a household⁶, which is why there cannot be more than one member from a household in a CO. The members collectively decide on a name that represents their aspirations and must represent a value against which their performance is evaluated (Box 5.3). The selection of the name is the first deliberation of all the members followed by the selection of a Chairman and Deputy. The Chairman and Deputy are voluntary positions; rotated among the CO members annually and are responsible for leading and providing moral support to the members. After the finalization of a name and leaders for the CO, the members explicitly declare their desire to join and the CO is officially registered with the PiD. (Annex II)

Figure 5.3 Process of Forming a Community Organisation



Box 5.4 Selecting a Name for the Community Organisation

Members are requested to select a name of the CO that would define their work. At every meeting, discussion on how the members have embraced that value is undertaken. Majority of the values identified were articulated in religious terms as evident in the majority of names being in Arabic. Through reinforcing the link between the success of the CO and embracing values and ethics, the KMP set up the CO as a reflection of what the community should be.

Examples of Names of Community Organisations

- Hamdard* (Compassionate Partner)
- Bismillah* (In the name of Allah)
- Shaheen* (Eagle)
- Al Nisa* (the Women- taken from a chapter of the Quran with the same name)
- Anjuman Falahi* (Organisation for Welfare)
- Adl* (Justice)
- Sitara* (Star)
- Mahtab* (Moon)
- Inqilaab* (Revolution/ Change)
- Ittehad* (unity)
- Barkat* (Blessing)
- Husn* (Beauty)
- Akhlaq* (Good Character)
- Sach* (Truth)

Meetings of the Community Organisation

The CO is required to meet at least twice in the first three months and once a month after. Monthly meetings are called according to a predetermined schedule decided by the members, though if need be, the Chairman may adjust the date and time. The Chairman chairs these meeting and, with assistance from the Deputy, is responsible for recording the meeting minutes and setting the agenda for the subsequent meeting. However, the Deputy may perform these tasks in the Chairman's absence. Minutes are recorded in a predetermined format and include decisions made and important matters discussed.

All members are required to sign the minutes before a copy is submitted for the PiD's records. Initial meetings may be facilitated by representatives from the PiD but every effort must be undertaken to ensure CO members can conduct and manage their meetings independently.

It is the collective reflection on shared experiences that leads to changed perspectives. Development is not merely a set of diverse characteristics and features to be recorded, but a pattern of thought and action to be understood. The CO meetings provide the avenue through which the people start thinking about and articulating development in their own terms.

To ensure that CO benefits the members and the community, the meetings of the CO must be effective and efficient. Initial meetings are used to build the capacity of members to have more productive meetings in the future. This may include emphasis on punctuality, basic ways to manage time, agenda setting, etiquettes of effective group discussion and ensuring participation during meetings.



One of the initial CO meetings facilitated by a member of PiD to highlight positive outcomes of the development plan at Mirali Hathar

⁶ Member of a household constitutes someone who cooks from the same stove

5.3.c Capacity-building of the Community Organisations

The PiD is responsible for organizing the local people by catalyzing the formation of the Community Organisation. However, the task of the PiD does not end here. After the formation of the CO, the PiD must direct its effort to build the capacity of the CO members. Such capacity-building initiatives endeavour to nurture the agency of the local communities to manage and mobilize local resources, contrive local development plans, manage conflict resolution and take actions to bring transformational changes in the society.

Capacity-building efforts⁷ largely fall into two categories: infusing a spirit of cooperation, and inculcating core human competencies to plan, manage and implement development. These are undertaken through a series of dialogue, storytelling, practical demonstrations and dedicated sessions. Capacity-building plans are intentionally kept simple and are directed to harness the abilities and talents of the people. There are general guidelines for capacity-building sessions that the PiD may adapt to local culture and circumstances.

Box 5.5 Capacity Building of Community Organisations

| | |
|-------------------------------------|---|
| Spirit of Cooperation | Core Human Competencies |
| Strengthening household relations | Time management |
| Importance of education of children | Distinguishing between wants and needs |
| Power of the Collective | Value-based leadership |
| Story of MawaKhat | Budgeting through regular documentation |
| Creating a virtuous cycle | Negotiation skills |
| Conflict management | Holding a meeting and agenda setting |
| Benefits of Generosity | Monitoring Progress + Impact Assessment |

⁷ These efforts are separate from technical training activities that members may identify themselves as part of development interventions (Chapter 5) based on a need to enhance their knowledge and efficiency.

5.3.d Drawing Development Plans

The hallmark of the MawaKhat paradigm is the reorientation of development in favour of the poor and their view of their own needs, problems and alternatives for their resolution.

The rural poor are not dormant as conventionally portrayed in development narratives. Rather rural communities have worked out appropriate methods to meet their basic survival. This knowledge is crucial to guide the development effort but is rarely taken into account by external development workers. The tendency to overlook the fact that development interventions are being made in a well-established socio-technical system often undermines the entire development process altogether.

Building on what the people already know and the resources they already possess has numerous advantages. Adjustments required from the local community are more easily made and the risk of introducing new methods unsuited to their needs are substantially reduced. Also, indigenous technologies are usually within the control of the community and thus can be moulded more easily to suit development interventions.

Before drawing up development plans, the CO must identify the current economic and social status of its members (Annex III) and that of the CO as an organisation representing its members (Annex IV). This information also feeds into the Village Profile (Chapter 4) but is essentially utilized by COs in two ways. One, it acts like a benchmark for members and the CO to note the progress that is made. Two, it allows for members to collectively identify and prioritize development plans as well as explore avenues for collaboration.

Box 5.6 Contents of the Household Development Plan

- 

1. PROBLEM IDENTIFICATION
Issues directly impacting the household and their underlying causes are identified and prioritized
- 

2. SOLUTION
Clear, well-defined solutions that the household has the capacity to implement are identified against issues
- 

3. RESOURCES AVAILABLE
All financial and technical resources possessed by the household and those required by external sources are identified
- 

4. TIMELINE
Estimate on when the implementations will commence and end
- 

5. RESPONSIBILITIES
The roles of all members of the household in implementing and supporting the implementation of the solution are listed
- 

6. OUTPUT
Measurable benefits of the solution are identified

Household Development Plan

Harnessing the knowledge of the people is not a one-off event but rather a gradual process of reflection, dialogue and capacity-building. As a first, members of the CO are asked to draw up household development plans with the support and guidance from the PiD. The aim of the plan is to help members identify issues that concern their household, possible solutions to those issues and resources required to implement those solutions.

Even though a single member of the household submits Household Development Plans (Annex V) they are drawn in consultation with all members of the household. This is essential as the Household Development Plan clearly identifies the role each member would have to play to implement the solution. Moreover, the problem must be a pressing issue that a majority of the members of the household wish to resolve or be a source of income generation. At the same time, while emphasizing the role of the household, it must be reiterated that the PiD can only support and guide households overcome constraints to their prosperity.



All interventions under the KMP must begin at the Household level

Village Development Plan

In time, as the COs mature and members build their capacity to plan and manage development plans at a household level, all the COs of a village may be mobilized to work together to formulate a Village Development Plan. This plan is an expansion of the Household Development Plan with the features adapted to reflect the scale of the problem and solution at the village level.

Given the number of the CO members, they are divided into small activity groups to hold discussions and identify issues they deem important. Each group presents its vision to the larger audience with commonly raised issues highlighted at the end so the audience can collectively prioritize them. The development of the Village Development Plan is different for every village; in some cases separate meetings with men and women have to be held, some villages take months or even more, some plans are made through setting up a Village Development Organization (see below) while in some smaller villages even COs are sufficient. Due to the variation experienced, there are no strict timelines to follow on when the village plan should be made or how long it takes to make one. However the PiD should only mobilize CO's to create a village development plan if the basic criterion is met. (Figure 5.4)

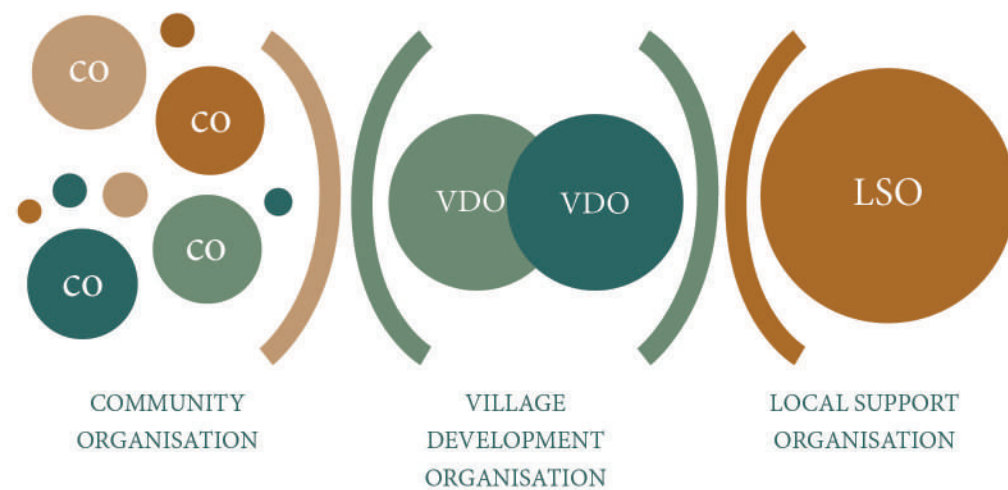
Figure 5.4 Basic Capabilities for Creating a Village Development Plan

- 01 Capability to understand the benefits of solidarity and collective action
- 02 Capability to work together in a well-organized and disciplined manner
- 03 Capability to undertake analysis of the existing situation and to identify and prioritize potential activities at village level
- 04 Capability to plan for identified and prioritized activities
- 05 Capability to mobilize resources for prioritized activities
- 06 Capability to implement prioritized activities
- 07 Capability to review, learn and re-learn
- 08 Capability to identify means to assist and support those not in the organisational fold

5.3.e Village Participation Structure

The slow and often painstaking process to develop a participative structure that is able to respond to bottom-up initiatives is absolutely critical for rural development plans to succeed. The three-tiered approach to rural organizations has been developed and refined by the Rural Support Programs (figure 5.4) and the same has been utilized in the KMP as well. The participation structure mobilizes resources, nurtures local leadership and serves as the voice of the collective.

Figure 5.4 Three-Tiered Village Participation Structure



| Organization | Community Organizations | Village Development Organizations | Local Support Organization |
|--------------|--------------------------------|--|---|
| Features | Participatory Body | Federation of Community Organizations | Federation of Village Development Organizations |
| Membership | 10-15 members | 6-7 COs | Representation from all villages |
| Leadership | Leader and Deputy | Management Committee comprising of elected officials | Executive Body of elected officials |
| Composition | Representative from Households | Leaders and Deputy of member COs | VDOs nominate and/or elect to their representatives |

The evolution of COs to Village Development Organisations (VDOs) and finally to Local Support Organisations (or PiD in KMP’s case) does not follow a generic timeline. Each stage of administrative and management maturity must be reached organically. Consequently, the timeline and precise process involved may differ in every community. Instead of setting up deadlines, the KMP lays out basic criteria that determine whether the community is suited for a more complex administrative set-up. However even if the criterion is met, the evolution of the village participation structure is determined by indigenous need. If the community feels that the COs are a sufficient vehicle to identify and address their needs, creating an artificial need for a VDO will lead to an institution with little ownership and consequently limited efficiency. It is crucial for the village participation structure to be situated in local needs, aspirations and abilities for it to be representative.

5.3.f Interest-free Loans

Microfinance refers to the range of financial services provided to low-income clients including not only loans but also savings, insurance and fund transfer facilities. These financial instruments are denominated in small amounts and made available to individuals isolated from the formal financial sector. For this reason, microfinance has been noted as a valuable and, often times, crucial development intervention. However, its ability to mobilize and organize communities has only recently received attention. Formation of groups, face-to-face relationships, and frequent interactions between group members are common practices of the microfinance sector paving the way for microfinance to be utilized both as a development intervention (chapter 6) as well as a means to organize communities.

The KMP explicitly utilizes interest-free loans in the initial process of social mobilization. Deviating from conventional microfinance practices, offering loans devoid of interest (Box 5.7) is a powerful illustration of MawaKhat. Without interest, there is no profit being made at the expense of the poor. This reveals that Akhuwat, as the PiD, is solely motivated by the desire to serve the community. Prior to the formation of the Qarz-a-Hasan fund (Chapter 4), the investment into the interest-free loans is primarily from Akhuwat’s thorough resources raised preferably by philanthropists from the village and/or external sources.

This investment continues to circulate amongst the community through the permanent credit pool set up long-term commitment to the progress

of the people. Knowing the PiD's intention and degree of commitment is essential to earn the community's trust. For most of the community, years of poverty have taught them to remain wary of the promises and support of external agents. To counter this, the PiD must successfully assure the people that its only agenda is MawaKhat-to serve and to support.

Box 5.7 : Why Can Interest Not Be Charged Under MawaKhat?

01

In MawaKhat poverty alleviation is a responsibility. To make profits from the poor that are already struggling to make ends meet directly undermines the notion of 'serving the poor.'

02

A poor family taking a loan for its survival ends up paying more interest than the wealthy taking out loans to purchase an item of luxury. It is inherently unjust that survival costs far more than luxury.

03

Accepting paying of interest on loans is not a sign of the poor's ability or willingness to pay interest but rather exposes their dire need of financial support.

04

Interest is prohibited in Islam and in all other religions. In Pakistan, with 96% population being Muslim, it is unjust to ask poor people to go against the will of God.

05

The Constitution of Pakistan 1973 prohibits interest and Article 37 dealing with Principles of Policy enjoins upon the State to eliminate interest as early as possible.

The economic needs of the people cannot be ignored nor can their economic interests be overlooked. There is no doubt that offering loans so early in the process of social mobilization does attract much of the population. Instead of ignoring or denying it, the KMP has institutionalized the use of interest-free loans as mobilization tool. Loans are given after the formation of groups allowing for the COs to emerge. These loans are disbursed publicly in religious places allowing others who may still have suspicions or doubts to witness the process. Moreover loans are given to households and

not individuals thus necessitating the need for a household plan. The application for loans requires signature from both male and female heads of the households thus paving the way for previously unheard voices to enter the development arena. The successful utilization of loans by early members is one of the most powerful messages to the community to organize.

How loans are utilized depends on individual household plans and fall into various development categories (chapter 6) though mostly they may be used for income generation and/or asset creation. At a later stage, the PiD may also approve loans that are to be utilized for human resource development.



For many women in the villages, access to interest-free microfinance have helped them set-up their own home-run businesses

5.4 Challenges to Participation

It is essential to take village communities for what they are; not the natural, no conflict entities of folk-lore, but heterogeneous mini-societies divided by differing interests. The village as a cooperative unit is not a pre-existing unit to be exploited - it is best seen as a process and a product of social formation, thus characterized by conflicting representations, change and ambiguity. As much as a village may be a locus of solidarity, it is also a divided group of people who may be reluctant to work together. Such conflicting representations of the village circulate concurrently and shape various formations of the village. The challenge thus is to create homogeneity from heterogeneous structures by rallying people around common objectives and minimizing sources of conflicts.

Even those rural development programs that rest firmly on the aspirations of a clear majority of local people risk ignoring the needs of a significant minority. The minority is excluded from prosperity as well as from any real involvement in local social, cultural or political activities. Conflicts of interest inherent in stratified village social structures must be recognized in program designs or else it is likely for even the most well-intentioned of participatory plans to focus solely on the loudest voice. For participatory development to truly work, the voiceless must be heard.

The KMP outlines four specific strategies for addressing challenges involved in ensuring participation of all members of the community:

1. Identification of marginalized groups is undertaken during the initial surveys used to construct a village profile (chapter 4). The status of the marginalized groups in terms of their participation in the village structures (COs, VDOs and LSOs) is consistently being noted and updated. The improvement in participation of marginalized groups is counted as a measure to evaluate the extent to which the community has embraced MawaKhat.

2. Inclusion should be the result of an organic change and not one imposed by the PiD. Even if the PiD possesses the ability to 'construct' change to bring marginalized groups into the development fold; it would run counter-productive to the aims of inclusive development. External impositions that challenge deeply entrenched rules of exclusion would never be owned and consequently sustained by the community.

3. Establishing a culture of learning and re-learning within the PiD as it experiments with different strategies to make development more inclusive. It is crucial for the PiD to retain a culture of reflection, introspection and change to ensure that it can correct its mistakes and offer constructive solutions.

4. Reinforcing the philosophy of MawaKhat to sustain or create a collective identity. There is no room for discrimination of any nature and/or degree in MawaKhat thus the quest for greater solidarity implies breaking through the hurdles of inclusion. The PiD should provoke as much thought about the community's shared future as about its shared past, thus emphasizing the MawaKhat, the solidarity that already binds them.

Effective community-based development requires slow, gradual, persistent learning by doing, with a project design that gradually adapts to local conditions by the knowledge gleaned overtime. Power structures, gender relations and norms of exclusion cannot be broken overnight; it is a gradual process that must be facilitated and supported at every stage of social mobilization. Even after four years of implementing the KMP, Akhuwat still devotes significant efforts to ensure greater participation of marginalized groups. The organization strives to learn from the strategies that proved to be ineffective and continues to devise improved means to reduce exclusion.

5.5 Paving the Path to Development

Social mobilization paves the path for development interventions to be implemented in a comprehensive, and sustainable manner. When rural communities participate in development in which they feel alienated or forced to participate, that development remains for as long as the external stimulus does. For any development intervention to succeed, substantial planning with the people is essential with indigenous knowledge, technology and institutions constituting the core of development plans and projects. However, social mobilization is not only an instrument for achieving development goals, under the KMP, it is a process of development in its own right.

To move to a virtuous circle of growth will require confronting poverty on many fronts. It will require an approach that not only considers how the poor can benefit from growth, but also how they can contribute to it. Thus, social mobilization ultimately sets the stage for the community to conceive, plan, implement and monitor development projects according to their needs and priorities.

6. DEVELOPMENT INTERVENTIONS BY THE PEOPLE

Development in the community cannot be undertaken in isolation from the development of the community. Distinguishing the two processes is crucial for the PiD as its primary efforts lie in creating and supporting community organisations (COs) that mediate between the household and society. Development in the community- economic growth, improved social services, technological advances- must flow through the community organisations that should be empowered to conceive, implement and manage their own vision of development. However, it is altogether possible that the process of achieving development in the community may produce development of the community. Even if this is the case the intended change is likely to be limited in scope and outreach and far less likely to be owned by the people. (Box 6.1) Thus the KMP places strong emphasis on social mobilization (Chapter 5) and only when the rural people are organized into community organization, can the process of implementing development interventions begin.

Box 6.1 Development of the Community vs. Development in the Community

Dunya Foundation's commitment to providing education led it to establish the Allied School in the village of the Dhala Kalan, Kasur in 2006. The Allied School began with 20 students in two rooms and gradually expanded its enrolment and facilities over the years. Mian Amer Mehmood, the Chairman of the Foundation, noted that even though it was the villagers who had requested that the school be opened, they still relied on Dunya Foundation to make the school a success. While the Foundation was eager to invest in the Allied School, Dr Amjad Saqib pointed out a strong contrast between the local mosque and the Allied school. Unlike the school, the community had built the mosque themselves as previously they had to travel to another village for their prayers. The people referred to their mosque as their own (hamari) and the school as Dunya Foundation's; the community was invested in the maintenance and cleanliness of the mosque but all such issues for the school were left to the Dunya Foundation. The mosque inspired sacrifice and even investment of the community's own resources however the school's future was left entirely to Dunya Foundation. Appreciating the contrasting position that the school and mosque occupied in local conversation and imagination, Mian Amer requested Dr Saqib to ensure that the school becomes central to the Kasur MawaKhat Program (KMP). Though development in the community in the form of building a school was essential, its impact would be limited until the community valued and prioritized education.

6.1 Development by the People

At its core, the MawaKhat paradigm rejects one-size-fits-all solutions and singular economic blueprints. Instead it embraces a view that economic and social development should occur from the bottom up, diversely and crafted by those who are most affected. Beginning from a core belief that people are deeply creative and capable of developing their own solutions to economic problems, and that these solutions will be different in different places and contexts, MawaKhat seeks to make existing and emerging alternatives visible and to link them in mutually supportive ways.

Hence the KMP recognizes that there should be no single development paradigm; how the process of development unfolds in a community remains a prerogative of those being affected by it. In operation this entails that the KMP does not approach a community with a preconceived development agenda, rather it invests in the community's capacity to lead their own development interventions. The transfer of agency to the rural community is not novel in Pakistan (Box 6.2). KMP borrows from the experience of other rural development programs, particularly the Rural Support Programs of Pakistan, that have implemented a new ethical codex that makes development agencies enablers and not doers.

Box 6.2 Development Interventions Under the RSPs of Pakistan

The work of the Rural Support Programs (RSPs) rests on the resolute belief that it is the people who should decide what kind of services or interventions they require. RSPs do not go to the community with any preconceived agenda. However, in general, usual interventions include micro finance, skill enhancement, building physical infrastructure, improving natural resource management with special emphasis on agriculture and providing social guidance and social services like education, health, population welfare and sanitation.



Men and women harvesting sesame seeds

6.2 Categories of Development Interventions

The work of other agencies and Akhuwat has accumulated considerable knowledge for the sustainability of future development objectives. The KMP has identified categories of development interventions (Table 6.1) based on the experiences of Rural Support Programs in Pakistan and KMP's operation in the Kasur district. The categories serve as a guide for the PiD allowing them to respond and systematically channel their support for the interventions identified by the people. Though it is not necessary, the categories may be communicated to the communities not as an imperative but rather to support them as they conceive their own development plans.



Women are of vital importance to rural economies, comprising 43 percent of the agricultural labour force, on average, in developing countries

Table 6.1 Categories of Development Interventions under the Kasur MawaKhat Program

| Category of Intervention | Description | Nature of Interventions |
|--------------------------|---|---|
| 1. Agriculture | Agriculture is a crucial area of intervention as it remains directly tied to the livelihoods of the majority and continues to deeply impact rural lifestyles. | 1. Improving efficiency through access to interest-free microfinance, technological resources, expert knowledge and markets. |
| 2. Livestock | Livestock plays significant economic and socio-cultural roles for the well-being of rural households, such as food supply, source of income, asset saving, source of employment, soil fertility, livelihoods, transport, agricultural traction, agricultural diversification and sustainable agricultural production. | 2. Improving inputs, techniques and practices 3. Establishing linkages with the public and private institutions 4. Introduction to new techniques and alternate practices |



Healthy livestock is essential for the socio-economic well-being of a rural household

| Category of Intervention | Description | Nature of Interventions |
|---|---|--|
| 3. Water, Sanitation and Hygiene (WASH) | Affordable and sustainable access to WASH including safe water, adequate sanitation and hygiene. It can reduce illness and death, and also reduce poverty and improve socio-economic development. Many rural communities in Pakistan continue to have limited or no access to reliable WASH facilities. | 1. Improving quality and access to toilets 2. Community-led cleanliness drives 3. Safe disposal of liquid domestic wastes 4. Provision of clean water 5. Identifying and implementing solutions at the household level 6. Ensuring access to hygiene education for adults and children 7. Inspiring behavioral changes |
| 4. Health | Ensuring healthy lives and well-being for rural communities is directly tied to meeting development goals. In particular, child and maternal mortality continue to be neglected areas in rural communities. | 1. Improvements in quality and access to affordable health care 2. Establishing linkages with public and private health care providers 3. Creating awareness about preventative medical care 4. Improving quality of informal, indigenous health care practices 5. Disseminating basic knowledge regarding healthcare and inspiring behavioral changes |



Weekly health camp set up by Dunya Foundation to ensure free healthcare

| Category of Intervention | Description | Nature of Interventions |
|--------------------------|---|--|
| 5. Education | In rural areas, illiteracy is more profound. The quality of education is not standardized and the need for education is not deeply realized. Moreover, the girl-child continues to be more marginalized in terms of access to education. | <ol style="list-style-type: none"> 1. Promoting inclusive and equitable quality education 2. Promoting lifelong learning opportunities for all especially for the marginalized 3. Promoting education of the girl-child |
| 6. Energy | With the deepening energy crisis in Pakistan, rural areas are experiencing power outages ranging from 10-16 hours. This makes access to affordable, reliable, sustainable and modern energy to rural communities essential to their development and prosperity. | <ol style="list-style-type: none"> 1. Offering alternate modes of energy that are reliable and affordable 2. Identifying and promote indigenous means of energy production 3. Promoting a low-carbon economy |



Dunya Foundation aims to promote education for girl-child in the rural communities with the help of Allied Schools.

| Category of Intervention | Description | Nature of Interventions |
|-------------------------------|---|---|
| 7. Environmental Conservation | Rural communities are more aware of the limitations of their natural environment because they live so close to it and are directly impacted by it. The protection of the natural world then becomes directly tied to their survival and prosperity. | <ol style="list-style-type: none"> 1. Raising awareness of the need to protect and conserve the environment 2. Ensuring all development plans are environment friendly 3. Promote and support initiatives to protect the environment |
| 8. Enterprise Development | Efforts to support small entrepreneurs to work productively in small to medium-sized enterprises and more generally for an environment in which formal, full-time wage employment may be scarce or unavailable. | <ol style="list-style-type: none"> 1. Utilizing interest-free microfinance to establish or expand an enterprise 2. Providing access to skill and vocational training programs 3. Encouraging informal apprenticeships to allow people to learn skills and/or craft by working alongside an experienced craftsman |



Solar panels installed as part of KMP ensure reliable and affordable alternate source of energy for the farmers.

6.3 Selecting Development Interventions

People are believed to be inherently active in searching for ways to satisfy their needs. Their behavior is purposive, and experiences in their daily lives are continually and consciously evaluated for usefulness in satisfying their needs. People learn from their experiences and evolve workable systems of beliefs, values, and behaviors. The rural people are no different.

The Partner in Development (PiD) works to support the rural people in actively participating in defining problems, considering solutions, assessing availability of resources, and choosing a course of action. However, challenges and problems are not assumed to be a priority. Nor is there a unilateral pursuit of more technical knowledge. Indigenous knowledge is treated as having equal value with scientific knowledge, and the possibility is maintained that a workable solution to the problem may be a combination of the two.

6.3.a Development Plans

The selection of development interventions is a process initiated from the household through the Household Development Plan (Chapter 5). All members of the CO, as representatives of their households must draw up a plan in consultation with their entire household. As a first step, the PiD helps members in prioritizing issues, identifying possible solutions and supporting them to mobilize personal and external resources. Initially composing the Household Development Plan is a slow and gradual process, with the household members going back and forth with the PiD. Such an exercise also allows the PiD to directly invest its efforts into households and deepens its relationship with each household. Development interventions at the household level are usually simple, small in scale, require fewer resources, and can be implemented quickly. Also, it is likely that households in a community organization identify similar problems and solutions. This is a factor of their physical proximity and shared socio-economic status, but it must also be taken into account that households do influence one another. For example, the successful installation of a toilet in one household might also inspire other households to prioritize the same. At the same time, implementing water, sanitation and hygiene (WASH) solutions at a household level serves as an impetus for households to conceive of WASH solutions at the village level.

Over time, households gain greater confidence in their own abilities to plan and manage development and collaborate with other households to conceive more sophisticated projects involving multiple partners and stakeholders. Through the exercise of household development plans, rural people absorb the spirit of change in the perspective of social harmony. Later through the exercise of Village Development Plans, the process of human resource development and the investments in infrastructure continues to move along these lines.



Inside a traditional village house in Kasur

Box 6.3 Household as the Initiation Point

The household is the building block of society; it should be the first target and illustration of development interventions undertaken. For this reason, the Household Development Plan is the first exercise in conceiving and implementing development. Implementing development at the household level also brings forth the necessary changes in individual behaviors, the transformation of personal relations and revisiting of roles and responsibilities that are essential to sustain a development intervention. As a first challenge, CO members seek to establish harmony within the household; a balance that is often disrupted as development processes unfold at a micro and macro level. Individual transformations under MawaKhat must first be manifested at the household level and only then can they be mapped out in the community. Communities are usually the focus of development plans, assuming that households will adjust to any macro level changes introduced. However, without changes in and at the household level, macro development interventions are unlikely to inspire a meaningful, sustainable change.

6.4 Support Provided by the PiD to Implement Development Plans

Under the KMP, the Partner in Development is tasked to provide the following support:

- a. Social Mobilization and Organizing Communities
- b. Transformation of self
- c. Planning
- d. Interest-Free Microfinance
- e. Resource Mobilization
- f. Technical Education and Vocational Training
- g. Promoting Partnerships and Linkages

6.4.a Social Mobilization

Mobilizing and consequently organizing the people to champion their own development plans is the most significant intervention by the PiD upon which the entire program rests. Through Social Mobilization, the KMP seeks to bring community members together to identify problems, mobilize resources and seek sustainable solutions. (Chapter 5)

6.4.b Transformation of Self

An often overlooked part of the development process is the changes at a personal level that accompany and eventually are key drivers to sustain the development process. The PiD must work with CO members to help them contextualize development on an individual level. Structural and social changes often lead to disruption in the current patterns of knowing, surviving and engaging with the external world. It falls under the responsibility of the PiD to support individuals and households to rationalize and navigate through the external changes brought upon by development. MawaKhat offers an alternate way to engage with the economy and society, and it is crucial that COs are able to embody the principles of MawaKhat to sustain development efforts being undertaken.

For this reason considerable efforts during social mobilisation are devoted to helping individuals build a narrative of development that reinforces bonds of solidarity and promotes individual well-being. In this way, development of the external world and the transformation of the self must proceed parallel to one another with each reinforcing and sustaining the other.

6.4.c Planning

Given that the PiD is a facilitator and not an implementation agency, it must devote considerable time and efforts in planning with the COs, especially in their early stages. This is primarily done as part of social mobilization through household and village development plans (Chapter 5).

6.4.d Interest-free Microfinance

While rural communities need financial services the most, they remain the largest unserved market. Ensuring their financial inclusion can unlock the considerable economic potential of rural areas, and benefit the rural poor by increasing household income and diversifying work. The goal of the PiD should be to extend a range of financial services that are tailor-made for agricultural production (e.g. crop and livestock insurance), agricultural-based industry (e.g. leasing, post-harvest use, warehouse receipt financing), non-farm enterprises (e.g. variety of loan products) and household consumers (e.g. housing loans, education loans, consumption loans). Microfinance is ideally suited for the extension of financial services in rural areas, and in time the provision of small-scale financial services can pave the way for formal rural finances.

The PiD can extend microfinance either directly as Akhuwat has done under KMP or through a partnership. A core embodiment of MawaKhat is that there should be no interest on any financial services offered. (Box 5.8) Interest-free loans are primarily used to increase or diversify incomes however they may also be used to support other activities essential to the welfare of the people. In the case of consumption loans where no additional income from the loan itself is foreseen, it is incumbent on the PiD to ensure that the borrower has the ability to do business and possesses the capacity to repay.

Utilizing interest-free microfinance at the household level serves as the first step of people to manage development. The loans denoted by their small amounts are manageable, procedures and repayment plans are simple, and the impact is easily and quickly visible. In this regard, utilizing interest-free microfinance becomes a useful tool in preparing the COs to take on more complex, resource-intensive projects.

6.4.e Resource Mobilisation

Interest-free microfinance is a necessary intervention but by no means a sufficient one. Given that financial instruments under microfinance are marked by their small amounts, they are limited in their utility for more complex and resource intensive development projects. For this reason, the PiD must work together to work with COs to raise funds from individuals, organizations and/or the state.

In drawing household plans, members of COs identify the gap in funds after pooling in their personal sources of funds. The trend extends beyond the household as well; in drawing up Village Development Plans, the community first identifies and mobilizes the resources it can muster on its own. Only after does the PiD steps in to support the community to leverage resources from external sources including the PiD itself.

Box 6.4 Resource Mobilization Through Savings

Developing the capital base of rural communities at the local level enhances their ability to participate in development more effectively. As the experience of Rural Support Programs illustrate, savings are integral to the formation of a capital base. Participation in Community Organisations enables people to accumulate savings as part of social mobilization efforts. For many members, this is the first time in their lives that they have saved. Savings are utilized for household needs and community development schemes. Collective savings accounts may also be managed by the local community organizations. However in Pakistan, only a bank, microfinance or otherwise, can mobilize and collect savings. In the event that the PiD does not meet the criteria, it may partner with a microfinance bank. An alternate can be enhancing informal systems of savings that are already in place in the village.

6.4.f Technical Education and Vocational Training

Extension of education and training into rural areas is motivated by two considerations. One is to to prepare beneficiaries to work productively in small and medium-sized enterprises and more generally for an environment in which formal, full- time wage employment may be scarce or unavailable. The second is to increase the ability to innovate and adopt new technologies in agriculture and enhance farmers' performance.

The PiD must strengthen coordination and collaboration with the private and public sector in skills development both to increase the relevance of training, and to improve and facilitate its delivery. Rural people's access to education and training is often limited by financial barriers (e.g. training and transportation costs) and non-financial barriers (e.g. scarce education and training infrastructure, inflexible training schedules). The PiD must mitigate these challenges in collaboration with COs and training agencies.

Basic education (literacy and numeracy) remains an oft-overlooked element in rural education and training programs. The PiD must seek to complement technical and vocational training with basic education and capacity-building⁸ (chapter 5). This enables participants to benefit more from the technical and vocational training and may be particularly relevant for those most marginalized. While access to quality formal training is important, incorporating innovative non-formal and informal skills training into training systems is also essential to improve skills development in rural areas. In particular apprenticeships are a practical and usually cost-effective way to develop skills, especially for those who do not meet the entry requirements for formal training.

Unequal gender relations and traditional gender roles entail specific difficulties for rural girls and women in accessing education and training. Therefore, the PiD must proactively promote and facilitate a gender-responsive learning environment for example safe transportation, segregated learning facilities, separate bathrooms and female-specific courses.

There is no blueprint for technical and vocational skill development, and the PiD should refrain from making a priori assumption of the training needs. However, in addition to the needs identified by COs, the PiD may also suggest some based on observation and experience.

⁸ Under KMP capacity building involves infusing a spirit of cooperation and inculcating core human competencies to plan, manage and implement development.

6.4.g Promoting Partnerships and Linkages

Guided by MawaKhat, one of the primary functions of the PiD is to foster and nurture collaborative mechanisms to promote development in rural areas. On one hand this entails a collaboration between the PiD and COs in which the PiD is directly engaged. On the other it involves nurturing linkages of the rural community with the public and private sector in which the PiD may act only as a facilitator. Such collaborative mechanisms require sharing resources, knowledge, and risks in order to achieve more efficiency in the production and delivery of products and services. Due to the depth and incidence of poverty in rural areas, rural communities cannot be expected to carve pathways out of poverty in isolation and must engage with external stakeholders. These potential partners include:

- Government departments like agriculture, livestock, forestry, education, health, population welfare, women development, irrigation, infrastructure
- Private sector institutions providing services directly related to rural economy
- Local and international donor agencies

The PiD need not form part of the partnership but support it through motivation, political and financial assistance, training, and awareness building. Ultimately the COs will not require any intermediary in the form of the PiD and will have a network of their own that will help them foster and nurture new interventions.



An initial CO meeting in progress with facilitators from Akhuwat



A cleaning initiative by community members under KMP's "safai mohim"

7. OVERVIEW OF THE PILOT

The pilot phase of Kasur MawaKhat Program (KMP), launched in 2014 has been implemented in seven villages across three union councils in District Kasur.⁹ This section traces the evolution of the pilot and documents its progress and impact.

7.1 Overview of Kasur

District Kasur is situated to the Southeast of Lahore. 75% of the population in this area is rural. The city is also the resting place of Baba Bulleh Shah, a celebrated Sufi poet, humanist and philosopher. Still, only a little more than one-third of the population is literate according to the Pakistan Bureau of Statistics. Kasur is also home to Changa Manga, which was once the largest man-made forest in the world but massive deforestation has reduced it to less than half its original size. It is also one of the oldest hand-planted forests in the world. After the independence of Pakistan in 1947, most of the Hindus and Sikhs settled in Kasur migrated to India while the Muslim refugees, migrated from India and settled in Kasur. Many villages in Kasur continue to have pre-partition names particularly after Sikh rulers who occupied the area after the decline of the Mughals.. Kasur emerged as a major center of leather tanning after independence and is home to 1/3rd of Pakistan's tanning industry. By and large though, the Kasur district remains an agricultural area benefitting from extensive network of irrigation canals built during the British rule.

The KMP pilot was launched at Hardo Muhammadke in September 2014. At the inception of the pilot, expanding and replicating efforts was not part of the agenda. However, given the proximity of the villages and visible changes in Hardo Muhammadke, people from neighbouring villages invited Akhuwat to undertake similar work. Expanding on the implementation of the KMP pilot allowed Akhuwat to further reflect on its strategies and work. So far, the pilot has followed an organic expansion and is currently being implemented in seven villages.

⁹ A union council is the second-tier of local government and fifth administrative division in Pakistan

7.2 Launching the Pilot

The pilot had been spearheaded through the support of Mian Amer Mahmood and Dunya Foundation, The Dunya Foundation had set up a private school at Dhala Kalan and despite its initial success, the Foundation was aware that the impact and outreach of the school will be limited without a holistic development intervention. (Box 6.1) At the same time, Mian Amer Mahmood, the Chairman of the Foundation, had questioned Akhuwat whether there could be a system that would allow one individual to do MawaKhat with one thousand households. (Box 4.1) These concerns paved the way for Akhuwat to pilot the Kasur MawaKhat Program¹⁰ through the support provided by Dunya Foundation. The pilot was launched at Hardo Muhammadke and was later expanded in six adjoining villages.



A signpost directing the path to Technical Training Centre established by Dunya Foundation in April 2019

¹⁰ Chapter 2,3,4 and 5 discuss the MawaKhat paradigm and features of the Kasur MawaKhat Program extensively.

7.3 Mobilizing the Community

7.3.a Formation of Community Organisations

Development under the KMP relies heavily on the ability of the Partner in Development PiD, a role played by Akhuwat during the pilot, to organize and mobilize the community. The Community Organisation(COs), based on common needs and sustained through bonds of solidarity, are the most potent expressions of social mobilization. Through dedicated and constant efforts by Akhuwat, there has been a nearly three times increase in the number of Community Organizations formed since inception in 2015 with a consistent increase in the number of COs in all villages. (Table 7.1)

Table 7.1 Overview of COs formed under the Kasur MawaKhat Program

| Name of Village | Union Council | Program Launch | Total # of Organized Households | Total # of COs |
|-------------------|---------------|--------------------|---------------------------------|----------------|
| Hardo Muhammadke | Dhala Kalan | 30th November 2014 | 92 | 7 |
| Baway Wala Khooch | Dhala Kalan | 24th December 2014 | 31 | 6 |
| Dhillam Hathar | Dhala Kalan | 13th March 2015 | 66 | 5 |
| Marali Hathar | Marali Hathar | 4th November 2015 | 249 | 17 |
| Dhala Kalan | Dhala Kalan | 1st December 2015 | 375 | 21 |
| Lonike | Olakh Hithar | 9th May 2016 | 91 | 8 |
| Khoday | Olakh Hithar | 11th November 2016 | 315 | 20 |
| | | | 1,219 | 88 |

Communities did not organize spontaneously and instead required consistent efforts by Akhuwat to harness the energies of the rural people. Akhuwat began organizing people in Hardo Muhammadke in September 2014, and it took at least two months before a functioning Community Organisation could be set up. At the outset, Akhuwat realized that social mobilization would take time and that it was far more important to invest

in the evolution of early COs than rush to form new ones. Without strict timelines for social mobilization and set targets for the number of COs formed, social mobilization in every village flowed organically within communities and across villages. As people gained more trust in Akhuwat’s work and witnessed the benefits of organizing, they began to approach the organization themselves. Witnessing the change in one village, communities from neighbouring villages invited Akhuwat to begin operations in their area. Each year not only were more COs formed but additional villages were also added. Today, over 76% of the households in all seven villages are members of Community Organisations (Table 7.2).



A capacity-building training for different COs at a mosque in Lonike

Figure 7.1: Expansion of Community Organizations

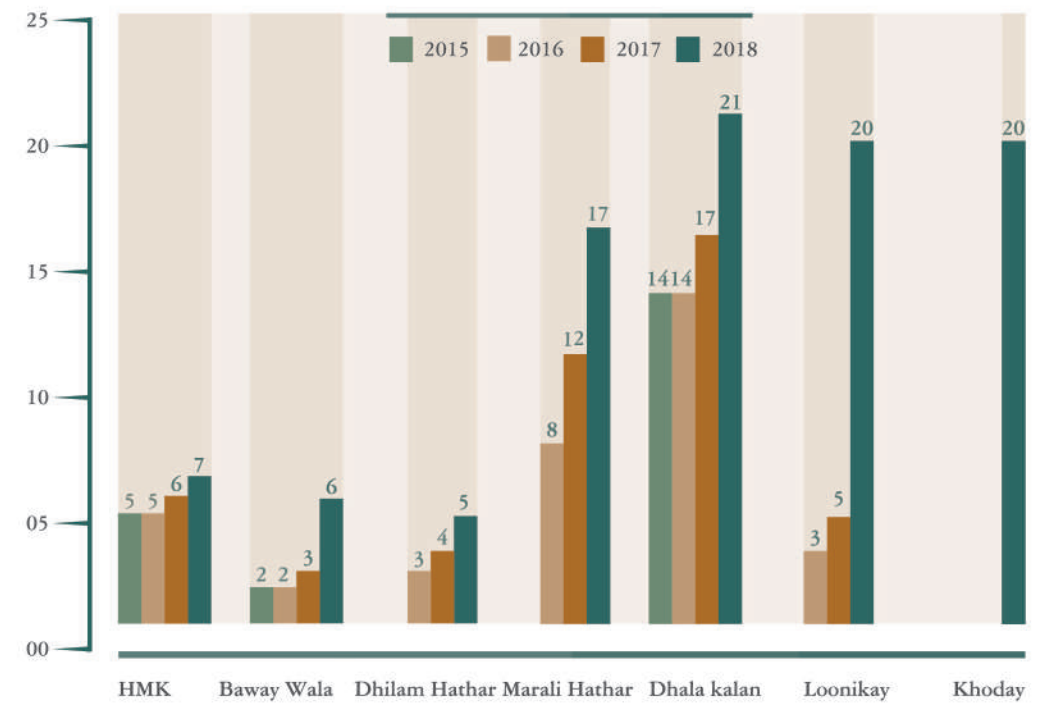


Table 7.2: Overview of Organized Households

| Name of Village | Program Launch | Total Households | Organized Households | % Organized |
|------------------|--------------------|------------------|----------------------|-------------|
| Hardo | 30th November 2014 | 120 | 92 | 76% |
| Baway Wala Khooh | 24th December 2014 | 31 | 31 | 100% |
| Dhillam Hathar | 13th March 2015 | 93 | 66 | 70% |
| Marali Hathar | 4th November 2015 | 298 | 249 | 83% |
| Dhala Kalan | 1st December 2015 | 420 | 375 | 89% |
| Lonike | 9th May 2016 | 124 | 91 | 73% |
| Khoday | 11th November 2016 | 509 | 315 | 61% |
| Total | | 1,595 | 1,219 | 76% |

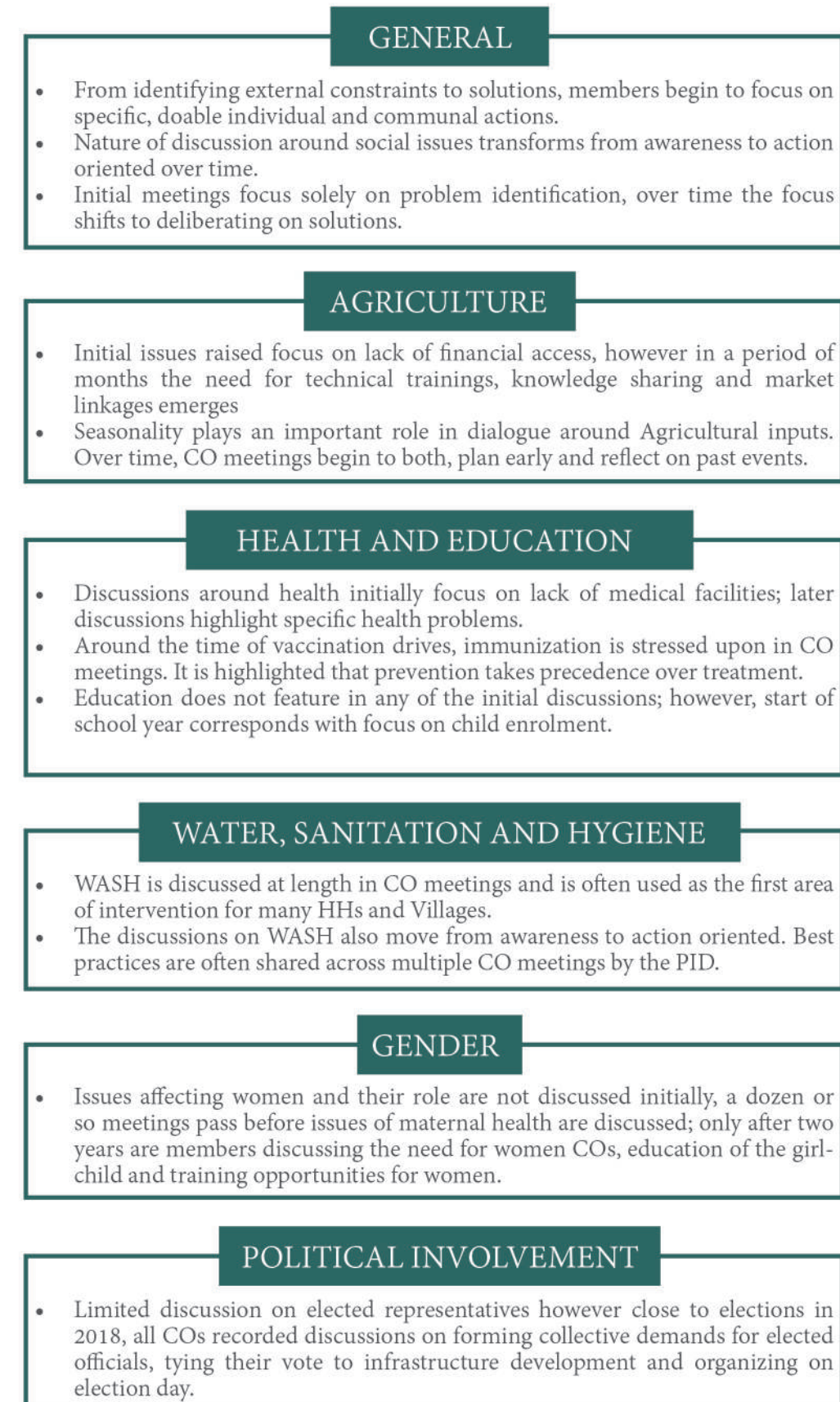
7.3.b Empowering Community Organisations

The primary task of the Partner in Development is to nurture and support the community organisations to lead the development of their people and areas. While mobilizing the rural people to form COs is essential, it is not a sufficient condition to ensure effective participatory development. Building the capacity of the members of the COs to use the CO effectively is a gradual process. The KMP undertakes capacity building in two core areas; infusing a spirit of cooperation and inculcating core human competencies to plan, manage and implement development. (Chapter 4.3) The evolution of COs can be gauged through the minutes of the meetings that are meticulously recorded during each meeting.(Figure 7.2) Though each CO progressed differently, general trends could be observed in the pilot villages.



Dr. Amjad Saqib, founder Akhuwat, speaking the members of the COs about the importance of participatory development

Figure 7.2 The evolution of Community Organisations



7.4 Mobilizing Women

The disruption of gender relations is usually one of the first manifestations of ‘development.’ However, any externally imposed change is unlikely to achieve intended benefits and/or sustain itself over time. Akhuwat learnt the same lesson as its initial efforts of forming women-only COs failed with the COs disbanded a month after formation. A number of reasons were identified for this; the women did not feel the need to participate, women refused to come to the mosque and the men continued to attend women-only meetings. Years of patriarchal norms had not only excluded women from public spaces and debate, but had become so deep-rooted in local culture that women themselves internalized and rationalized their exclusion. This led Akhuwat to reorient its social mobilization efforts with regards to women.

As a first step, Akhuwat devoted its efforts to change the perception about the role of women in society; loans had to be co-signed by female members, during public meetings Akhuwat would urge members to discuss with the females of the household on topics they would like have more knowledge of, Akhuwat shared positive role models of Muslim women and Akhuwat ensured that at least some the public health officials, development professionals being brought to the villages were women.

The second step was to highlight the changes at the household level of being of paramount importance. Household affairs conventionally remain under the domain of women and thus as development interventions such as construction of toilets, installing solar panels, planting trees at homes, cleaning and disposing of household waste amongst others came forth, logically the voices of the women had to be included. In particular, on social issues of maternal health, child health, nutrition and vaccination, child education, the voice of women had to be heard. Even though men continued to share the opinions of the females of their household themselves, over time they too realized that it would be far more efficient if the women came and talked about it themselves.

The third step was a direct confrontation of patriarchal norms where Akhuwat led public discussions on the role and responsibilities of women in transforming society. In particular, misconceptions about how Islam treats women were brought out in the open. However, Akhuwat remained cognizant of the sensitivities around the issue and did not indulge in debates. Instead it only facilitated the debates and offered possible alternates, religious references and facts from history. For example, when

the men argued that women were not allowed in the mosque, Akhuwat representatives questioned if women were allowed in the greatest mosque, the one of the Prophet (PBHU) and whether they were allowed in the House of Allah. The question forced the men in the audience to challenge their own views given the knowledge they already possessed.

It took almost two years before women-only COs could be formed, and even longer to ensure that they operate independently and efficiently. The success of single women-only CO was sufficient to inspire more women coming forth to form COs. Moreover, many of the women who have joined COs have been urged by the men who are already members of male-only COs.



Women-only COs have allowed women to be recognized as equal stakeholders in the planning and implementation of the development program

Box 7.1: Recognizing the Work of Women

The status of women cannot change without recognizing the work and contribution of women to the household and the community. The Household Development Plan (Chapter 4) became an essential instrument in highlighting the invisible, unpaid work that women do. In distributing roles and responsibilities within the household, work such as collection of water, taking care of the kids, looking after the livestock, cleaning the house, collecting manure, cooking food, looking after the elderly that are traditionally overlooked were also taken into account. The idea of shared responsibility of the household would be proposed in lieu of implementing the development plan that would require the contribution of both the men and women of the family. Given the primacy of the household development plan in the KMP, the impact of recognizing the work of women within has had a substantial impact. On one hand, not only has it allowed men to perceive the work women do differently but has compelled women to gain more confidence in their own abilities. Moreover, it challenges the basic assumption that only profit-making activities are valuable to development and worthy of being considered as ‘hard work.’

7.5 Development Interventions Under Kasur MawaKhat Program

Though each of the seven villages chose their own development interventions, there was a common thread running through the category of interventions chosen. The proximity of the villages meant that many of the development challenges faced by the people were similar. At the same time, it cannot be denied that successful development interventions in one village promoted communities from neighbouring villages to also visualize their own development in a similar vein.

7.5.a Interest-free Microfinance

Interest-free microfinance served as a means to mobilize the community (chapter 4) as well as the financial support to launch and implement some development interventions (chapter 5). The initial focus of microfinance was to support income-enhancing activities including agriculture, livestock and enterprise development. As households achieved greater maturity in managing and utilizing financial support, interest-free loans were gradually extended for non-economic activities essential for the well-being of the households.

Loans for each category had different amounts and different repayment schedules decided jointly by Akhuwat and the COs Organisations. Social collateral was sufficient, loans were extended to the entire household, disbursement took place in public spaces like mosques and with consumption loans, special attention was given to the borrower’s ability to repay given their current financial state. Agriculture repayment schedules were tied to the harvest and a degree of flexibility was accommodated in case of unforeseen events such as changing monsoon patterns. These practices allowed Akhuwat to maintain financial discipline even in the absence of interest being charged on loans. Moreover, with every loan, each household is made aware that the welfare of another household is wholly dependent on the former’s ability to repay the loan. This reminder of Mawakhat served as a sufficient impetus to return the loans. The 100% recovery rates bears testament to the ownership of MawaKhat in the pilot villages.

Table 7.3 Overview of Interest-Free Microfinance

| | Agriculture | Livestock | Enterprise | Toilets | Solar Systems | Total |
|-------------------------|---------------|-------------|-------------|-------------|---------------|----------------|
| No of Loans Disbursed | 4, 508 | 104 | 278 | 205 | 157 | 5,252 |
| Amount Disbursed (PKR) | 142.7 Million | 2.5 Million | 7.6 Million | 4.1 Million | 3.1 Million | 160 Million |
| Average Loan Size (PKR) | 31, 654 | 24, 038 | 27, 338 | 20, 000 | 20, 000 | 30, 464 |
| Recovery | 100% | 100% | 100% | 100% | 100% | 100% |



Microfinance loans have been utilized by the rural community to start small businesses, install solar panels, build toilets, and improve crop yield

7.5.b Agriculture

The interventions in agriculture started with the provision of interest-free loans for enhancing investment levels by helping farmers improve both, the quality and quantity of inputs. To further facilitate the beneficiaries, the loan repayments were tied to the harvest cycle.

Almost 2/3rd of all income generated in the area comes from the agriculture sector, primarily from wheat and rice. Therefore, for any development program, it is essential to address the needs of this sector for bolstering socio-economic growth. Having spent time with communities across Pakistan, the Akhuwat team was wary that increased financing alone would not be enough and thus a support system was designed as a key enabler of these micro-finance loans. Since the COs were already meeting regularly, these meetings became central to the exchange of ideas not only between the members but also with agriculture experts invited by Akhuwat.

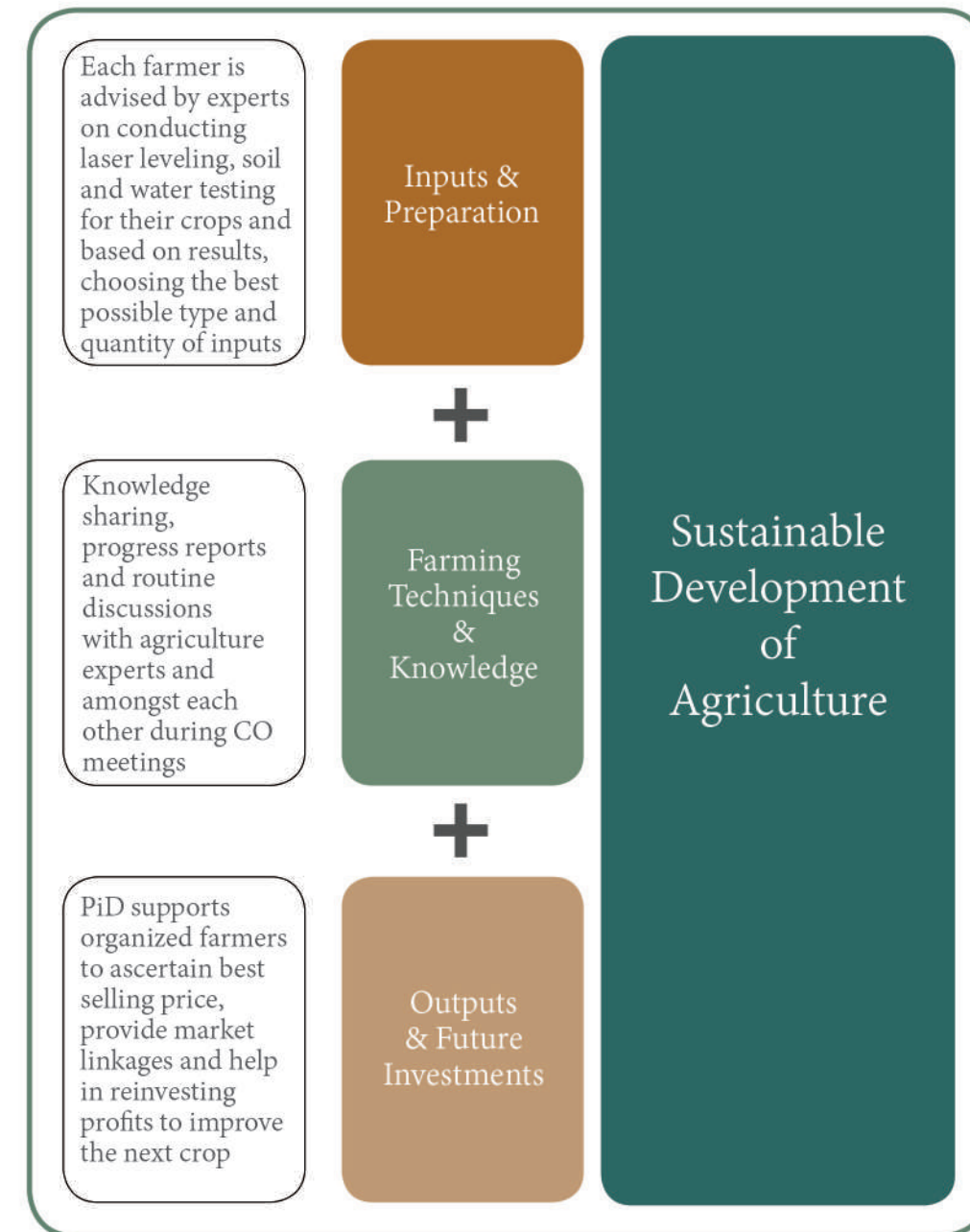
Perusing the minutes recorded for each CO meeting, it is revealed that these meetings were more than just check-ins. The beneficiaries brought their issues to the meetings where they could learn from the project staff, agricultural experts and other farmers about best practices. These became especially important in matters of selling agriculture produce, acquiring the right kind of inputs and dealing with threats like pests and insects. By harnessing the collective will and capacity, KMP helped the organized members to witness first-hand, the many benefits of working alongside their community members.

At the same time, CO meetings served as informal training spaces building the capacity of farmers to adopt more efficient and systematic practices. The farmers were given a simple card to note dates of sowing and harvest, yield amounts, results of water and land tests and investments and returns of every crop cycle. CO meetings became a space to compare notes and identify trends- reinforcing the need for farmers to monitor and plan their crop cycles. At the time, the simple data collection allowed experts from the provincial agriculture department to serve the needs of individual farmers better and get a macro picture of the agriculture challenges in the area. By linking famers with experts, COs were able to utilize scientific measures such as laser levelling, soil and water testing to better plan and care for their crops.

The holistic support mechanism developed for agriculture interventions evolved out of the needs identified by the famers, and covered a range of areas including:

- Inputs & Preparation
- Farming Techniques & Knowledge
- Outputs & Future Investments
- Linking with Markets

Figure 7.3 Support mechanism for interventions in Agriculture



Impact on Rice Farmers

Rice farmers experienced an increase of 135%¹¹ in profits between 2015 and 2018 whilst registering a 36% increase in productivity during the same time period. The average expense per acre between 2015-2018 decreased from Rs. 37,980 to Rs. 24,491 due to the availability of finance and access to improved resources that made rice production more efficient. (Figure 7.2). It is expected that this will be further reduced as farmers reach economies of scale. Rice is an input-intensive crop thus was not a major cash crop before the intervention. However, majority of the farmers reported marked increases in profit, with the average profit per farmer in each village increasing exponentially from initial amounts in 2015. (Figure 7.3).

Table 7.3 Overview of Rice Production 2015-2018

| | 2015 | 2016 | 2017 | 2018 |
|----------------------------------|------------|------------|------------|------------|
| No. of Farmers | 260 | 365 | 583* | 516 |
| Total land for Rice crop (Acres) | 616 | 1111.5 | 1501.4 | 1515.4 |
| Per Acre production (Mun) | 41.70 | 35.46 | 41.34 | 38.42 |
| Avg. Expense (per Acre) | Rs. 37,980 | Rs.31270 | Rs. 22,529 | Rs. 24,491 |
| Avg. Profit from Rice (per Acre) | Rs. 22,364 | Rs. 25,111 | Rs. 32,245 | Rs. 52,457 |

*The number of COs in Walian Wala decreased from 15 to 12 and in Marali Hathar from 102 to 100

¹¹ The per metric ton price for Rice was lowest over a ten-year period in 2015, but returned to its normal peak levels in 2018. This drastic fluctuation in price, albeit external to the program's interventions, significantly impacted the profits margin of rice farmers in the area.

Figure 7.1: Impact of Interventions on Rice Production

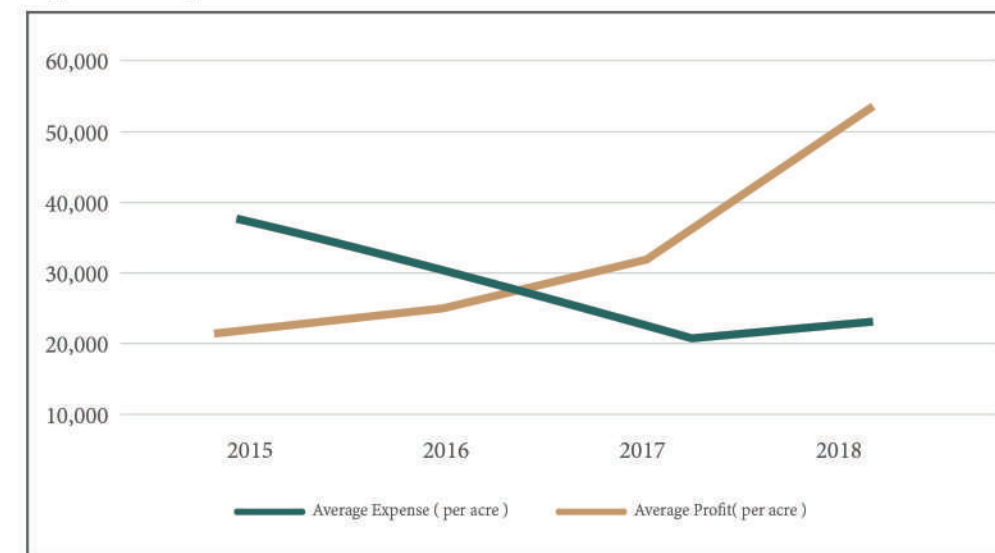
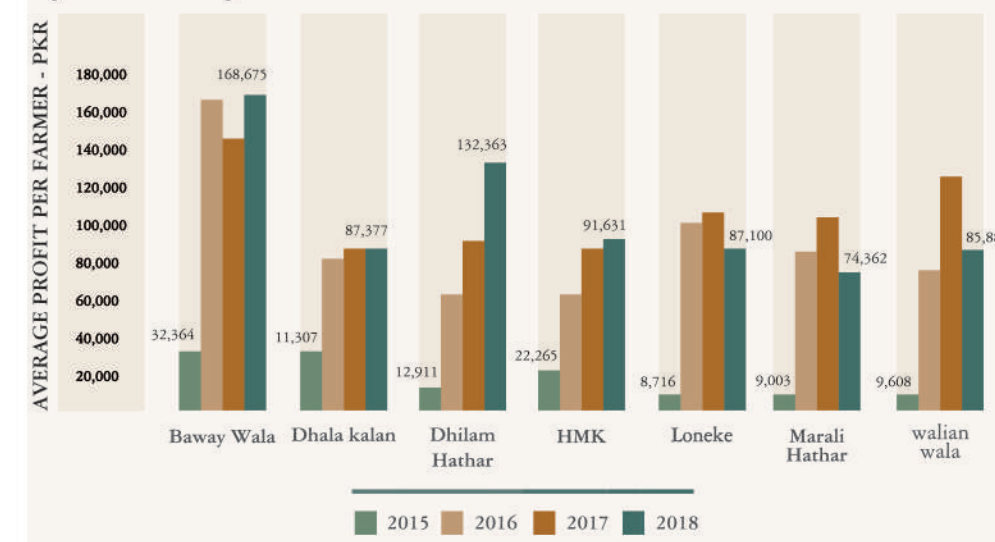


Figure 7.3 Average Profit Per Farmer for Rice



Under the umbrella of KMP, local farmers have experienced a significant increase in rice production

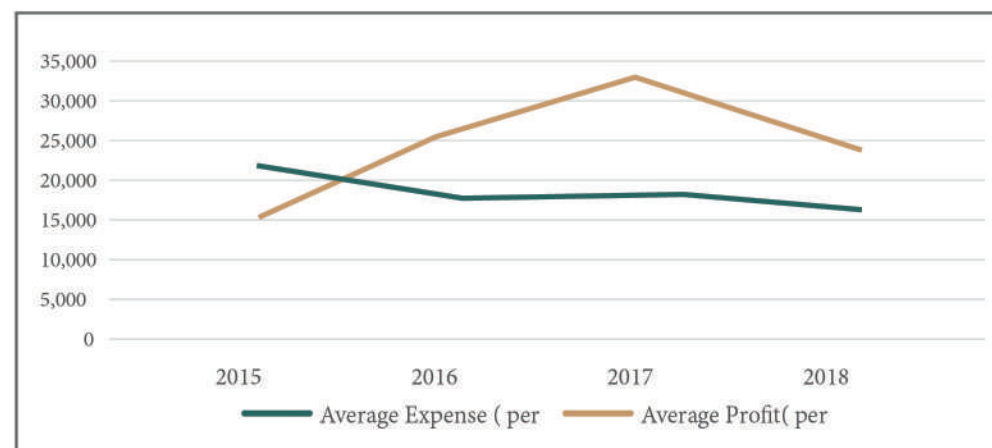
Impact on Wheat Farmers

Similarly, wheat production witnessed a 57% increase in profits per acre along with a 15% increase in productivity per acre from 2015-18. The cost per acre decreased gradually; from Rs. 21,508 in 2015 it decreased to Rs. 16,161 in 2018. It is expected to decrease considerably in the coming years as efficiency increases.

Table 7.4: Overview of Wheat Production 2015-2018

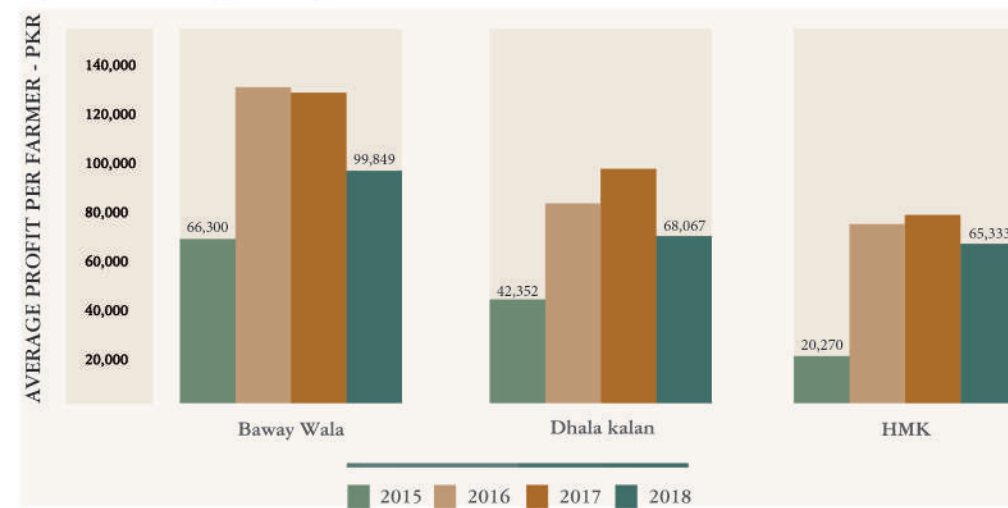
| | 2015 | 2016 | 2017 | 2018 |
|-----------------------------------|------------|------------|------------|---------|
| No. of Farmers | 278 | 299 | 666 | 532 |
| Total land for wheat crop (Acres) | 626.6 | 952 | 1602 | 1,536.3 |
| Per Acre production (Mun) | 30.9 | 35.98 | 42.84 | 35.59 |
| Avg. Expense (per Acre) | Rs. 21,508 | Rs. 17,798 | Rs. 18,247 | 16,161 |
| Avg. Profit from Rice (per Acre) | Rs. 15,263 | Rs. 25,366 | Rs. 32,663 | 23,978 |

Table 7.4: Overview of Wheat Production 2015-2018



Farmers harvesting wheat after a successful crop cycle

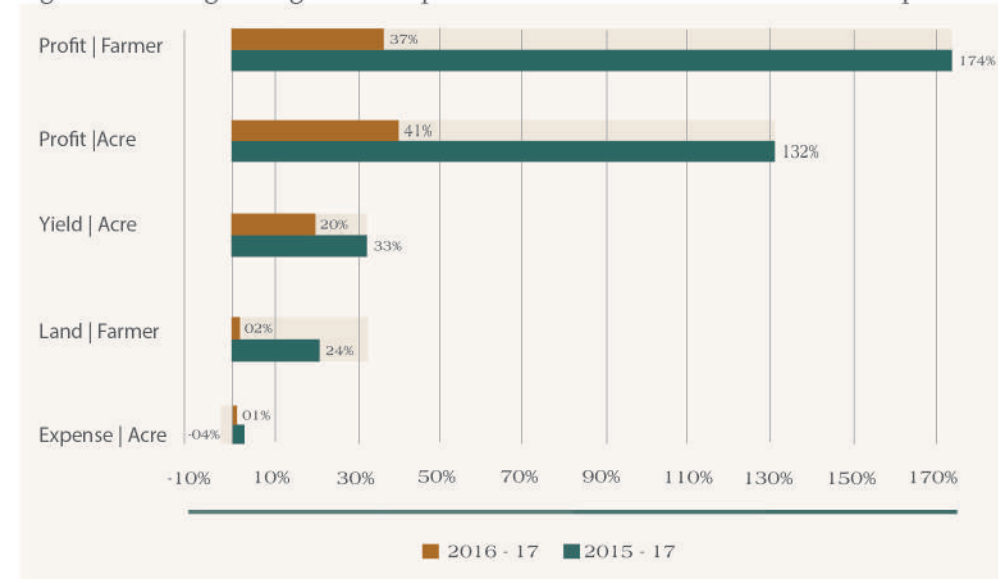
Figure 7.3 Average Profit per Farmer for Wheat



*Records of impact on profits by farmers were not sufficient to draw conclusion for the other four villages

Many farmers reported that meetings of the COs and the access to technical advice gave them confidence to take the right risks and learn from experiences. The expert involved in the pilot from the provincial agriculture department noted the impact of simple data collection by the farmers that had allowed the department to provide individualized support. Figure 7.6 reveals that the longer the farmers have been members of Community Organizations, the greater the positive impact on agricultural outcomes. COs formed in 2015 show higher profits and greater reductions in inputs expense compared to COs formed in 2016.

Figure 7.6 Change in Agricultural practices and duration of CO membership



| Agriculture Interventions | Impact |
|---|--|
| 1. 13,731 Interest-free loans to improve quality and quantity of inputs | ● Rice farmers experienced an increase of 1,378% in profits between 2015 and 2017 whilst registering a 16% increase in productivity during the same time period. |
| 2. Regular knowledge sharing among members and agriculture experts | |
| 3. Linkages with Agricultural department to carry out water + soil testing and laser leveling of land | ● Wheat production witnessed a 57% increase in profits per acre along with a 15% increase in productivity per acre from 2015-18. |
| 4. Technical trainings for farmers by experts | |
| 5. Documenting progress through basic information collection and record keeping | ● Visible benefits and impacts on income levels opened up space for social interventions |
| 6. Consensus on selling price | |
| 7. Setting up market linkages | |



A local farmer replanting rice in a flooded field

7.5.c Livestock

Despite livestock being a pertinent concern expressed by many COs, substantial interventions could not be undertaken till late 2018. The primary reason was the unavailability of trained personnel who would be willing to relocate and/or devote significant amount of their time to the target areas. However, visits by livestock experts have led to basic practices to improve livestock management including cleaning and reorganizing animal barns to create a more conducive space for the animals. Some households have utilized interest-free loans to purchase livestock. Noting that a lot more needs to be done, the COs came together to form a committee with representation from all villages to consolidate their needs and identify possible solutions. A benchmark survey was launched in all seven villages which has been completed in five. This allowed COs and Akhuwat to identify gaps in livestock management.

Akhuwat, on behalf of the COs, has been lobbying for mobile veterinary clinics and workshops on livestock management with relevant public agencies and more recently, veterinary schools. A veterinary expert was hired in October 2018 by Akhuwat. Furthermore, through a MoU with the Dairy Beef Project, development training for Dairy-Beef has begun. Imported semen ideally suited for the livestock has been injected in 24 cows. The veterinary expert is working with ten small farmers to build model dairy farms which may be replicated by other farmers. Recently an MoU has been signed with the University of Veterinary and Animal Sciences (UVAS) to change the current breed of cows which are prone to disease and have a lower rate of milk production. By utilizing the research and technology of the UVAS, enhancing livestock will have a significant impact on the sector in the coming years.



A CO member with her healthy livestock

| Livestock Interventions | Impact |
|--|--|
| 8. 104 interest-free loans given | |
| 9. Workshops on improving livestock management | <ul style="list-style-type: none"> • Cleaning and reorganizing animal barns to create a more conducive space for the animals. |
| 10. Benchmark survey launched in all seven villages | <ul style="list-style-type: none"> • Imported semen ideally suited for the livestock has been injected in 24 cows. • Expert working with 10 small farmers to build Model Dairy Farms. |
| 11. Veterinary expert hired by Akhuwat | <ul style="list-style-type: none"> • Collaboration between Dairy-Beef Project to train farmers. • Benchmark survey completed in five villages • COs came together to form a committee with representation from all villages to consolidate their needs and identify possible solutions. |
| 12. Partnerships with relevant authorities including a MoU with the University of Veterinary and Animal Sciences (UVAS) to enhance productivity in livestock | |

7.5.d Water, Sanitation and Hygiene (WASH)

Though Akhuwat had been consistently emphasizing the need for cleanliness, it failed to inspire action by the community at Hardo Muhammadke till much later. The initial discussions with the CO, while noting the lack of cleanliness, absence of toilets, open defecation, household waste being dumped in the streets as problems, focused primarily on ways to improve income through agriculture. As the impact of social mobilization was felt on agriculture, the COs began to focus on identifying solutions to social issues that impacted their own quality of life and welfare.

Cleanliness was identified as a primary cause of concern owing to the daily conflicts that were emerging between households. As there was no designated site to dispose off household waste, individuals would dump it in the street away from their own entrance but likely to be in another household's pathway. As a first step, a dedicated spot outside the village was identified for animal waste and another for household waste. Akhuwat was able to secure a garbage collection for the latter.

The cleaner streets paved the way for an additional intervention; Friday was decided as a cleaning day and all villagers were expected to help in cleaning public spaces as well as households. Drives would begin from the local mosque. Women began using chalks and indigenous dyes to decorate their homes with intricate patterns. The visual impact of these interventions at Hardo Muhammadke was not without consequence; not only did neighbouring villages approach Akhuwat to launch its program there but for the newer villages, cleaning became one of the first interventions.

Cleaner villages shed light on a critical issue; open defecation and the lack of access to toilets. Though there was some cultural resistance to the idea of having toilets within the house, by and large, the households did not possess the necessary capital to build a toilet. It was revealed that 205 households, 1450 people including, women and children, had no access to safe toilets. Akhuwat's emphasis on cleanliness as being a mark of faith along with awareness campaigns for children at the Allied School, the construction of toilets became an urgent priority. COs requested interest-free loans to cover the cost of construction of toilets for every household. As a response, Akhuwat institutionalized interest-free loans for the construction of household toilets. To date, 205 toilets have been constructed through interest-free loans ensuring a 100% access to toilets

in five of the villages.

Maintaining the clean surroundings led not only to behavior changes but also promoted CO's to hire dedicated personnel to clean the village's public spaces. At the same time, given the priority to WASH interventions, development space opened up for women. Given that the management of households, including the collection and disposal of waste, is done by women, their views and recommendations were pivotal to the success of WASH interventions undertaken. Furthermore, the lack of toilets had increasingly become a safety concern for women and children, thus women were particularly vocal in demanding toilets.

The heightened awareness around health has highlighted the need for clean drinking water. By and large, the issue continues to be discussed during CO meeting at the KMP pilot villages. Water testing done by the Agriculture Department revealed the poor quality of drinking water as well as water being used for the crops. Through Akhuwat's support, CO members have been engaging with relevant public authorities and made clean water a primary demand during elections 2018. However, the lack of clean water continues to plague all villages, some more than others. In the village of Lonike, pilot household water filtration units have been set up in three households through interest-free microfinance. From almost 900+ TDS level that makes the water quality fall into 'poor' just below the category of unacceptable, the TDS levels have declined to 180. However, household filtration units are costly and thus are offering partial relief to only select households.



Clean streets and decorated houses give a visual testimony to the change taking place in the community

| WASH Interventions | Impact |
|---|--|
| 13. Designated area for household waste | |
| 14. Household waste collection | <ul style="list-style-type: none"> Cleaner households and public spaces |
| 15. Designated area for animal waste outside the village | <ul style="list-style-type: none"> Regular cleaning drives |
| 16. Cleanliness drives every Friday | <ul style="list-style-type: none"> Reduction of conflicts over the disposal of household waste |
| 17. Cleaning personnel hire by every village | <ul style="list-style-type: none"> Reduction of open defecation and resulting health concerns |
| 18. Construction of 205 toilets | <ul style="list-style-type: none"> 100% access to toilets in five villages |
| 19. Decoration and white-wash of houses | <ul style="list-style-type: none"> Involvement of women in development programs |
| 20. Three pilot household filtration plant set-up at Lonike through interest-free loans | <ul style="list-style-type: none"> Greater sense of responsibility towards public spaces |
| | <ul style="list-style-type: none"> Demand for clean water by the communities in the 2018 election |

7.5.e Health

As discussions shifted from income generation to individual welfare and well-being, health issues regularly began to focus into CO meetings. In the absence of a local medical facility, and the government's regulations on the practice of 'quack' doctors, the need for health care facilities was glaringly evident. As a response, Akhuwat reached out to health professionals and organizations to provide basic health care in the areas.

Limitations of infrastructure and resources led the COs to offer an alternate; regular health camps to be held at the Allied School on a designated day. Thus, on Fridays, the Allied School is closed for students and the classrooms are converted into medical rooms. The weekly medical camps set up in December 2015 provide free diagnosis, treatment if possible and medicines. In the event that the treatment cannot be undertaken at the camps, the volunteer medical professionals connect patients with nearby hospitals. They are open to both CO and non-CO members. On an average, 150 patients visit the camp every week.

In addition to general treatments, specialized health care professionals have been engaged based on the needs highlighted by the COs. Al-Ehsan Eye Trust conducts free eye check-ups, and has conducted 425 eye surgeries to date. Maternal health was identified as a primary concern by COs and a gynaecologist and nurses were arranged. Vaccination of infants and children was also spearheaded through the camps and today 100% vaccination coverage in all seven villages for children under five years of age has been achieved.

The medical camp is still not sufficient to cater to the needs of the area and COs continue to work with Akhuwat to form partnerships and linkages to increase the provision of health care. Some COs have also identified members of the villages with cars who volunteer their transport as ambulances. At the same time, given that no doctor or nurse from the pilot villages could be found, CO members have deeply felt the need to educate their children, particularly girls. In fact, recent discussions at CO meetings reveal members exploring options of trainings for midwives, emergency responders and nurses.

| Health Interventions | Impact |
|---|---|
| 21. Set-up of free weekly camps | <ul style="list-style-type: none"> • 100% vaccination coverage in all seven villages for children under 5 years of age |
| 22. Awareness on the need for vaccination | |
| 23. Partnerships with health providers | |
| 24. Gynaecologist and trained nurses made available at the camp | <ul style="list-style-type: none"> • 425 eye surgeries conducted to date • Decline in infant and maternal mortality • Cars volunteered as ambulances |



During weekly health camps, locals are provided medicines at subsidized costs

7.5.f Education

The Allied School founded by Dunya Foundation at Dhala Kalan served as the center of education interventions undertaken in the area and serves as a leading example of indigenous philanthropy inspiring change in societies. Launching the Kasur MawaKhat Program was in part a response to the education challenges identified after the construction of the school. Despite the availability of quality education at no cost to the students, the rural communities around Dhala Kalan were still hesitant to invest in the education of their children. Around crop rearing season, the attendance of students would fall, female students would drop-out at an increasing rate after the 5th grade, and beyond the 7th grade, attendance was sporadic. Such trends revealed that by and large, for the rural communities around Dhala Kalan, education was still a luxury and not a need or necessity.

With the launch of the Kasur MawaKhat Program, the narrative around education began to change. Akhuwat used every opportunity to emphasize on the need for education, in particular the education of the girl-child, and worked directly with households to remove obstacles to education. Faith-leaders were engaged to highlight the need for education during every Friday sermon through illustrations from Islamic history and text. Furthermore, as part of the survey and household development plans, Akhuwat would question whether the children were enrolled in school and if not, sought explanations from the parents. Over time, education came to be regarded as an issue of morality and ethics; depriving children of education was seen as an immoral act.

However, changing the narrative around education did not entail denying the cultural and economic obstacles to education. Based on the recommendations of the COs, the school management changed hours for grades 7 and above during crop seasons where households required additional manpower. Uniforms, stationary, books and other such items were all made completely free. Having the campus transform into a health camp every Friday let parents see the purpose-built campus for themselves. This made them more likely to send their daughters to school. In the event that a student would drop out, school management and Akhuwat would directly engage with the parents to ensure that all obstacles to the child's education were removed. In time, enrollment began to increase, attendance rates increased manifold, programs to include parents and families were expanded and the school became one of the most significant landmarks in the rural landscape. With the increase

in enrollment, additional grades were also added transforming the Allied School from a primary and middle school to a high school.

Recently, the Allied School has also become the venue for trainings and workshops for adults. Some COs are now coordinating efforts to start adult literacy classes for the rural population. The rallying for technical education by COs has led to Dunya Foundation setting up a Technical College at Hardo Muhammadke. The Technical College launching from April 2019 will be offering courses on operating heavy machinery. This all was made possible by general financial support from Dunya Foundation.

| Education Interventions | Impact |
|--|---|
| 25. Worked individually with every household to remove obstacles to education | <ul style="list-style-type: none"> • Change in narrative around education • Change in narrative around education • Increase in enrollment • Reduction in drop-out rate • Increase in attendance • Addition of higher grades to ensure continued learning • Teacher’s commitment and presence |
| 26. Emphasizing on education not as a tool for employment but as a necessary condition for building communities of character | |
| 27. Engaging with faith-leaders to highlight the need for education | |
| 28. Expansion of programs for parents and families to participate - focusing on girls’ education | |
| 29. Changing timings and days around crop season - the concepts of flexitime and flexiplace | |
| 30. Education and related expenses completely free - ensuring access and affordability | |
| 31. Setting up a Technical College for adult training - vocational and technical aspects | |



Purpose-built classrooms at the Allied School, ensuring quality education for all

7.5.g Energy

Frequent power disruptions, lasting 10-16 hours on an average in the summer had disrupted life in the pilot villages and surrounding areas. Given that the entire country is gripped in a wave of energy insecurity, CO meetings only recorded energy woes as a sign of protest. Eventually however, the COs in Hardo Muhammadke, began exploring the possibility of off-grid solutions that would be cost-effective and efficient. When the idea was brought to Akhuwat, a committee of members from different COs was formulated to conduct market research and submit a proposal for an alternate energy solution. The committee’s proposal for a solar package received unanimous approval. The solar package costs PKR 22,000 per household that covers that cost of one solar panel of 150 Watts, 1 battery and additional equipment that would power 1 ceiling fan and 3 energy savers. As per the request of the CO members, Akhuwat institutionalized interest-free loans for solar panels of 20, 000 per household.

So far 157 loans have been disbursed, against a demand from nearly 800 households. This translates in to a few hundred bulbs being lit each night that have significantly improved the quality of life of these households. The total investment for 800 houses is estimated at 16 million, out of which 3.1 Million has been disbursed so far as interest-free loans.

The success of utilizing solar panels at the household level paved the way for COs to consider it as an alternate for public spaces and resources. COs in Hardo Muhammadke pooled their collective resources and took an interest-free loan from Akhuwat to power 15 solar tube-wells. The tube-well feeds 50 acres of land, and as CO members who set it up only have 36 acres of land, surplus water is shared with neighbouring lands. COs in Lonike installed 22 streetlights on a cost-sharing basis with Akhuwat and a search light at the communal park by pooling in resources.

| Energy Interventions | Impact |
|--|---|
| 32. Installation of household solar panels | <ul style="list-style-type: none"> • 157 households energy secure |
| 33. 157 Interest-free loans to buy solar panels | <ul style="list-style-type: none"> • Reduction in electricity bills • Solar tube-well pilot at Hardo Muhammadke |
| 34. Installation of lights in public spaces | <ul style="list-style-type: none"> • 22 solar street lights pilot at Lonike |
| 35. Conversion of shared resources to solar energy | <ul style="list-style-type: none"> • Solar Search lights at park installed at Lonike |



COs pooled resources and took interest-free loans to install solar panels which power shared tube-wells

7.5.h Environment

Environmental characteristics remain a powerful and pertinent basis for rural distinctiveness. The important role played by nature in rural communities continues to serve as a distinguishing factor from their urban counterparts. Discussions during CO meetings revealed that members valued nature in a myriad of ways; as evidence of God’s blessings, means of survival, aesthetically pleasing, interrelated with physical and mental well-being and the relationship with nature being an expression of a collective identity. Different COs across villages drafted a plan to conduct annual tree plantation drives. One impetus for the drive was cleaner villages and public spaces however more significant was the need to undertake a communal activity that represented the transformations taking place in the villages. The tree plantation drive was rationalized by the COs as the people’s expression of MawaKhat; to the rural communities it seemed as the most natural evolution of a heightened sense of solidarity.

Consequently, tree plantation drives have become an annual feature. Each CO member contributes 50-100 PKR for the purchase of plants with additional contributions from Akhuwat. During the first drive in March 2016, about 1730 trees were planted primarily in streets and community spaces. The second drive in February 2017 resulted in 6,870 trees being planted in public spaces as well as houses. By January 2018, a total of 14, 400 trees had been planted. During the drives, Akhuwat reached out to the provincial Agriculture Department to identify the best-suited trees and plants for households given the soil and climate of the region. Almost all the CO members involved in the plantation drive also have a tree and/or plant in their houses that either bears fruit or has medicinal properties. Many of these trees are planted in the memory of lost ones based on the belief that the benefits derived from the tree will ease their life in the hereafter.

As part of the tree plantation drive, the village of Lonike took a step further to set up a communal park in the village. Residents of Lonike, including non-CO members, came together to construct the park with the land being donated by a CO member. The operations and maintenance of the park is carried out by the COs in Lonike. At present, COs in three other villages, Marali Hathar, Khoday and Dhala Kalan have donated three, two and three kanals of land respectively for the village communal park.

Some COs also participated in the kitchen gardening initiative whereby

126 farmers received training to grow vegetables in 1,225 sq ft plots. Seeds for seasonal vegetables were provided for free by the agricultural department organizing the training. Most of the families now, not only grow their own vegetables but also share the surplus with the neighbours. The success of the kitchen gardening pilot led to more trainings being arranged. Recently 40 famers participated in vegetable and tunnel farming, with two of them launching successful vegetable tunnel farms.

| Environmental Interventions | Impact |
|---|--|
| 36. Annual tree plantation institutionalized | <ul style="list-style-type: none"> 14,600 trees planted by CO members (1730 trees planted in 2016; 6870 trees planted in 2017) Tree plantation drive reinforced collective ‘rural identity’ identity’ and reinforced one’s bond to the natural world A communal park managed by the COs set up at Lonike and being replicated by three other villages |
| 37. Medicinal and/or fruit bearing trees/plants planted in households | |
| 38. Public areas decorated with trees | |
| 39. Kitchen gardening training provided to 126 farmers | |
| 40. 40 farmers received training on vegetable and tunnel farming | |



Tree plantation drive by COs at the village of Lonike

7.5.i Enterprise Development

Members of the CO identified enterprise development as a key area of intervention early on as a means of diversifying income and also to provide employment for young people. Enterprise development in rural areas follows a different trajectory than in urban areas; sparse populations, limited access to markets and limited literacy and skills require a more holistic approach. For this reason, Akhuwat did not give out enterprise loans initially and instead devoted efforts to helping members draft Household Plans. The Plans included how the proposed enterprise would support the household, what skills it would require, whether a market for the goods/services existed and how it would impact household relations and work. For most of the CO members, particularly those solely involved in agricultural activities, setting up an enterprise was being viewed as a silver bullet that would propel households out of poverty. It was essential that Akhuwat managed expectations around enterprises and highlight the necessary skills required for an enterprise to succeed.

Despite enterprise loans being the hallmark of Akhuwat’s poverty alleviation programs in the country, it has only given out 278 interest-free loans worth 7.6 million to 77 households. Of these 46 were given dedicated trainings in a phased manner. Akhuwat linked CO members to the Punjab Vocational Training Institute, a public training facility in the near-by town of Chunian, to train members before they could become eligible for loans.

The CO members had by and large identified enterprise development as an intervention for young people who instead of relocating to the cities could potentially find off-farm employment in the villages. This paved the way for many young people to join COs formally that had previously remained hesitant to interfere in the work of their elders. At the same time, COs highlighted the need for women to set-up their own enterprises that would allow them to work from home. Quite recently, some COs have been working together to facilitate young women to travel to Chunian to receive trainings. At the same time, some COs are collectively pooling resources to ensure reliable and safe transport for young women to earn livelihoods in nearby towns and cities. Akhuwat has been particularly active with male and female COs to help young women acquire jobs and/or launch their own enterprises.

| Enterprise Development Interventions | Impact |
|---|---|
| 41. 278 Interest-free loans given to set-up or expand enterprises | <ul style="list-style-type: none"> • 42. 77 households have diversified income through enterprise development • 43. At least 46 have been given trainings relevant to their enterprises |
| 47. Partnership with training institutions to undertake skill development | <ul style="list-style-type: none"> • 44. Young people mobilized to participate in development • 45. Women being encouraged to launch enterprises • 46. Issues of women's mobility being collectively addressed |



Interest-free microfinance has been utilized by entrepreneurs to run non-farm small businesses

7.6 USHR- An Expression of MawaKhat

As the KMP evolved in the pilot areas, Akhuwat put forth a question at its public gatherings to all COs in every village: how will you embody the spirit of MawaKhat and help those poorer than you. The collective responsibility to continue the virtuous cycle that had supported many households within the fold of KMP was consistently reinforced at gatherings, CO meetings and informal conversations. At no point did Akhuwat dictate how the COs should support each other and other members of the rural community, but it did not hesitate to ask the question at every opportunity it got.

Early intervention to support the most marginalized and disadvantaged sections of the society included COs pooling in their money and distributing it to widows, the elderly and/or the disabled. Two COs pooled their money to support the local religious teacher and his school. After one of the boys from a village got selected for Akhuwat's college, CO members donated small amounts to Akhuwat's education effort. Sporadic acts of generosity were evident, ranging from direct financial support to bringing in issues faced by marginalized groups into meetings and identifying solutions collectively. However, it was not till 2018 that a systematic effort to support marginalized groups emerged.

According to Islam

Ushr is charitable contribution, on agricultural produce that serves as a powerful financial tool to redistribute wealth but is still not extensively practiced in Pakistan. In the village of Hardo Muhammadke, the COs met and decided that their contributions would be far more meaningful if pooled together and channeled to deserving households systematically. They did a small pilot in their own village by identifying a few deserving households, and gave them agriculture produce and cash. The deserving households were selected based on recommendations of all COs in the village and were verified by Akhuwat as per the request of the COs. The successful implementation of the pilot Ushr project inspired COs in Hardo Muhammadke to approach COs in other villages to devise a similar project. This led to the systematic implementation of the Ushr program in all seven villages by 2018.

At present, each village has its own Ushr committee and each has on average six members. The committee classifies members of each village in three categories:

1. Non-CO members
2. CO members
3. Usher-eligible non- CO members

For a third-party evaluation, Akhuwat is requested to verify the classification. During 2018, 132 maunds¹² of agricultural produce and 111,200 PKR were collected from the seven villages as Ushr. This was then distributed via the village committees to 44 families and each family received 3 maunds of produce along with PKR 2,712 each. Inspired by this act, relatively wealthy farmers who were not CO-members contributed 170 maunds of agricultural produce that the Ushr committees distributed among 68 families. In total 112 marginalized households were supported by the village Ushr committees set up under the KMP by the COs. To date, four rounds of Ushr collection have been managed by the village committees. Though the contribution to the Ushr collection is entirely non-binding, almost every farmer has made a contribution according to his or her socio-economic status in an effort to support those living in extreme poverty.

The implementation of Ushr bears testimony to the success of the KMP. As a symbol of MawaKhat, Ushr has institutionalized the virtuous cycle. The people of the KMP villages have demonstrated their ability to confront a development challenge that even now continues to allude many formal, complex development organization: reaching the poorest of the poor.



Maunds of agriculture produce donated by farmers to be distributed to the extremely marginalized households

7.7 Personal Transformation Sustaining Participation

The economic and social transformations only reveal part of the story; behind every intervention is a journey of developing a sense of self. Catalyzing a process that leads to new forms of awareness and self-confidence among the rural population has been the hallmark of the KMP. A sense of inclusion in one's social space is a fundamental prerequisite to effective participation however collective empowerment must be preceded by personal empowerment. In the last four years, there has been a visible transformation in which the rural people perceive themselves and their ability to act and influence the world around them. The numerous changes in the physical, economic and social spaces are a manifestation of individual transformations that define the Kasur MawaKhat Program.

As a technical undertaking, the Kasur MawaKhat Program closely resembles many of its rural development counterparts particularly the Rural Support Programs of Pakistan. However the emphasis on personal transformations paved the way for Akhuwat to engage with a development taboo; faith. As it navigated through a furiously religious landscape, Akhuwat sought to institutionalize a culture of engagement, respect and tolerance of faith within its practices. Isolating faith, its leaders and spaces, would be denying the identity of the people it sought to serve. That said, engagement with faith was not a linear process, and it was marked by consistent process of learning and re-learning.

¹² Maund is a unit of weight in some Asian countries that is equivalent to about 37kg.



8. LEARNING OUTCOMES

Engagement with faith is not a simple process. Nor can there be one model or method of engagement. At best, the development world can hope to create guidelines evolving from the experiences of different organizations, working with different faith groups in different corners of the world.

The KMP draws from the experiences of other secular and faith-based organizations as well as Akhuwat's own efforts to engage with faith. However, its efforts to engage with faith continues to evolve as its relationship with the people deepens. The initial years of implementation has taught valuable lessons and brought forth useful insights that have guided KMP and have been incorporated into the program design. The list of possible engagement is by no means exhaustive but does serve as a starting point for KMP and other rural support mechanisms committed to ensuring an authentic form of participation.

8.1 Revitalizing Religious Centers

The ability of religious centers to serve as development institutions makes them the most significant indigenous institution that can contribute to participatory development. Religious centers occupy a central place in the lives of the rural population. It is often the only community place in a village hosting gatherings, ranging from weddings and funerals to informal dispute resolutions to tuition centers for children. In many villages it is the main source of public announcements that include nation-wide events, weather warnings and even local, personal news. Informal charity collection and disbursement often is mobilized and spearheaded at the religious center as well. A religious center is more than brick and mortar; it has a spiritual essence that binds people together and strengthens welfare activities.

There are numerous benefits associated with revitalizing the role of religious centers as development institutions as Akhuwat's own programs have illustrated. However the capacity to serve as development institutions is no guarantee that religious centers are effective development spaces. Appropriation of the religious centers by religious elites has occasionally led to cultural practices of exclusion and marginalization that have little to do with religion. In the villages, the mosques are a space largely limited to Muslim men from a certain religious sect. This is neither a reflection of Islam nor an illustration of how religious centers should be.

At the same time, it was the only indigenous institution available that, at least in spirit, would serve as public space with no degree of exclusion and discrimination. Using the religious center as a starting point would also facilitate the KMP's engagement with the faith and faith-identity of the people. Owning the religious place thus became essential for implementing the program.

The process of understanding and revitalizing the religious center is a gradual one, requiring consistent understanding and reinforcement. All KMP community meetings are held in mosques, including the initial dialogue and program introduction. By sourcing its own meetings at the mosques, the COs gradually relocated their meetings into the mosque as well. Bringing faith-leaders into the development dialogue and processes facilitated the opening up of the mosque. The CO meetings were used as platforms of knowledge sharing to dispel the myth of using the mosque only for formal worship. By intimately linking the KMP with the mosque, the people of the village witnessed powerful illustrations of how the mosque should be.

Most development programs, even those participatory in nature, remain wary of the mosque and surrender it to religious elite who, most often than not, use the mosque to promote a narrative of religion that is not based on tolerance and compassion. In Pakistan, isolating the mosque from the development process does more harm than good. Under KMP, instead of isolating the religious center further, every effort is made to bring it back into the social fold and make it more inclusive, hold their leaders accountable to the public and allow every member of society to be able to visit and own their place of worship.

A mosque that reflects the true spirit of Islam, while reflecting the ideals of good governance, is one of the most powerful institutions of development as the KMP illustrates. At the same time, a mosque that is isolated and surrendered to few vested interests has been witnessed as being an impediment to the development process.

8.2 Inclusion of Faith-Leaders in the Development Process

In a similar vein, faith-leaders can make or damage any development program. Usually it takes only a single sermon for any development program to lose its legitimacy. It is of utmost strategic importance for the PiD to secure the support of the faith-leader. In case of resistance, the PiD can engage with other faith leaders to talk to the village faith-leader on their behalf. There is no room for isolating or ignoring the faith-leader

for without his support, it is unlikely that the KMP can reach the entire population.

Faith leaders may provide the much needed moral and spiritual support to change the rural landscape. Given the KMP's emphasis on personal transformations, faith leaders can play an instrumental role in helping the local populations navigate through the material and non-material changes.

At the same time, faith leaders are meant to be a reflection of the ideal self- their knowledge, virtue and faith should consistently be guided by the pursuit of Ihsan (excellence). Given that these are witnessed as being the priorities of MawaKhat, incorporating faith-leaders who may share similar ideals presents itself as a logical synergy. During the operation of KMP, Akhuwat found it much easier to engage with faith-leaders after dispelling their preconceived notions of an external development agency.

Bringing faith-leaders into the fold of the KMP has also contributed to greater accountability on their words and actions. As leaders of the faith, they are answerable to the people that they serve. Over time as majority of the CO meetings comprising of dialogues and discussions began to take place in the mosque, the sense of accountability within a CO has extended to the faith-leader as well as the religious center itself.

PiD at its best should also act as a bridge between the religious right and the community, including those with more secular outlooks. The entire treatise of KMP rests on dialogue and inclusion. Instead of polarizing the society based on religious beliefs, the PiD should seek to find common grounds that unites people across the spectrum of faith.

Box 8.1 Pursuit of 'Ihsan'

The value of Ihsan is the central responsibility of the PiD under MawaKhat and they must consistently seek excellence in faith, character, service and knowledge. The pursuit of 'Ihsan' acts as a cornerstone of Akhuwat's guidelines on how to engage with faith communities. Before the launch of the KMP in the target village, series of trainings were organized for the staff that discussed virtue-based development, respecting religious beliefs, distinguishing between dialogue and preaching, addressing common misconceptions about faith and also teachings of Islam related to improving human welfare. Experience from the field has fed into the trainings of the staff and the training program continues to evolve as deeper engagement with faith is realized on the field. The MawaKhat paradigm places strong emphasis on knowledge; for while the ignorance of the community poses a challenge, a far graver threat to MawaKhat is the ignorance of those serving the community.



Mosques such as this one in Marali Hathar serve as avenues for community engagement and participation

8.3 Safe Avenues for Knowledge Sharing

Based on bonds of solidarity and mutual trust, community organization must operate as avenues for moral support and safe venues for dialogue. The instrumental value of COs as vehicles for participation is significant, but such a role can only be genuinely executed if the CO itself represents the best of MawaKhat.

With the initial CO meetings being facilitated by the PiD, the meetings were set up as avenues to discuss faith, allowing participants to confront their own misconceptions and gaps in knowledge. The lack of education in the villages entailed that many had not understood the true spirit of religion. This allowed for beliefs being attributed to Islam that were not aligned with Islamic teachings. For example, when the first plan to construct toilets in the house was discussed, some members resisted it on the account that Islam did not allow toilets to be made in homes and/or at all.

The fact that Islam lays down guidelines on how toilets should be constructed, how one should bathe and the prayers to say on entering and exiting toilets was new to a few. One of the first toilets to be constructed under the KMP was in a mosque. As CO members learned from one another and from the conversations with Akhuwat on what their religion actually says exposed the need for education, beyond memorizing the Quran in Arabic, for their children.

Discussions on faith-identities in meetings also served to change the narrative of what faith should be cleaning the village for example was not a priority for the communities however when the narrative became that 'cleanliness is half of Islamic faith' entailing cleanliness of intention, of thought, of body and of physical spaces, COs realigned their priorities to make cleaning their houses and villages paramount. The justification of the COs to other village members on why cleanliness was so essential to their faith paved the way for other newly formed COs to follow suit. The visual of the villages today speaks volumes about the impact that changing the narrative around faith has had.

Transforming the hearts and minds of people is a slow and painstaking process and it is not without conflict. In a society like ours, where faith has been the primary instrument of political and economic manipulation and division coupled with lack of knowledge of religion itself, the situation is further complicated. However, the task is not impossible as the COs have demonstrated.



Faith as a binding force brings together individuals and organizations to work towards a common goal

8.4 Sustaining and Managing Partnerships

The religious impulse to support the poor exists in every society. An engagement with faith brings forth many individuals and organizations eager to help. On one hand, the celebration of faith brings in a degree of legitimacy for the organization. On the other, the synergies between faith and development, as both focus on improving well-being, open up new avenues of partnerships between diverse groups of people. For the PiD, this serves as beneficial opportunity yet brings with it two significant challenges.

One, the religious impulse to support the poor is usually expressed through alms and charity, focusing more on offering temporary relief rather than long-term transformation. Short-term relief cannot solve complex development challenges of the rural population. It is necessary then for the PiD to transform the religious impulse to help into long-term partnerships.

Two, occasionally few, extremist elements tend to capitalize on welfare programs to promote their own vision of the world. For this reason, the PiD must make a public commitment to policy of zero tolerance for discrimination on political, ethnic, sectarian and gender grounds. It is essential that those who believe in development conform to the same vision of non-violence, religious freedom and respect for humanity.

8.5 Local Narrative of Development

The cornerstone of participatory development is collective action whereby communities realize the capacity to inspire change by working together. However, the question whether the change is ethical, just and benefits all members of the community is not a guarantee. Relying on a local narrative that has the potential to infuse the much-needed moral energy into development work becomes pertinent. The concept of stewardship (*khalifa*¹³) is echoed in all traditional religions emphasizing the responsibility of a person for one's own talents and attributes, the well-being of others and protection of the natural world. Embracing the local narrative of stewardship inspired by the religious belief of the people allowed them to articulate and evaluate their own vision of development.

The initial dialogue with the rural community revealed that the locals were expressing the concepts of participation and mobilization as a form of stewardship- '*khalifa*' in the local language. Moreover, the pillars of

MawaKhat; *Iman*, *Ihsan*, *Ikhlas* and *Infaq*, too were understood as defining traits of a *khalifa*. Instead of imposing technical development terms, the field team adopted the local concept of *khalifa* and expressed the KMP within this narrative.

Using an indigenous concept of '*khalifa*' to guide the narrative on collective action has served as a sufficient factor in ensuring that collective action reflects the spirit of MawaKhat. At the same time, the practice of evaluating one's actions as a '*khalifa*' seeps into everyday decisions for the community members as well as the CO. Over time, it has become a common measure of evaluation of self and others thus expanding the notion of 'success.'

Intertwined with the notion of responsibility under the concept of stewardship is the belief that the rewards of fulfilling such a duty may not be material and/or rewarded in this world. Goodness is not only responded with goodness, but with greater goodness. The practice of *Ushr* (chapter 7) collection and distribution undertaken in all seven villages illustrates how a virtuous cycle transforms communities. *Ushr* is charity on agricultural produce that currently has no formal system in the country. CO members from a single village first initiated the practice by collecting all agricultural produce to be donated, then identifying the most deserving households and then distributing it. All COs from the neighbouring six villages eventually joined in, as did the more affluent farmers in the area. By articulating development processes through the local imagination, the creativity and ingenuity of the local was unleashed to discover new pathways of development. As the practice of *Ushr* indicates, the people of the pilot villages sought a solution to one of the most complex development challenges; reaching the poorest of the poor.

8.6 Incorporating the Lessons

Akhuwat remains cognizant that despite its utmost dedication to the philosophy of MawaKhat, its implementation of it may be imperfect. For this reason, a strong culture of learning and re-learning permeates the organization and has been transferred to the Community Organizations as well. Implementation of a rural participatory development program will never be straightforward; every place will be different, every people will have varying needs and priorities. However, the pursuit of participation has led the development world to the uncharted spaces where faith and development need to work together and synergise. Navigating through these spaces requires an even greater commitment to documenting best practices and learning from the mistakes and successes of others.

¹³ Islam's ethical ideal is based on each person living up to his exalted status as God's *khalifa* or steward in whom God has breathed his own spirit and has deemed responsibility to all humankind of his creations, making everything an object of trust.

The KMP is still in its pilot phase but remains committed to the principles of participation and thus celebrates religious diversity and the faith of the people it serves. The conclusions drawn by the KMP provide insight on how to interface through an increasingly religious rural landscape particularly in Pakistan. However these principles are general enough to offer useful strategies for development organizations in other third world countries struggling to construct a meaningful engagement with faith.

Given the KMP's emphasis on participation, the exact shape KMP will take as its implemented in other areas will always vary. The principles of MawaKhat will remain constant, but beyond that, the replication of a rural program based on MawaKhat will be guided by local imagination, culture and wisdom. As such there will be no 'clones' of the KMP, but rather replications that will be based on a common paradigm, guided by a series of best practices and above all, determined by the people that the programs will serve.





9. WAY FORWARD

No one community is exactly like another. Therefore, while there can be no blueprint to induce participation, through the work of RSPs and KMP considerable knowledge has accumulated which can further participatory objectives in a variety of local settings. Often proponents of participatory approaches to development have been more concerned with highlighting what participation can do rather than how it can be done. The intent behind the pilot of the KMP was to create a model of participatory rural development based on MawaKhat that learned from, and added to, the model of the Rural Support Programs (Box 9.1) operating in the country. KMP from the outset has prioritized the documentation of its operations,

Box 7.1: Recognizing the Work of Three Sons or Civil Service

As much as participatory development relies on organic change and collective learnings, the approach itself must also continue to evolve. The Kasur MawaKhat Program, in so many ways, has evolved out of the Comilla Model (1959) of Dr Akhtar Hameed Khan and the Rural Support Programs of Shoaib Sultan Khan (mid 1980s). Akhtar Hameed Khan was development practitioner and social scientist who advocated community participation in development. He designed and launched the Comilla Model in Bangladesh. The Comilla Model piloted a methodology for stimulating agricultural and rural development, based on the principle of grassroots cooperative participation by the people. His student, Shoaib Sultan Khan, took the lessons from the Comilla Model to pioneer the Rural Support Programs. The RSPs rest on the belief that local communities have tremendous potential to plan and manage their own development, once they are organized and provided access to necessary skills and capital. Shoaib Sultan was able to develop a program to deliver on the promises of Comilla on a large scale. Today, the RSP's have an outreach of 34 million rural people in Pakistan. Dr. Amjad Saqib worked with Shoaib Sultan at Punjab Rural Support Program and under his mentorship, learnt the community driven model of development. Dr. Saqib went on to establish Akhuwat, an interest-free microfinance organization and later designed the Kasur MawaKhat Program. Based on the experience of Akhuwat, Saqib brought forth a new element in participatory development; faith.

systems and lessons with the intention to add to the growing body of knowledge on participation in rural development programs. In doing so, it has also successfully highlighted how faith and religion, rather than being source of division and exclusion, can act as drivers for participation and prosperity of communities.

9.1 Organic Expansion

Launched in 2014, the KMP's pilot was intended for a single village, Hardo Muhammadke. Overtime the transformations in Hardo Muhammadke prompted people from adjoining villages to request the Program be extended to them. From there on, the evolution of KMP remained organic with Dunya Foundation continuing to support the expansion of the Program in neighbouring villages. Such scaling-up relies on the organized rural communities revealing that fostering efficient and responsive leadership at the local level is the key to not only sustaining but also expanding development programs. Thus, while the process of social mobilization may be gradual and time-consuming, it is crucial for ensuring that a participatory approach to development remains relevant for the community and sustains itself. This nurture-based path of scaling up the KMP will continue to be guided by initiative from the community itself and thus is likely to be limited in its geographical scope.

9.2 Replications in Other Communities

For the KMP to expand beyond Kasur, it will require institutions and individuals that are vested in the welfare of their own local rural communities, much like Mian Amer's and Dunya Foundation's commitment to the people in the villages of Kasur. Without a local champion, it will be far more difficult for the KMP to establish the bonds of MawaKhat that the model rests on. Local public institutions may also be able to serve this role given that they too would be more deeply invested in promoting development in their own areas.

The experience in Kasur provided Akhuwat the opportunity to further refine the model and create manuals for operations that would allow other institutions to act as Partners in Development. Akhuwat as a development agency has laid strong emphasis on replication, urging other development organizations to incorporate and build on the work Akhuwat has done through its other programs. The same holds true for KMP where procedures and systems have been documented so that other organizations and/or public institutions may replicate the KMP in other communities.

Replication does not mean duplication. As a path for scaling-up, replication can only work if done flexibly, without undue copying of structures and procedures; it needs creativity and innovation. While the paradigm of MawaKhat remains unchanged, the KMP presents itself as a model that can be gradually modified to suit different socio-economic

and physical environments. After all, effective participatory development by its very nature requires slow, gradual, persistent learning by doing, with a project design that gradually adapts to local conditions.

9.3 MawaKhat

From the partnership between Dunya Foundation and Akhuwat to the Community Organizations formed by farmers, from the local people coming together to support the poorest amongst them to every mosque being a testimony to inclusion and compassion- the spirit of MawaKhat has been the defining feature at every stage of the Program. In spite of the complex challenges it seeks to address, the concept of MawaKhat itself is powerfully simple. More than anything else, MawaKhat is a call for solidarity; solidarity with the poor, with the powerless and with the voiceless. The Kasur Mawakhat Program is a practical response to the call for solidarity illustrating that meaningful development can only take place when those who are 'poor' retain their power the call for change is echoed in their own voice. This report is dedicated to the people of the villages who let us support them in their journey of recognizing and realizing their aspirations. Their beauty, compassion and strength can only be done justice through the words of Iqbal, the Poet of the East.

ہو حلقہ یاران تو بریشم کی طرح نرم
رزم حق و باطل ہو تو فولاد ہے مومن

Ho Halqa-e-Yaran To Baresham Ki Tarah Naram
Razm-e-Haq-o-Batil Ho To Foulad Hai Momin

A man whose faith is firm and strong is soft as silk in friendly throng:
In skirmish between wrong and right like sword of steel, he stands to fight!

گاؤں کے بارے میں بنیادی معلومات

تاریخ _____ ریجن _____
 گاؤں کا نام / چک نمبر _____ یونین کونسل _____
 تحصیل _____ ضلع _____ برانچ _____

| | | | | |
|----------|----------------|----------|----------|----------|
| کل آبادی | گھروں کی تعداد | کتنے بچے | کتنے بچے | کتنے بچے |
| | | | | |

گاؤں سے فاصلہ (کلومیٹر)

| | | | | | | |
|---------|---------------|------------------|--------------|-----------------------|-------------|---------------|
| پکی سڑک | ٹرانسپورٹ اڈہ | ہسپتال / ڈسپنسری | ڈاکٹر / حکیم | بنیادی صحت مرکز / LHV | میڈیکل سٹور | ڈاکخانہ / بنک |
| | | | | | | |

سکول سے فاصلہ (کلومیٹر)

| | | | | | | | | | |
|--------------|-------|----------|-------|-----------|-------|--------|-------|-----------|-------|
| پرائمری سکول | | مڈل سکول | | ہائی سکول | | کالج | | یونیورسٹی | |
| مردانہ | زنانہ | مردانہ | زنانہ | مردانہ | زنانہ | مردانہ | زنانہ | مردانہ | زنانہ |
| | | | | | | | | | |

گاؤں کے اندر ادارے

| | | | | | |
|---------------|---------------|------------------|--------------|-----------------|--------------|
| ڈاکخانہ / بنک | زراعت کا دفتر | مال مویشی ہسپتال | مائیکروفنانس | بنیادی صحت مرکز | دستکاری سکول |
| | | | | | |

گاؤں میں سہولتیں

| | | | |
|------|-----|-------------------------------|-------|
| بجلی | گیس | گھروں میں واٹر سپلائی کا نظام | کنواں |
| | | | |
| | | | |
| | | | |

کتنے فیصد گھرانوں میں

نہیں

ہے

| | | | |
|-------------------|--|--|--|
| جوہڑ | | | |
| ندی | | | |
| ہینڈ پمپ | | | |
| ٹیلی فون | | | |
| لیٹرین | | | |
| نکاسی آب کی سہولت | | | |
| دیگر | | | |

رقبہ زیر آبپاشی (ایکڑ)

تعداد

ذرائع آبپاشی

| | | |
|-------------------|--|--|
| ٹیوب ویل / ٹربائن | | |
| کنواں | | |
| نہر / کھال | | |
| چھوٹا ڈیم | | |
| جوہڑ / تالاب | | |
| کاریز / چشمہ | | |
| ڈرپ اریگیشن | | |

گاؤں کے مسائل

زراعت

| |
|-------|
| _____ |
| _____ |
| _____ |
| _____ |
| _____ |

مال مویشی

ANNEX II- REGISTRATION OF COMMUNITY ORGANIZATION

انفراسٹرکچر

دیگر

معلومات برائے دیہی تنظیم

نام دیہی تنظیم _____ نوعیت (میل ، فی میل)

گاؤں کا نام _____ یونین کونسل

تختیل _____ ضلع

پہلے رابطہ کی تاریخ _____ قیام کی تاریخ

دیہی تنظیم کے ممبران کی تعداد _____ رضا کار کا نام

رضا کار کا فون نمبر _____ رضا کار کا فون نمبر (اگر ہے تو)

دیہی تنظیم کے اجلاس کی تاریخ _____

دیگر اہم معلومات / خصوصیات _____

کیا گاؤں میں کوئی تنظیم بنی ہوئی ہے؟

ہاں _____ کتنی ہیں _____

نہیں _____

| نمبر | نام تنظیم | کب بنی | تعداد ممبران | کس لئے بنی |
|------|-----------|--------|--------------|------------|
| 1 | | | | |
| 2 | | | | |
| 3 | | | | |
| 4 | | | | |
| 5 | | | | |

گاؤں کے لوگوں کا ذریعہ معاش

| ملازمت پیشہ | زراعت سے منسلک | کاروبار سے منسلک | مزدور پیشہ | بیرون ملک | بے روزگار |
|-------------|----------------|------------------|------------|-----------|-----------|
| | | | | | |

| ایک سے زائد پیشے والے افراد | اعلیٰ عہدیدار | حکومتی امداد لینے والے |
|-----------------------------|---------------|------------------------|
| | | |

گاؤں کی خاص پیداوار (سوغات)

ANNEX III: PROFILE OF THE MEMBERS OF A COMMUNITY ORGANIZATIONS

تنظیم کے ممبر کا پروفائل

تنظیمی ممبر کا نام _____ ولدیت _____

شناختی کارڈ نمبر _____ تنظیم کا نام _____

گاؤں کا نام _____ یونین کونسل _____

کل افراد گھرانہ _____ کل بچوں کی تعداد _____ بچے _____ بچیاں _____

کتنے بچے پڑھتے ہیں _____ سرکاری سکول میں _____ پرائیویٹ سکول میں _____

سرکاری کالج _____ پرائیویٹ کالج _____ سرکاری یونیورسٹی _____ پرائیویٹ یونیورسٹی _____

کتنے بچے سکول نہیں جاتے _____ ٹیکنیکل تعلیم حاصل کرنے والے بچوں کی تعداد _____

حفاظتی ٹیکہ جات کے کارڈ تمام بچوں کے بنے ہوئے ہیں۔ { ہاں } { نہیں } _____

حفاظتی ٹیکہ جات کورس مکمل کرنے والے بچوں کی تعداد _____ کورس نہ کروانے والے بچوں کی تعداد _____

گھر کی حالت _____

| کچا | پکا | صاف ستھرا | لیٹرین کی سہولت | پہلے سے ہے | اب سے ہے |
|-----|-----|-----------|-----------------|------------|----------|
| | | | | | |

ملکیتی رقبہ اور آمدنی

ملکیتی زرعی رقبہ _____ کس کے زیر کاشت ہے _____ ٹھیکہ پر بھی زمین کاشت کرتے ہیں _____

ربیع کی بڑی فصلیں _____

(1) _____ فی ایکڑ پیداوار _____ (2) _____ فی ایکڑ پیداوار _____

(3) _____ فی ایکڑ پیداوار _____ (4) _____ فی ایکڑ پیداوار _____

خریف کی بڑی فصلیں

(1) _____ فی ایکڑ پیداوار _____ (2) _____ فی ایکڑ پیداوار _____

(3) _____ فی ایکڑ پیداوار _____ (4) _____ فی ایکڑ پیداوار _____

ANNEX IV: PROFILE OF COMMUNITY ORGANIZATION

تنظیم کا پروفائل

نام دیہی تنظیم _____ تاریخ آغاز _____

گاؤں کا نام _____ یونین کونسل _____

تحصیل و ضلع _____ تنظیمی رضا کار _____

دیہی تنظیم کے ممبران کی تعداد _____ زرعی ممبران کی تعداد _____

زرعی تربیت حاصل کرنے والے افراد کی تعداد _____ کل قرضہ جات _____

رقم قرضہ جات _____ رقم کی واپسی (فیصد) _____

گھروں کی معلومات

کل گھرانے _____ کچے گھروں کی تعداد _____ پکے گھروں کی تعداد _____

کتنے گھروں میں لیٹرین موجود ہے _____ کتنے گھروں میں لیٹرین موجود نہیں _____

تعلیم کی معلومات

تنظیم کے کل بچوں کی تعداد _____ سکول جانے والے بچوں کی تعداد _____

سکول نہ جانے والے بچوں کی تعداد _____ گورنمنٹ سکول جانے والے بچوں کی تعداد _____

پرائیویٹ سکول جانے والے بچوں کی تعداد _____ ٹیکنیکل تعلیم حاصل کرنے والے بچوں کی تعداد _____

صحت کی معلومات

حفاظتی ٹیکہ جات کے کارڈ تمام بچوں کے بنے ہوئے ہیں۔ { ہاں } { نہیں } _____

حفاظتی ٹیکہ جات کورس مکمل کرنے والے بچوں کی تعداد _____ کورس نہ کروانے والے بچوں کی تعداد _____

شجر کاری کی معلومات

تنظیم میں کل درختوں کی تعداد _____ سایہ دار درختوں کی تعداد _____ پھل دار درختوں کی تعداد _____

ANNEX V: HOUSEHOLD DEVELOPMENT PLAN

گھرانے کی سطح پر آمدن میں اضافہ کے لئے منصوبہ بندی

برانچ کا نام _____ گاؤں _____ تحصیل _____

ضلع _____ تنظیم کا نام _____ تاریخ منصوبہ سازی _____

گھرانے کی سطح پر بنیادی معلومات

نام _____ ولدیت / زوجیت _____ عمر _____ تعلیم _____

مستقل پتہ _____ شناختی کارڈ نمبر _____

گھرانے میں کل افراد کی تعداد _____ مرد _____ خواتین _____ بچے _____

کمانے والے مرد _____ خواتین _____

اثاثہ جات

رہائش

مکان کچا / پکا _____ رہائشی کمرے _____ لیٹرین کی سہولت نہیں ہے _____

گھر میں پینے کے پانی کا ذریعہ _____

مال مویشی

تعداد بھینڑ / بکری _____ تعداد گائے / بھینس _____ دیگر _____

زرعی آلات / مشینری _____ آمدورفت کی موجود سہولت _____

ذرائع آمدن

مال مویشی سے اوسط ماہانہ آمدن (روپے) _____ زراعت سے اوسط ماہانہ آمدن (روپے) _____

ملازمت سے اوسط ماہانہ آمدن (روپے) _____ کاروبار سے اوسط ماہانہ آمدن (روپے) _____

مزدوری سے اوسط ماہانہ آمدن (روپے) _____ دیگر ذرائع سے اوسط ماہانہ آمدن (روپے) _____

کل ماہانہ آمدنی _____ کل اخراجات _____

گھرانے کی سطح پر آمدن میں اضافہ کے لئے انفرادی منصوبہ

1- کاروبار _____ تفصیل منصوبہ _____

منصوبے سے آمدن میں متوقع اضافہ _____

موجودہ وسائل _____

درکار وسائل _____

2- مال مویشی _____ تفصیل منصوبہ _____

منصوبے سے آمدن میں متوقع اضافہ _____

موجودہ وسائل _____

درکار وسائل _____

3- زراعت _____ تفصیل منصوبہ _____

منصوبے سے آمدن میں متوقع اضافہ _____

موجودہ وسائل _____

درکار وسائل _____

4- ہنر میں اضافہ _____ تفصیل منصوبہ _____

منصوبے سے آمدن میں متوقع اضافہ _____

موجودہ وسائل _____

درکار وسائل _____

5- دیگر _____ تفصیل منصوبہ _____

منصوبے سے آمدن میں متوقع اضافہ _____

موجودہ وسائل _____

درکار وسائل _____

Become somewhat acquainted with your own reality O farmer!
The grain, the cultivation, the rain, as well as the produce you are,

آہ، کس کی جستجو آوارہ رکھتی ہے تجھے
راہ تو، رہسرد بھی تو، ہمسزل بھی تو

Ah! Whose search keeps you aimlessly wandering,
The path, the traveller, the guide, as well as the destination you are

آشنا اپنی حقیقت سے ہو اسے وہ حقان ذرا
دائرہ تو کھیتی بھی تو، باران بھی تو، حاصل بھی تو

Why is your heart trembling with the fear of the storm?
The sailor, the ocean, the boat, as well as the sea-shore you are.

کانپتا ہے دل ترا اندیشہ طوفان سے کیا
ناخدا تو بحر تو کشتی بھی تو حاصل بھی تو

Come and look some time in the lane of the torn collars,
Qais, Lailah, the wilderness as well as the litter on the camel you are.

دیکھ آ کر کوچہ چپا کب گریباں میں کجی
قیس تو لیلیٰ بھی تو، حیرا بھی تو، حاصل بھی تو

Woe foolishness! You are in need of the cup-bearer,
The wine, the decanter, the cup-bearer, as well as the assembly you are.

دائے نادانی کر تو محتاج ساقی ہو گیا
مے بھی تو، مینسا بھی تو، ساقی بھی تو، محفل بھی تو

Becoming a flame burn down the rubbish of Godlessness,
Why are you afraid of the falsehood?
The destroyer of falsehood also you are.

شعلہ بن کر پھونک دے ناشاکِ غمیر اللہ کو
خوفِ باطل کیا کہ ہے غارت گر باطل بھی تو

O imprudent one! You are the essence of time's mirror,
The ultimate message of God in the world you are!

بے خبر! لو جو ہر ایتینہ ایام ہے
تو زمانے میں خدا کا آخری پیغام ہے

