

**DEVOLUTION PLAN 2000: EFFECTIVENESS OF CITIZEN
COMMUNITY BOARDS (CCBS) IN INCOME
GENERATION (SUKKUR, LARKANA AND
NAWABSHAH DISTRICTS)**

Rizwan Raheem Ahmed (MS/MS)*

Abstract

The focus of the study was to identify the effectiveness of the Citizen Community Boards (CCBs) in income generation in three districts in Sindh namely: Sukkur, Larkana and Nawabshah.

It was observed, the effectiveness of CCBs is questionable, infrastructure is the only area where CCBs have played a vital role, otherwise, in education and health, and it does not have any significant effectiveness in Sukkur, Larkana and Nawabshah districts. As far as income generation projects are concerned, CCBs have played some positive and effective role in Micro Credit field in Sukkur and Larkana districts. People have borrowed money for micro projects and in this way they have increased their income. CCBs role in income generation is not very significant in Sukkur and Larkana districts but in Nawabshah it does not have any significance.

The results and findings of the study reveal that most people are not well aware of CCBs in all the three districts. Therefore, there is need to implement program of awareness which truly educate common people about the significance and effectiveness of CCBs.

Key Words: Citizen Community Boards (CCBs), Micro Credit, income Generation

* Supervisor, Shafi Azam, SZABIST, Karachi, Pakistan.

1. Introduction

Pakistan has a poor track record of democracy as for more than half of its years of existence after independence; it has been ruled by the military. While the military governments always found faults with the politicians, it was always them who created the local government systems. Pakistan has experimented with two systems of local government before the present devolution plan. These were in 1959 under General Ayub Khan and then under General Zia-ul-Haq in 1979, both during military regimes. The present devolution plan is also a brainchild of military government. History of local governments in Pakistan is characterized by two factors; Firstly, the local governments have never been autonomously functional in the presence of democratic governments. Secondly, every time a new system of local government was created, it was totally from a scratch with no linkages to the previous system¹.

Under the previous system of local government, there were four levels of municipal government in the urban areas: town committees, municipal committees, municipal corporations and metropolitan corporations. Members of the council elected the senior officers of these councils and the controlling authority was the elected house. There was a three-tier system of local government in operation in Pakistan in the rural areas, where Union Councils, Tehsil or Taluka Councils and District Councils were supposed to exist. However, provincial governments in practice usually abolished the middle-tier, the Tehsil/Taluka level. As a result mainly Union Councils and District Councils existed, which were elected on the basis of adult franchise. The elected members then elected the Chairmen of these councils themselves. Municipal status was primarily a function of population. Two types of functions were allocated to local governments- compulsory and optional. Compulsory functions for urban local councils included sanitation and garbage disposal, water supply, drainage, education (primary), fire fighting, public streets, street lighting, and social welfare. Whereas major functions of rural councils included provision, maintenance and improvement of public roads, water supply, drainage, primary schools, medical and veterinary services².

¹ National Reconstruction Bureau. 2000. Local government plans 2000. Government of Pakistan: Islamabad

² National Reconstruction Bureau. 2000. Local government plans 2000. Government of Pakistan: Islamabad

Assembly and the Senate. National Assembly members are directly elected on adult franchise basis and have a term of 5 years in office. The National Assembly determines the major policy issues and passes annual budget and legislation. It elects the Prime Minister from among its members. The Prime Minister forms the cabinet from among members of the National Assembly and the senate. Provinces have their own elected legislative assemblies and Chief Ministers. Majority of the members of the Senate are elected by the Provincial Assemblies on the basis of proportional representation.³

The allocation of functions of the federal government and the provincial governments is specified by the Constitution with the former having the authority to make laws with respect to any matter in the Federal Legislative List and the later in the Concurrent Legislative List. However in case of a dispute between the two, the writ of federal government shall prevail, hence providing for the root of centralization in Pakistan. Until the introduction of current legal changes⁸, the Constitution of Pakistan did not fully recognize local governments as separate tier of government with their own powers and functions. They were essentially viewed as extensions of the provincial governments, having been created by the provincial legislation, through which some functions were delegated to them⁴.

The National Reconstruction Bureau (NRB) formulated the Local Government Plan in 2000, and the government promulgated the Local Government Ordinance in 2001. The aim was to extend democracy to the local level. Additionally its objective was to create a proactive citizenry that directly solve problems through community organization and projects. Another aim was to strengthen local legislative bodies as well as to improve respect for citizen's rights and improve service delivery, and to reduce high levels of corruption. It provided a baseline, a benchmark for measuring change under devolution. The second national social audit took place in 2004 (household data collection) and 2005 (focus groups and key informant interviews) and provides the first national estimates of changes in perceptions, use and experience of public services under devolution. It provided empirical evidence to answer questions about whether and in what

³ Mahmood, Safdar, 2000. Pakistan: Political Roots and Development 1947-1999 Oxford University Press

⁴ Ziring, Lawrence, 2000. Pakistan in the Twentieth Century: A Political History, Oxford University Press

circumstances devolution is working and offers pointers for issues, which need attention in order to achieve the maximum benefits⁵.

1.1. The Citizen Community Boards (CCB)

The Citizen Community Boards (CCB) governs the development at the level of all tiers of local government. The CCB are designated agents of change and catalysts for activity. This institution has been created to organize and enable proactive elements of the society to participate in community work and undertake development-related activities in both rural and urban areas following a bottom-up and participation based approaches.⁶

1.1.1 Need

In the previous system, administrative control as well as development planning was carried out through a centralized system. It was essentially a top-down approach in which the people, for whose alleged benefit the development was being done, were conspicuous by their absence in the entire decision-making process. By creating an enabling environment, the people are themselves involved in arranging and managing various kinds of social and developmental projects.

1.1.2 Formation

In a local area, a group of non-elected citizens may set up a voluntary organization with the name of CCB. The creation of CCBs is formalized through registration⁷. Unlike NGOs, which are registered under various laws; the CCBs are registered with the Community Development Office of the respective District under the Local Government Ordinance. The CCB has a general body, comprising all its members, which elects a Chairman, Executive Committee and a Secretary of the Board for carrying out its functions. A CCB may raise funds through voluntary contributions, gifts, donations, grants and endowments for its declared objectives, i.e. establishing a needed welfare or development project for the community. It may also receive project-based cost-sharing support from any local government in accordance with the provisions of the Local Government Ordinance.

⁶ National Reconstruction Bureau. 2000. Local government plans 2000. Government of Pakistan: Islamabad

The law lies down that at least 25 per cent of the District development funds will be reserved for projects that will be identified, planned and sponsored by the CCBs. The Boards will submit the details of their development projects along with the proof that they have collected at least 20 per cent of the estimated cost specifically for that project. The Union Council and the Union Administration will then take up the project either with the Zila Council or the Tehsil Municipal Administration for approval and grant of the matching funds at the Union and/or Tehsil and/or District levels. Depending on the socio-economic characteristics of the Union, the District Government or the Tehsil Municipal Administration may grant funds up to 80 per cent of the total estimated cost. Since development funds are available at all three levels, the Boards may seek funding from any level. Following the selection and approval of the project proposal by the Council, an agreement will be signed between the authorized official of the Local Government and the CCB.⁸

The current status of the registration of Citizen Community Boards is shown in Table:

Table: 01

Status of Citizen Community Boards (CCBs)				
Province	CCBs Applied for	CCBs Registered	Level of Work	Sector of Work
Punjab	1580	1066	Union/Tehsil	Water, Sanitation, Education, Health
NWFP	292	224	Union	Education, Health
Sindh	254	213	Union/Taluka	Water, Sanitation, Education, Health

⁷ Guidelines For Citizen Community Boards

⁸ National Reconstruction Bureau. 2000. Local government plans 2000. Government of Pakistan: Islamabad

Balochistan	10	05	Union	Education, Health
Total	2136	1508		

Source: National Reconstruction Bureau

1.2.0 Issues involving CCBs

1.2.1. Slow registration of CCBs at all levels

A major problem has been the non-establishment/registration of CCBs. It is taking a lot of time for people to grasp the idea of the concept. This is also affecting the utilization of allocated funds for development projects to be implemented through the CCBs.

1.2.2. Operational issues

In situations where CCBs have been established and registered, capacity of these entities and those of its members has found to be very weak. They have not been able to formulate projects to benefit from funding allocated by the local governments. Some CCBs are finding it difficult to arrange for 25% contribution to initiate projects. Non-cooperation of the bureaucracy and elected councilors are also cited as some of the operational constraints. In many cases the required personnel of department for community development have not been posted. The new system tends to isolate the existing local organizations as it puts additional demand on them to fulfill various procedural requirements. It is also contended that in the plans proposed by CCBs are crowded by those put forward by the district development Committees.

1.3 Citizen Participation through CCBs

The active promotion of CCBs amongst the most vulnerable citizens could help ensure that they do not miss the opportunity for citizen participation and community empowerment, elements now internationally recognized as crucial for poverty alleviation.

To achieve the objectives under district governments, institutional arrangement was done. Formation of Citizen Community Boards (CCB's) is one of the institutions, which are unique in nature in the history of local government.

People at the grass-root level have been managed to form Citizen Community Boards (CCB's) to develop an environment of self-help in collaboration with the government. As a result thousands

of CCB's have been established so far throughout Pakistan. Through CCB's local development is being carried on.

In fact, CCB's can recommend projects to be financed by the development budget on an 80:20 principle⁹, where the community bears 20% of the proposed budget. Some communities have taken advantage of the opportunity by proposing projects to improve water supply and sanitation. Other communities have spent funds on projects that were not urgent in nature. For instance, one community in Lodhran District used the funds to build a wall around a graveyard. Detractors of the devolution plan point out its financial shortcomings. For instance, the plan has transferred responsibility of municipal service delivery such as water supply, sanitation, primary education, and basic health to the local governments. However, the devolution plan falls short of building institutional, financial, and technical capacity of local governments.

How far these CCB's are successful in coping with the development challenges is not very clear till this date. Therefore, the undertaken study will evaluate the effectiveness and role of CCB's in social development projects (income generation sector) in Sindh province (Sukkur, Larkana and Nawabshah districts).

2.0. Previous Research

Ample literature review is available on devolution plan and role of Citizen Community Boards (CCB's) at different sources. Many studies and researches had already been conducted to evaluate the implementation of devolution plan and the role of CCB's in connection of this devolution plan.

2.1. Politics Of Power: Centralization Vs. Devolution

Decentralization, or decentralizing governance, refers to the restructuring or reorganization of authority so that there is a system of co-responsibility between institutions of governance at the central, regional and local levels according to the principle of subsidiary (i.e. the local authorities will have the authority and responsibility to address all problems that are, in their determination,

⁹ Guidelines For Citizen Community Boards

within their ability to solve), thus increasing the overall quality and effectiveness of the system of governance, while increasing the authority and capacities of sub-national levels¹⁰.

Devolution, along with two other types of decentralization (fiscal and administrative), is the transfer of resources and power (and often, tasks) to lower-level authorities which are largely or wholly independent of higher levels of government, and which are democratic in some way and to some degree. Decentralization is thought to be particularly beneficial for rural development in disadvantaged jurisdictions. It usually entails a net transfer of fiscal resources from centre to the smallest geographical units and leads to an increase in the quantity and quality of expenditures in these areas. Pakistan's experiment in decentralization, termed devolution due perhaps to its political component, basically aims at bringing the above-mentioned benefits to its population¹¹.

2.2.0 Administrative: Dimensions Of Decentralization

Overall, administrative decentralization is a weak part of the local government set-up in Pakistan. Local decision-making mostly remains in the hands of bureaucracy, despite them being responsible to the elected representatives and capacity issues. Sectoral decentralization is also weak. Some of the other issues are explained below¹².

2.2.1. Personnel issues:

The district governments are not allowed, in most of the cases, hire, fire or transfer of the employees. This is single most important issue in the administrative decentralization in Pakistan. It has resulted in uncertainty of management at various levels of local government. Postings and transfers of government functionaries have become a major source of conflict between the provincial governments and the district governments, and within the district governments between various tiers as well as between the political and civil arm of the district government.

¹⁰ Nasir Islam, Local Level Governance: Devolution & Democracy in Pakistan, University of Ottawa, April 2002

¹¹ Manning N. et al. Devolution in Pakistan – Preparing for Service Delivery Improvements: A Working Paper Prepared for the Forum on Intergovernmental Relations and Service Delivery in Pakistan 27-29 June 2003.

¹² Nasir Islam, Local Level Governance: Devolution & Democracy in Pakistan, University of Ottawa, April 2002

This conflict is delaying implementation, utilization of resources and affecting the quality of administration.¹³

2.2.2. Establishment of New Departments & Structures:

Decentralization has created quite a few new departments and structures across the board and without any consideration to the size, location of the district. This has resulted in false expectations, problems in implementation and unnecessary pressure due to thin spreading of resources. In addition there are so many structures, which may be good if established where required but have not been established as per the LGO. These include various monitoring committees, village councils, district ombudsman, district insaaf (justice) committees, and reconciliation committees to name a few¹⁴.

2.3.0. Political: Dimensions Of Decentralization

It would be safe to conclude that political decentralization was fairly complete by various standards. Not only local councils were established through phased elections but substantial mandates were also transferred to them. Following issues have been identified in the set-up and its implementation in Pakistan¹⁵.

2.3.1. Role & Responsibilities

There is no clarity about the roles and responsibilities of Union, Tehsil/Taluka and District Level councilors and governments. After having elected the district/Tehsil Nazims the councilors are feeling redundant, pressure of public expectations, seeing no effective role for themselves is giving rise to frustration that is being expressed through motions of no confidence against Nazims and Naib-Nazims.

2.3.2. Capacity

The councilors elected lack knowledge, experience, and skill to understand and work under the new system. Capacity has emerged as one of the very important constraints on the functioning of the system.

¹³ Guidelines for Administrative Restructuring and Decentralization (Power Point Presentation)

¹⁴ Guidelines For Monitoring Committees of Local Governments

¹⁵ Nasir Islam, Local Level Governance: Devolution & Democracy in Pakistan, University of Ottawa, April 2002

2.4. Statement of the Problem

The problem statement is to evaluate the performance and effectiveness of CCBs with respect to income generation in Sukkur, Larkana and Nawabshah districts. Furthermore, to evaluate the participation of local people in CCBs projects in the three districts.

2.5. Hypotheses

Based on the theoretical framework, focus group and problem statement the following hypotheses statements have been developed:

H1₀: Participation of local people in development projects of CCBs is very high in Sukkur, Larkana and Nawabshah districts

H1₁: Participation of local people in development projects of CCBs is not very high in Sukkur, Larkana and Nawabshah districts

H2₀: CCBs are significantly effective in all the under taken areas (Health, Education, Infrastructure, Micro Credit, Entrepreneurship & Creating awareness) in Sukkur, Larkana and Nawabshah districts.

H2₁: CCBs are not significantly effective in all the under taken areas (Health, Education, Infrastructure, Micro Credit, Entrepreneurship & Creating awareness) in Sukkur, Larkana and Nawabshah districts.

3.0. Research Method

The following methodology was adopted for achieving the objectives of the study:

3.1. Population and Sample Size

The population of the study comprised of government functionaries, elected representatives, beneficiaries of CCBs, body of CCBs and the common people of Sukkur, Larkana and Nawabshah districts. Since the whole population of the study is very large, therefore, it is not possible to take all the population for under taken study. Geographical area is also very far flung for the under taken study. Therefore, we have selected an ample size of sample which satisfy the parameters of the under taken study.

The samples size for the subject study was 110. As per Sekaran¹⁶ for multivariate sampling a minimum of 20 samples per variable is required. Thus the appropriate samples size should have been 100. However, to have a better representation samples size of 110 was selected.

3.1.1 Sample Size

The breakdown of the sample size was as follows:

Table: 02

No.	Sample	No. Of Samples
01	Government Functionaries	19
02	Elected Representatives	23
03	Beneficiaries of CCBs	22
04	Body of CCBs	18
05	Common People	28
	Total	110

The breakdown of the sample size city-wise was as follows:

Table: 03

No.	Sample	No. Of Samples
01	Sukkur District	39
02	Larkana District	37
03	Nawabshah District	34
	Total	110

The hypothesis will be tested through Z-test and F-test. It has been validated through the simple ANOVA test and p-value.

¹⁶ Sekaran, Uma (2003), "Research Methods for Business A skill building approach", Third Edition, New York City, John Wiley & Sons, Inc.

3.2 Data Collection Method

The questionnaires were administered in all the 3 cities simultaneously through actual trained field force, which is already placed for this purpose in all these cities. All the persons involved in administering the questionnaire were given an extensive orientation on the objective of the study.

3.3. Data analysis Method

Computer software megastat and SPSS were used for analyzing the data. The developed hypotheses were tested through, Z-test and F-test and validated by simple ANOVA and p-value. Qualitative analysis was also carried out for some of the determinants. Descriptive statistics were also carried out to validate the data.

4.0. Data Analysis

The survey findings were analyzed linearly, cross sectionally in order to have a better comprehension and understanding between the relationship of dependent and independent variables, moderating, and intervening variables.

4.1. Hypotheses Testing

Two hypotheses and their sub-hypotheses were developed and tested using Z-test and F-test and validated by simple ANOVA and p-value. The result and interpretation of the developed hypotheses and sub-hypothesis are presented below:

4.1.1 Hypothesis - I

4.1.1.1 Sukkur District

$H1a_0$: Participation of local people in development projects of CCBs is very high in Sukkur district

$H1a_1$: Participation of local people in development projects of CCBs is not very high in Sukkur district

The statistical representation of the above hypothesis is presented below:

$$H1a_0 : \mu \geq 4$$

$$H1a_1 : \mu < 4$$

The above hypothesis was tested through Z-test and the summarized result is presented below:

Table: 04

Participation in CCBs Projects in Sukkur District.

Hypothesized Mean	4.00
Mean	3.23
Standard Error	0.19
Standard Deviation	1.18
Sample Variance	1.39
Confidence Level	0.95
Count	39.00
Critical value one tail	1.65
Critical value two tail	1.96
Z-calculated value	-4.07

The hypothesis relating to the participation of local people in CCBs development projects is high (at least 4 on the scale of 5-1) was rejected. At 95% confident level, Z critical value is -1.65, and Z-calculated value is -4.07 that falls in the critical region.

Therefore, it is concluded that the participation of the local people in CCBs development projects in Sukkur district is not very high.

4.1.1.2 Larkana District

H1b₀: Participation of local people in development projects of CCBs is very high in Larkana district

H1b₁: Participation of local people in development projects of CCBs is not very high in Larkana district

The statistical representation of the above hypothesis is presented below:

$$H1b_0 : \mu \geq 4$$

$$H1b_1 : \mu < 4$$

The above hypothesis was tested through Z-test and the summarized result is presented below:

Table 05

Participation in CCBs projects in Larkana District.

Hypothesized Mean	4.00
Mean	3.51
Standard Error	0.19
Standard Deviation	1.17
Sample Variance	1.37
Confidence Level	0.95
Count	37.00
Critical value one tail	1.65
Critical value two tail	1.96
Z-calculated value	-2.53

The hypothesis relating to the participation of local people in CCBs development projects is high (at least 4 on the scale of 5-1) was rejected. At 95% confident level, Z critical value is -1.65, and Z-calculated value is -2.53 that falls in the critical region.

Therefore, it is concluded that the participation of the local people in CCBs development projects in Larkana district is not very high.

4.1.1.3 Nawabshah District

$H1c_0$: Participation of local people in development projects of CCBs is very high in Nawabshah district

$H1c_1$: Participation of local people in development projects of CCBs is not very high in Nawabshah district

The statistical representation of the above hypothesis is presented below:

$$H1c_0 : \mu \geq 4$$

$$H1c_1 : \mu < 4$$

The above hypothesis was tested through Z-test and the summarized result is presented below:

Table 06

PARTICIPATION IN CCBS PROJECTS IN NAWABSHAH DISTRICT

A Monthly Double-Blind Peer Reviewed Refereed Open Access International e-Journal - Included in the International Serial Directories Indexed & Listed at: Ulrich's Periodicals Directory ©, U.S.A., Open J-Gate as well as in Cabell's Directories of Publishing Opportunities, U.S.A.

International Journal of Management, IT and Engineering

<http://www.ijmra.us>

Hypothesized Mean	4.00
Mean	2.5
Standard Error	0.19
Standard Deviation	1.11
Sample Variance	1.23
Confidence Level	0.95
Count	34.00
Critical value one tail	1.65
Critical value two tail	1.96
Z-calculated value	-7.90

The hypothesis relating to the participation of local people in CCBs development projects is high (at least 4 on the scale of 5-1) was rejected. At 95% confident level, Z critical value is -1.65, and Z-calculated value is -7.90 that falls in the critical region. Therefore, it is concluded that the participation of the local people in CCBs development projects in Nawabshah district is not very high.

4.1.2 Hypothesis - II

An important aspect is to identify, in which area (Health, Education, Infrastructure, Micro Credit, Entrepreneurship & Creating awareness) the CCBs are more effective in all these three districts i.e. Sukkur, Larkana and Nawabshah, or in other words CCBs have a proper implementation and execution in which sector or area. In view of this disparity the developed hypothesis are presented below:

4.1.2.1 Sukkur District

H_{2a_0} : CCBs are significantly effective in all the under taken areas (Health, Education, Infrastructure, Micro Credit, Entrepreneurship & Creating awareness) in Sukkur district.

H_{2a_1} : CCBs are not significantly effective in all the under taken areas (Health, Education, Infrastructure, Micro Credit, Entrepreneurship & Creating awareness) in Sukkur district.

The statistical representation of the above hypothesis is presented below:

$$H_{2a_0} : \mu_1 = \mu_2 = \mu_3 = \mu_4 = \mu_5 = \mu_6$$

$$H_{2a_1} : \mu_1 \neq \mu_2 \neq \mu_3 \neq \mu_4 \neq \mu_5 \neq \mu_6$$

The above hypothesis was tested through F-test and validated by simple ANOVA, and p-value, the summarized results are presented below:

Table 07

AREA OF EFFECTIVENESS OF DIFFERENT CCBs IN SUKKUR DISTRICT

<i>Groups</i>	<i>Count</i>	<i>Sum</i>	<i>Average</i>	<i>Variance</i>
CCBs (Health)	39	109	2.79	1.27
CCBs (Education)	39	125	3.21	1.64
CCBs (Infrastructure)	39	165	4.23	0.71
CCBs (Micro Credit)	39	142	3.64	0.66
CCBs (Entrepreneurship)	39	132	3.38	0.66
CCBs (Creating Awareness)	39	125	3.21	1.75

<i>Source of Variation</i>	<i>SS</i>	<i>Df</i>	<i>MS</i>	<i>F</i>	<i>P-value</i>	<i>F crit</i>
B/w Groups	46.41	5.00	9.28	8.33	0.0000003	2.25
Within Groups	254.21	228.00	1.11			
Total	300.62	233.00				

The hypothesis relating to CCBs are significantly effective in all the under taken areas (Health, Education, Infrastructure, Micro Credit, Entrepreneurship & Creating awareness) in Sukkur district was rejected. At 95% confidence level and (5, 228) df the calculated F value of 8.33 is

greater than F- critical values of 2.25. It is further validated by the p-value i.e. 0.0000003, which is less than the critical value 0.05, the null hypothesis was rejected.

The above analysis also indicates that the CCBs are very effective which are operating in infrastructure sector with a mean of 4.23 and followed by CCBs in Micro Credit with a mean of 3.64 in Sukkur district.

4.1.2.2 Larkana District

H_{2b_0} : CCBs are significantly effective in all the under taken areas (Health, Education, Infrastructure, Micro Credit, Entrepreneurship & Creating awareness) in Larkana district.

H_{2b_1} : CCBs are not significantly effective in all the under taken areas (Health, Education, Infrastructure, Micro Credit, Entrepreneurship & Creating awareness) in Larkana district.

The statistical representation of the above hypothesis is presented below:

$$H_{2b_0} : \mu_1 = \mu_2 = \mu_3 = \mu_4 = \mu_5 = \mu_6$$

$$H_{2b_1} : \mu_1 \neq \mu_2 \neq \mu_3 \neq \mu_4 \neq \mu_5 \neq \mu_6$$

The above hypothesis was tested through F-test and validated by simple ANOVA, and p-value, the summarized results are presented below:

Table 08

AREA OF EFFECTIVENESS OF DIFFERENT CCBs IN LARKANA DISTRICT

<i>Groups</i>	<i>Count</i>	<i>Sum</i>	<i>Average</i>	<i>Variance</i>
CCBs (Health)	37	106	2.86	1.23
CCBs (Education)	37	119	3.22	1.56
CCBs (Infrastructure)	37	152	4.11	1.15
CCBs (Micro Credit)	37	139	3.76	0.69
CCBs (Entrepreneurship)	37	123	3.32	0.73
CCBs (Creating Awareness)	37	121	3.27	1.59

Source of Variation	SS	Df	MS	F	P-value	F crit
B/w Groups	35.82	5.00	7.16	6.18	0.0000224	2.26
Within Groups	250.38	216.00	1.16			
Total	286.20	221.00				

The hypothesis relating to CCBs are significantly effective in all the under taken areas (Health, Education, Infrastructure, Micro Credit, Entrepreneurship & Creating awareness) in Larkana district was rejected. At 95% confidence level and (5, 216) df the calculated F value of 6.18 is greater than F- critical values of 2.26. It is further validated by the p-value i.e. 0.0000224, which is less than the critical value 0.05, the null hypothesis was rejected.

The above analysis also indicates that the CCBs are very effective which are operating in infrastructure sector with a mean of 4.11 and followed by CCBs in Micro Credit with a mean of 3.76 in Larkana district.

4..1.2.3 Nawabshah District

H_{2c_0} : CCBs are significantly effective in all the under taken areas (Health, Education, Infrastructure, Micro Credit, Entrepreneurship & Creating awareness) in Nawabshah district.

H_{2c_1} : CCBs are not significantly effective in all the under taken areas (Health, Education, Infrastructure, Micro Credit, Entrepreneurship & Creating awareness) in Nawabshah district.

The statistical representation of the above hypothesis is presented below:

$$H_{2c_0} : \mu_1 = \mu_2 = \mu_3 = \mu_4 = \mu_5 = \mu_6$$

$$H_{2c_1} : \mu_1 \neq \mu_2 \neq \mu_3 \neq \mu_4 \neq \mu_5 \neq \mu_6$$

The above hypothesis was tested through F-test and validated by simple ANOVA, and p-value, the summarized results are presented below:

Table 9

AREA OF EFFECTIVENESS OF DIFFERENT CCBs IN NAWABSHAH DISTRICT

<i>Groups</i>	<i>Count</i>	<i>Sum</i>	<i>Average</i>	<i>Variance</i>
CCBs (Health)	34	81	3.38	1.03
CCBs (Education)	34	87	2.56	1.53
CCBs (Infrastructure)	34	135	3.97	0.64
CCBs (Micro Credit)	34	112	3.29	0.64
CCBs (Entrepreneurship)	34	104	3.06	0.18
CCBs (Creating Awareness)	34	83	2.44	0.98

<i>Source of Variation</i>	<i>SS</i>	<i>Df</i>	<i>MS</i>	<i>F</i>	<i>P-value</i>	<i>F crit</i>
B/w Groups	64.80	5.00	12.96	15.58	6×10^{-13}	2.26
Within Groups	164.71	198.00	0.83			
Total	229.51	203.00				

The hypothesis relating to CCBs are significantly effective in all the under taken areas (Health, Education, Infrastructure, Micro Credit, Entrepreneurship & Creating awareness) in Nawabshah district was rejected. At 95% confidence level and (5, 198) df the calculated F value of 15.58 is greater than F- critical values of 2.26. It is further validated by the p-value i.e. 6×10^{-13} , which is less than the critical value 0.05, the null hypothesis was rejected.

The above analysis also indicates that the CCBs are very effective which are operating in infrastructure sector with a mean of 3.97 and followed by CCBs in Health with a mean of 3.38 in Nawabshah district.

4.2. Qualitative Analysis

The qualitative analyses of determinants such as (a) Effectiveness of CCBs in Health, Education, Infrastructure, Micro Credit, Entrepreneurship & Creating awareness in Sukkur, Larkana and Nawabshah districts (b) People awareness to participate in CCBs in Sukkur, Larkana and Nawabshah districts (c) Improvement in system

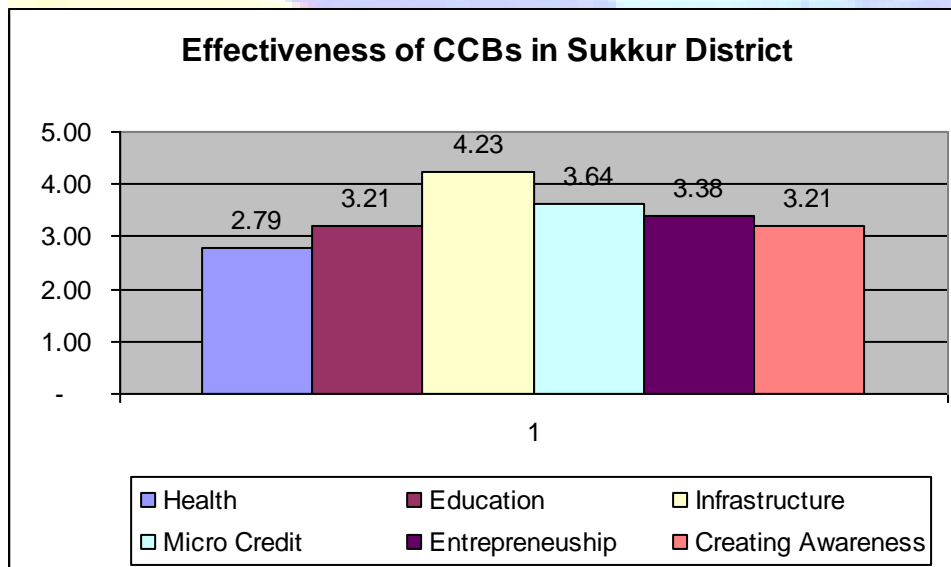
4.2.1 Effectiveness of CCBs in Sukkur district

As was discussed in hypotheses about the effectiveness of CCBs in different fields i.e. Health, Education, Infrastructure, Micro Credit, Entrepreneurship & Creating awareness in Sukkur district. The summarized results are presented below:

Table 10

<i>Health</i>	<i>Education</i>	<i>Infrastructure</i>	<i>Micro Credit</i>	<i>Entrepreneurship</i>	<i>Creating Awareness</i>
2.79	3.21	4.23	3.64	3.38	3.21

GRAPH 1



It was discussed in earlier section that the infrastructure is the field in which CCBs are very effective in Sukkur district with the mean of 4.23. The above table and graphs shows that Micro Credit is the second field in which CCBs are also very effective in Sukkur district with a mean of 3.64 and followed by the Entrepreneurship with a mean of 3.38. Therefore, it is concluded that contribution of CCBs in income generation in Sukkur district is very significant.

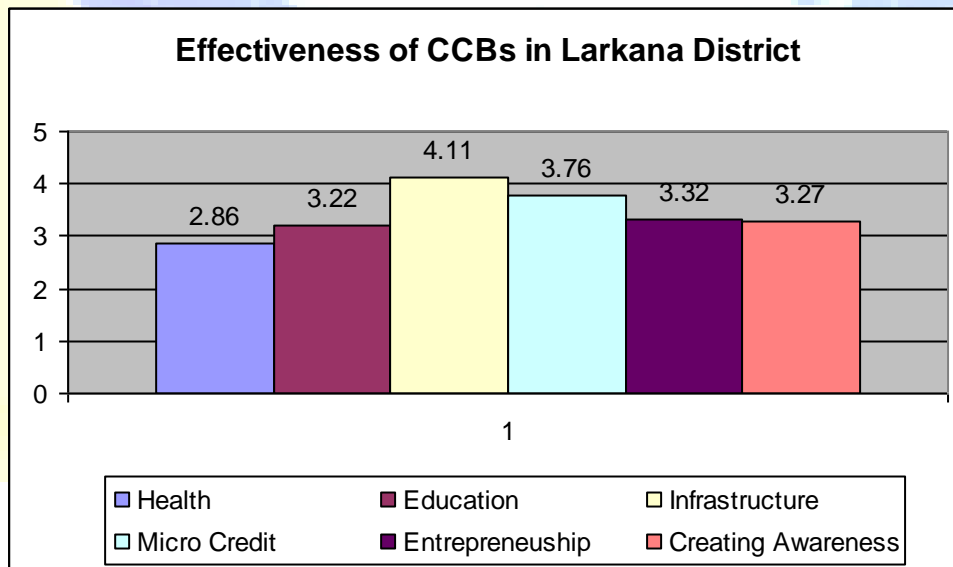
4.2.2 Effectiveness of CCBs in Larkana district

The effectiveness of CCBs in different fields i.e. Health, Education, Infrastructure, Micro Credit, Entrepreneurship & Creating awareness in Larkana district. The summarized results are presented below:

Table: 11

<i>Health</i>	<i>Education</i>	<i>Infrastructure</i>	<i>Micro Credit</i>	<i>Entrepreneurship</i>	<i>Creating Awareness</i>
2.86	3.22	4.11	3.76	3.32	3.27

GRAPH 2



The above table and graphs again shows that CCBs have an effective role in infrastructure with a mean of 4.11 and again Micro Credit is the second field in which CCBs are also very effective in

Larkana district with a mean of 3.76 and followed by the Entrepreneurship with a mean of 3.32. Therefore, it is also concluded that the contribution of CCBs in income generation in Larkana district is very significant.

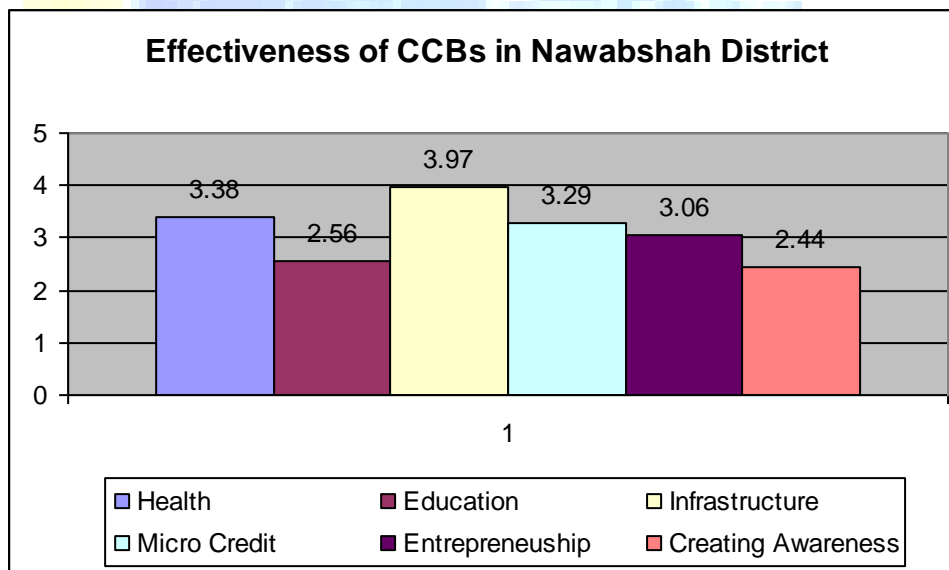
4.2.3 Effectiveness of CCBs in Nawabshah district

The effectiveness of CCBs in different fields i.e. Health, Education, Infrastructure, Micro Credit, Entrepreneurship & Creating awareness in Nawabshah district. The summarized results are presented below:

Table: 12

<i>Health</i>	<i>Education</i>	<i>Infrastructure</i>	<i>Micro Credit</i>	<i>Entrepreneurship</i>	<i>Creating Awareness</i>
3.38	2.56	3.97	3.29	3.06	2.44

GRAPH 3



The above table and graphs again shows that CCBs have an effective role in infrastructure with a mean of 3.97 and Health is the second field in which CCBs are also very effective in Nawabshah district with a mean of 3.38 and followed by the Micro Credit with a mean of 3.29. Therefore, it

is also concluded that the contribution of CCBs in income generation in Nawabshah district is not very significant.

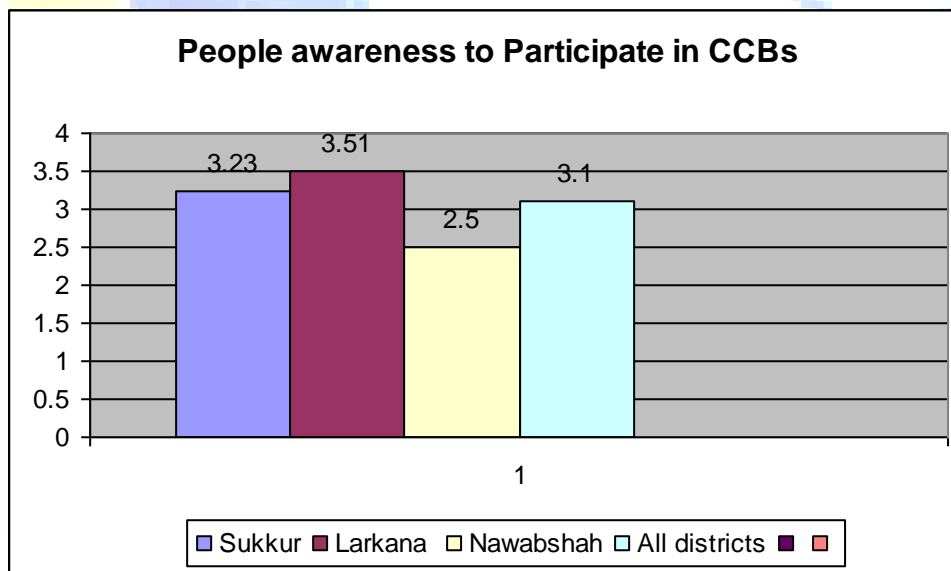
4.2.4 People awareness to participate in CCBs

Respondents' opinions were obtained on the prospects of people awareness to participate in CCBs in different field in Sukkur, Larkana and Nawabshah districts and overall opinion in three districts. The respondents' opinions are presented below:

TABLE 13

Sukkur	Larkana	Nawabshah	All three districts
3.23	3.51	2.5	3.1

GRAPH 4



Inference could be drawn from the above that the majority of respondent are strongly in the favour that the local people participation in CCBs are not very significant, therefore, there is

strong need to create awareness about the CCBs in all the districts because none of district have the mean 4 or more than 4.

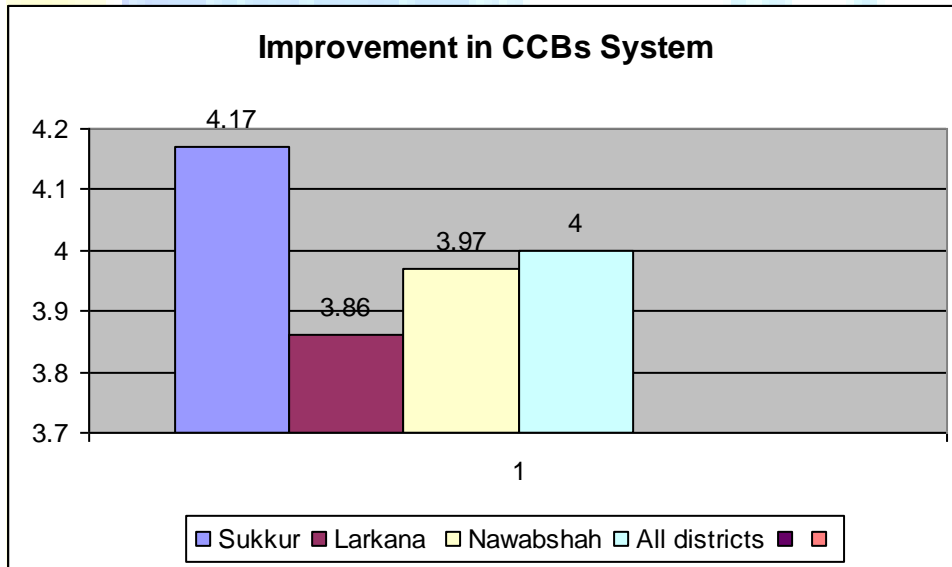
4.2.5 Improvement in CCBs System

Opinions on overall improvement of CCBs system in Sukkur, Larkana and Nawabshah districts and cumulative opinion from three districts were obtained from the respondents'. The respondents' opinions are presented below:

TABLE 14

Sukkur	Larkana	Nawabshah	All three districts
4.17	3.86	3.97	4.00

GRAPH 5



Above graph shows that the majority of the respondents' i.e. government functionaries, Elected representative, Beneficiaries of CCBs, Body of CCBs, and common people of all the three districts i.e. Sukkur, Larkana and Nawabshah, demanded that there is a need to improve the current functional system of CCBs i.e. how to register CCBs, how to make proposal, allocation of budget etc.

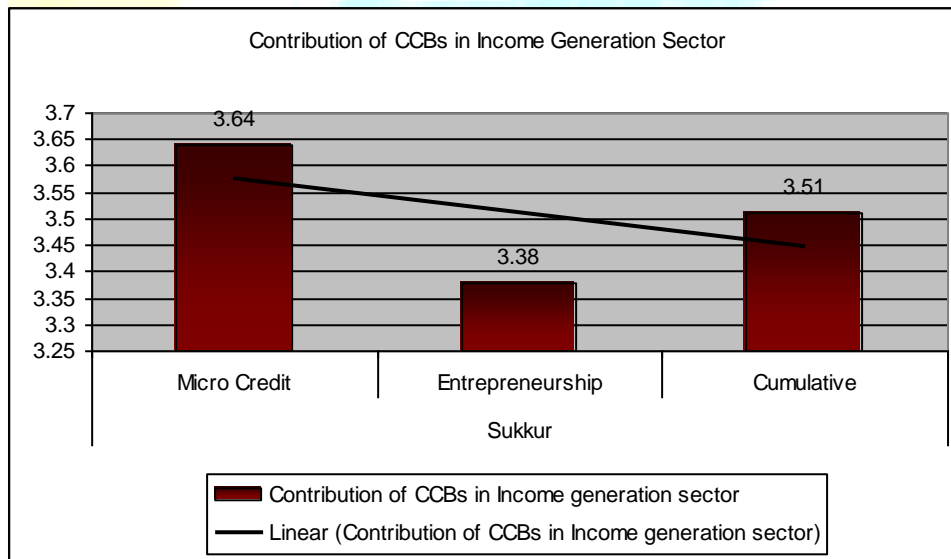
4.2.6 Contribution of CCBs in income generation sector in Sukkur

The effectiveness of CCBs in the fields of income generation (Micro Credit & Entrepreneurship) in Sukkur district. The summarized results are presented below:

TABLE 15

Sukkur		
Micro Credit	Entrepreneurship	Cumulative
3.64	3.38	3.51

GRAPH 6



The above table and graphs again shows that CCBs have some how an effective role in income generation with a cumulative means of 3.51 and individual Micro credit is 3.64 and entrepreneurship 3.38. Therefore, it is concluded that the role of CCBs in Micro credit is significant but in Entrepreneurship is not significant in Sukkur district. Therefore, it is also concluded that the contribution of CCBs in income generation in Sukkur district is not very significant, but there is a positive role of CCBs.

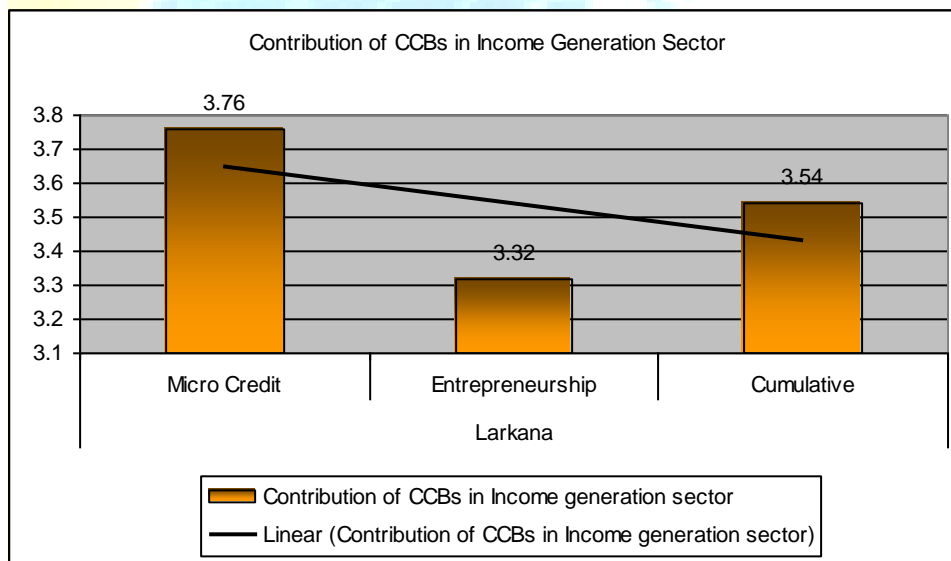
4.2.7 Contribution of CCBs in income generation sector in Larkana

The effectiveness of CCBs in the fields of income generation (Micro Credit & Entrepreneurship) in Larkana district. The summarized results are presented below:

TABLE 16

Larkana		
Micro Credit	Entrepreneurship	Cumulative
3.76	3.32	3.54

GRAPH 7



The above table and graphs again shows that CCBs have some how an effective role in income generation with a cumulative means of 3.54 and individual Micro credit is 3.76 and entrepreneurship 3.32. Therefore, it is concluded that the role of CCBs in Micro credit is significant but in Entrepreneurship is not very significant in Larkana district. Therefore, it is also concluded that the contribution of CCBs in income generation in Larkana district is not very significant, but there is a positive role of CCBs.

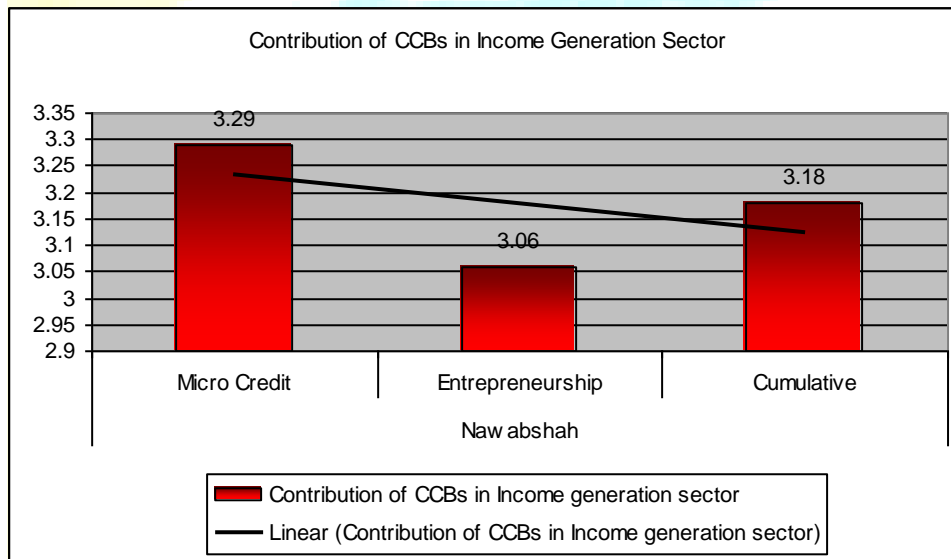
4.2.8 Contribution of CCBs in income generation sector in Nawabshah

The effectiveness of CCBs in the fields of income generation (Micro Credit & Entrepreneurship) in Nawabshah district. The summarized results are presented below:

TABLE 17

Nawabshah		
Micro Credit	Entrepreneurship	Cumulative
3.29	3.06	3.18

GRAPH 8



The graph again shows that CCBs have not an effective role in income generation with a cumulative means of 3.54 and individual Micro credit is 3.76 and entrepreneurship 3.32. Therefore, it is concluded that the role of CCBs in Micro credit and Entrepreneurship is not very significant in Nawabshah district. Therefore, it is also concluded that the contribution of CCBs in income generation in Larkana district is not very significant.

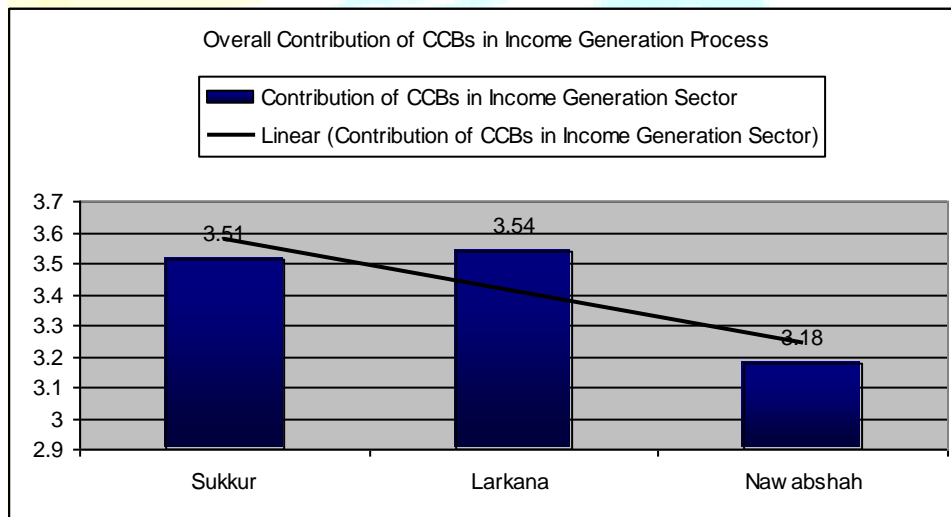
4.2.9 Overall Contribution of CCBs in income generation sector

The overall effectiveness of CCBs in the fields of income generation (Micro Credit & Entrepreneurship) in Sukkur, Larkana and Nawabshah district. The summarized results are presented below:

TABLE 18

Sukkur	Larkana	Nawabshah
3.51	3.54	3.18

GRAPH 9



The above graph shows that CCBs have some how an effective role in income generation with a cumulative means have 3.51 in Sukkur, 3.54 in Larkana and 3.18 in Nawabshah districts. Therefore, it is concluded that the role of CCBs in income generation is some how significant in Sukkur and Larkana districts, whereas, it has not significant role in Nawabshah district.

5.1. Summary & Conclusion

The findings and overall results reveal that local people are not well aware to participate in development projects of CCBs in all the three districts i.e. Sukkur, Larkana and Nawabshah. Therefore, there is need to implement program of awareness which truly educate common people

about the significance and effectiveness of CCBs. It has also been observed that there is a need to improve the CCBs overall system like registration of CCBs, proposal making, funds releasing and other matters related to the CCBs. We have also concluded the effectiveness of CCBs is questionable, infrastructure is the only area where CCBs have played a vital role, otherwise, in education and health, and it does not have any significant effectiveness in Sukkur, Larkana and Nawabshah districts. As far as income generation projects are concerned, CCBs have played some positive and effective role in Micro Credit field in Sukkur and Larkana districts. People have borrowed money for micro projects and in this way they have increased their income. CCBs role in income generation is some how significant in Sukkur and Larkana districts but in Nawabshah it does not have significant role. The entire above conclusion is evident from the two hypotheses and their sub-hypotheses that were tested through Simple ANOVA, F-tests and Z-tests.

The results of tested hypothesis and qualitative analysis are concluded as below:

The hypothesis relating to the participation of local people in CCBs development projects is high was rejected. Therefore, it is concluded that the participation of the local people in CCBs development projects in Sukkur district is not very high.

The hypothesis relating to the participation of local people in CCBs development projects is high was rejected. Therefore, it is concluded that the participation of the local people in CCBs development projects in Larkana district is also not very high.

The hypothesis relating to the participation of local people in CCBs development projects is high was rejected. Therefore, it is again concluded that the participation of the local people in CCBs development projects in Nawabshah district is not very high.

The hypothesis relating to CCBs are significantly effective in all the under taken areas (Health, Education, Infrastructure, Micro Credit, Entrepreneurship & Creating awareness) in Sukkur district was rejected. The analysis also indicates that the CCBs are very effective which are operating in infrastructure sector with a mean of 4.23 and followed by CCBs in Micro Credit with a mean of 3.64 in Sukkur district. So, we can say that the projects of CCBs relating to income generation in Sukkur district are some how effective and common people borrowed money from banks and utilized in their micro projects in order to increase their income.

The hypothesis relating to CCBs are significantly effective in all the under taken areas (Health, Education, Infrastructure, Micro Credit, Entrepreneurship & Creating awareness) in Larkana

district was rejected. The analysis also indicates that the CCBs are very effective which are operating in infrastructure sector with a mean of 4.11 and followed by CCBs in Micro Credit with a mean of 3.76 in Larkana district. So, again, we can say that the projects of CCBs relating to income generation in Larkana district are some how effective and common people borrowed money from banks and utilized in their micro projects in order to increase their income.

The hypothesis relating to CCBs are significantly effective in all the under taken areas (Health, Education, Infrastructure, Micro Credit, Entrepreneurship & Creating awareness) in Nawabshah district was rejected. The analysis also indicates that the CCBs are very effective which are operating in infrastructure sector with a mean of 3.97 and followed by CCBs in Health with a mean of 3.38 in Nawabshah district. The income generation projects through CCBs are not effective in Nawabshah district or the CCBs do not play an effective role in order to role out the projects, which are related to income generation in Nawabshah district.

The qualitative analysis again shows that CCBs have an effective role in infrastructure with a mean of 4.11 and again Micro Credit is the second field in which CCBs are also very effective in Larkana district with a mean of 3.76 and followed by the Entrepreneurship with a mean of 3.32. Therefore, it is also concluded that the contribution of CCBs in income generation in Larkana district is very significant.

The qualitative analysis again shows that CCBs have an effective role in infrastructure with a mean of 3.97 and Health is the second field in which CCBs are also very effective in Nawabshah district with a mean of 3.38 and followed by the Micro Credit with a mean of 3.29. Therefore, it is also concluded that the contribution of CCBs in income generation in Nawabshah district is not very significant.

Inference could be drawn from the qualitative analysis that the majority of respondent are strongly in the favour that the local people participation in CCBs are not very significant, therefore, there is strong need to create awareness about the CCBs in all the districts because none of district have the mean 4 or more than 4.

Qualitative analysis shows that the majority of the respondents' i.e. government functionaries, Elected representative, Beneficiaries of CCBs, Body of CCBs, and common people of all the three districts i.e. Sukkur, Larkana and Nawabshah, demanded that there is a need to improve the current functional system of CCBs i.e. how to register CCBs, how to make proposal, allocation of budget etc.

The qualitative analysis shows that CCBs have some how an effective role in income generation with a cumulative means of 3.51 and individual Micro credit is 3.64 and entrepreneurship 3.38 in Sukkur district. Therefore, it is concluded that the role of CCBs in Micro credit is significant but in Entrepreneurship is not significant in Sukkur district. Therefore, it is also concluded that the contribution of CCBs in income generation in Sukkur district is not very significant, but there is a positive role of CCBs.

Qualitative analysis shows that CCBs have some how an effective role in income generation with a cumulative means of 3.54 and individual Micro credit is 3.76 and entrepreneurship 3.32 in Larkana. Therefore, it is concluded that the role of CCBs in Micro credit is significant but in Entrepreneurship is not very significant in Larkana district. Therefore, it is also concluded that the contribution of CCBs in income generation in Larkana district is not very significant, but there is a positive role of CCBs.

The qualitative analysis shows that CCBs have not an effective role in income generation with a cumulative means of 3.54 and individual Micro credit is 3.76 and entrepreneurship 3.32 in Nawabshah. Therefore, it is concluded that the role of CCBs in Micro credit and Entrepreneurship is not very significant in Nawabshah district.

Qualitative analysis shows that CCBs have some how an effective role in income generation with a cumulative means have 3.51 in Sukkur, 3.54 in Larkana and 3.18 in Nawabshah districts. Therefore, it is concluded that the role of CCBs in income generation is some how significant in Sukkur and Larkana districts, whereas, it has not significant role in Nawabshah district.

5.2 Recommendations

Government should device a project to increase the awareness of CCBs in the entire three districts i.e. Sukkur, Larkana and Nawabshah in order to increase the effectiveness of CCBs. Common people should know the affectivity and significance of CCBs and then they would participate aggressively in the projects. So, in this regard it is strongly recommended that the government should utilize print media and the electronic media in order to increase the awareness and effectiveness of CCBs for masses of population.

Another, important point is, there should be some easy procedure to register the CCBs, there must be proper guidance in order to making projects proposals and should easy procedure in

funds releasing. There is a strong need to review all the procedure and system in order to making CCBs and allied matters.

There is a strong need to work in income generation by the CCBs. Government functionaries and the elected representatives should educate common people about the subject matter. They should help out common people in order to making CCBs, implementation and execution of projects in income generation field particularly in Nawabshah district.

As there was limited time; the researcher had to restrict the study only for three districts. Furthermore, only few sectors have been taken to identify the role of CCBs in these three districts. Therefore, more districts and sectors can be research in the future. Therefore, it is suggested that the further areas of research are the role of CCBs in individual break down of income generation sector in rural and urban separately and also evaluate the effectiveness of CCBs in income generation sector in rural and the urban areas of Sukkur, Larkana and Nawabshah districts.

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