

TABLE OF CONTENTS

BANGLADESH: Empowering Slum Dwellers to End Poverty	3
CHINA: Changing Lights to Slow a Changing Climate	6
INDIA: Extending Protection for People in the Face of HIV	10
IRAN: Communities Conquer Dust and Drought, Helping Themselves and the Environment	13
MONGOLIA: Legal Aid Protects Rights, Reduces Risks for the Poor	16
MYANMAR: Small Loans Transform Lives—and Financial Services	19
NEPAL: Being Off the Grid Does Not Mean Being Powerless	22
PAKISTAN: New Services Improve Access to the Law and Hopes for Justice	25
SOLOMON ISLANDS: Banking No Longer Requires a Branch—or a Boat	28
TIMOR-LESTE: Taking Justice to the People	31



OCTOBER 2016

Cover photo:

Towards helping to fulfil a central promise of the 2030 Agenda for Sustainable Development to leave no one behind, UNDP programmes in Asia and the Pacific assist some of the most marginalized groups of people, such as these women in rural Timor-Leste.

PREFACE



This collection of 10 transformative development stories, as a whole, tells the story of a region making remarkable strides. It is a story of people and countries already on the way towards realizing the promises of the 2030 Agenda for Sustainable Development and its 17 Sustainable Development Goals (SDGs). Some progress is very recent; much of it is built on careful investments over decades.

The result is a region that is rapidly becoming the world's economic centre of gravity.

Progress has of course not come without challenges: a widening divide between the wealthiest and poorest people, consumption and production patterns that threaten people and the environment, and the world's greatest vulnerability to natural disasters. Fortunately, the region is increasingly equipped to manage these issues, and strongly committed to doing so, including through the 2030 Agenda. While serving as a comprehensive global blueprint, the Agenda has built-in flexibility, allowing each country to map its own paths forward.

The 2030 Agenda has committed the world to transforming the course of development, making it more sustainable and inclusive. This means that each development intervention needs to aim for transformation, reaching large numbers of people, and strengthening the range of institutions and services that underpin both human and environmental well-being. It is a tall order, but far from an impossible one. What we can imagine and aspire to—as the world has done in the 2030 Agenda—we can make a reality.

ACCELERATING TRANSFORMATION

UNDP, with its long history in the region, is fully engaged in this process. We bring our in-house expertise and an extensive network of public and private, and national and international partners. Thinking and working together identifies development solutions that unlock and scale up progress, across countries at diverse stages of development, and across all 17 of the SDGs.

This publication shows how transformation can work. The stories on the following pages have all yielded lasting, far-reaching results, and accelerated early progress on multiple SDGs. To single out just a few examples: a UNDP-assisted pilot strategy to reduce poverty rates among slum dwellers in Bangladesh laid the foundation for a new National Urban Poverty Reduction Programme aimed at improving the lives of 6 million people.

In China, UNDP helped link the Government, the private sector and the Global Environment Facility to alter the course of the lighting industry by ramping up the production and marketing of high-efficiency light bulbs. This is in line with a national commitment to phase out wasteful incandescent bulbs and keep 237 million tons of carbon emissions out of the atmosphere.

Financial services now reach hundreds of thousands of people in Myanmar and the Solomon Islands who never had access to them before, through traditional models such as microfinance as well as more recent innovations such as banking by mobile phone. Expanded legal services in Mongolia and Timor-Leste mean even people who live in poor and remote rural areas can realize legal rights and protections, often for the first time.

Some of the interventions profiled here have unfolded over many years. They demonstrate how much can happen when commitment is sustained, but also how much groundwork has been laid. In a dynamic world, and a fast-changing region, UNDP

1

helps build on this base through real-time tracking of emerging trends, whether the issue is climate change or the "fourth" industrial revolution. The insights we gain make our support to countries flexible and highly responsive, and poised to assist them in taking new opportunities for sustainable development as they arise.

SOLUTIONS WITHIN REACH

Today, ideas and innovation are intrinsic to the way UNDP works, and have become hallmarks of our own transformation, from a traditional donor to a development advisor and provider of development services. Governments in Asia and the Pacific have expressed confidence in UNDP's new direction; the number of governments co-financing our programmes quadrupled in 2016, reaching half the countries we serve. Almost all of our country offices are closely engaged with national counterparts in plans to

accelerate and localize the SDGs, and to leverage the significant sums required to achieve them, including through integrated financing strategies.

Looking forward, the stakes are great, and the time is short. The most ambitious agenda for development the world has ever seen challenges all countries. Yet the Asia and the Pacific region, having come so far, has every hope of celebrating not just goals achieved, but goals exceeded. A new era awaits, of development that benefits everyone and the world we share. The solutions are within reach.

Haoliang Xu

Assistant Administrator and DirectorUNDP Regional Bureau for Asia and the Pacific



Bangladesh EMPOWERING SLUM DWELLERS TO END POVERTY

Khadija Begum once saw little hope for a better future as she struggled to scratch out a life in the slums of Bangladesh. Living among some of the world's most marginalized people, she and her family had no public services, not even a regular water supply. Their meagre income was barely enough to meet basic needs.

Then their fortunes began to shift. Urban Partnerships for Poverty Reduction, a government programme supported by UNDP, helped Khadija and her family connect to a safe water supply and clean sanitary facilities. It assisted a local savings group that Khadija joined; soon she was able to set up a small business and earn more income. She learned new leadership skills in community forums on improving local services.

Empowered with a new sense of how she could act to create a better life for herself and the people around her, Khadija successfully ran for a post as a local councillor and joined the local Women's Development Committee. Today, she's mobilizing people to eliminate violence against women, prevent early marriages and improve children's education. "I always wanted

to become a leader, but I didn't know how," she says. "This programme gave me the opportunity to speak and be heard, and the skills and confidence to do more for my community."

Urban Partnerships for Poverty Reduction has had a powerful reach, transforming the lives of Khadija and people like her in slums with over 3 million residents. During the course of the programme, poverty, as measured across a number of core dimensions, fell by 33 percent.

CONNECTING THE ISSUES

People are flooding into cities across Asia and the Pacific at historically rapid rates; Bangladesh is no exception. Many people arrive from poor rural areas, with few of the skills needed to master their new environment. They founder on the margins of urban prosperity or end up trapped in even deeper levels of poverty. Towns and cities struggle to keep up with the flow, which calls for scaled-up services and space for citizens to

800,000 SLUM HOUSEHOLDS ARE CLOSER TO SDGs:







participate in urban governance. Many municipalities are in search of new ways of management aimed at inclusion and quality of life for all citizens.

Urban Partnerships for Poverty Reduction, which ran from 2008 until 2015, marked a turning point in dealing with rapid urbanization in Bangladesh. The single largest urban poverty reduction programme ever implemented in the country, it covered 23 towns and cities, and resulted in poor

The construction of basic infrastructure has meant more students, like these girls, can go to school.

and extremely poor people, especially women and girls, seeing rapid rises in health, education and living standards.

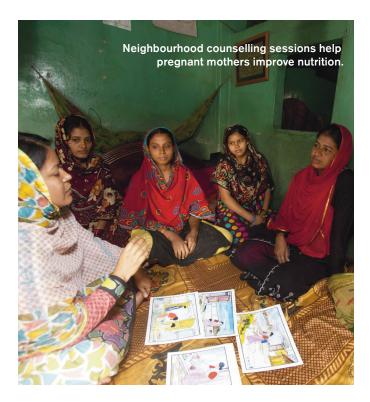
The programme was grounded in understanding that poverty cuts across many dimensions, beyond just income. Working on different elements together delivers a greater, more lasting impact. UNDP, with its broad development mandate, drew on diverse expertise and partnerships to help comprehensively tackle a lack of income, poor housing, limited political voice and inadequate services, among other issues. Surveys conducted in programme areas found consistent declines in shares of people in poverty as well as the intensity of their deprivations.

An emphasis on empowering people so they can solve their own problems made the programme a kind of laboratory for improving democratic participation at the municipal level. Instead of working from the top down, through already overstretched municipal institutions, the starting point was the community itself, where people best understand their own needs and priorities. With a few basic forms of support, they can become highly effective agents of change.

PEOPLE GAIN A VOICE

One starting point for the programme was creating nearly 2,600 community development committees, covering 800,000 households. Women led around 90 percent of these, taking on public leadership roles that for many were unprecedented. In each municipality, the committees joined together in federations to interact with the municipal governments.

The committees drew slum dwellers together to agree on community action plans mapping priorities such as new water connections. Some measures communities took themselves;



others required the federations to advocate for municipal programmes and investments. New ties with local officials and service providers expedited responsiveness to community needs, including as town mayors granted formal offices for the federations. By the end of the programme, nearly 250,000 households had better water supplies; around 190,000 had improved latrines.

The committees also helped slum dwellers create savings and loan groups that provided much-needed access to credit, while encouraging people to plan for and invest in their future. Almost 400,000 households were taking part in the groups by the end of 2015, and 93,000 women were running their own businesses. The groups have managed over \$31 million in small loans.

Through UNDP's assistance, apprenticeship grants helped more than 65,000 men and women acquire new skills, while links with the private sector defined jobs most in demand, and connected people to employment in manufacturing, sales, and trades such as plumbing and electronics repair, among other options.

INNOVATIONS IN URBAN PLANNING

The programme piloted a number of innovative urban planning processes, including community development planning as well as participatory processes to identify poor communities most urgently in need of assistance.

Settlement land maps presented some of the first comprehensive records of infrastructure and services in slums, while a community contracting model opened doors for community-based organizations to participate in contracts for public services. Both strategies are now used by municipalities across Bangladesh.

In 2015, the World Bank agreed to finance the national scale-up of the Community Housing Development Fund introduced by the programme. Located in township institutions, it makes low-cost financial services for housing improvements available to poor urban communities. The Fund has demonstrated different models to improve housing and land tenure, including leasing public and private land, since many slum dwellers live under constant pressure of losing their homes. It has also overseen upgrades in housing owned by individual families as well as local governments, and built shelters for people in extreme poverty.

Another innovation was the Bangladesh Urban Forum, which allowed people from urban governments and communities to come together and exchange views and experiences. It helped distil lessons that have become the foundation for the new National Urban Poverty Reduction Programme, which has secured funding of \$120 million, mostly from the UK Department for International Development.

For the first time, the national programme will coordinate national and local actions to reduce poverty in cities, make development more fair and inclusive and build in resilience to climate change, given Bangladesh's vulnerability to storms and rising sea levels. Aiming to reach 6 million slum dwellers, the programme will scale up many of the strategies that UNDP helped pioneer. Communities have demonstrated the value of these—and shown that the challenges of urbanization, while large, can be solved.



China CHANGING LIGHTS TO SLOW A CHANGING CLIMATE

Officials at Beijing's Jiaotong University understood the rationale for switching to energy efficient light bulbs to illuminate classrooms across the sprawling campus. With growing awareness about the dangers of greenhouse gas emissions and climate change, and the daily reality of air pollution in the city they call home, they wanted to do the right thing and go green.

But a full-scale conversion seemed a daunting prospect—complex and expensive. It was difficult to know where to start until support appeared through a joint initiative of the Chinese Government, UNDP and the Global Environment Facility.

In 2010, a two-phase programme began to replace 100,000 inefficient incandescent light bulbs with higher-efficiency compact fluorescent ones, known as CFLs. Subsidies of around 30 percent eased the conversion. By 2015, even though the school had been rapidly expanding and was plugging in more electrical devices than ever before, its energy consumption had dropped by almost half. That translated into thousands of tons of coal no longer being burned to keep the lights on.

Beyond appreciating the environmental contributions, the

school has seen the value of the move in its bottom line. "We have learned to prioritize such projects in the budget allocations as we have seen a decreasing electricity bill," says Wang Haidong, head of the school's Energy Management Department.

Further, the demonstration effect is extending to the next generation. "Our students are immersed in an environment where greater importance is placed on energy efficiency," says Wang. "Becoming more aware of the issue helps change energy consumption behaviour."

Jiaotang University is just one of the many schools across China that in a few short years installed 4 million high-efficiency CFLs. Their efforts are part of an even more ambitious national drive—to phase out wasteful incandescent bulbs entirely, and in so doing, slash carbon dioxide emissions by up to 48 million tons a year initially, and by up to 237 million tons by 2025.

By 2016, incandescent lights of 15 watts or above—essentially, the entire supply of this kind of bulb—had been banned for sale in China.

237,000,000

FEWER TONS OF EMISSIONS BRING CHINA CLOSER TO SDGs:







"Our students are immersed in an environment where greater importance is placed on energy efficiency. Becoming more aware of the issue helps change energy consumption behaviour."

—WANG HAIDONG, HEAD OF THE ENERGY MANAGEMENT DEPARTMENT AT BEIJING'S JIAOTANG UNIVERSITY

NOT LESS, BUT BETTER

Conventional incandescent light bulbs typically require four times as much energy as more efficient options. Until recently, they absorbed a huge 13 percent of China's national energy supply, resulting in excess emissions and pollution from the power generation required to run them. With electrical lighting essential to daily life, however, from businesses to education, it was not enough to tell people just to turn the lights off. They needed to use better sources of illumination.

In 2008, the National Development and Reform Commission joined UNDP and a number of private companies in sponsoring the Green Lights Project, part of a series of initiatives oriented around more efficient lighting. The effort has been a crucial plank in China's broader move to delink the rapid growth of its economy from energy consumption.

Potential benefits are significant in the short and long terms, from increasing the competitiveness of industry to improving the prospects of development in poorer, rural communities. CFLs not only draw less energy, but last up to 10 times longer than incandescent bulbs, reducing cost burdens for households and small businesses.

Several obstacles to what amounted to a restructuring of the Chinese light bulb industry initially stood in the way. To start, producers of incandescent lights mostly lacked the capacities and incentives to transition to the production of more efficient bulbs. Among consumers, existing energy saving lights had turned many away due to poor quality. Especially outside large cities, few people knew much about the benefits of more efficient lighting, both in terms of their own costs and those to the environment.

The Green Lights Project set out to tackle the issues of both supply and demand, aiming for market transformation.

MAKING THE BUSINESS CASE

From the beginning, the Green Lights Project brought light bulb manufacturers on board as the frontline for implementation. Shifting to new products and phasing out existing ones are major steps for any business, so an early emphasis was on helping 10 of the largest incandescent bulb manufacturers develop conversion strategies. The project directly assisted five with full conversion. Over 1,200 management and technical staff and production workers from 31 enterprises took part in training on conversion and improved production techniques.

By 2014, manufacturers had invested nearly \$60 million in expanded manufacturing of energy-saving bulbs. Shilin Lighting Co., for instance, used to produce 600 million incandescent

lights per year as China's second largest manufacturer of the bulbs. After converting its manufacturing lines to make CFL as well as LED bulbs, incandescent light production declined to 250 million by 2014.

Over 50 manufacturers learned cleaner production processes, with eight introducing measures to minimize the amount of mercury in energy-saving lights. This resulted in the production of 358 million safer bulbs, or 9 percent of total production. Nine companies performed production audits aimed at identifying improvements in terms of better resource use and lower pollution. Five facilities for recycling energy-saving lights were set up for the end-stage of the product lifecycle, while to improve it from the beginning, over 1,500 staff from 200 providers of raw materials learned safer, higher quality production techniques.

By the end of the second year of the project, improved manufacturing across the industry meant that 88 percent of energy-saving bulbs met new national quality criteria. Through the establishment of quality control systems, 120 manufactures had gained ISO 9000 Quality Control Certifications.

Two lighting companies established nationally recognized testing laboratories to conduct quality control checks and routinely assess Chinese products against others available on the international market, from countries such as Australia, Japan and the Netherlands. The NLTC laboratory was selected as a Global Efficient Lighting Technology Center by the United Nations Environment Programme; the lab is now supporting energy efficient lighting in other countries in Asia, Africa and Europe.

MOBILIZING THE PUBLIC

As businesses began converting their manufacturing lines, they also needed to expand markets for new energy-saving products. The Green Lights Project assisted in setting up over 2,000 sales outlets across 22 provinces, particularly in smaller rural towns, where access to energy-saving bulbs has been most restricted. By the second year of the project, the share of retailers with the bulbs was increasing by over 40 percent a year, and sales were soaring by over 50 percent annually.

A push to boost public awareness fostered changes in



consumer behaviour. The Light and Love Tour, a campaign rolled out in 27 rural areas in 22 provinces, distributed over 2.6 million energy-saving light bulbs to over 2,500 schools and 600,000 households. Fifty shopping malls agreed to demonstrate conversion, showing off the new lights to shoppers. Businesses, universities and government agencies joined together to sponsor 21 Green Lighting Education and Demonstration Centres, set up in popular gathering places and visited by more than 370,000 people.

National visibility came through retrofitting seven of China's most iconic buildings, such as the Great Hall of the People. Over 40 public institutions have used energy management contract mechanisms—which entail innovative forms of financing where energy savings cover the costs of upfront equipment investments—to conserve 14 million kilowatt hours of energy per year. This soon convinced 20 municipalities to replicate the contracts on their own initiative.

A ROADMAP FOR PHASING OUT INEFFICIENT BULBS

To guide and sustain all of these steps towards greener lighting, the project helped national authorities put a policy framework in place, in line with recent national five-year plan objectives to use energy more efficiently. Comprehensive analysis of both the technicalities for converting manufacturing processes, and the most effective policies and rules to shepherd the process informed a national roadmap with a schedule for phasing out incandescent bulbs. Incentives for conversion among both consumers and producers were established, and over a dozen national product standards defined, oriented towards upholding consistent quality, performance and environmental safeguards.

Additional analysis delved into expanding the market share for energy efficient lighting, resulting in a national advocacy plan for promoting the shift over the medium to long term. Between 2009 and 2014, annual lighting market surveys produced authoritative data on changing consumption of different lighting products. The findings provided guidance to the industry in responding to market demand, including by tracking a steady increase in the use of energy-saving bulbs.

SUSTAINING THE SWITCH TO CLEANER LIGHTING

The Green Lights Project built on a strong national and international partnership involving both expertise and resources. By its end in 2014, co-financing from the Government and private sector partners had exceeded original commitments by nearly 300 percent. Businesses that agreed to provide \$40 million

put over \$170 million towards training employees, changing production lines, sponsoring pilot initiatives and research, and establishing new sales outlets.

Some firms took the opportunity to develop nascent corporate social responsibility initiatives. When the project donated 100,000 energy saving bulbs to Dingxi City in Gansu Province, for example, 40,000 were given by Zhejiang Yankon Group and Philips (China) Investment Company.

A year after the Green Lights Project ended, the 2015 Paris Agreement on climate change was negotiated. China's subsequent ratification of the treaty means that by 2030, it must cut carbon emissions by up to 65 percent per unit of GDP, over 2005 levels. Among the measures to move forward are a new collaboration with UNDP, expanding on the successes of the Green Lights Project, this time with a focus on solid state lighting.

Solid state light sources such as LEDs have steadily evolved in recent years, with inventors garnering a Nobel Prize for the technology in 2014. They are among the most efficient sources of lighting to date, drawing so little in power that they could fit easily into homes and small businesses in poorer, energy scarce areas. They also make sense in the midst of China's unprecedented urban boom.

Under the Green Lights Projects, three national ministries piloted the use of LEDs, and a national plan for manufacturing them was approved, a foundation for scaling up through the new solid state lighting programme. Both domestic and international markets are potentially vast, as is the scope for keeping millions more tons of carbon dioxide out of the atmosphere. Mass adoption will take China another long step forward towards green development that serves people while protecting the environment.



India EXTENDING PROTECTION FOR PEOPLE IN THE FACE OF HIV

In 1998, Purshottam Jat's world came crashing down when he realized he was HIV positive during a business trip to the state of Goa. A trucker who used to supply marble from the state of Rajasthan to southern parts of India, he did not want to die but could find few reasons to live. When he consulted local doctors, they blamed him and offered no support. Friends and relatives ostracized him.

Determined to live for his family, Purshottam at first depleted his savings on prohibitively expensive medicines, with no end in sight. But then he found new hope and help through a series of Rajasthan state government programmes for people living with HIV. One linked him to free medicines and treatment; another provided a financial grant for his children to go to good schools. Today he can manage his health and his finances, and plan a more secure future for his family.

Dhaglai, a widow, also has HIV and lives in Rajasthan. Registered at the local centre providing antiretroviral therapy, she happened to stop by one day when a community resource person was outlining different social protection schemes to which people living with HIV/AIDS are entitled. Dhaglai had never heard of these before, but, desperately poor and in need of assistance, she listened carefully. The centre helped her fill out paperwork that has now secured her a widow's pension, free health care, and a monthly cash subsidy for her children.

Purshottam and Dhaglai are among the people living with HIV in India who by 2017 had drawn close to 1.04 million benefits from government social protection schemes. Benefits have included pensions, scholarships, travel allowances and subsidies for food and shelter. Some have come through the extension of existing programmes; others through carefully targeted new initiatives.

All told, over 100 state and central social assistance schemes have been rendered more responsive to the issues faced by people affected by HIV/AIDS, including the fear of stigma and the lack of knowledge about entitlements. Almost 200 districts in areas with high prevalence and/or high vulnerability have set up single-window service centres to help connect people to a full range of support services to improve their lives.

Over 1,000,000

SOCIAL PROTECTION
BENEFITS BRING PEOPLE
CLOSER TO SDGs:







EVIDENCE OF VULNERABILITY

In India today, about 2.17 million people live with HIV. This is one of the world's largest populations of people with the virus, but the prevalence rate is low and on average declining, a testimony to concerted national efforts to stop its spread.

At the same time, people with the virus still often struggle to piece together an income, obtain safe shelter, provide enough food for their children and realize other basics of a decent, dignified life. In 2006, the National AIDS Control Organization and UNDP conducted a groundbreaking study that provided the first detailed evidence of exactly how difficult these challenges are. It found that the average income in a household affected by HIV is a third below that of households that are not affected. Even worse off are households where women were widowed by HIV. Women comprise 40 percent of people with HIV in India, and among them, 43 percent live alone with no assets or support.

In situations like these, poverty can quickly spiral into poor health, low levels of nutrition, inadequate education for

"UNDP has been helpful in providing lowcost, high-impact social protection models that can assist the Government in scaling up social protection efforts."

—DR. NARESH GOEL, DEPUTY DIRECTOR GENERAL OF THE NATIONAL AIDS CONTROL ORGANIZATION

children and shrinking options for livelihoods. Social protection programmes offer a way to blunt the impacts, and India has a long history of these mechanisms, currently spending about 2 percent of gross domestic product on them. But the study underlined how more needed to be done specifically to reach people living with HIV. Many face a double burden of marginalization by poverty and/or persistent stigma around HIV/AIDS.

Following the study, UNDP began assisting the National AIDS Control Organization and state AIDS control societies to expand assistance on three fronts. These comprised modifying existing poverty reduction schemes to respond to the specific needs of people living with HIV, designing new programmes targeting people affected by the virus and making social protection initiatives more inclusive.

Dr. Naresh Goel, Deputy Director General of the National AIDS Control Organization, remarks, "UNDP has been helpful in providing low-cost, high-impact social protection models that can assist the Government in scaling up social protection efforts."

EXTENDING SERVICES

From the start, there was an emphasis on integrating HIV-responsive actions across national and state programmes related to food security, housing, pensions and so on, including through special national and state "mainstreaming" units. These reached out to inform policy-makers and programmes not traditionally oriented around HIV-related concerns. Testimony from people in HIV-positive networks and non-governmental organizations (NGOs) put a face on the issues, helping

to galvanize interest and momentum.

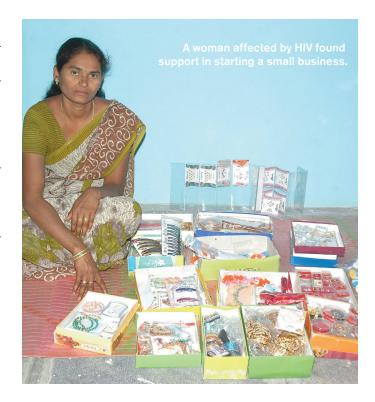
In Rajasthan, for example, this led to the deliberate extension of an existing nutrition programme to all people living with HIV and their children. The state also lowered the pension age for widows from 45 to 18, recognizing that women affected by HIV often lose their husbands at a much earlier age. People with HIV who turn to public employment schemes can now choose work consistent with their health status.

UNDP also encouraged new thinking on targeted social protection to mitigate HIV impacts, fostering a shift in how social protection programmes are conceived, from those broadly aimed at people in chronic poverty to those tackling vulnerabilities, such as HIV, that can plunge people into poverty. This helped drive new programmes in the state of Tamil Nadu to care for children affected by HIV so that they have a sound start in life. Free transport for HIV-affected people eases access to health care and other services, as well as opportunities for earning income.

SINGLE-WINDOW ACCESS

In five states with high concentrations of people living with HIV, or where prevalence rates seem to be nudging upward, UNDP developed partnerships with civil society organizations, networks of people living with HIV and district AIDS authorities to pilot experimental mechanisms testing the best ways to connect people with HIV to the full range of services they need. This process, based on close consultations with people living with HIV and state and local officials, defined a minimum package of essential services. It eventually settled on a single-window service model as the most appropriate to scale up.

The single-window model recognizes that people living with HIV need multiple services, but many are offered by different providers. Making them easily available in one location significantly reduces barriers to access. It also allows the higher level of support and encouragement required to guide many people living with HIV through what can be a lengthy process of applying for assistance. By the end of the pilot pe-



riod, under the single-service model, many people had gained greater awareness of their entitlements and a large share had taken steps to realize them.

Part of extending assistance to people with HIV has also entailed better protection of the health and human rights of sexual minorities, particularly men who have sex with men and transgender people. Both are at high risk of HIV as well as discrimination and stigma. A major step forward came in 2015, when the Supreme Court, citing UNDP research and advocacy, issued a landmark decision that every individual has the right to choose their identity as male, female or a third gender.

HIV remains a serious health challenge in India and around the world. But it does not need to lead to a lifetime of impoverishment and ostracism. With UNDP's assistance, India has shown that the tools are at hand to uphold the rights and well-being of all people affected by HIV.



Iran

COMMUNITIES CONQUER DUST AND DROUGHT, HELPING THEMSELVES AND THE ENVIRONMENT

Once famed for their natural beauty, Iran's rangeland plains have become seriously degraded through unsustainable use and drought. Intensive cattle-farming has stripped the land of vegetation, leaving bare soil that the wind stirs into dust. Forests have been cut by people seeking wood for fuel, leading to further decline, air pollution as the wood is burned and the destruction of valuable biodiversity.

For people in the rangelands, a place of beauty has become a hostile environment—and may only become more so with the heat and drought expected through climate change. Water shortages are acute; agricultural livelihoods no longer sufficient. With few other options, many people have left, choosing uncertain futures as migrants in search of work.

Yet a growing number have also found hope that, in working together, they can reverse the tide of desertification and restore the beauty of their homeland, and in doing so cultivate new livelihoods.

"Involving communities is essential to give them a sense of ownership," said Dr. Prabhu Budhathoki, Chief Technical Advisor to the United Nations Carbon Sequestration Project. "It makes them feel like they can take their destiny into their own hands."

"NOTHING FOR US WITHOUT US"

Dr. Budhathoki spoke in 2003, when setting up the project with Iran's Forest, Range and Watershed Organization, the Global Environment Facility and UNDP. It was the start of an enduring partnership to help not only "green" the rangelands but also sustain the livelihoods of people living there.

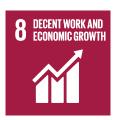
The effort began in 37 villages in South Khorasan Province, an area that is among the most impoverished in Iran. Annual rainfall is so minimal it is measured in millimetres.

Bordering Afghanistan, the province has been the destination for refugees fleeing conflict there. Nearly 40,000 livestock, owned by both local people and Afghans, have stripped away

261

OF THE MOST IMPOVERISHED COMMUNITIES ARE CLOSER TO SDGS:







"Involving communities is essential to give them a sense of ownership. It makes them feel like they can take their destiny into their own hands."

—DR. PRABHU BUDHATHOKI, CHIEF TECHNICAL ADVISOR TO THE UNITED NATIONS CARBON SEQUESTRATION PROJECT

most vegetation, making the region a "hotspot" for wind erosion. When the project began in 2003, so many people had moved away that the population had become increasingly sparse. Those left behind were way below national averages for literacy and life expectancy.

The project built on the premise that it was not enough to simply help restore the local environment through reforestation. Poverty and unemployment had destroyed the rangelands through excessive reliance on them to feed livestock and supply fuel for cooking and heating homes. Planting more trees without addressing these issues would only lead to people cutting them down once again.

It was also clear that people needed to come together and learn about how to sustainably manage local resources, and then make decisions in line with their collective interests. This would strengthen the sense of community and empower people to work together on solving their problems.

In each village, the project set up a village development group to start tackling environmental and economic challenges. Following the philosophy of "nothing for us, without us," they began crafting village development plans that identified common priorities—such as ready access to potable water, availability of employment and protection from dust storms.

Based on the plans, the project began providing agricultural extension support to improve productivity. It guided local discussions around options for more sustainable livelihoods and offered new forms of vocational training as well as information on topics such as legal rights and insurance.

Central government institutions stepped forward to improve infrastructure, such as by constructing water reservoirs and improving schools and health care facilities. Early on, the village groups got involved in selecting plants that could halt desertification, and organized community members to take part in planting and irrigating saplings and shrubs.

In parallel, the project set up microcredit mechanisms offering highly subsidized loans for people to improve their livelihoods. One type of mechanism, managed by the village development groups, pooled small savings from group members and disbursed them based on agreed protocols. Another type drew in contributions from UNDP, the Government and other organizations, and offered larger sums, under the management of specially created cooperatives. The cooperatives also supervised loans made by the village development groups.

A majority of loans went to help people improve their livelihoods, such as through investment in new kinds of agricultural production, and better packaging and marketing of local goods. Around 40 percent went towards projects improving community welfare as a whole, such as through the installation of solar water heaters and facilities to desalinate water.

While resources for restoring the rangelands have come

mainly from the central Government, loans also helped communities invest in equipment to participate as subcontractors. Training has helped them acquire relevant skills, and assisted many local women in establishing small nurseries at home to cultivate seedlings. The process has provided 21,000 days of employment for local people, while shaving operational costs for the Government by about half.

A NATIONAL TRANSFORMATION

Today, life in the 37 villages has been transformed. The villages hum with activity. The wind that once stirred up clouds of dust now powers irrigation pumps that push water to crops and livestock. Women bake bread in modern stoves for sale in local markets, and seal locally grown dried barberries in attractive, colorful packages destined for shops in urban areas. Greenhouses shelter young plants, and clean, safe playgrounds resound with the cries of happy children.

Across the villages, all basic dimensions of human development have noticeably improved—at double the rates found in similar areas over the same time period. Education has increased, life expectancy has grown and income has climbed.

"My family was about to migrate to the city nearby in search of a living," recalls Zari Sa'adati, from the village of Hassan Kolangi. Instead, she used a microloan to set up a small herbal extract workshop. "We now have enough income to stay in our own village," she says.

Around the villages, the once barren landscape is covered with swathes of plants that both stem desertification and provide resources such as herbs and berries used by local communities. The project has regreened 15,000 hectares, which has not only cut erosion, but also boosted the absorption of carbon emissions from 60 kilogrammes per hectare in 2006 to 1,500 kilogrammes per hectare by 2012.



Because people have new economic options, the number of livestock has fallen to 32,000, reducing pressure on the rangelands, and fuelwood collection has dropped by over 80 percent.

By the end of 2015, the project, once a pilot for 37 villages in 1 province, directly covered 261 villages in 18 provinces. Strongly endorsed by central policy makers, it is now a national model for rural development. Coverage and restoration of areas located in over 2.8 million hectares of land is expected by the end of 2017, and tens of thousands of rural Iranians will no longer face the agonizing choice of abandoning their homes to the desert.



Mongolia

LEGAL AID PROTECTS RIGHTS, REDUCES RISKS FOR THE POOR

In Mongolia's province of Orkhon, G. L., aged 30, struggles to support his wife, child and elderly mother as a butcher in a local market. Having never finished school, and having lost one of his hands in an accident, he scrapes by on the margins, earning less than what is considered a minimum income.

So it was nearly a catastrophe for him and his entire family when an altercation at the market led to him being charged with assault, a crime carrying a five-year prison term. Already poor, he had no money to hire an attorney to defend his case. The future looked bleak.

Fortunately, an investigator from the police referred him to the provincial legal aid centre. G. L. was able to consult a public attorney for no cost. The attorney found he had acted in self-defense, and argued accordingly through an initial court case and an appeal that resulted in an acquittal. Throughout, the lawyer helped G. L. understand the process and prepare essential legal documents.

G. L. is just one of thousands of Mongolians who have benefitted from legal aid in recent years. A network of new services has been built nationwide on the foundation of a UNDP programme that scaled up a pilot project by the Open Society Forum, an NGO. Today Mongolians enjoy greater access to justice regardless of their income. This is in line with their own Constitution, which stipulates the right to legal assistance, and national commitments to human rights.

SCALING UP SERVICES

Mongolia has managed a steady but monumental transition from its former Soviet-style socialist system to a democracy with a market-oriented economy. It has developed sound legal frameworks. Implementing them has been a slower process, however, for reasons including the need to establish and develop new institutions and capacities. Against this backdrop, and despite rapid economic growth, poverty levels have remained stubbornly high, at around a fifth of the population. There is strong momentum behind measures that can assist people who are poor.

6,600 PEOPLE A YEAR ARE CLOSER TO SDGs:









Before the first legal aid centre opened its doors in 2003, Mongolian officials generally saw poverty reduction as an issue not for the courts, but for social and economic welfare programmes. There was limited understanding of how critical the law can be in helping the poor realize rights that can fundamentally affect whether or not people can improve their

well-being. If G. L. had been imprisoned without a fair trial, for example, he and his family would have been left destitute.

Starting in 2007, UNDP took the initial introduction of two legal aid centres by the Open Society Forum and began working with the Ministry of Justice to expand them across Mongolia. By 2011, 37 centres were operating. From the start, the Government financed a portion of the programme, with the share growing each year, a sign of continued commitment.

Each centre was supplied with basic furniture and equipment, and provided with administrative support. With legal aid for the poor a relatively new concept in Mongolia, numerous training workshops were organized for centre staff. These often featured prominent lawyers and judges sharing their expertise, but they also provided opportunities for lawyers working in the centres to come together and exchange experiences in solving common challenges, such as by developing outreach strategies encouraging people to use the centres.

In four years, legal services were provided to 40,000 people. While the centres focused on criminal cases, since these involve some of the most important protections of human rights, they also offered assistance with civil issues on diverse topics, such as pensions, labour and land relations, contracts and trade-related activities. When not advising on individual cases, the centres held hundreds of sessions open to entire communities. More than 62,000 people attended, keen to learn about issues such as child rights, gender-based violence, crime prevention and alcohol abuse.

"Legal aid really helps clients who cannot afford fees," says one legal aid centre lawyer. "Without it, people from our community would be in a very difficult situation."

A PILOT BECOMES A NATIONAL SYSTEM

By 2012, what began as a UNDP-assisted programme had become a fully nationalized system of legal aid funded through the national budget. The following year, Mongolia passed its first Law on Legal Aid. The Ministry of Justice established a head office for legal aid charged with managing 31 legal aid centres that cover every region of the country, offering services by 59 public defenders and staff.

"The law provides legal guarantees that protect the existence of the legal aid centres," says Uranbolor Togtokh, who now heads the national secretariat to manage the centres. The secretariat has grown to seven staff to manage the national system, from earlier days when one person was responsible for legal aid in the Ministry.

A national training process has cultivated skills among new public attorneys, ensuring a sound understanding of how to manage the centres. It helps them keep abreast of legal advances such as new legislation on domestic violence and the recently revised criminal code. A series of templates help attorneys with tasks such as reporting cases and interviewing clients.

About 6,600 people each year now turn to the centres for help with criminal cases, many referred by law enforcement agencies. Legal aid centre attorneys comprise less than 3 percent of lawyers as a whole, but manage up to 27 percent of



all criminal cases. They are on the frontlines of guaranteeing that access to justice is not limited to those who can afford it, but a right, upheld for all.



Myanmar SMALL LOANS TRANSFORM LIVES— AND FINANCIAL SERVICES

For years, Daw Hla Shein struggled to feed her family and educate her two daughters. She and her husband did everything they could to piece together a livelihood—weaving baskets, working as casual labourers and raising pigs—but it was never enough. At one point, they had to pawn a three-acre parcel of land inherited from their parents.

But then a microfinance programme came to their village of Sabar Dwin. Daw Hla Shein made a smart decision and enrolled. Soon she was eligible for borrowing 40,000 kyat, enough to buy 40 bundles of plant fiber to weave more baskets. Each year for five consecutive years she continued to borrow small sums, plowing them into her business, which grew steadily.

By the fifth year, she had turned enough of a profit to redeem the family land—and purchase two additional acres, while repaying all of her loans. Her two daughters are flourishing in school, which their parents can now easily afford.

In the village of Hlay Tin Oo, another woman, Daw Cho Thae, used to survive by plucking weeds and betel leaves and other seasonal jobs. She and her husband lived in a shed with a roof made of leaves that offered little protection from the elements. A series of small loans allowed her to purchase a cow and develop a milking business providing enough income for a comfortable home.

Microfinance has transformed life for these and 630,000 other households in Myanmar. It all began in 1997, when UNDP pioneered the concept of microfinance as a way of improving the well-being of people otherwise on the margins of development.

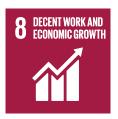
INTRODUCING A NEW WAY OF BANKING

Myanmar is a poor country, still ranking relatively low on the Human Development Index. When microfinance was introduced, about 75 percent of people lived in rural areas, many contending with a lack of fertile land, limited access to

630,000

HOUSEHOLDS ARE CLOSER TO SDGs:







markets and few options for jobs outside farming.

Compounding these issues was the absence of banking services, particularly for women and those with few or no assets. The handful of commercial banks did not operate in rural localities. Poor rural women had virtually no chance of securing even the small amounts of capital needed to start or expand small businesses that might offer new sources of income.

In 1997, there was no legal framework to guide the establishment of microfinance institutions, but by bringing together three international partner organizations with extensive expertise in the field, UNDP helped a programme get off the ground. Within the first 10 years, it had disbursed over 1.6 million loans, averaging US \$37, to over 350,000 households in around 4,000 villages. Repayment rates consistently topped 99 percent.

Women made up 98 percent of the clients, spinning small sums into new businesses, better homes, improved family health, larger farms and education for their children. But the results extended far beyond more profitable businesses. Children of borrowers averaged half a year more in school than those of people who do not take loans. Borrowers were more likely to pay for health care for acute illnesses, and twice as many had electricity compared to those without loans.

TAILORED SERVICES RESPOND TO LOCAL NEEDS

The initiative straddled four diverse regions of Myanmar, covering some of the most impoverished parts of the country. Much of its success came from its emphasis on working directly with people and tailoring services to their needs. A network

of branch offices was set up in townships and staffed by local people. They were trained to select clients based on criteria such as the severity of their poverty, to help them understand how microfinance works and even to share basic business skills. Besides processing the loans, branch office staff also learned a process of comprehensive planning and outreach to extend microfinance services, and to manage and monitor loan portfolios.

Their skills and close relationships with clients contributed to the high repayment rates, and helped clients make the most effective use of funds, such as through appropriate investment choices and loans amounts. Other support came through regular meetings drawing together borrowers and branch office staff to collect payments, and process and disburse loans. Local offices set the meetings based on local conditions, holding them biweekly in many cases, but monthly in Shan State, where people tend to be scattered in remote villages.

As a complementary mechanism, in some remote communities where direct links to a branch office and microfinance services would be too difficult, the programme aided in establishing self-reliance groups. These assisted 15-20 women facing financial constraints and interested in improving their livelihoods to establish a common fund with their savings, supplemented to some extent by UNDP grants. Each was then eligible to take small loans from the fund.

The groups were trained on basic skills such as loan fund management, bookkeeping and business planning. When it became clear over time that the groups could not provide enough capital, as members' businesses grew, UNDP initiated a link with the microfinance programme. This allowed the groups to secure "wholesale" microfinance loans that expanded the

amounts individuals could borrow, enabling some to expand their business five to tenfold, and double or even triple initial investments.

Today, with microfinance now a well-embedded practice in Myanmar, around 77 percent of loans are used to procure agricultural supplies, while 18 percent help borrowers cultivate retail and wholesale trading enterprises. Over time, the types of loans have grown beyond those related to income generation, encompassing emergency health care and education costs. Loans with flexible terms are offered to the most vulnerable households. The Beneficiary Welfare Programme, valued at around \$5 million, has introduced a kind of basic insurance protecting clients from natural hazards such as floods, fires and other accidents. Savings accounts, offering a 15 percent annual return, help loan clients set longer term goals, build capital and protect themselves against periods of hardship.

In 2008, Cyclone Nargis caused the worst natural disaster in the recorded history of Myanmar, resulting in 138,000 deaths. The microfinance programme took quick action in suspending loan collection and returning savings to over 50,000 families, providing an emergency infusion of cash that eased the path to recovery.

A FOUNDATION FOR A MODERNIZING ECONOMY

The microfinance programme has not only helped many poor borrowers improve their livelihoods, but also cultivated a basic knowledge of how banking services work among people who earlier had little understanding of these. To some extent, it has laid a foundation as Myanmar seeks to modernize its economy and integrate within the Association for Southeast Asian Nations. It has demonstrated that microfinance can reduce poverty through carefully managed services that reach even remote rural areas, and developed a large cadre of microfinance technicians.

Around \$27 million now circulates in the funds of the self-reliance groups and other community-based organizations, and by the end of 2013, \$550 million had been disbursed through the microfinance programme. Unmet demand for credit, however, is still at an estimated US \$1 billion.

The Government of Myanmar, seeing the success of the

"The project shows that microfinance following international best practices can operate in Myanmar, and in a sustainable way serve clients and generate sufficient revenues to grow and expand."

—U KYAW HSAN, UNION MINISTER OF CO-OPERATIVES

programme, has come to understand microfinance as a key poverty alleviation strategy. In 2011, Myanmar adopted a Microfinance Law that finally sets a regulatory framework and creates space for licensed microfinance service providers. Over 250 organizations have recently been licensed to beginning offering microfinance, opening room for diverse services to flourish.

As part of a process of institutionalizing systematic government support, UNDP has partnered with the UN Capital Development Fund to help establish a Myanmar Financial Inclusion Roadmap, approved by the Office of the President. An Interministerial Steering Committee and Technical Working Group have been set up to carry forward implementation. Plans call for increased financial literacy nationwide and the growth of mobile banking and digital financial services, among other measures, towards a long-term goal of developing micro, small and medium enterprises. Close engagement with commercial banks will include improving services for small businesses.

UNDP has shifted the operations of its microfinance programme to an expert international NGO, PACT, which covers 80 percent of the current microfinance market. Through the transfer agreement, PACT committed to providing a portion of revenues from loans, totalling nearly \$12.7 million over five years, to the continued development of the microfinance market as well as to programmes to improve livelihoods and food security.

"UNDP has done an excellent job," reflects U Kyaw Hsan, the Union Minister of Co-operatives. "I am confident that... the microfinance sector will continue to expand and meet the needs of the poor as well as contribute to Myanmar's development goal of reducing poverty by half from 2005 to 2015. The project shows that microfinance following international best practices can operate in Myanmar, and in a sustainable way serve clients and generate sufficient revenues to grow and expand."



Nepal

BEING OFF THE GRID DOES NOT MEAN BEING POWERLESS

High in the mountains of Nepal, rivers and streams are common—but connections to the national electricity grid much less so. Among the 60 percent of Nepalese who live in rural areas, more than a quarter still need to be connected to electricity. In isolated villages perched high on mountain tops, the chance of the grid reaching them is unlikely, however, at least in the near future.

The lack of electricity inhibits people's ability to thrive. It leaves them dependent on fuels such as wood and animal dung, which pollutes the air and strips trees from local hillsides, on top of requiring many long hours for collection, mostly by women and girls. Small local businesses have few options to expand their operations through electrically powered technology. Children lag behind in school because once the sun goes down, they lack sufficient light for studying.

Solving the power gap, given Nepal's many challenges, from rugged terrain to limited financial resources, is a complex problem, but progress is happening. In some of the poorest and most remote areas of the country, the lights are going on, and slowly but surely, people's lives are being transformed.

CONNECTING RURAL COMMUNITIES

Starting over two decades ago, UNDP began working closely with the Government of Nepal's Alternative Energy Promotion Centre to "electrify" remote villages. Despite a lack of energy infrastructure, Nepal's copious water resources in thousands of rivers and streams offered a way forward.

UNDP and national technical experts came together to survey the situation, and realized there was enormous potential for harnessing energy with micro-hydro power plants that could be situated on local streams and rivers, many of which ripple from high elevations. The plants are constructed with accessible, locally available technology, and are easy for local people to install and maintain. Energy stored in rushing water is converted to electricity to power household appliances and small businesses, boosting the local economy and reducing drudgery.

Before a micro-hydro plant came to the village of Duni in Far Western Nepal, for instance, people had to walk one day

300,000 HOUSEHOLDS ARE CLOSER TO SDGs:







to reach the nearest mill to extract cooking oil from mustard seeds. With electricity, one villager, Keshar Singh Saud, set up a small agro-processing mill that produces oil and processes rice, the local staple. He earns additional income—and feels proud that he can serve his neighbours.

Padma Devi Khadka of the same village is glad that the days of spending hours walking to obtain oil have passed. "We never thought that our village would be like this in the past," she says. "The power has changed our lives." Among other improvements, local women now have more time to earn incomes, such as through raising poultry and goats.

In other villages, micro-hydro plants have allowed schools to introduce computers, improving attendance by students and the quality of their learning. One village set up an FM radio station, providing news and entertainment. Others are pumping water to irrigate fallow lands, resulting in dramatic increases in income through production of high value crops like beans and garlic. Small businesses have sprung up to provide services such as photocopying and electronics repair.

The combined efforts of the people, Government and development partners have now led to the installation of more than 2,500 micro-hydro plants across rural Nepal. They provide electricity to 300,000 households, and have helped over 2,000 micro- and small enterprises get off the ground. The establishment of each plant involves training the community on how to use and maintain it, building new skills in planning and managing local resources. This demonstration of community capabilities in turn has persuaded national policy makers of the feasibility and value of rural energy projects, and resulted in increased government financial support.

In 2006, Nepal adopted a landmark Rural Energy Policy

that assigned a central role to local governments in promoting renewable energy technologies for rural electrification. Supplying electricity to rural areas has now become a top national development priority, with the Government recognizing power shortages as one of the greatest obstacles to development. Environment, energy and climate change sections have been set up in all 75 districts to help local governments play active roles in advancing the uptake of renewable energy, including through micro-hydro plants, solar systems, and improved stoves for clean and efficient cooking.

"UNDP has helped both in extending energy access to rural poor people and in formulating appropriate policies for energy promotion," says Dr. Ram Prasad Dhital, Executive Director of the Alternative Energy Promotion Centre.

SCALING UP TECHNOLOGY

With the success of the micro-hydro plants now well-established, and given that energy access is central to Nepal's development agenda, UNDP has begun encouraging a process of scaling up and diversifying the types of technology being deployed. Power sources capable of greater output can serve more people, lower maintenance costs and provide enough juice for local enterprises to expand their operations and become more productive.

Two options to move forward include 100-kilowatt-plus mini-hydro systems, with greater output than the micro-hydro plants, as well as larger solar photovoltaic systems. In some cases, mini-grids can link existing micro-hydro generators, boosting the power supply. Barriers to these solutions are substantial, however, including high initial investment costs, and

"UNDP has helped in extending energy access to rural poor people and in formulating appropriate policies for energy promotion."

—DR RAM PRASAD DHITAL, EXECUTIVE DIRECTOR, ALTERNATIVE ENERGY PROMOTION CENTRE, MINISTRY OF POPULATION AND ENVIRONMENT

a lack of technical capacity and awareness. The difficulties in moving from micro-hydro to mini-hydro are not so significant as to be insurmountable, however, as might be the case with very large-scale infrastructure.

Actions to overcome the obstacles are unfolding on a number of fronts, such as through developing an appropriate public-private sector model that combines different sources of finance and expertise. This work takes place through the Central Renewable Energy Fund, created in 2015 to work with banks and financial institutions on funding projects, and to help connect manufacturers and installers of mini-hydro and large solar photovoltaic systems to financing.

The 2016 Renewable Energy Subsidy Policy, drafted in part with UNDP assistance, contains provisions to support private developers and opens up subsidies for energy services. Reducing start-up costs is being achieved in part by identifying domestic manufacturers who, with some initial technical support and financing, can produce components for different systems to generate power. Demonstration projects are geared towards showing how larger systems can be cost-effective, particularly through the boost they deliver to local economies. As local enterprises grow through greater energy availability, they consume more, contributing to the financial sustainability of new systems.

Nepal's huge strides in rural electrification in the last decade have included the extension of the national grid by the Nepal Electricity Authority. In some communities, when the grid has arrived, micro-hydro plants have been abandoned. To help make the best use of all resources, UNDP and the Alternative Energy Promotion Centre have helped connect



the plants in mini-grids, working with private companies and local financial institutions on more than 100 such systems.

A landmark decision by the Nepal Electricity Authority that set technical standards to open grid connections to micro-hydro plants has already led to the signing of power purchase agreements with two of them. This provides an opportunity to sell unused electricity and generate revenues to sustain their operations, as well as to purchase power when local supplies are low, enhancing reliability and quality.

Further support for managing supply and demand and avoiding duplication comes from local planning. In central Nepal, the district of Gorkha is piloting the country's first District Electrification Master Plan. It provides an overview of all available energy resources and helps define how these can be most effectively used, in terms of both cost and broad access. The plan should show the way for other districts, towards the day when all people in Nepal, regardless of where they are, have access to power.



Pakistan

NEW SERVICES IMPROVE ACCESS TO THE LAW AND HOPES FOR JUSTICE

It was her father's belief that he should educate his daughters that set Inspector Anila Naz on a groundbreaking path to become a police officer. When she first put on a uniform in Pakistan's western province of Khyber Pakhtunkhwa, her uncle warned her to stay away from his village, as he considered it shameful for a woman to work in a male-dominated profession.

But Naz, knowing how poorly many women are treated in the area, was determined to persist. Buoyed by her father's commitment to never discriminate against his daughters, she not only joined the police, but rose through the ranks.

Today, as a Master Trainer for the police, she teaches supervisory and communication skills to officers who are still mainly male. In the process, she also shifts traditional notions about what's suitable for a woman. Her uncle now proudly welcomes her to his village, while her effectiveness as a trainer has overcome initial scepticism among police trainees.

"I had to justify my father's confidence in me, and silence the critics," she says. "It was only possible if I could reach a position where they had to look up to me for inspiration." Naz's ability to serve as a role model has grown in part through a UNDP programme to extend access to justice to poor and marginalized people in Khyber Pakhtunkhwa. It places a strong emphasis on engaging women both as professionals within the judicial system and as people equally entitled to its many services.

Through the programme, Naz gained additional qualifications as a Master Trainer. "Success is only possible through continuous hard work," she says resolutely. "I have to work hard not only for myself, but for my sisters in (Khyber Pakhtunkhwa)."

With a growing number of people like Naz in the justice system, it is becoming more responsive to the citizens it serves. Initially, the programme operated in 7 districts of the Malakand division of Khyber Pakhtunkhwa, but, signaling its effectiveness, it has now been scaled up to 11 districts in three divisions. The 70,000 members of the provincial police force now include 788 women, including five deputy superintendents of police.

136,000

PEOPLE,
HALF OF THEM WOMEN,
ARE CLOSER TO SDGs:







Access to justice and the rule of law are top priorities for officials in Khyber Pakhtunkhwa, as means of deepening stability and sustaining peace. UNDP, with long experience in working on governance reform in Pakistan, is a trusted partner in helping this process move forward.

BRINGING JUSTICE TO ALL, INCLUDING WOMEN

Situated on the border with Afghanistan, Khyber Pakhtunkhwa has long been buffeted by instability—armed conflict as well as natural disasters, including earthquakes and floods. Living there can be a struggle, more so for women, who in the face of often extreme gender discrimination lag behind men in almost every social indicator.

Many of the most marginalized women live in remote communities, where traditional norms limit their movements within homes and neighbourhoods. Since they cannot travel to obtain legal services, or afford to pay for them, the services must go to them.

With these issues in mind, since 2011, the UNDP programme has supported 2,668 legal aid clinics in different areas. These have informed over 136,000 people about their legal rights—over half the attendees have been women. Twenty-two institutionalized legal aid desks serve over 17,000 community members.

Elizabeth, a paralegal, works through the UNDP programme to raise awareness of access to justice among women. As part of a legal aid team, she regularly travels along the difficult, dangerous roads and paths that snake through Khyber

Pakhtunkhwa's mountainous terrain to reach far-flung villages. Women there may have never heard before about any of their rights or how to seek legal protections—even for blatant forms of abuse such as domestic violence.

Born and raised in Malakand, Elizabeth became a legal professional because she has witnessed firsthand how often women are denied justice. "Women in my area were victims of abuse and suffered immensely at the hands of their husbands



and fathers," she says. "They had no access to or guidance on their own rights under the law."

Now Elizabeth serves as the bridge to justice system, helping women file cases to stop domestic violence, redress discrimination in inheritance and pursue divorce. Recently, a woman from a conservative family approached her for advice on ending a marriage, and Elizabeth helped her find a lawyer. The woman is now studying to become a lawyer herself.

UNDP has helped establish special scholarships for women who want to become lawyers. In the district of Dir, which earlier had no women attorneys, six are now practicing and another 20 are completing their studies.

Dir and two other districts also now have women only bar rooms at court, where they can gather to discuss legal issues and meet with women litigants. The separate spaces, which allow for local cultural norms around private facilities for women, have increased the number of women clients. Many used to avoid the courts because they did not want to interact with male lawyers.



"WE HAVE TO CHANGE"

An important part of improved access to justice rests on equipping the people who deliver it—in the police, courts, prosecution offices and even alternative methods of justice—with the skills to offer high quality services available to all who need them. Towards this end, UNDP has helped set up the Khyber Pakhtunkhwa Judicial Academy, now a regional training hub with over 2,000 graduates. Judges and court staff who attend study different aspects of the law as well as human and women's rights and judicial ethics, among other subjects.

Additional measures have comprised assistance to establish the specialized and state-of-the-art Regional Training Center for Police, introduce community policing to bolster public confidence in services meant to protect them, and set up a forensic lab that greatly improves the processing of evidence. These offer new institutional capacities that will sustain progress over the long term.

Important complementary steps have empowered communities, including women, to speak up about what they want from the judicial system. Consultations with community members in 10 districts of Malakand provided novel platforms to discuss community policing needs. They were celebrated as moments of new awareness and opportunities to build the relationship between the police and the communities they serve.

Men and women who attended provided a number of recommendations, based on their experience. They called for limited political interference, improving training and appointing more women officers. As one teacher stated, "If the number of women in the police is increased and they are appointed at higher positions, the practice of domestic violence in homes will decrease."

Conclusions from the consultations have fed into district plans to ensure the police respond to community issues, including crimes against persons such as assault and robbery, and dangers from overloaded vehicles and rash driving. One officer attending the consultations pointed out: "We recognize we have to change, and by events like this we will move faster."



Solomon Islands BANKING NO LONGER REQUIRES A BRANCH—OR A BOAT

For better-off people in the world today, accessing a bank account involves little more than a click on a computer and a minute of time. In some remote parts of the Solomon Islands, until recently, it required waiting weeks for a ship and spending a month of income to travel to one of only a handful of bank branches serving the country.

That put banking out of reach for many people. It was much easier and cheaper simply to keep cash under the mattress at home.

For banks, too, it made economic sense to keep operations centralized in a few well-populated locations, where transaction costs are lower. Financial inclusion, where anyone who wants a bank account can get one, seemed like a socially responsible idea, yet challenging to implement.

But financial inclusion can also provide a significant boost to national development. That realization led the Central Bank of the Solomon Islands to turn to the Pacific Financial Inclusion Programme (PFIP), a joint initiative by UNDP and the UN Capital Development Fund (UNCDF), for assistance

in coming up with a solution.

Change came quickly. Through partnerships involving the Central Bank, the PFIP and private banks, mobile and branchless banking services were rolled out across the Solomon Islands. Over 40 percent of people now have a bank account, up from only 20 percent in 2010. By 2016, 195,000 new accounts had been opened. Over 100,000 people could do their banking on simple mobile phone apps.

FINANCIAL INCLUSION IS POSSIBLE HERE TOO

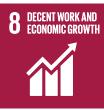
A lower middle-income country, the Solomon Islands is spread over 1,000 islands, some little more than small atolls jutting from the ocean. Eighty percent of people live in remote areas, and as of 2010, a large majority had never used a bank.

This had many consequences. For individuals, there were obvious risks of losing cash due to fire or theft, and it was

195,000

NEW BANK ACCOUNTS BRING PEOPLE CLOSER TO SDGS:







easier for people to spend money instead of saving it. Small local businesses had little hope to access credit for expansion. Among the country's 16,000 civil servants, many teachers and health care professionals posted to rural areas faced spending a third or more of their salary commuting by road, boat or even foot to provincial towns to retrieve their pay from a bank. This cost the communities they serve, as many were absent for days at a time.

Traditionally, the Central Bank served as a regulator and supervisor of the handful of commercial banks in the Solomon Islands. But in recent years, having seen the success of financial inclusion initiatives in Africa and Asia, officials began to think about how to do something similar in their own country. Supported by PFIP, the bank set up the National Financial Inclusion Taskforce to begin engaging representatives from all commercial banks as well as a cross-section of other financial service providers, NGOs and civil society organizations, government ministries, development partners and leading citizens.

Putting their heads together, they agreed on a strategy and set of targets for extending banking services across the country. Since the cost of establishing physical bank branches in remote areas can be prohibitive, the PFIP encouraged the bankers to start thinking about electronic delivery channels, such as through mobile phone apps.

Another early idea was to equip small local shops with point-of-sale terminals where customers could deposit and withdraw cash using a swipe card. Two commercial banks agreed to source and deploy the required technology, and train agents in the shops on how to use it.

REACHING NATIONAL COVERAGE IN TWO YEARS

In 2013, the first point-of-sale terminals came online. Within two years, they had spread across the country, covering all provinces. One bank, Bank South Pacific or BSP, had extended access through the terminals to almost 110,000 customers by the end of 2016.

Some terminals now transact significant sums of up to US \$150,000 a month. On average, shops hosting them manage 600 to 1,000 transactions every month, which earns them around \$100 to \$150, a significant sum especially in outlying areas.

The tendency of people who withdraw cash to spend at least part of it in the shop has been an extra boon to local businesses, since previously, if people went to one of the few larger towns with a bank branch, they tended to shop there as well.

Danny Pitakia runs Danny Shop in Sasamungaa, home of one of the most recently established remote terminals. He has become an enthusiastic spokesperson, encouraging friends and neighbours to use the service and save on costly trips to the larger towns of Taro and Gizo.

"It is easier and more convenient for people to open accounts and do basic banking," he points out. "They can safely keep their savings or earnings. This was not possible in the past."

Bank officers, who used to wait for people to come to them, now travel to remote communities to increase awareness and financial literacy. They meet with local chiefs and community members to introduce electronic banking, and train people who manage the local terminals. New customers learn about topics such as the rationale for saving and budgeting, and how

to use mobile phone banking apps that allow them to check balances, pay basic bills and make person-to-person transfers.

LEAVING NO ONE BEHIND

Part of the support from the PFIP, beyond the expansion of branchless banking, has entailed assisting accompanying changes in legislation. Like many countries, the Solomon Islands has strict anti-money laundering and "know your customer" laws. These require banks to review official identification documents such as a passport, birth certificate or driver's license before setting up a bank account. A quarter of people in the Solomon Islands do not have any of these, however, posing another obstacle to obtaining banking services.

In 2012, the law was relaxed, based on experiences in other countries. Today, people can set up basic bank accounts involving minimal transactions with an application signed by a church pastor or police officer or other local authority willing to vouch for their identity. Access was further eased through biometric voter identification cards introduced during the 2014 national elections.

Other legislative changes have come in mandating the Central Bank to promote financial inclusion. Under the aegis of the bank, an ambitious new National Financial Inclusion Strategy aims to have 70 percent of adults actively using financial services by 2020, and to ensure that an access point is no more than an hour away for 90 percent of the population.

In the remotest areas of the country, access to banking is still several years away, but the PFIP has begun helping communities build a foundation for the eventual extension of new



services. Partnerships with national and international NGOs have encouraged the establishment of savings clubs, where people pool their funds and can withdraw small loans. The clubs teach members how to manage money and even the basics of numeracy in most instances, instilling skills that over time can be used in "graduating" members to formal financial services.

For more and more people in the Solomon Islands, financial inclusion, having taken root, is now taking off.



Timor-Leste TAKING JUSTICE TO THE PEOPLE

Until recently in rural Timor-Leste, access to the justice system was simply too difficult for many residents of rural areas. To start, only four of 13 municipalities had municipal courts. In those without courts, and even in some that have them, getting to court from more remote areas meant hours of struggling to navigate often poor roads.

The time spent resulted in losses to livelihoods that poorer people could ill afford. Many people simply did not know their rights, or lacked the expectation that crimes such as murder or domestic violence would be punished.

Today, however, access to justice in remote areas is steadily improving. An initiative supported by UNDP has drawn on successful experiences in other parts of the world to help establish mobile courts: Where people cannot come to justice, justice comes to them. The courts involve municipal court officials—typically, a judge, prosecutor, public defenders and clerks—traveling to outlying areas, where they hear cases in makeshift courtrooms.

"With each mobile justice session, we see increased interest,

knowledge and awareness of the formal justice system, thereby increasing the number of Timorese who turn to it to report crimes and resolve their disputes," says Judge Constancio Barros Basmery, who, when not hearing cases in mobile courts, presides over a municipal court in the city of Suai.

While initially the mobile courts heard only simple cases requiring minimal prison sentences, they now offer as well the three-judge panels required to try the most serious crimes, including rape and murder.

Complementary legal outreach sessions involve working with rural communities so that people fully understand their rights under the law, as well as mechanisms, such as the court system, to protect them. So far, more than 5,000 people have participated in the sessions, and more than 3,000 have benefitted from the mobile courts. A strong emphasis on informing people about gender-based violence and the Law against Domestic Violence is attuned to the reality that nearly half of the criminal cases concern some kind of abuse against women and girls.

All citizens,

WITH ACCESS TO JUSTICE, ARE CLOSER TO SDGs:







The process has not only expanded access to justice for people who did not have it, but also reduced the backlog of cases that has plagued the municipal courts. It has worked so well that it has moved from a UNDP-assisted initiative in one pilot municipality to a national programme covering all municipalities.

A JUDICIAL SYSTEM COMES INTO BEING

Timor-Leste is one of the world's youngest countries, gaining independence only in 2002. As such, it has been faced with constructing a justice system from the ground up. With still limited human and other resources, this has not been an easy task, but it is vital to protecting people's rights as well as fostering peace and stability, including through instilling confidence that governance will be efficient and fair.

A well-functioning judicial system supports Timor-Leste's drive to modernize its economy and society overall, especially as it strives to move from being a poor and relatively underdeveloped country to a more prosperous middle-income one.

With these goals in mind, the mobile courts have been just one element of UNDP's assistance. It has also worked closely with a series of national institutions—the courts, the Public Prosecution Services, the Public Defender's Office and the Ministry of Justice—to help them build capacities and move towards a fully fledged judicial system.

After its independence, Timor-Leste had to rebuild the foundations of its justice system. The Court of Appeal and four municipal courts are now fully operational, each with

full-time public defense and prosecution offices. There are over 200 judges, prosecutors, public defenders, private lawyers and notaries fully accredited by the Legal Training Centre.

Initial support from UNDP focused on setting up basic infrastructure, such as court facilities, and identifying international legal professionals who could temporarily perform basic judicial functions. International mentors also helped national lawmakers develop essential legislation on legal aid, juvenile justice, the court of audit and criminal investigations, among other fundamentals.

In 2003, the Legal and Judicial Training Center began operating out of the Ministry of Justice. Its training programme for judicial and legal professionals and notaries today boasts 218 graduates. Their growing expertise has allowed the gradual withdrawal of international experts and put full "nationalization" of judicial professionals within reach.

Other efforts went towards modernizing prisons, including establishing procedures aligned with international

"With each mobile justice session, we see increased interest, knowledge and awareness of the formal justice system, thereby increasing the number of Timorese who turn to it to report crimes and resolve their disputes."

—JUDGE CONSTANCIO BARROS BASMERY



standards and national laws. New practices include training inmates to make products that can be sold, providing earnings that go in part to their families and in part to them upon release. The process equips them with skills and some funds to restart their lives. A family visit programme helps offenders maintain the social ties that support successful reintegration.

Training has helped develop a new approach to reporting on people who pass through the justice system. An earlier emphasis solely on behaviour while incarcerated has yielded to a more comprehensive model aimed at successful reinsertion in society. It factors in psychological profiles, socioeconomic issues, and assessment of family and community support.

UNDP has partnered with NGOs active on justice and human rights issues to provide training and awareness programmes for inmates on issues such as drug and alcohol abuse, health and sexually transmitted diseases, gender-based violence and conflict resolution.

Among inmates who participated in sessions on issues like these in the Becora and Gleno prisons, 87 percent reported that they had used the strategies for controlling their anger. A full 93 percent described positive changes in their behaviour.

SUSTAINING MOMENTUM

With a new generation of Timorese legal professionals has come an emphasis on improved policy-making, coordination and strategic planning, so that gains can be systematically sustained. Activities in recent years comprise needs assessments of human resources, the development of monitoring and evaluation tools, and public surveys measuring perceptions of progress in the justice system. An integrated management information system connects different judicial institutions, strengthening strategic analysis, planning, monitoring and public information.

The Office of the Prosecutor General's efforts have encompassed the adoption of performance targets, and the introduction of judicial and financial audits. The targets have already resulted in measurable reductions in pending cases, with the majority of domestic violence cases and serious offences against physical integrity forwarded to the relevant court and handled within a month.

One of the latest initiatives aims at strengthening legal aid clinics under the Public Defender's Office. An initial pilot in two judicial districts builds on an innovative state-civil society partnership, where civil society organizations offer their skills in alternative dispute resolution and community legal education to assist people in taking cases to the Public Defender's Office.

These are all signs of remarkable progress in just over a decade. As Timor-Leste closes in on the goal of a fully operational justice system, a growing share of people feel safe and protected in their daily lives. More know their rights as well, which the judicial system is increasingly equipped to uphold.

CREDITS

Team: Silvia Morimoto, Faiza Effendi, Stanislav Saling and Abha Nigam

Special thanks for story contributions from UNDP Country Offices in Bangladesh, China, India, Iran, Mongolia, Myanmar, Nepal, Pakistan and Timor-Leste; the UNDP Pacific Office in Fiji; and the UNDP Regional Bureau for Asia and the Pacific Country Office Support and Quality Assurance and Strategic Planning and Oversight Teams

Editor: Gretchen Luchsinger Designer: Cristina Ottolini

PHOTO CREDITS

Cover: UN Photo/Martine Perret

Bangladesh: UNDP Bangladesh

China: UNDP China

India: Chandan Khanna/AFP, UNDP India

Iran: UNDP Iran

Mongolia: UNDP Mongolia Myanmar: UNDP Myanmar

Nepal: Kamal Sigdel/UNDPNepal, Laxmi Prasad Ngakhusi Pakistan: Mehr Hassan/UNDP Pakistan, UNDP Pakistan

Solomon Islands: Pacific Financial Inclusion Programme (PFIP)

Timor-Leste: UNDP Timor-Leste