



Sindh Rural Support  
Organization

# RURAL WOMEN AND BEGINNING OF CHANGE



Annual Report  
2010-2011



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## SRSO Profile

### SRSO Company Secretary:

Mr. Masood-ul-Hassan

### SRSO Auditor:

M/S Ford Rhodes Sidat

Hyder & Co.

Chartered Accountants,

Lal View Building, 4-Bank Square

Lahore, Pakistan

### SRSO Banks:

- First Women Bank Ltd., Queens Raod, Sukkur
- Allied Bank Ltd, Mohammad Bin Qasim Road, Sukkur
- Askari Bank Ltd, Sarafa Bazar, Sukkur
- Summit Bank Ltd, Bunder Road Branch, Sukkur
- United Bank Ltd, Minara Road Branch Sukkur
- KASB Bank, Racecourse Road Branch Sukkur
- JS Bank, Shaheed Ganj Road Branch Sukkur
- Dawood Islamic Bank, Main Branch Sukkur
- National Bank of Limited Pakistan Ltd, MRK Branch

### List of Partners for the year FY 2010:

- Government of Pakistan (GoP)
- Government of Sindh (GoS)
- Pakistan Poverty Alleviation Fund (PPAF)
- Rural Support Programme Network (RSPN)
- OXFAM GB (Through TRDP)
- United Nations Children's Funds (UNICEF)
- FAO Food and agriculture Organization
- World Food Programme (WFP)
- USAID United State Agency for Internation Development



## Sindh Rural Support Organization

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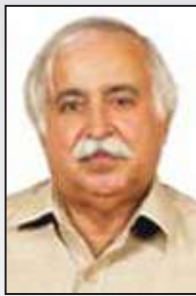
Website: [www.srso.org.pk](http://www.srso.org.pk)

# SRSO Governance

SRSO is privileged to have very dynamic and diversified governance. The Board of SRSO is a balanced mix of representatives from public and private institutions and press intelligentsia, academic, agriculture sector and industries. The Board members led by Chairman Shoaib Sultan Khan frequently visit SRSO to provide strategic leadership. SRSO Executive Committee and Audit Committee respectively led by Mr Fazalullah Qureshi, Mr Rashid Bajwa consistently review SRSO Finance and programme in every three months. Following are our worthy mentors.



Mr. Shoaib Sultan Khan  
Chairman



Mr. Fazalullah Qureshi  
Director



Dr. Shereen Mustafa  
Director



Ms. Naheed Shah Durrani  
Director



Ms. Faryal Hussain Khan  
Director



Mr. Ghulam Sarwar Khero  
Director



Mr. Nazar Hussain Mahar  
Director



Mr. M. Suleman Shaikh  
Director



Mr. M. Nazar Memon  
Director



Mr. Ghulam Mustafa Abro  
Director



Mr. Aazar Ayaz  
Director



Mr. Rashid Bajwa  
Director



Mr. Tasneem Ahmed Siddiqui  
Director

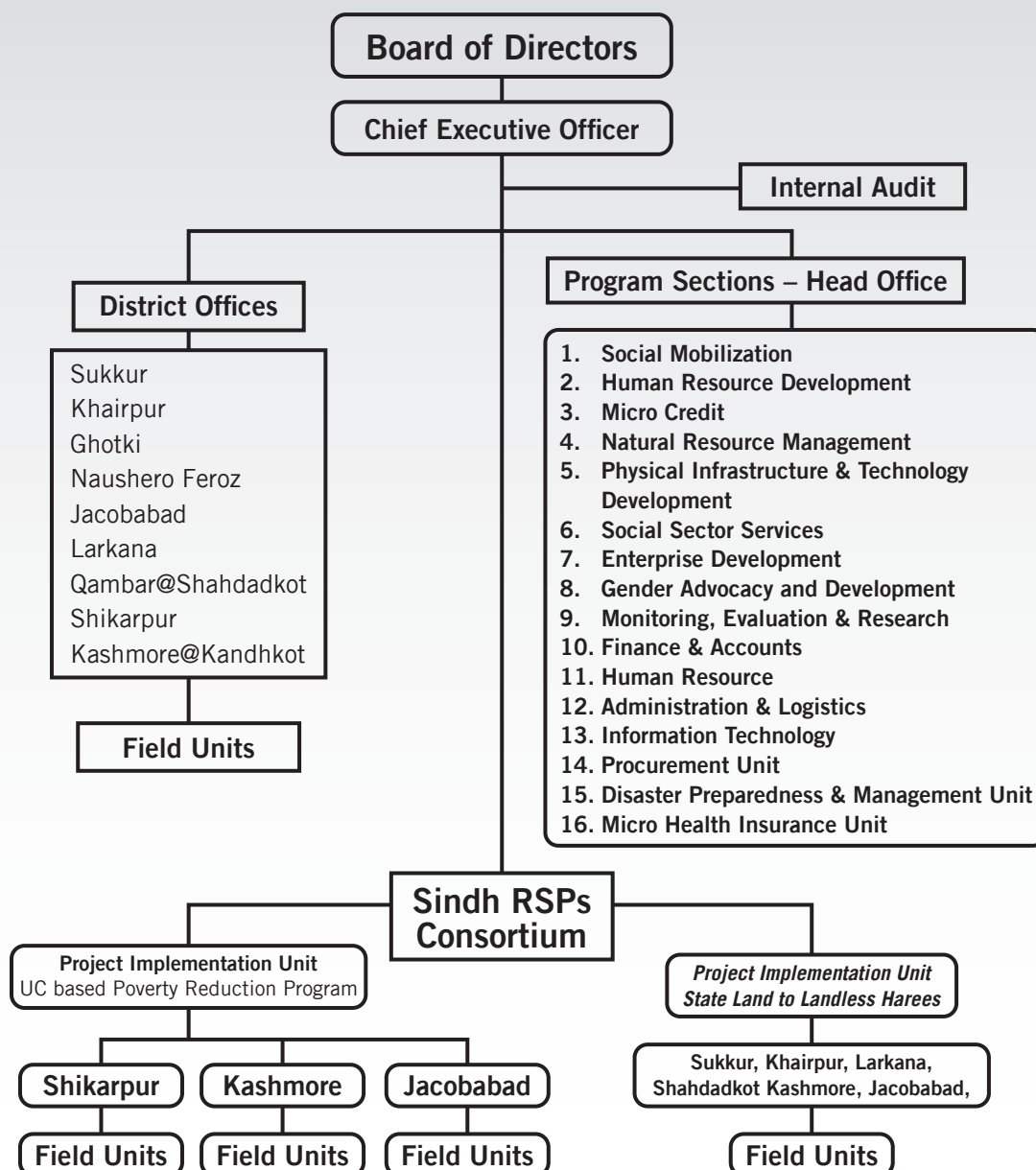


Mr. Suleman G. Abro  
Director



Dr. Sono Khangharani  
Director / CEO SRSO

# SRSO Organizational Structure



# Table of Contents

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<b>06</b> Message from Chairman	<b>08</b> Foreword by Chief Executive
<b>10</b> An Overview of 2010-11	<b>14</b> Chapter # 1 Social Mobilization
<b>22</b> Chapter # 2 Working For Gender Equality and Women Empowerment	<b>26</b> Chapter # 3 Equipping Communities in Self-Management
<b>32</b> Chapter # 4 Reviving Hopes through Microcredit	<b>36</b> Chapter # 5 Community Investment Fund
<b>40</b> Chapter # 6 Reconstructing Flood-Affected Houses and Community Physical Infrastructure	<b>48</b> Chapter # 7 Micro Health Insurance
<b>52</b> Chapter # 8 Natural Resource Management	<b>56</b> Chapter # 9 Social Sector Services
<b>62</b> Chapter # 10 Enterprise Development	<b>66</b> Chapter # 11 Working with Older People through HelpAge International
<b>68</b> Chapter # 12 SRSO's Collaboration with Brooke	<b>70</b> Chapter # 13 Pakistan Poverty Alleviation Fund (PPAF) Waseela-e-Haq Scheme
<b>72</b> Chapter # 14 The Union Council Based Poverty Reduction Programme (UCBPRP)	<b>76</b> Chapter # 15 Benazir Income Support Programme-(BISP)
<b>78</b> Success Stories	<b>82</b> Financial Statements

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# Acronyms

AKRSP	Agha Khan Rural Support Programme	MoU	Memorandum of Understanding
AFT	Azaan Foundation Trust	MPG	Machinery Pool Group
ALC	Adult Literacy Center	MRK	Marketing
BHU	Basic Health Unit	MTN	Metric Ton
BISP	Benazir Income Support Programme	MWRA	Married Women of Reproductive Age
BoD	Board of Directors	NGO	Non-Governmental Organization
CBV	Community Based Volunteer	INGO	International Non-Government Organization
CIF	Community Investment Fund		
CEO	Chief Executive Officer	NIRM	National Institute of Rural Management
CO	Community Organization		
CNIC	Computerized National Identity Card	NRSP	National Rural Support Programme
Cr.O	Credit Officer	NRM	Natural Resource Management
CRP	Community Resource Person	NGO	Non Government Organization
CLEW	Community Livestock Extension Worker	PAR	Portfolio at risk
CPI	Community Physical Infrastructure	PC	Planning Commission
CMST	Community Management Skill Training	PAX	Participants
DFID	Department for International Development	PITD	Physical Infrastructure & Technology Development
		PPAF	Pakistan Poverty Alleviation Fund
DPO	District Programme Officer	PMIL	Prime Minister's Special Initiative for Livestock
DVM	Doctor of Veterinary Medicine		
ED	Enterprise Development	P&D	Planning and Development
FCO	Female Community Organization	RSP	Rural Support Programme
F	Female	RCED	Rural Credit & Enterprise Development
F & A	Finance & Accounts	RSPN	Rural Support Programme Network
FAO	Food & Agriculture Organization	SDPI	Sustainable Development Policy Institute
FFS	Farmer Friendly School		
FP	Family Planning	SMT	Social Mobilization Team
FY	Fiscal Year	SITCO	Sindh Indigenous & Traditional Crafts Company
GOP	Government of Pakistan	SRSO	Sindh Rural Support Organization
GOS	Government of Sindh	SSS	Social Sector Service
GAD	Gender & Development	SO	Social Organizer
HRD	Human Resource Development	SM	Social Mobilization
HH	Household	SMT	Social Mobilization Team
IDP	Internally Displaced Persons	TBA	Traditional Birth Attendant
IGG	Income Generating Grant	TLC	Temporary Learning Center
IOM	International Organization for Migration	ToT	Training of Trainers
IRM	Institute of Rural Management	TT	Tetanus Toxoid
IWEIP	Integrated Water Efficient Irrigation Projects	UC	Union Council
		UCBPRP	Union Council Based Poverty Reduction Programme
IBA	Institute of Business Administration	UK	United Kingdom
ILO	International Labor Organization	UN	United Nation
LHP	Landless Haress Project	VO	Village Organization
LHV	Lady Health Visitor	VRP	Village Rehabilitation Programme
LHW	Lady Health Worker	VTEC	Vocational Training & Education Center
L/S	Livestock	VTP	Vocational Training Programme
LSO	Local Support Organization	WASH	Water Sanitation and Hygiene
LTD	Limited	WCO	Women Community Organization
M	Male	WHO	World Health Organization
MCO	Male Community Organization	WOS	Women Open School
MERU	Monitoring, Evaluation & Research Unit		
MFI	Micro Finance Institute		
MHI	Micro Health Insurance		
MIP	Micro Investment Plan		



## Message from Chairman

In 2003, when Government of Sindh (GoS) graciously asked me to chair the newly established Sindh Rural Support Organisation (SRSO), bestowed with a generous endowment, which now stands over a billion rupees, I took over the responsibility because an amazing group of eminent people agreed to help me and to become Directors of the new organisation.

In the last nearly nine years of my chairmanship, SRSO achieved incredible results, much beyond my expectations. Like an absentee landlord, I used to visit SRSO no more than once in three months, the achievements were entirely due to a team work comprising the honorary Directors, professionals, field and support staff of SRSO and above all the rural poor of upper Sindh districts.

Dr. Muhammad Suleman Shaikh unhesitatingly accepted my request to become the first Chief Executive Officer (CEO) of SRSO, on condition that he will not accept any remuneration. Suleman's unimpeachable integrity was SRSO's greatest asset in its infancy. When SRSO activities increased and a full time CEO based at Sukkur became essential, I persuaded Nazar Memon to come out of comfortable retirement, residing in suburbs of Islamabad, to the hardship station of Sukkur. He laid the foundation of SRSO including a plot of land, on which a functional building is under construction, designed by Pakistan's most eminent architect Arif Hasan.

In 2008, SRSO entered a new phase, when Chief Minister Syed Qaim Ali Shah, with full support of Chief Secretary Fazlur Rahman, approved the Union Council Based Poverty Reduction Programme (UCBPRP). SRSO needed a younger person Nazar suggested, and my choice fell on Dr. Sono Khangharani, an old rural support hand, who had spent six years with National Rural Support Programme (NRSP) before taking Thardeep Rural Development Programme (TRDP) to dizzying heights. Sono could not refuse my request, despite the daunting challenge SRSO posed.

Sono, during four years with me, produced astounding results for SRSO. Be it social mobilization, innovations, flood relief work or UCBPRP. He proved the efficacy of community investment fund (CIF) and during floods provided relief and succour to millions, despite it being a totally different challenge than SRSO's core programme of social mobilization. But this is where he over-extended himself and the organisation and forgot that in this cruel world, one is always judged by the worst and no one remembers good work. The good work was providing relief during emergencies to millions and rehabilitation for thousands including constructions of 43 new villages complete with every kind of infrastructure, in record time.

The good work was UCBPRP which even an outside agency like Sustainable Development Policy Institute (SDPI), whose Executive Director Dr. Abid Suleri accepted my request to undertake process monitoring of the activities of SRSO on a regular basis, acclaimed in its last report that as many as 59% of the poorest of the poor households in Shikarpur and Kashmor districts had

moved to non-poor category. Along with other facilities, UCBPRP provided health cover to thousands of poorest households through Pakistan's premier insurer Adamjee Insurance Company Limited, which also resulted in remarkable improvement and upgrading of health infrastructure in the private sector, in far off places like Shikarpur, Sukkur and Mithi. With NRSP- IRM support, thousands of villagers, majority of them being women, got vocational training for employment. With GoS support, landless Haris were given land.

But the crowning glory of UCBPRP was the empowerment of over 200,000 women of Shikarpur and Kashmor-Kandhkot. This was the first in Pakistan, a programme only concentrated on forming WOs to represent the rural households.

I owe a debt of gratitude to the Executive Committee of SRSO BoD, chaired by Fazalullah Qureshi with Nazar Memon and Rashid Bajwa, as members. They shouldered all my burdens.

However, it was the GoS which was the prime mover of SRSO and prominent amongst this list of supporters, were Additional Chief Secretaries (Development) Ghulam Sarwar Khero, Nazar Hussain Mahar and Malik Asrar Hussain, Adviser Dr. Qaisar Bengali, Ms Naheed Shah Durrani and Dr. Shereen.

Above all it were the women of upper Sindh districts who demonstrated what great potential they had, once unleashed they achieved amazing results.

After nine challenging and enchanting years with SRSO, it is time to say adieu, especially to rural women of Sindh, thousands of whom I met, who amazed me with their dynamism and aspirations to improve their situation. SRSO was blessed with all the ingredients essential to make success of a rural support programme. There was willingness of the community to get organized; presence of activists specially amongst women; a dedicated and committed support organisations and added to it was the full support of the GoS, emanating from the highest echelons of government.

I am confident of a bright and shining future of SRSO and would advise the management to remember never to over- extend or to cover- up or take delayed action when even the minutest indiscretions or malpractices of the staff, are pointed out.

I wish SRSO godspeed and all success.

London

**JUNE 11, 2012**

**SHOAIB SULTAN KHAN**



## Foreword by Chief Executive

From a modest beginning in 2003, Sindh Rural Support Organization (SRSO) has grown into a fully integrated organization working for the poor and marginalized communities to uplift them from the vicious circle of poverty. SRSO works to liberate the latent abilities, skills and knowledge of rural men and women, to enable them to articulate the aspirations to assemble their resources effectively as they can meet their identified needs.

SRSO has traveled a long way from an outreach of 3 Union Councils to 314 Union Councils blooming development organization for the North Sindh. It works in 9 districts with 2,729,415 populations out of 10,008,889 populations as per BISP Survey report. The Programme has organized more than 419,910 households with an average 6.5 household size in 11,117 villages.

The major achievement has been through transforming the mind set of community through social mobilization. The communities have adopted a culture to confer for the development of their villages; improvement of livelihoods, and adopting habit of saving.

Woman has been the focus of attention from last four years, which led to the women micro-entrepreneurship interventions during reporting year. Government of Sindh earnestly stood shoulder to shoulder with SRSO to support community during floods and rehabilitation.

The SRSO is playing its role with the help of 17 partners including Government, National & International Organizations that makes it one of the most prominent organizations in Northern Sindh.

During the reporting year, programme had preoccupied in Disaster Management as the pivotal activity for an organization operating in the districts hit by worst floods. I am very pleased to note the largest emergency response by SRSO. In the mean time SRSO supported communities with Tents and Shelters, Safe Drinking Water, Food Packages, Vegetable Seeds and Fertilizers, Animal Fodder, Toilets and Sanitation Facilities, Veterinary Services. Basic Healthcare, Health and Hygiene Education — how to avoid potentially fatal diseases, provided farming seeds, so that families can restart their lives and rehabilitate houses with financial support from the donors.

SRSO must remain responsive to the changing needs of community, in order to promote our sustainable growth at the grassroots level, as we continue to grow, each new day offers a chance for us to work more effectively and efficiently, pursue new opportunities and improve upon the past. We establish in-depth relationships with our donors and partner organizations by learning their environments, challenges and goals firsthand, so that we can offer tangible solutions with a candid perspective. We continue to manage our mission around the evolving needs of our

partners, so that we can be at the forefront of change and deliver value — because value is what the investors and constituents demand.

The great strides we have made and our many accomplishments along the way of 09 years; would not have been possible without the commitment of Board of Directors, partners, and staff who have promoted our vision, mission and objectives through their dedication and professionalism. Who worked hard to make SRSO, a beacon for the people of Northern Sindh.

I believe, the prayers of the poor community are rewarded in shape of SRSO with dedicated workers who take efforts to change the destiny of these troubled people. May Allah bless them with plenty (Ameen).

**Sono Khangharani**  
CEO -SRSO

# An Overview of 2010-11

**D**uring 2010-11, the adverse impact of the devastating floods became manifest throughout SRSO's operational area, particularly affecting the lives of the poor and vulnerable as never before. The sharp increase in food and energy prices, lower purchasing power due to dwindling employment opportunities, scaling down of infrastructure and access to basic facilities etc. have all combined to have a distressing impact on the poor and the marginalized in most SRSO districts. True to its mission, SRSO's responsiveness went beyond its regular programmes and immediately tailored itself to deploy relief operations in district Jacobabad, Shikarpur, Kandhkot - Kashmore, Larkana, Shahdadkot, Khairpur, Ghotki, Noshero Feroze, and Sukkur

This was in small measure was made possible with the support of the Government of Sindh, other partners, and above all the communities themselves, which not only withstood this downward spiral but continued their impressive surge of recovery from the previous year.

The developmental, and relief and recovery initiatives undertaken by SRSO in the reporting year were further strengthened as under:

- For the development to be in consonance with the people's wishes and aspirations, emphasis was put on participation of people and social mobilization of the rural poor through organizing them into the

fold of COs, VOs and LSOs. In reporting year, 89,823 households were organized into 5,225 COs, which in turn were further federated in 1,688 VOs. The targets of social mobilization were achieved in districts Jacobabad, Sukkur, Ghotki and Khairpur only before the onset of the floods.

- PKR 17,092,304 community savings were recorded in all districts, with this saving amount verified through bank accounts only.

- 250 new beneficiaries were provided Income Generating Grants (IGG) in Shikarpur, Kashmore and Jacobabad districts. Total IGG beneficiaries as of June 2011 is 2,931 in which PKR 228 millions grant was disbursed through VO's.

- 10,340 new beneficiaries were provided Community Investment Fund (CIF) in districts Jacobabad, Khairpur, Shikarpur and Kashmore. Amount disbursed during reporting year is PKR 135 millions.

- Despite exceptional problems during reporting year, SRSO successfully managed to disburse Rs. 765 million to 50,564 beneficiaries within a short period of six months. The microcredit programme's efforts were also focused on recovery to control PAR, which was likely to increase due to floods. Through continuous follow ups, flood displaced communities were mobilized to return dues with the passage of time. SRSO was

able to bring the PAR down to a commendable 2%, with the recovery rate for the year being 98.9%.

- SRSO also distributed the PPAF grant to flood affected clients, which amounted to Rs. 32 million, and served 2,160 clients from that grant. The aim is to revive livelihood of affected clients.

- In order to create rural infrastructure so crucial for better economic opportunities and growth, connectivity is provided to all unconnected communities through SRSO's community physical infrastructure programme. 161 schemes representing PKR 108.41 millions in funding were initiated during 2010-11. These CPIs benefited 11,680 households. The interventions of the programme embarked in districts Sukkur, Khairpur and Ghotki under PPAF Phase VI, VII, PPAF IWEIP, PPAF Education, and PPAF-ENGRO Projects. Major schemes were of brick pavement, concrete pavement, drinking water hand pumps, lift irrigation, water course, land levelling, and renovation of school buildings.

- Making rural people the arbiter of their own destiny and to provide for their economic uplift through promotion of self-employment, SRSO provided scholarships of vocational skill training to 9,669 participants (households) during the reporting year. In addition, 42652 community members were trained in managerial skill training to run their

institutions. The number is less due to floods. 444 staff members were also trained in different subject specific training events, while 16 members availed opportunity of international exposure visits. The establishment of a well maintained guesthouse for the residence of official guests and trainees was also a notable milestone in the reporting year.

- To ensure safe and secure living, SRSO provided shelters and WASH facilities (drinking water, sanitation, Hygiene sessions etc) to 2,268,760 households, representing a beneficiary population of 15,881,320. 95.

- SRSO initiated 10,260 houses in flood affected districts with major funding of GoS followed by Bakhtawar, Yusra, IOM & USAID. In addition, 11,382 transitory shelters were also provided during 2010-11.

- For restoring land with lost or depleted productivity, SRSO implemented many agriculture recovery projects and undertook effective land reform measures for providing land to the landless rural poor through the state under the landless harees project. The total households benefited through different natural resource management projects increased to 144,604 during 2010-11. These projects worth PKR 1495.325 million which was successfully managed and implemented.

- SRSO has taken the initiative to provide Micro Health Insurance (MHI) cover to communities through COs in nine districts of Sindh with collaboration of Adamjee Insurance Company Ltd. during 2010-11, 54,819 new clients were provided MHI facility through different packages which provided health insurance cover to 97,427 new head counts. Health Insurance of 56,541 UCBPRP beneficiaries was also renewed during reporting year. Total no. of active clients remained as 173,760 since inception till June 2011.

- SRSO's emergency cell was able to secure funds amounting Rs. 1,951,595,681 against pledges of Rs. 2,126,817,202 during the financial year of 2010-11. In addition to this, in-kind assistance worth Rs. 2,169,996,281 was also received and distributed.

- SRSO remained the largest implementation partner of WFP in food distribution during 2010-11, distributing 42,796 MTNs food amongst 601,902 families. Total population benefited from the project was 4,213,314 which was an incredible achievement for SRSO.

- Guaranteeing wage employment and ensuring food security was aimed under the Food for Work project. 23,466 households were provided food till four months in return for the construction of their houses in SRSO's village rehabilitation project.

- SRSO played a vital role in improving birth spacing, family planning and overall reproductive health in its operational area. In the year 2010-11, 3,737 MWRA's and 3,721 husbands were awarded and sensitized on importance of birth spacing and its methods, and 1,640 couples received family planning services through both the public and private sectors.

- In accordance with the Core Commitment for Children (CCC) in Emergencies, and being education cluster lead, UNICEF collaborated with SRSO through a project titled Flood Emergency Education Response. The project scaled up 100 Temporary Learning Centres (TLCs) at IDP shelters across three districts, Sukkur, Ghotki and Jacobabad.

- SRSO's internal audit department has been strengthened with the appointment of Manager Internal Audit in 2010 and the subsequent the formation of Audit/Risk Management Committee by the Board of Directors during the year. The latest development at SRSO has been that the prepayment audit has been introduced to the organization, where audit of all the material payments, including the procurement related either capital items or the programme, is being conducted before the financial settlement of the transactions incurred.



قائمة من أجل معرفة جودة التعليم

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9		19	
10		20	

ملاحظات:

اسم المعلم:

اسم المدرسة:

تاريخ:

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ملاحظات:

اسم المعلم:

اسم المدرسة:

تاريخ:

# 1

## CHAPTER

# Social Mobilization

**S**ocial mobilization is the process of bringing together community members and other stakeholders to strengthen community participation for sustainability and self-reliance. Since its inception in 2003, SRSO initiated social mobilization, and human and institutional development activities at the grassroots level alongside all interventions in nine operational districts of upper Sindh. As one of the most significant stakeholders are beneficiaries, the active involvement of communities in planning and management, including monitoring, is therefore ensured. This is being done to ensure the sustainability of interventions. The communities are organised into groups with common interests, called Community Organisations (COs), Village Organisations (VOs), and Local Support Organisations (LSOs). These institutions are provided training in social mobilization techniques and managerial skills to sustain their assets.



A network of close to 25,031 COs has been woven by SRSO across its operational area. These COs are federated into 5,634 VO and 03 LSOs. Through a specially designed package of trainings, SRSO human resource development programme seeks to enhance human and institutional capacity at the grassroots. Under this programme number of training workshops for community members at all levels have been conducted during reporting year. A total of 124,680 community members including presidents/managers and representatives of CO/VO/LSOs have been trained in community management skills and leadership management skills. This also includes other subject-specific trainings like CIF need identification, CIF management, VO annual planning and budgeting, operation and maintenance of Community Physical Infrastructures (CPIs) schemes, Book Keeping etc. With these community institutions, community members have undertaken social profiling,



listing resources and facilities, and PRAs, and laid village development plans of respective villages and communities. These trained community members ensure reliable initial assessment and feedback on problems and facilitate implementation of projects. Moreover, the Government of Sindh sponsored project, the Union Council Based Poverty Reduction Programme has had a massive impact, establishing 14,035 COs, 4,780 and VOs, thereby featuring as a milestone in SRSO's social mobilization endeavours.

Properly functioning community institutions have both social and economic 'value', and are in a position to contribute to poverty alleviation. Socially too, these community institutions bring people

together to work for the common good. The VOs/LSOs also generate funds for their own initiatives and established linkages with government departments and also the private sector. Since SRSO made the paradigm shift in its approach in 2008 of working with women community members only (except in the case of a few specific interventions), poor women have started to develop concrete action-oriented tools for identifying and solving problems and challenges.

SRSO's social mobilisation programme was being progressively enhanced in terms of quality and geographical spread until the 2010 floods hit Sindh, displacing thousands of inhabitants living in SRSO's operational area and destroying all their

livelihood sources. The floods affected pukka areas, agriculture, human life, infrastructure, irrigation system, and communication. Responding to the floods, the people of Ghotki, Kandhkot Kashmore, Larkana, Shahdadt, Shikarpur and Jacobabad migrated to Sukkur, Hyderabad and Karachi. And while the better off moved to their relatives and friends, the poor and more vulnerable found shelter in relief camps established in tents, spontaneous settlements, or government buildings.

Expectations of disarrayed community members from SRSO increased during this time, since it was the only organization interacting with them from the very early stages of the disaster. Moreover, social mobilization by SRSO in past years ensured that the community institutions developed did act during the floods and remained the one of the very few viable means of dealing with the catastrophe. From identification of genuinely affected people to the transparent implementation of relief operations, these community organisations accomplished their job effectively. Many VOs and LSOs took initiatives on their own. Community patience and trust in SRSO resulted in the successful execution of many relief and recovery projects, as will be detailed later in this report.

Other community initiatives like CNIC and voter registration, birth registration, the importance of nikah nama, girls' education, linkages with health department,

banks, corporate marketing or bulk purchasing, internal lending, and labour work etc also created new landmarks in SRSO's history.

In the aftermath of floods, an external evaluation stated that the efforts made by SRSO in relation to forming responsible and active community organizations, i.e. COs and VOs was highlighted by the regular number of meetings and extraordinarily high attendance of members in FY 2011. The only weakness found was that there were a large number of beneficiaries which had not undertaken savings in the last three months, obviously explainable through the flood's effect on their financial capabilities. Notwithstanding the floods, SRSO's Social Mobilisation Teams (SMTs) are now working hard to get back to the original agenda and essence of social mobilization. SRSO's SMTs have initiated strong follow-ups for reviving communities, record maintenance, CIF recoveries, and community savings.



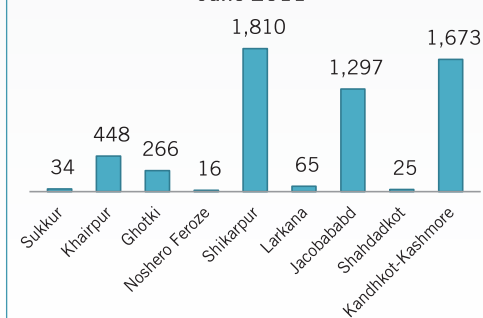
**Table 1: SRSO Outreach**

S.#	Indicators	Achievement As of June-2010	Achievement July-2010 -June-2011	Achievement As of June-2011
1	No. of Total District	9	-	9
2	Total No.Of Union Councils	424	-	424
3	Total No. of Rural Unioun councils in SRSO Districts	330	-	330
4	Total No. of Union councils SRSO presences	174	140	314
5	Total No. of Taluka	44	-	44
6	No of Talukas having SRSO presence	41	-	41
7	* Total No of Villages in SRSO districts	21,201	-	21,201
8	No of Villages s having SRSO presence	9,214	1,903	11,117
9	* Total No. of Households in SRSO districts	1,869,127	-	1,869,127
10	No. of House Hold Organized	363,389	89,823	419,910

\* Data source BISP Survey,2010-2011

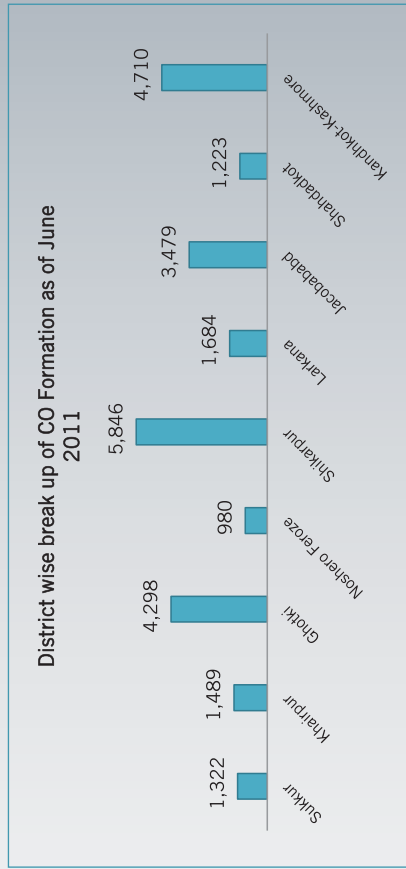
**Table 2: Village Organization formation**

District	Achievement July-2010 June-2011	Achievement As of June-2011
Sukkur	0	34
Khairpur	219	448
Ghotki	216	266
Noshero Feroze	-	16
Shikarpur	88	1,810
Larkana	0	65
Jacobababd	1,085	1,297
Shahdadkot	-	25
Kandhkot-Kashmore	80	1,673
<b>Total</b>	<b>1,688</b>	<b>5,634</b>

**District wise break up of VO formation as of June 2011**

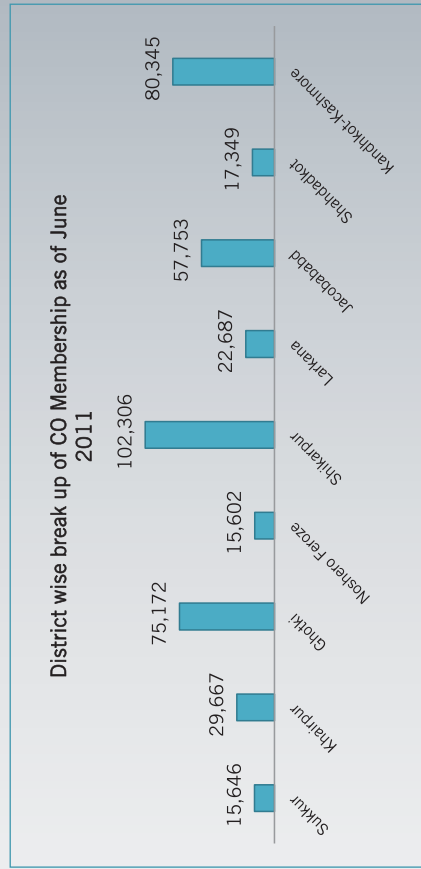
**Table 3: CO Formation**

S#	Achievement during 2010-11			Total Achievement as of 2011			
	Districts	Male	Female	Total	Male	Female	Total
1	Sukkur	-	-	-	686	636	1,322
2	Khairpur	-	491	491	-	1,489	1,489
3	Ghotki	-	725	725	893	3,405	4,298
4	Noshero Feroze	-	58	58	318	662	980
5	Shikarpur	-	206	206	-	5,846	5,846
6	Larkana	-	369	369	265	1,419	1,684
7	Jacobababd	-	2,891	2,891	-	3,479	3,479
8	Shahdadkot	-	51	51	324	899	1,223
9	Kandhkot-Kashmore	-	434	434	-	4,710	4,710
Total		-	5,225	5,225	2,486	22,545	25,031



**Table 4: CO Membership**

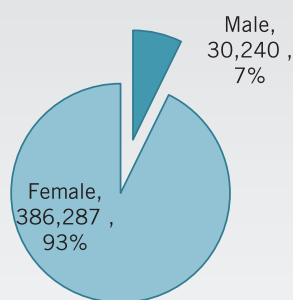
S#	Districts	CO Membership During 2010-11			Total CO Membership As of 2011		
		Male	Female	Total	Male	Female	Total
1	Sukkur	-	-	-	4,728	10,918	15,646
2	Khairpur	-	11,768	11,768	-	29,667	29,667
3	Ghotki	-	15,296	15,296	16,213	58,959	75,172
4	Noshero Feroze	-	928	928	2,069	13,533	15,602
5	Shikarpur	-	3,563	3,563	-	102,306	102,306
6	Larkana	-	1,313	1,313	5,754	16,933	22,687
7	Jacobababd	-	48,026	48,026	-	57,753	57,753
8	Shahdadkot	-	776	776	1,476	15,873	17,349
9	Kandhkot-Kashmore	-	1,695	1,695	-	80,345	80,345
Total		-	83,365	83,365	30,240	386,287	416,527



**Table 5: Household Organized**

S.#	Indicators	Achievement during July-2010 -June-2011	Total achievement as of July-2010 - June-2011
1	Sukkur	-	20,846
2	Khairpur	11,768	29,667
3	Ghotki	19,454	70,291
4	Noshero Feroze	928	15,602
5	Shikarpur	3,563	102,306
6	Larkana	3,313	22,687
7	Jacobababd	48,026	57,753
8	Shahdadt	776	20,413
9	Kandhkot-Kashmore	1,995	80,345
<b>Total</b>		<b>89,823</b>	<b>419,910</b>

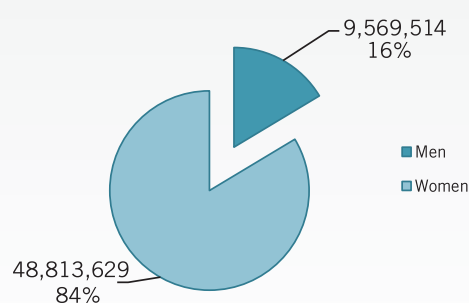
**Gender wise break up of CO Membership as of June 2011**



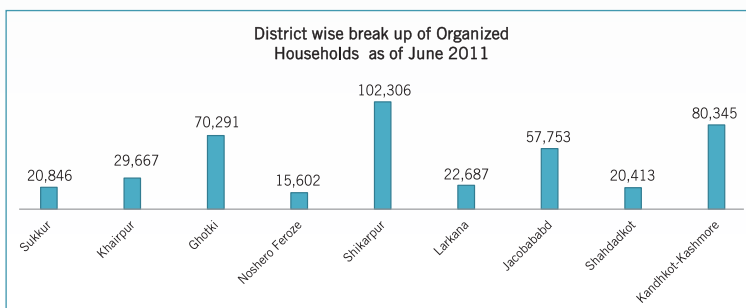
**Table 6: Community Saving**

S#	Districts	Achievement during July-2010 -June-2011	Total Community Saving As of 2011
1	Sukkur	-	3,657,398
2	Khairpur	2,758,916	251,637
3	Ghotki	2,959,768	15,738,257
4	Noshero Feroze	-	2,791,681
5	Shikarpur	4,364,878	14,661,000
6	Larkana	-	1,903,184
7	Jacobabad	3,430,576	3,501,901
8	Shahdadt	-	2,326,785
9	Kandhkot-Kashmore	3,578,166	13,551,300
<b>Total</b>		<b>17,092,304</b>	<b>58,383,143</b>

**Gender wise break up Community Saving as of June 2011**



**District wise break up of Organized Households as of June 2011**







# CHAPTER 2

## Working For Gender Equality and Women Empowerment

**T**he situation for women in SRSO's operational area is extremely difficult, as it consists of a whole host of cross-cutting crises: poor health, low literacy rate, economic insecurity, cultural taboos, and political instability. Learning from the experience that women community members are more responsive towards development and are running community institutions more successfully, SRSO shifted its programme design back in 2008 to focus more on interventions mediated exclusively through women community organizations. Diverting programme focus on women only helped women reshape conditions at both ends of the economic spectrum, enlarging women's participation in both the overarching decision making at the household and village levels through community institutions and the everyday practicalities of gaining secure livelihoods.

Although the entire SRSO programme focuses on women empowerment, its Gender Advocacy and Development (GAD) sector has been purposively developed and is uniquely positioned to support initiatives that can realize gender equality. The sector does this by lobbying at the community and organizational level for the implementation of gender equality in SRSO programme interventions, policies and strategies. To this end, SRSO constantly undertakes internal gender analysis of each sector to fill ensure any programme deficiencies along in gender mainstreaming are

identified and address quickly and exhaustively.

In 2010-11, the GAD sector conducted 40 community awareness workshops to sensitize men and women communities in gender equality along its social, economical, political, and cultural spheres. A total of 1,182 men and women were addressed through these workshops. For promoting gender fair environments at workplace, GAD also held various sessions for management, and professional and auxiliary staff. A total of 136 personnel were trained in gender mainstreaming.

Reducing female poverty has always been a core priority of SRSO, and for this purpose, it believes that unless gender inequalities are not addressed, it will not be possible to achieve the mission of poverty reduction.

Every year, SRSO's GAD sector actively celebrates International Women's Day and World Mother's Day, with the aim of advocating female participation in society on an equal footing to men. During the reporting year, the sector also took the unprecedented step of celebrating the International Old Age Day in collaboration with HelpAge International; the celebrations notably included 60 flood affected older IDPs from Sukkur's flood relief camps.

In 2010-11, 2,311 representatives from local communities, national and international NGOs, government line depart-

ments, SRSO staff and other stakeholders from different walks of life, participated in 55 events, specifically training, seminars

and workshops, addressing SRSO's above-mentioned objectives of gender mainstreaming.

### **The 2010 Floods – Addressing Gender Needs of Flood-Affected Communities**

Following the floods of 2010, which had affected the lives and livelihoods of millions of people in SRSO's operational area, SRSO's GAD sector worked to ensure that gender concerns were fully integrated into its relief and recovery operations. In particular, the sector focused on supporting assessments of the conditions and needs of women, particularly girls and children in affected areas. Field teams engaged in relief work were guided throughout the course of the relief operations to meticulously address the needs of women and children.

The gender needs assessments by the sector highlighted many areas which were neglected during the early stages of the relief operation due to the conditions of emergency. For example, women's and children's insecurity and probability of child abuse increased. The assessment also revealed 216 pregnant women in relief camps who immediately needed medical check-up and medication. The assessment results were well-accepted and incorporated into relief strategy.

On eve of Eid, SRSO GAD did not forget its marooned community members. GAD took the initiative of distributing new clothes and accessories amongst 10,800 women and children. This initiative brought another opportunity for the community members trained in SRSO vocational training programme to impact their local communities. The trained women were identified and provided machines for stitching more than 5,000 suits and paid accordingly. This gesture contributed massively in bringing these women's confidence back.

Wherever the issue of women and child protection was raised, sensitization sessions were held with men, women, and even with children, separately. Women and children were given awareness about the safety measures while older people (both men and women) were sensitized to create gender fair environment in their camps.

**Table 7: Statistical description of GAD progress, including flood relief activities.**

S. No	Activities	Total activities conducted	Men (participants)	Women (Participants)	Total participation
1	Gender workshops for community members	40	84	1098	1182
2	Gender Workshops for Professional staff of SRSO	2	30	21	51
3	Gender orientation for Auxiliary staff of SRSO	5	83	0	83
4	Gender training for Management staff of SRSO	1	1	1	2
5	Celebration of Women's day	5	0	852	852
6	Celebration of Mother's day	1	48	94	142
7	Celebration of Old Age person's day	1	25	25	50
8	No. of flood affected community members provided new clothes and NFIs on Eid				10,800





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# CHAPTER 3

## Equipping Communities in Self-Management

**H**uman development has two dimensions: acquiring human capabilities and ensuring the suitable use of these acquired capabilities for productive, leisure and other purposes. The benefits of human development go far beyond the expansion of income and wealth accumulation, because people constitute the very essence of human development.

SRSO's Human Resource Development (HRD) section works towards poverty alleviation in rural areas of Sindh, and pursues this objective by providing capacity development opportunities through

formal training, on-job technical training, and experience sharing seminars and workshops, both for the community members as well as the staff, while following full training cycle management protocols according to need.

### Community Management Skill Training Programme:

For identifying potential recipients for various household level interventions through the poverty scorecard and to carry out common development work at the village and union council level, it is



essential that the capacity building of office bearers of COs and VOs is carried



out. This is essential in order to make them fully functional for the effective delivery and monitoring of services through the three tiered system of mobilized communities. To achieve this objective, SRSO imparts five types of community trainings at the CO/VO level, which include institution management skills, CIF identification, management and monitoring, annual planning, and budgeting and record keeping; experience sharing workshops and exposure visits are also frequently organized.

42,652 community members were imparted different community trainings during 2010-11, bringing the over total of community members trained since inception to 124,680. These community members are now able to assess their needs and are capable of independently managing their institutions, planning, mobilizing resources and addressing household and village level needs on a self-help basis, by holding dialogues and meetings.

### Vocational Training Programme:

Technical and vocational skills development trainings represent an important investment on human resource which leads to opportunities of income generation for livelihood improvement. Through vocational training scholarships, SRSO ensures employment opportunities among rural communities by developing their skills to enable them to earn a livelihood. The idea is to provide managerial and productive skills to begin and enhance a home-based business. The most popular courses among women are in nursing, tailoring, beautician services, and arc work and embroidery, while men prefer to choose courses for becoming electricians or mechanics, or becoming skilled in mobile repairing and driving.



SRSO's vocational training programme provided skill training to 2,096 participants from its organized households. The total number of VTP is 21,379 as of June 2011. The gender-wise segregation reflects that 74% training have been imparted to women community members. The vocational trainings in Shikarpur, Kandhkot Kashmore and Jacobabad are outsourced by N-IRM while in Sukkur, Ghotki and Khairpur, SRSO operates its own VTEC centres.

Talking about the impact of vocational skill training programme, 3rd party evaluation by IBA, study states that 68% trained participants are employed and are utilizing their skills.

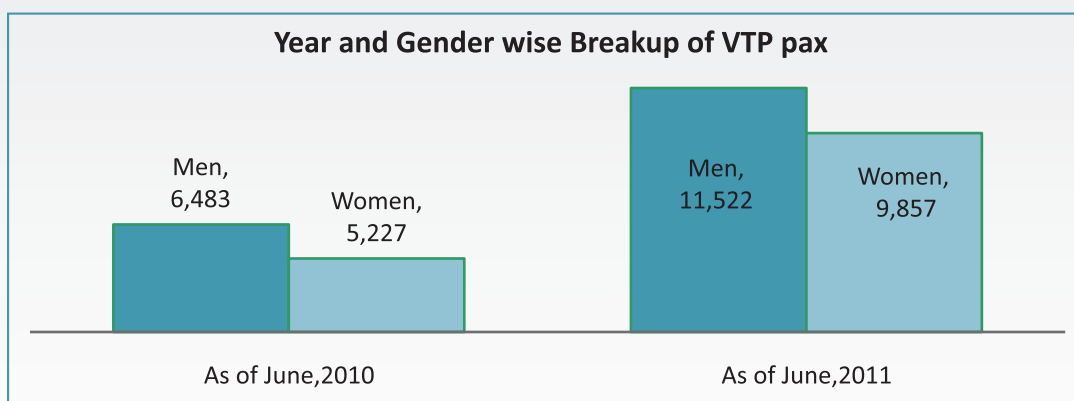
#### **Staff Training Programme:**

Staff training and development would enhance Organizational effectiveness. The effectiveness and success of an organization therefore lies on the people who work within the organization. SRSO provides opportunity of different staff capacity building programmes along with international exposure visits to its personnel so that may be equipped with necessary skills and tools to respond all types of challenges in their respective professional field. During reporting year, 444 staff members were trained in which 56% and 44% was the ratio of men women respectively. 16 staff members were provided international exposure visits.

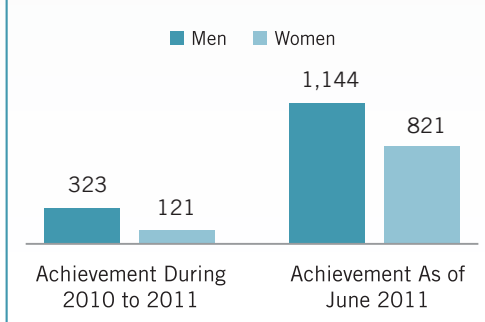


**Table 8: Statistical description of Vocational Training progress as of June 2011.**

Districts	No. of participants trained as of June,2010			Total participants trained as of June,2011		
	Man	Women	Achievement as of June 2010	Man	Women	Achievement as of June 2011
Core Program	475	262	737	475	262	737
Social Mobilization(Ghotki)	353	335	688	353	1,010	1,363
UCBPRP Khairpur	364	730	1,094	718	2,291	3,009
UCBPRP Shikarpur, Kandhkot	5,291	3,900	9,191	9,976	6,294	16,270
<b>Total</b>	<b>6,483</b>	<b>5,227</b>	<b>11,710</b>	<b>11,522</b>	<b>9,857</b>	<b>21,379</b>

**Table 9: Statistical description of Staff Training progress as of June 2011.**

Human Resource Development (Staff Training)	Achievement During,2010 to 2011	Total achievement as of June 2011
Events	37	940
Pax	444	1,965
Men	323	1,144
Women	121	821

**Gender & Year wise Break up of Staff trained as of June 2011**





# 4

## CHAPTER

# Reviving Hopes through Microcredit

**T**he rural credit system assumes importance because most of the rural population has inadequate savings to finance farming and other economic activities. This coupled with the lack of simultaneity between income and expenditure and lumpiness of fixed capital investment, makes availability of timely credit at affordable interest rates a prerequisite for improving rural livelihood and accelerating rural development.

The year 2010 was a difficult year for SRSO's microcredit programme due to distressing floods in SRSO operational area. The deepest ever economic downturn within the affected clientele, coupled with every high inflation and a sensitive security situation placed additional pressure on RCED, and consequently on SRSO. Specifically, these factors impacted the portfolio and recovery particularly in the districts of Shikarpur, Kandhkot, Kashmir, Jacobabad, Larkana, Shahdadkot, Ghotki, Khairpur, and Noshero Feroze.

Despite exceptional problems during report year, SRSO successfully managed to disburse Rs. 765 million to 50,564 beneficiaries within a short period of six months. The microcredit programme's efforts were also focused on recovery to control PAR, which was likely to increase due to floods. Through continuous follow ups, flood displaced communities were mobilized to return dues with the passage of time. SRSO was able to bring the PAR down to a commendable 2%,

with the recovery rate for the year being 98.9%.

Of the Rs. 765 million disbursed, the major proportion at 86.2% went to the agriculture sector, followed by 8.6% and 5.2% to livestock and enterprise sectors respectively. Disbursements in the agriculture sector particularly helped flood affected people cultivate their lands again in order to revive their livelihoods. PPAF remained the major credit line behind SRSO's overall disbursements, followed by SRSO own internal funding resources.

Overall, since its inception, SRSO's microcredit programme has benefitted 119,937 beneficiaries, of which 68% are women. This coverage includes a total of 8,617 beneficiary COs, representing 36% of the total COs in SRSO area.

To build the capacity of its microcredit staff and community, SRSO's RCED sector started conducting client protection workshops in reporting year. These workshops introduced the participants with concrete steps for protecting clients from potentially harmful financial products and ensuring that they are treated fairly. In this regard, 2,701 participants (both staff and community) were trained in 22 training events.

Throughout its operations for the year, SRSO's microcredit programme responded to the flood affectees' need to revive their agriculture livelihoods and small enter-

prises. To this end, a grant from PPAF of Rs. 34,749,000 was allocated for 2,774 flood affectees in Qamber Shahdadkot,

Jacobabad and Shikarpur districts, which were one of the worst affected by the raging flood waters.



**Table 10: Statistical Summary of Microcredit programme achievement as of June 2012.**  
(Figures are reported in Millions)

Activity	Since Inception as of June 2010	Disbursement During 2010-11									Grand Total Since Inception as of June 2011
		Ghotki	Jacobabad	Khairpur	Larkana	N.Feroz	Shahdadkot	Shikarpur	Sukkur	Sub Total	
<b>Total Disbursement</b>	851	134.6	11.8	154	138	116.6	112.5	2.2	95.6	766	1,617
Male	388	10.3	-	92	0.5	9.8	-	-	13.1	126	514
Female	463	124.2	11.8	62	137.5	106.8	112.5	2.2	82.5	640	1,103
<b>No of Loans</b>	69,373	9,217	967	9,203	8,976	7,758	7,848	210	6,385	50,564	119,937
Male	31,878	564	-	4,692	27	528	-	-	674	6,485	38,363
Female	37,495	8,653	967	4,511	8,949	7,230	7,848	210	5,711	44,079	81,574
<b>No of COS</b>	5,755	423	63	409	788	304	547	22	306	2,862	8,617
Male	2,125	1	-	9	3	-	-	-	6	19	2,144
Female	3,630	422	63	400	785	304	547	22	300	2,843	6,473
<b>Disbursement in Live Stock</b>	314	24.77	2	7	-	20	0.09	-	12.8	66	380
Male	156	2.99	-	0	-	1	-	-	1.2	5	161
Female	158	21.78	2	7	-	19	0.09	-	11.7	61	219
<b>No of Loanees</b>	28,099	1,748	145	520	-	1,399	6	-	942	4,760	32,859
Male	14,746	176	-	11	-	57	-	-	65	309	15,055
Female	13,442	1,572	145	509	-	1,342	6	-	877	4,451	17,893
<b>Disbursement in Agri-Input</b>	458	109	10	137	125	94	106.8	2.2	75.04	659	1,117
Male	197	6.75	-	91	0.5	9	-	-	11.49	118	315
Female	260	102.39	10	46	124.8	85	106.8	2.2	63.55	541	801
<b>No of Loanees</b>	34,303	7,435	822	7,813	7,972	6,171	7,375	210	4,814	42,612	76,915
Male	13,964	359	-	4,623	27	471	-	-	586	6,066	20,030
Female	20,339	7,076	822	3,190	7,945	5,700	7,375	210	4,228	36,546	56,885
<b>Disbursement in Enterprise</b>	80	0.65	-	11	13	3	5.7	-	7.7	40	120
Male	35	0.57	-	1	-	-	-	-	0.4	2	37
Female	44	0.08	-	10	13	3	5.7	-	7.3	38	83
<b>No of Loanees</b>	6,971	34	-	870	1,004	188	467	-	629	3,192	10,163
Male	3,257	29	-	58	-	-	-	-	23	110	3,367
Female	3,714	5	-	812	1,004	188	467	-	606	3,082	6,796

**Table 11: Year wise trend of Average Loan Size**

	2003-2004	2004-2005	2005-2006	2006-2007	2007-2008	2008-2009	2009-10	2010-11
Average Loan Size in Agri - Inputs	9,561	9,606	9,642	9,864	10,328	11,721	14,061	15,467
Average Loan Size in Livestock	9,933	9,668	9,117	10,266	10,993	12,237	12,644	13,930
Average Loan Size in Enterprise	9,857	9,893	9,926	10,010	10,425	11,355	12,459	12,571
Average Loan Size per Borrower	9,827	9,682	9,766	10,185	10,696	11,876	13,726	15,140
Average Loan size per CO	95,107	83,098	91,895	98,827	94,706	118,762	176,117	267,483



# CHAPTER 5

## Community Investment Fund

CIF is a cost-effective method of providing microfinance services to the poor and poorest women, particularly in the areas which are relatively underserved by MFIs. It is a fund which is owned, run and managed by the poor and poorest women and their organizations, i.e. the beneficiaries themselves. It focuses specifically on the poorest households through female COs by giving them access to microfinance, while at the same time increasing their levels of empowerment, confidence, and skills. Essentially, CIF is based upon and linked to the three-tier social organization framework of COs, their agglomeration into VOs and finally agglomeration at the union council level into LSOs. Members of COs are encouraged to mobilize their own savings and, as these build up, to use them for internal lending purposes, hence complementing CIF resources.

The overarching objective of CIF is to reduce the levels of poverty in rural areas through strong institutions of the poor and the poorest women. This can be achieved by:

- Building their productive assets, and
- Improving their leadership and management skills

SRSO disbursed Rs.135.01 million as CIF during the reporting year. The major districts where CIF disbursements were made were Shikarpur, Kandhkot-Kashmore, Jacobabad, and Khairpur. In all districts except Khairpur, CIF is funded by GoS while in Khairpur, SRSO has been supporting the disburse-



ments from its own resources since 2009. Livestock remained the largest segment in which CIF has been disbursed. The recovery rate of CIF was recorded as 78% in first year due to 2010 flood. Loanees migrated to safer or relatives places because of flood, secondly their economic conditions were also affected which decreased their repayment capacity. However due to the social mobilization follow ups, the recovery rate is improving and is expected to rise up to 98%. In reporting year, about 100 VOs recorded disbursing the second cycle of CIF among 435 beneficiaries.

### Impact Assessment of CIF:

During the reporting year, SRSO acquired the services of RSPN to conduct a third-party impact assessment of the CIF programme, which is one of the largest inter-

ventions carried out by SRSO within the framework of the Union Council Based Poverty Reduction Programme. The assessment looked at two districts, Kashmore-Kandhkot and Shikarpur, and explored two major dimensions of the CIF programme: firstly, whether the procedures were being followed in accordance with its Standard Operating Procedures (SoPs) and secondly, what impact of CIF had and the feedback from beneficiaries and members.

The assessment found that the programme was being followed in accordance with the SoPs. The assessment also found that the CIF management and identification training provided to office bearers in the COs and VOs had proved very useful. Crucially, it was clearly established that the true spirit of CIF had been implemented on the ground, with decisions regarding CIF loans resting entirely in the hands of the community members. The majority of the decisions were undertaken by the beneficiary herself while some decisions, such as amount of loan,



were decided in consultation with all members (in order to ensure that the maximum number of poorest women obtained CIF loans).

The assessment found that the records at the CO level were in perfect condition while at the VO level (where there are more records), the majority of records were fully updated. The rate of default was found to be only 17%, with the chief reason for default being the floods which took place in 2010.

The assessment found that overall the CIF fund was growing, albeit at a low growth rate of 4% per annum. The assessment found that the majority of loans had been disbursed on livestock and were going to be repaid lump sum. The most popular utilisation of CIF is to purchase livestock, because women in rural areas have traditionally kept livestock and it is seen as their foray. In addition to this, it is expected that the income from livestock will be the income of the woman in the household. Another reason for its popularity is the multiplication of investment. The majority of loans, at 91%, were utilised by the beneficiaries themselves, where rest of the loans were utilised by both husband and wife in consultation with each other.

Having carried out the PSC re-survey in the CIF assessment, the results showed a dramatic change in the poverty status of the beneficiaries: more than half of the beneficiaries have a PSC score above 18. In addition to this, the number of beneficiaries

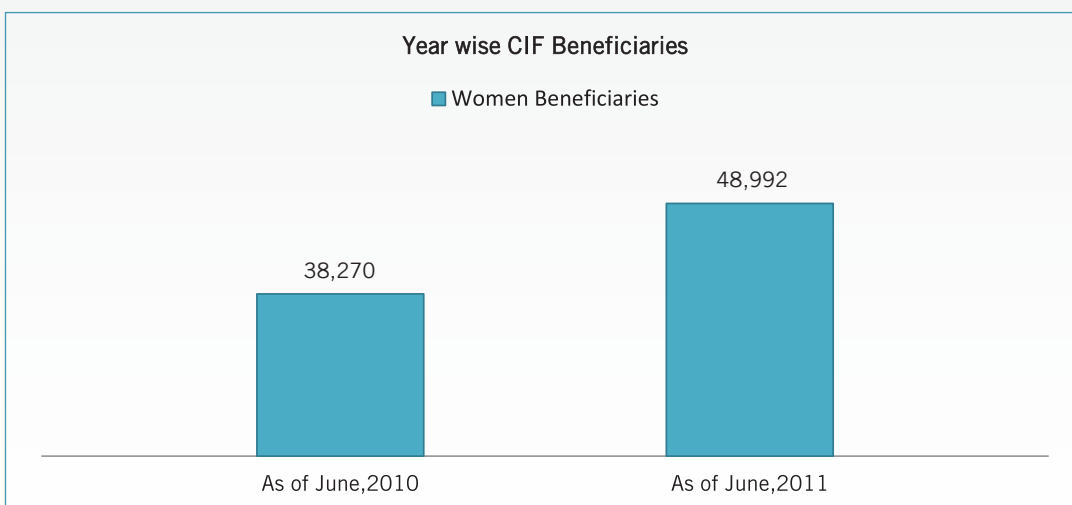
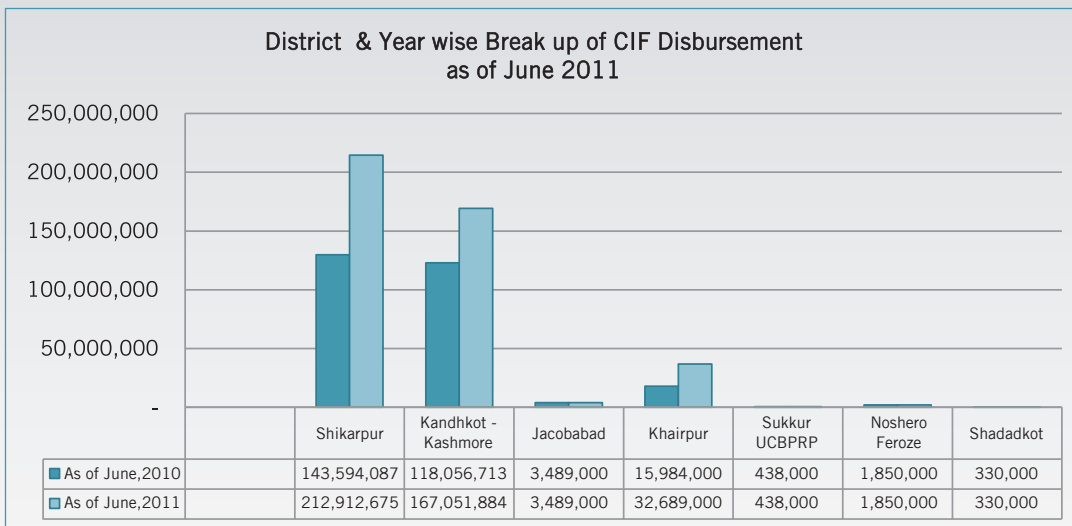
with very low scores has decreased dramatically. In terms of the poverty scores of the beneficiaries having a score above 18, the assessment found that 39% of those beneficiaries now fall in the “Non-Poor” poverty band, with PSC scores above 24.

The assessment witnessed that the CIF programme provided benefits to women in several forms, along social indicators such as decision making authority in purchase of big or small capital items, decision making on their children’s education – particularly girls, decision making on food consumption, attending CO/VO routine meetings, the ability to go to market, access and control over money, threat of physical and psychological violence, and the hope for a better future. The assessment remarkably showed an improvement in all these indicators. By far the biggest improvement has come about in the attitude and outlook of the beneficiaries regarding their future. It demonstrates

that besides the monetary benefit, CIF as a whole has the ability to bring some comfort to the hearts of the beneficiaries. What is also gratifying to see is that the benefits of CIF have been able to reach the children in a household, with improvement in the quantity and quality of food of boys and girls.

Another improvement in an important indicator is the decrease in physical and psychological threats that women receive from their husbands or in-laws. Most of these beneficiaries said that their husbands are much friendlier, kinder and harder to anger after they took out a CIF loan. Several women have said that their husbands dare not hit them now because they were the ones providing them with a source of livelihood, such as provide them with a shop or a donkey-cart, etc. It was the observation of the beneficiaries that when worry regarding income and money is reduced, the attitude and personality of their husbands improve.

CIF Disbursement			
S.#	Districts	As of June,2010	As of June,2011
1	Shikarpur	143,594,087	212,912,675
	Women Beneficiaries	19,534	24,808
2	Kandhkot - Kashmore	118,056,713	167,051,884
	Women Beneficiaries	16,060	19,494
3	Jacobabad	3,489,000	3,489,000
	Women Beneficiaries	382	382
4	Khairpur	15,984,000	32,689,000
	Women Beneficiaries	2,152	3,784
5	Sukkur UCBPRP	438,000	438,000
	Women Beneficiaries	88	88
6	Noshero Feroze	1,850,000	1,850,000
	Women Beneficiaries	370	370
7	Shadadkot	330,000	330,000
	Women Beneficiaries	66	66
	<b>Total amount</b>	<b>280,252,800</b>	<b>418,760,559</b>
	<b>Total women Beneficiaries</b>	<b>38,270</b>	<b>48,992</b>



# CHAPTER 6

## Reconstructing Flood-Affected Houses and Community Physical Infrastructure

Presenting a critical challenge to rural development, most rural communities lack basic physical infrastructure and do not have access to the facilities that support the delivery of key services like transport, safe drinking water, sanitation, health education, and electricity etc. These key services are imperative not only for the economic viability and growth of these rural communities but also represent access to basic needs. These services are also necessary for people to meet their livelihood needs and maintain a healthy physical quality of life, thereby reinforcing efforts geared towards reducing poverty.

Evidently, therefore, SRSO considers physical infrastructure projects to be an investment in the community-based organizations fostered by it. SRSO accordingly offers guidance to COs in technical and construction-related initiatives. SRSO acts as an intermediary and facilitates the creation of linkages between the COs and donor agencies, notably including government departments involved in the provision of infrastructure services in rural areas.

In toe with its fundamental belief in the power of participation in ensuring the successful identification and implementation of anti-poverty interventions, all CPI projects are identified at the grass roots level by the COs themselves. SRSO carries out feasibility studies to assess technical, financial and environmental viability.



SRSO's strong team of engineers helps communities to construct new and rebuild damaged brick pavements, concrete blocks, open drains, hand pumps, water supply schemes, lined water courses, roads linking remote villages to main roads, and houses.

In the year 2010-2011, SRSO PITD section extended community based physical infrastructure schemes with the assistance of different donors. PPAF, GoS and the Engro Foundation remained the major sources of funding.

Table: The statistical data of conventional/regular CPI programmes funded by PPAF and Engro Foundation

during July 2010 to June 2011 is as under.

Description	PPAF Phase-IV	PPAF Phase-V	PPAF Phase-VI	PPAF Phase-VII	PPAF IWEIP-II	PPAF ENGRO	PPAF EDU	Cumulative
No: of Schemes	1	2	76	60	12	6	4	161
BHHs	60	90	5,108	4,221	525	856	820	11,680
Total Cost (In Millions)	0.65	1.07	52.07	30.69	14.35	5.77	3.80	108.41
<b>Types of Schemes</b>								
Irrigation			2	4	12			18
BHHs			120	120	525			765
Total Cost (In Millions)			1.66	2.61	14.35			18.62
DWSS			8	11				19
BHHs			320	486				806
Total Cost (In Millions)			0.85	1.22				2.07
Communication	1	2	48	41				92
BHHs	60	90	3,553	3,237				6,940
Total Cost (In Millions)	0.65	1.07	33.59	24.38				59.70
Sanitation			18	4		6		28
BHHs			1,115	378		856		2,349
Total Cost (In Millions)			15.970	2.472		5.765		24.21
Schools Buildings							4	4
BHHs							820	820
Total Cost (In Millions)							3.80	3.80

### SRSO Emergency Relief and Rehabilitation Projects:

- 1- UNICEF (Wash Phase-I and II)
- 2- Water Filtration Plants (GoS)
- 3- Village Rehabilitation Project (GoS)
- 4- Bakhtawar, IOM and YUSRA projects

### UNICEF (WASH Phase-I and II):

The project entailed the urgent provision

and restoration of critical WASH services to flood affected populations in Sukkur, Khairpur, Kashmore-Kandhkot, Jacobabad, Shahdadkot, and Shikarpur. The focus was specifically on safe drinking water, sanitation, access to health facilities, and the prevention of deterioration of hygiene conditions. The project cost was Rs. 200 million and benefited 153,846 flood affected families.

**Table 12: Summary of WASH activities during flood.**

S.No	Description	Phase-I	Phase-II	Cumulative
1	Water Tankering (Trips/day)	136	1,893	2,029
2	Total No. of Water liter Tankered	680,000	9,465,000	10,145,000
3	Beneficiaries of tinkering	7,100	208,184	215,284
4	Emergency Latrines (No.)	476	5,618	6,094
5	Beneficiaries of Latrines	39,978	461,718	501,696
6	Hygiene Kits (No.)	1,800	72,999	74,799
7	Hygiene sessions delivered (No of sessions)	3	1,588	1,591
8	Hygiene sessions beneficiaries	2,800	597,732	600,532
9	Jerry Canes (No.)	1,800	72,993	74,793
10	Plastic Buckets (No.)	0	73,445	73,445
11	No. of Bathing Places	0	2,006	2,006
12	Beneficiaries of Bathing cubicle	0	360,527	360,527
13	Water purification tablets (No.)	0	1,779,400	1,779,400
14	PUR Sachet (No.)	0	1,505,040	1,505,040
15	Soap (No.)	0	63,288	63,288
16	Defecation Trenches	0	502	502
17	Beneficiaries of Defecation trenches	0	49,503	49,503
18	Hand Pumps installed	177	1,146	1,323
19	Benf: of Water supplying	46,223	153,415	199,638
20	Water Bladders	5	0	5
21	Total BHHs	8,374	145,472	153,846

### Water Filtration Plants (GoS):

In the aftermath of the floods in 2010, the provision of clean water emerged as a key concern. The Government of Sindh selected 40 villages spread across Jacobabad, Shikarpur and Khairpur districts for the installation of filtration plants to treat contaminated water. SRSO was approached to install these filtration plants, identify and train local plant operators, and engage communities for the supervision and operation of the plants. SRSO accomplished this through existing partner communities in some villages and newly formed COs in others. The majority of households in these COs consisted of the poor. As disease patterns in these targeted villages depicted the prevalence of water-borne diseases, the provision of clean drinking water drastically reduced the health-related expenses of the families in these villages. This led to the improvement in the health and income of these families. GoS paid the operational and maintenance



costs of these plants from November 2010 to March 2011. The total cost of the project was Rs. 37 million, with details given below:

**Table 13: Description of Water Filtration Plants by Government of Sindh during Floods**

S.No	District	BHHs	No. of Plants Installed
01	Shikarpur	4,000	05
02	Khairpur	2,825	07
03	Qamber Shahdadkot	11,600	09
04	Kashmore-Kandhkot	4,350	09
05	Jacobabad	5,795	10
	<b>Cumulative</b>	<b>28,570</b>	<b>40</b>

### Village Rehabilitation Project (GoS):

The 2010 floods changed the overall scenario of SRSO operations and its projects. Critically, the dimensions of UCBPRP also changed. Considering the urgent community needs, SRSO and GoS extended their support to flood affected people in rehabilitation while providing shelters to them on a priority basis. A series of meetings by SRSO management and GoS resulted in the revision of PC-1 of UCBPRP, shifting funds towards 43 badly affected villages while keeping a requisite amount to complete CPIs in the regular programme districts. A dedicated unit was established, with all the required technical staff, for the completion of this improvised initiative.

Initially, this initiative, VRP, was introduced as a reconstruction plan of two-room houses (with kitchen and toilet) for the flood victims. Simultaneously, some of the INGOs, WFP, USAID, UNICEF and DFID etc. decided to contribute in support of food for work against construction work. Each house comprised of two rooms with solar light (where light was not available), drainage, and brick-paved streets. The material cost of one house was Rs. 83,541 and the total cost of the house was Rs.128,000.

On the footsteps of GoS, other civil societies and NGOs also initiated rehabilitation projects for flood affected victims. Including VRP, therefore, SRSO completed the following further projects:



**Table 14: Summary of Rehabilitation Projects Implemented During FY 2010-11**

Project Title	Activities	Total
<b>VRP Funded by Government of Sindh</b>	Houses Initiated	5,903
	Houses Completed	4,844
	Latrines Constructed	3,688
	hand pumps Installed	518
<b>Bakhtawar</b> Save the Flood and Disaster Victims Organization	Houses Initiated	200
	Houses Completed	102
	Latrines	37
	hand pumps	30
<b>Yusra Housing Project</b>	Houses Initiated	23
	Houses Completed	23
<b>IOM Funded Housing Project</b>	Houses Initiated	500
	Houses Completed	500
<b>USAID Funded Bahaal Project</b>	Houses Initiated	3000
	Houses Completed	2331
	hand pumps	568
<b>Grand Total</b>	Houses Initiated	9,603
	Houses Completed	7,295
	Latrines	3,725
	hand pumps	1,116

As of June, 2011, the total budget allocated for VRP activities is Rs. 587.6 million, while the utilized budget is Rs. 461million, with Rs. 7.9 million going to operational activities. SRSO's SMT involved itself in the activities of VRP, reaching out to 12,178 beneficiary households (including those of GoS, Bakhtawar Yusra, IOM and Bahaal) and reforming/rejuvenating the 640 COs with 221 VO in five districts.





# 7

## CHAPTER

# Micro Health Insurance

**P**rotecting the rural poor and informal sector worker against catastrophic health expenditures and health shocks is a goal most developing countries are struggling to achieve. 150 million lives face severe financial hardship and 78 million people are reported to fall below the \$1.08 poverty line as a result of health payments in 11 countries of Asia alone, including Pakistan.

Micro health insurance (MHI) is a principle feature of the poverty reduction agenda of SRSO. It has also become an important risk management tool for the poor of the country who are hit hard by economic woes. SRSO started MHI services in collaboration with the Adamjee Insurance Company Ltd since October of 2005, covering the cost of hospitalization,

accidental injuries, disabilities, and compensation in cases of accidental death.

SRSO has taken the initiative of providing MHI to the poorest households (households that fall in the 0-18 category according to the poverty scorecard survey). This insurance service is highly flexible and covers almost all the family members irrespective of family size. The service package includes a ceiling of Rs. 25,000 per person per year for day-care, hospitalization, maternity care, and accidental death and disability (ADD). The accidental death also provides a cover of Rs. 25,000 in 'funeral charges' for the bread winner of the family.

54,819 new clients were provided MHI facility through different packages which



provided health insurance cover to 97,427 new head counts. Health Insurance of 56,541 UCBPRP beneficiaries was also renewed during FY 2011. Total no. of active clients remained as 173,760 since inception till June 2011.

#### Coverage of the Policy:

Adamjee and SRSO designated 10 medical centres and hospitals within the SRSO operational area as panel hospitals to help facilitate MHI policyholders. All the panel hospitals provide cashless service to the policy holders. The policyholders just need

to show their smart 'Sehat Salammat Card', or the insurance receipt issued by SRSO and the CNIC of the patients. A total of 40,882 Sehat Salammat Cards issued by Adamjee have been distributed to targeted community members.

#### The Amounts Claimed and Reimbursed:

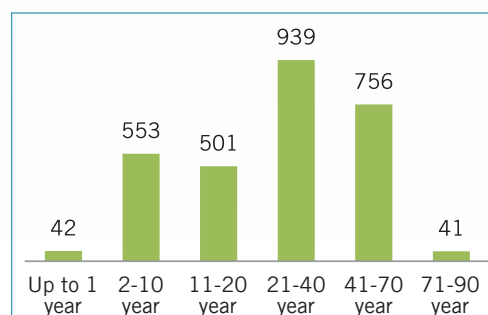
A total of 2,832 policyholders made claims of Rs 46,229,901 during reporting year. The annual premium paid during the reporting year was Rs. 51,198,821. The return rate on annual premium paid remained 90%.

#### Value and number of claims paid at of June, 2011

S#	Value of Claim (Rs.)	Claims		Total Claim Value	
		Number	%	Amount (Rs.)	%
1	Up to 6000	310	11	1,437,064	3.2
2	7,000-12,000	716	25	7,108,082	15.4
3	13,000-18,000	572	20	9,013,742	19.4
4	19,000-25,000	1,234	44	28,671,013	62
Grand Total		2,832	100	46,229,901	100

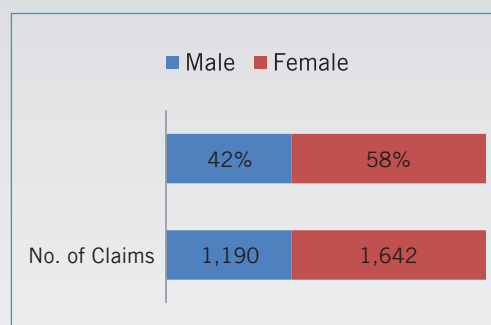
#### Age Wise Claims July-10 to June-2011

Age	No. of Claims
Up to 1 year	42
2-10 year	553
11-20 year	501
21-40 year	939
41-70 year	756
71-90 year	41



**Comparison of MHI claims by women and men**

Gender	MHI Claims
Male	1,190
Female	1,642
<b>Total</b>	<b>2,832</b>



**MHI endeavours for flood affectees**

Of all the risks faced by poor households during 2010 floods, health risks posed the greatest threat to their lives and livelihoods, especially in the case of children and women. As per an assessment carried out by SRSO, 216 pregnant women were living in the camps. Health shocks added expenditure burdens to the poor precisely at a time when they could least afford. One of the ways that these marooned communities could manage health expenditures was their micro health insurance. The majority of the IDPs were SRSO community members who had migrated from Shikarpur, Jacobabad, Kandhkot Kashmore, Larkana, and Shahdadkot.

Unfortunately policyholders did not have any evidentiary document to show at panel hospitals. Realizing their dire need, the SRSO MHI unit started identifying and issuing duplicate receipts to them in their camps. The MHI team worked on a war footing for identifications, confirmation of beneficiaries at panel hospitals, and issuing duplicate receipts. The hospitals were being monitored at the same time for prompt response and quality services. 24 hours front desk service was provided to deal with medical emergency complaints. 94 camps were visited by SRSO's MHI team and 414 duplicate receipts were provided to policyholders residing in camps. After having received duplicate receipts, 596 patients were facilitated for treatment in the panel hospitals during the emergency.



# CHAPTER 8

## Natural Resource Management

**A**griculture remains the priority sector within the growth and poverty reduction agenda of SRSO. Over 60 percent of the population derives its livelihood from agriculture in SRSO's operational area. In order to fully exploit agriculture, SRSO has well articulated natural resource management section, which emphasizes objectives such as the attainment of food security, maximizing farmers' incomes, promoting sustainable agriculture, enhancement of productivity, and enhancement of private sector roles in input and output markets.

During 2010-11, the programmes that this section has been implementing notably include the Landless Harees Programme (LHP) funded by the Government of Pakistan and the European Union Funded FFS/WOS Project. Both projects have ongoing since 2009.

### European Union Funded FFS/WOS Project:

In this project, SRSO identified 18,996 poor beneficiaries along the criteria defined by FAO, and distributed among them agri-inputs, vegetable seeds and other forms of support amounting to Rs. 4,181,600. The project also worked on the repair and rehabilitation of water courses in the project area.

The central focus of the project is forming machinery pool groups for the distribution of advanced machinery. This machinery is kept in the pool and is easily accessible by

the beneficiaries when needed. The communities also benefited by renting this machinery to non-members. The service charges were accumulated as fund in the community's organizational account. A total 12 MPG's have been formed, eight in Khairpur and four in Sukkur.

Farmers' field schools and women open schools are opened where farmers are imparted information about the latest technologies of agriculture for enhanced productivity. The capacity of farmers is built for preserving wheat in silos for



annual consumption, procurement of seed and agriculture in bulk for the next cropping seasons, and selling yields jointly to

get maximum benefit. SRSO established 12 women open schools and eight farmers' field schools in Sukkur and Khairpur.

Sr #:	Activity	Achievement
1	Onion Crop demo trial Sukkur District (acre)	0.50
2	IPM Yield	320
3	Farmer Practice	280
4	Income from Onion Crop of Sukkur District	25000/.5 acre
5	Income in IPM Yield	16000
6	Income in Farmer Practice	14000
7	Onion Crop demo trial of Khairpur District (acre)	0.50
8	IPM Yield	325
9	Farmer Practice	295
10	Income from Onion Crop of Khairpur District	24000/.5
11	Income in IPM Yield	16250
12	Income in Farmer Practice	14750



### The Landless Harees Programme (LHP):

The Landless Harees Programme (LHP) is a Government of Sindh fostered poverty reduction initiative. LHP was initiated in 2009 in 17 districts of Sindh for 30 months. The aim of the programme was to support the landless harees in these areas. The project is being implemented through the Sindh RSPs-Consortium.

SRSO is responsible for the social mobilization of the target beneficiaries into community organizations at the village and union council levels, and to establish linkages between various agencies involved in carrying out the developmental activities of the Government of Sindh.

The characteristics of LHP include organizing target beneficiaries into cooperatives, support of agri-inputs of Rs.14,500/- (per acre), cash grants for land preparation, support for rehabilitation of water courses, and capacity building. Additional activities of poultry and plants distribution are also being carried out with the target communities. From SRSO's own internal funds, LHP beneficiaries are also provided with the cover of micro health insurance, micro drip irrigation systems, and family nutrition kits.

During two phases of the programme, 2,999 (2,027 in first and 972 in second phase) landless beneficiaries were allotted 25,434 acres of land, followed by the distribution of support packages of



amounting Rs. 35,593,139, which included cash grant. By providing support for agri-inputs and land levelling, 3,945.22 acres have been cultivated, of which 2,826.11 acres had been uncultivable before LHP intervention.

### Rehabilitating Agriculture And Promoting Food Security After Floods:

The heavy monsoon rains and the associated floods of August 2010 destroyed the standing kharif crop on 2.6 million acres. Millions of people were displaced and their homes were damaged. Following the recession of stagnant flood water from the affected agricultural land, there was a dire need for immediate assistance to restore

the agricultural livelihood activities of the flood affected who had returned to this land.

SRSO's natural resource management sector was already actively working on increased productivity before floods. Based on this prior experience, SRSO had the ability to implement agriculture recovery projects on a large scale, immediately. SRSO therefore executed 6 major agriculture recovery projects in addition to its regular natural resource management projects. The number of total beneficiary households was 144,604, while the total

cost of agriculture recovery projects that SRSO implemented was Rs. 1,495 million.

The major activities common in these projects were the provision of agri-inputs including seeds, urea and DAP, trainings to farmers, and cash grants. The projects were directly implemented by SRSP in Sukkur, Khairpur, Larkana, Shikarpur, Jacobabad, Kandhkot Kashmore, Jacobabad, and Shahdadkot, while implemented through SRSO's sister organizations NRSP and TRDP in Dadu, Jamshoro, and Thatta.

**Table 15: Description of Agriculture Recovery Projects Implemented in 2010-11.**

Sr #	PROJECT NAME	DONOR	No. of BHHs	TOTAL COST OF PROJECT
1	FAO CERF	UN,	6000	2,625,000
2	FAO AUSAID	AUSTRELIAN GOVT	7500	6,314,250
3	FAO PADDY	Swedish, UK, Canadian	42,340	18,748,813
4	SARP	USAID	50,576	1,241,980,006
5	BAHAL	USAID	38,188	225,657,104
6	Grand Total		144,604	1,495,325,173



# CHAPTER 9

## Social Sector Services

### Family Advancement for Life and Health:

The USAID-funded Family Advancement for Life and Health (FALAH) project focuses on community mobilization and sensitization of the married couples of reproductive age for the adoption of the World Health Organization (WHO) recommended birth interval for better health of mother and child.

During the reporting year, FALAH's fourth, the project was replicated in Jacobabad district in union council Bachro, where the new Community-based Volunteers (CBV) model for community mobilization and referral of services was introduced for testing. The objective of the CBV pilot was

to create a contraceptive users' clientele and improve access to contraceptive services by creating links to public sector providers in areas where public sector access was weak. Men and women CBVs were involved in community mobilization for birth spacing. Women CBVs were also involved in household visits for mobilization, and referral to Basic Health Unit (BHU) and private sector Lady Health Visitor (LHV).

Evaluation of the project showed an increase in the knowledge of the recipient community about the importance of birth spacing and contraceptive methods. The Contraceptive Prevalence Rate (CPR) of the target union council increased from



8% to 16%. The evaluation however also highlighted many areas for improvement in the CBV approach, and based on these findings, the CBV approach was revised in consultation with SRSO and the Population Council and scaled up to 9 union councils of district Sukkur by the end of February 2011.

As of June 2011, SRSO trained 43 women and 43 men CBVs on Government of Pakistan's policy for Family Planning (FP) programmes, Health Timing and Spacing in Pregnancies (HTSP) messages, contraceptive methods and associated side effects, and Islam and FP. These CBVs were also trained to conduct the group meetings with Married Women of Reproductive Age (MWRA) and also with husbands in order to motivate them for the adoption of HTSP.

The trained cadre of the women CBVs conducted 187 group meetings with 3,737 MWRA and men CBVs conducted 186 group meetings with 3,721 husbands. Through these groups meet-



ings, participants were provided information on the importance of birth spacing, complications of the too early and too late pregnancies, and available contraceptive choices and their common side effects.

#### **British Pakistan Foundation-RSPN's Sehat:**

On 21 January, the British Pakistan Foundation (BPF) entered into a Rs. 5.97 million health care project with RSPN, which in turn signed an implementing agreement with SRSO. The project, titled 'Sehat - Health Care Interventions in Flood Affected Areas in Sindh', was implemented in the districts of Qambar-Shahdadkot, Shikarpur, and Dadu. Following the floods, there was no system of health services for the affected population, as the basic health facilities in the target union councils were largely destroyed. This situation resulted in the threat of an outbreak of the diarrhoea, malaria and other waterborne diseases within the affected population. The project aimed to enable 279,355 flood affected people to take preventive measures against waterborne diseases and ensure mother and child health care, and reduce mortality by extending healthcare services to flood affected population, particularly women and children.

The project benefited a population of 279,355 individuals affected by the flood through a total of 386 men and 384



women CRPs, who were assigned the responsibility to: identify men and women of reproductive age from the affected population for sensitization sessions, identify pregnant women for antenatal checkups, extend support to the social mobilisers and medical teams in organizing health, identify cases of diarrhoea and other ailments and refer them to the camps for treatment, and extend support to vaccinators and trained healthcare providers for vaccination of children and pregnant women and other healthcare services.

#### **Improve Quality of Primary Education and Management of the Schools @ District Ghotki:**

The Engro Foundation and PPAF funded education project continued in reporting year with an aim to improve the quality of primary education and management in 14 primary schools in Ghotki, Qadirpur and Dehraki by strengthening knowledge of the teachers and ensuring access of 1,877 students to quality education. The project schools were renovated and upgraded by equipping and furnishing new classrooms. 14 new women teachers were

hired for the new grades on need bases and built their capacity through trainings. Water coolers, plantation, and distribution

of student and sport kits for recreational activities remained the focus during 2010-11.

### Social Sector Activities in Flood affected Areas of the Sindh Province

More than in any other province, it was in Sindh that the flood water affected the largest proportion of geographical area and population. Health conditions, especially those of mothers and children, and child education posed the biggest challenge to humanitarian aid agencies.

**Health:** SRSO, in partnership with UNICEF Sindh, implemented two community-based projects named the 'Mother & Child Health Care Initiative' and the 'Integrated Multi-Sectoral Project'. Activities from October 2010 to October 2011, these projects introduced integrated health interventions into remote rural communities of Sindh. The projects were implemented in non-LHW locations of district Ghotki, Shikarpur, Larkana, Khairpur, Jacobabad, Kandhkot, and Shahdadkot with the aim of reducing infant and maternal mortality rates. 2,622 (men and women) community resource persons were trained for the dissemination of awareness messages and supplies amongst the target populations.

A total population of 552,694 was reached out to in the non-LHW areas with health messages on pneumonia and diarrhoea prevention amongst children, safe delivery, newborn care, immunization of children, and women on TT, infant and young child feeding, birth spacing, etc. 55,619 children under the age of two were registered and immunized, and 25,510 women (expectant mothers) received TT-1 vaccination in the target locations. Approximately, 95,018 children between 2-5 years received Mebendazole tablets for de-worming purposes. To ensure the maximum coverage at the community level, 950 religious leaders were sensitized and involved in the advocacy campaign, and 24,010 school children were reached out with health and hygiene messages.

**Protection:** SRSO implemented a project with Rs. 41.8 million in funding from UNICEF for child protection in IDP camps in Sukkur, Shikarpur and Kashmore with an aim of protecting children and women from abuse, neglect, violence, and exploitation during relief interventions. Under the project, which began on 1 September 2010, the four major areas of intervention were: strengthening existing child protection mechanisms, ensuring all children are in adequate care arrangements, enabling communities to identify child and

women concerns and take appropriate measures, and providing safe, free and confidential psychosocial support.

To achieve the objective, SRSO established 40 static and 60 mobile child friendly spaces, with the enrolment of 7,595 children who were provided life skills training and included to participate in recreational and educational activities as part of psycho-social support in Kashmore, Shikarpur and Jacobabad.

Messages related to child protection were disseminated to 33,641 community members, including to parents, teachers and other actors in the target area in order to raise awareness about child rights and child protection issues.

**Education:** SRSO established 430 temporary learning centres to provide children in camps an opportunity to learn in protected environments. Caregivers not only taught basic primary-school subjects through semi-structured learning but also encouraged artistic expression and recreation, which helped 21,766 children deal with the stress they were under.

21,766 children (with a focus on five to nine years of age) were provided with learning and recreation opportunities at 70 ongoing TLCs and 360 new TLCs, along with WES facilities, in 5 districts (Jacobabad, Kashmore, Qambar-Shahdatkot, Shikarpur and Khairpur).

SRSO mobilized support of 430 para teachers, who were provided livelihood opportunity by teaching enrolled children in TLCs. School supplies, inclusive of student hygiene kits, 360 School in Boxes and 430 recreation kits were distributed in 21,485 families through these TLCs.





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# CHAPTER 10

## Enterprise Development

SRSO's enterprise development section has been operational since October 2006, focusing on the development, promotion and revival of traditional skills, especially handicrafts products. It is striving to explore the hidden potential in rural communities and developing micro level enterprises for these communities through variety of subject-based capacity building programmes, such as enterprise development, marketing training, product designing workshop, skill enhancement trainings, artisans exposure visits, market surveys, and exhibitions etc. All of these inputs contribute towards the development of small business and enterprises at local level, which in turn are creating employment opportunities at local and broader levels. New product designing, market tests and new methods of product promotion through seminars, market surveys, exhibitions and direct market linkages are the key characteristics of this section.



During the reporting year, the enterprise development section mainly focused on R&D and introduced several innovative products. These products were introduced and promoted through exhibitions in big cities all over Pakistan. The sector also assisted the HRD section in developing training manuals on hand embroidery, machine operation, machine embroidery, tailoring, and appliqué work etc. The section has also been trying to build the cadre of community-based resource persons and to this end, has trained 48 master trainers in specific craft areas. All of these community resource persons have been able to establish viable livelihoods as a result of their training.

Efforts are being placed for developing direct market linkages for women entrepreneurs, by arranging exhibitions, festivals and other opportunities for market exposures at the local, national and international levels. 16 events of exhibitions



and exposure visits were organized to provide opportunity for enabling the exchange of ideas between one region to another. A total of 2,225 community

members were addressed during the reporting period, bringing the total count of beneficiaries since the section's inception to 4,145 community members.

#### Statistical Summary of Progress During 2010-11:

S.No	Activity	As of Jun 2010	Ach: 2010-11	Total as of June 2011
1	ED Awareness workshop	28	2	30
2	Community Based Product development Workshop	77	4	81
3	ED Marketing training	4	1	5
4	Training For Master trainers	5	2	7
5	Exposure Visits	3	5	8
6	Exhibition	38	11	49

#### Program outreach in term of households & Community Institutions addressed during 2010-12:

Coverage	As of June 2010	Achievement during 2010- 2011	Cumulative since Inception
No: members	1,920	2,225	4,145
No: Cos	186	311	497
No: villages	127	221	348



### Enterprise Development Response to Emergency

Local level businesses were adversely affected during the floods in the reporting year. SRSO focused on the option of vocational skill training, which helped flood affected people meet their economical and social needs without facing viability constraints.

On 6 September 2010, SITCO signed an MoU with SRSO to rehabilitate traditional crafts people whose livelihoods and craft had been affected by the floods. A total of 1,150 traditional craftspeople were identified in 50 camps across the districts of Jacobabad, Ghotki, Shikarpur, Sukkur, and Khairpur, and were provided financial and social assistance by SITCO. The main objectives of the project were to:

- Rehabilitate traditional craftspeople;
- Reduce psychosocial issues caused by the trauma of the floods by engaging craftspeople in activities;
- To collect baseline information on traditional craftspeople;
- To develop and hone the skills of traditional craftspeople;
- Assess damages and losses incurred by traditional craftspeople;
- Provide short-term support to crafts people in enhancing their skills and providing them with incentive-based work orders.

SRSO collected baseline information on traditional craftspeople with whom to carry out the project activities, which mainly consisted of imparting skill enhancement and quality control methods trainings through its enterprise development unit. A total of 50 master trainers (one from each camp) were selected and given intensive training to monitor the progress of the group and assist the group in skill development. Under the project, each craftsman was given an order to make a specific product. They were supplied with quality raw material, according to their individual skills, and these products were then displayed at an exhibition in Karachi. During the 15 days planned for skills enhancement and work orders, the craftsmen were paid a daily honorarium to support them during this period.

The project activities helped these SRSO fostered artisans build back their inventories and provided them immediate support in developing skills, followed by incentive-based work orders to help restore their livelihoods.



# CHAPTER 11

## Working with Older People through HelpAge International

SRSO and HelpAge entered into partnership in August 2010, under which HelpAge International started its relief activities funded by the Disaster Emergency Committee (DEC) in collaboration with SRSO. Districts Shikarpur and Jacobabad were focused on a priority basis. The main activities of the relief phase were the distribution of relief items, mobility and hearing aid distribution, cash transfer for the restoration of livelihood activities, health services to older people, and the mainstreaming of older people into emergency assistance.

### 1.1 Provision of Age Friendly Services at Health Units:

Health services were provided to older people during the project period. Primary eye care was provided through eye camps in both districts. Along with medicine, eye glasses were also provided to the older people. Cases of cataract were referred to nearby hospitals for surgery. Mobility and hearing aid was provided to 981 older people in two districts.

### 1.2 Establishment of Older People Associations:

20 Older People Associations (OPAs) were formed in Shikarpur and Jacobabad, which were then trained in organization management and community revolving funds.

#### 1.2.1 Cash Assistance:

In the first phase, SRSO provided 200 unconditional and 1000 conditional cash assis-

tance disbursements to older people as per the criteria set by the OPAs. Volunteers and older people were trained in 'care of careers and the role of older people in emergencies'.

#### 1.2.1.1 Unconditional Assistance:

Unconditional grants of Rs. 10,000 was given to 120 most vulnerable i.e. older persons (50 and above) living alone or living with someone other than their close family members, households with older persons and falling under the category of very poor, female/widow/disabled older people-headed families, older persons (single or couple) whose house is fully damaged or who lost their other productive asset, or older persons having chronic diseases and living alone, or headed a family without any other bread earner.

#### Conditional Assistance:

Rs. 15,000 were given to 400 individual vulnerable people who were either unable to work, lost employment of bread winners in the family, lost livestock or other productive assets, or faced injury or death of primary



wage earner. 45% of the beneficiaries were female.

### 1.3 Community Development Grants:

For community infrastructure restoration and community development, grant of Rs. 250,000 were provided to each of the OPAs. Each OPA identified their priority projects for their community. They themselves implemented and monitored the project activities in eight OPAs. The projects included establishing a women vocational training centre, multipurpose community halls, street pavements, and drainage systems.

### 1.4 Distribution of Relief Items:

Immediately after the flood water recession,



HelpAge started its activities in affected areas through the distribution of relief items. Winterization kits were immediately distributed among the vulnerable older people to protect them from harsh weather conditions.

Items	Shikarpur	Jacobabad	Total
<b>Details of Relief Items distributed</b>			
Winterization kit	991	991	1,982
Personal Older People Kit	595	1205	1800
Hygiene kit	192	0	192
Mosquito Nets/repellents	600	800	1400
Food Packs	595	595	1,190
Toilet seats	20	80	100
<b>Details of Distribution of Mobility &amp; Hearing Aid</b>			
Pair of Crutches	8	6	14
Wheel Chair	16	18	34
Walking Sticks	610	285	895
Hearing Aid	28	10	38
<b>Details of Grants Distribution</b>			
Conditional	150	250	400
Un-Conditional	40	80	120

# CHAPTER 12

## SRSO's Collaboration with Brooke

Nearly a quarter of Pakistan's population lives on less than a dollar a day, surviving either by farming or producing major exports such as textiles, rice, cotton and leather. There are over 4.7 million horses, donkeys and mules in Pakistan. These animals are involved in a variety of work from transporting people and goods, to working in brick kilns and agriculture.

Unfortunately, many of Pakistan's poorest communities do not have access to good quality veterinary services for their working animals and Brooke estimates that 95% of working horses,

donkeys and mules are prone to lameness.

SRSO entered in partnership with Brooke with an aim of improving the lives of working horses, donkeys and mules amongst the poorest communities in SRSO's operational area. The project was implemented in three districts of Sukkur, Shikarpur, and Jacobabad. The major activities of project include treatment, training, and programmes focusing on animal health and wellbeing area. The project also provides education to and capacity building of equine owner/users to raise awareness regarding basic management practices and preventive healthcare.





### Major Achievements:

- Over 18108 working horses, donkeys and mules in some of the poorest communities in project areas were covered as of June 2011 and train 43 of vets, local providers and community animal health workers (CAHWs).
- 13 community livestock extension workers (CLEWs) were trained.
- Approximately 11302 treatments through mobile veterinary teams and static clinics were reported.
- Approximately 2196 horses, donkeys and mules had access to improved quality veterinary treatment and resources in reporting year.
- Capacity of SRSO veterinary Staff built in handling important equine diseases and welfare issues (3xVOs capacity built).
- CLEWs and Veterinary Service Providers (VSPs) have provided preventive and primary level veterinary treatment services to needy equine animal owning communities. (2580 treatments by CLEWs and VSPs).
- Farriery skills of local Farriers enhanced to provide improved farriery services by following Brooke Minimum Standards of equine welfare by the end of the project (5 farriers, 3 in Jacobabad and 2 in Sukkur provided 1920 farriery services to equines on need basis).

# CHAPTER 13

## Pakistan Poverty Alleviation Fund (PPAF) Waseela-e-Haq Scheme

### Benazir Income Support Program (BISP):

The Benazir Income Support Program (BISP) Waseela-e-Haq scheme was formulated with the mission of "breaking the vicious cycle of poverty through micro loans". Under this scheme, female beneficiaries from the most marginalized segment of society are selected through a computerized prize-draw, to receive a loan of up to Rs. 300,000 for setting up an enterprise. The challenge here was to ensure that the funds were indeed directed towards livelihood creation and the raising of standards of living. To meet this challenge, the Pakistan Poverty Alleviation Fund (PPAF) approached ECI to develop a programme that would inspire the benefi-

ciaries to engage in economic activities. SRSO has been selected as one of the implementing partners in this, with responsibility of identifying nominated beneficiaries in its operational area, followed by logistical arrangement of training programmes through its human resource development unit. Following the initial pilot, a 10-day Enterprise Development Training programme was developed by ECI and PPAF, with six days dedicated to business training and four days focusing on skill enhancement. The programme was then extended on a massive scale in two further phases. SRSO, with the support of ECI, has organized several training events so far and has trained 203 beneficiaries in the reporting year.





# CHAPTER 14

## The Union Council Based Poverty Reduction Programme (UCBPRP)

UCBPRP, being implemented by SRSO, was initiated on 1 February 2009 in two districts of Sindh, Kashmore-Kandhkot and Shikarpur, with a total outlay of Rs. 3.4 billion.

UCBPRP aims to improve the quality of life of rural communities through the practice of social mobilisation undertaken by the RSPs. This entails organising rural communities into “organisations of the poor” at the community, village and union council level. At the heart of the social mobilisation approach is the belief that there is an innate ability in every individual to improve his or her quality of life. However, what sets the poorest apart is the fact that they are not able to tap into their inherent potential. Social mobilisation is the first step in eradicating some of the barriers that the poorest face. In the case of UCBPRP, it caters towards removing common hurdles such as the lack of assets, capital and technical skills that ultimately prevent the poorest from climbing up the poverty ladder.

The fundamental rationale of UCBPRP is to alleviate poverty. Therefore, the success of the project lies in its ability to target and include the poorest. To this end, the Government of Sindh has used the Poverty Scorecard (PSC), developed by the World Bank and adopted by Planning Commission of Pakistan. The PSC helps identify those poor households that are ordinarily excluded from social welfare and protection initiatives, and makes it easier to distinguish support products for each band of identified poor.

UCBPRP is creating impact and transforming the social mobilization process into a more effective tool for empowering people and distinguishing COs as the effective sources for poverty reduction and delivery of services. To expand the impact of social mobilization this programme focuses on:

- Expanding the role of community activists
- Increasing participation of women and poor in the socio-economic development process
- Clearness, accountability and equitable distribution
- Independent fund management by the communities
- Self-help and civic responsibility
- Forging linkages

Organizing community members into COs through social mobilization is a problem-solving approach whereby the community is empowered with the knowledge and skills to identify and prioritize its needs and problems, harness its resources to deal with these problems and take actions collectively.

After two years of successful implementation of UCBPRP, poor women are now able to better identify their own problems and challenges, and are more confident in finding solutions on their own. A successful civic engagement is being built by organized households in the rural areas. Community institutions have a clear course of action for conflict resolutions through their

participatory approach in decision-making at CO and VO platforms. Visible leadership is witnessed in the community through different initiatives during reporting year.

COs and VOs are responsible for identifying potential recipients for various household level interventions under each PSC band and for carrying out common development work at the village level. It is therefore essential that the capacity building of office bearers of COs and VOs be carried out to make them fully functional. If this is not done, an effective mechanism for the delivery and monitoring of services through these two tiers of social mobilization cannot be developed.

As of June 2011, SRSO under UCBPRP has

imparted different CO and VO capacity building trainings to 43,387 of office bearers, which has enabled women members to prioritise and execute their micro investment and village development plans. 7,448 of the total were trained in reporting year. VOs are creating linkages with various other donors and the government at different levels for monitoring and feedback on service delivery of schools, BHUs, and water supply and sanitation facilities in their respective villages. VOs are now thinking about self-sustainability by creating resources and utilization with accountability.

#### **Income Generating Grant (IGG):**

The lowest band of PSC category i.e. 0-11 consists of widows or people with chronic



disabilities. They lack productive assets and are dependent on others even for food, and are therefore generally food insecure. Therefore, any financial assistance provided in cash is by and large consumed. Interested households (that fall in the PSC category of 0-11) express their wish of receiving a grant to their VO, in addition to it being stated in their MIP. The VO members approve those members who qualify for the grant and write a resolution to their local SMT. Through this process, SRSO disbursed IGGs to 250 new households, with a total 2,931 households having received the grants since the inception of the project.

An assessment shows that IGG beneficiaries who were provided in-kind grants of livestock, agriculture inputs and enterprise have now been graduated to the next level of the poverty scorecard, of 12-18. They are now able to pay small service charges and are eligible for the CIF loan to increase the

productivity of their existing assets and enterprise.

SRSO believes in empowering rural women by developing their skills to enable them to earn a livelihood. The idea is articulated specifically in providing women with the managerial and productive skills necessary to begin and enhance home-based businesses. Through UCBPRP, 7,079 community members were provided vocational skill training as livelihood support in reporting year. The majority of them are women, while few are their siblings who can earn and contribute in meeting household expenses. A total of 16,270 community members have been trained in VTP since the inception of the programme. The most popular courses amongst women are nursing attendants, dress designing, beautician, arc work and embroidery whereas boys prefer motorcycle mechanic, mobile repairing, driving, electrician and tailoring etc.

IGG As of June, 2011			
S.#	Districts	As of June,2010	As of June,2011
1	Shikarpur	13,726,844	15,466,738
	Women Beneficiaries	1,499	1,689
2	Kandhkot - Kashmore	10,640,822	11,190,262
	Women Beneficiaries	1,162	1,222
3	Jacobabad	198,000	198,000
	Women Beneficiaries	20	20
	<b>Total amount</b>	<b>24,565,666</b>	<b>26,855,000</b>
	<b>Total women Beneficiaries</b>	<b>2,681</b>	<b>2,931</b>

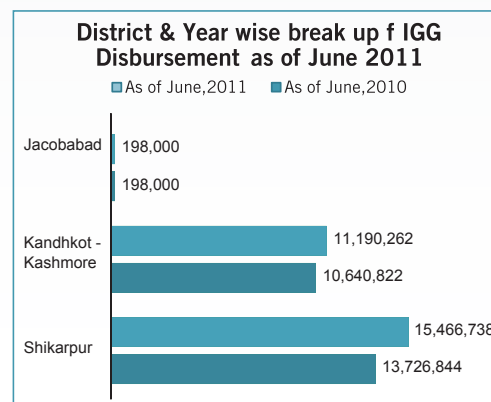


Table 16: District Wise statistical summary of achievement as of June, 2011

District Wise Achievement as of June, 2011 (District Shikarpur & Kashmore)					
S. No	Activity	District	Achievement as of June 2010	Achievement during 2010-11	Total as of June 2011
1	Poverty Score Card	Shikarpur	50	-	50
		Kashmore	37	-	37
		Jacobabad	27	-	27
<b>Sub – Total</b>			<b>114</b>	<b>-</b>	<b>114</b>
2	U.C Covered	Shikarpur	50	-	50
		Kashmore	35	2	37
		Jacobabad	19	-	19
<b>Sub – Total</b>			<b>104</b>	<b>2</b>	<b>106</b>
3	Households Organized	Shikarpur	98,743	3,563	102,306
		Kashmore	78,650	1,695	80,345
		Jacobabad	9,127	9,127	57,753
<b>Sub – Total</b>			<b>186,520</b>	<b>14,385</b>	<b>240,404</b>
4	CO Formation	Shikarpur	5,640	206	5,846
		Kashmore	4,607	103	4,710
		Jacobabad	588	588	3,479
<b>Sub – Total</b>			<b>10,835</b>	<b>897</b>	<b>14,035</b>
5	Village Organizations Formed	Shikarpur	1,722	88	1,810
		Kashmore	1,593	80	1,673
		Jacobabad	212	1,085	1,297
<b>Sub – Total</b>			<b>3,527</b>	<b>1,253</b>	<b>4,780</b>
6	Households to be Given Income Generating Grants	Shikarpur	1,499	190	1,689
		Kashmore	1,162	60	1,222
		Jacobabad	20	-	20
<b>Sub – Total</b>			<b>2,681</b>	<b>250</b>	<b>2,931</b>
7	Households to be Given Community Investment Fund	Shikarpur	19,534	5,274	24,808
		Kashmore	16,060	3,434	19,494
		Jacobabad	382	-	382
<b>Sub – Total</b>			<b>35,976</b>	<b>8,708</b>	<b>44,684</b>
8	Households to be Given Scholarship for Vocational Training	Shikarpur	5,287	2,766	8,053
		Kashmore	3,904	2,499	6,403
		Jacobabad	-	1,814	1,814
<b>Sub – Total</b>			<b>9,191</b>	<b>7,079</b>	<b>16,270</b>
9	Villages to be Give Drinking Water Supply Schemes as CPI	Shikarpur	393	28	421
		Kashmore	270	70	340
		Jacobabad	-	-	-
<b>Sub – Total</b>			<b>663</b>	<b>98</b>	<b>761</b>
10	Locations to improved under Low Cost Village Improvement Scheme	Shikarpur	44	-	44
		Kashmore	12	-	12
		Jacobabad	-	-	-
<b>Sub – Total</b>			<b>56</b>	<b>-</b>	<b>56</b>
11	Low Cost Housing Scheme	Shikarpur	1,318	1,263	2,581
		Kashmore	1,246	148	1,394
		Jacobabad	-	130	130
<b>Sub – Total</b>			<b>2,564</b>	<b>1,541</b>	<b>4,105</b>
12	CO members trained in management skills and book keeping	Shikarpur	7,769	248	8,017
		Kashmore	4,975	716	5,691
		Jacobabad	-	790	790
<b>Sub – Total</b>			<b>12,744</b>	<b>1,754</b>	<b>14,498</b>
13	CO members trained in CIF Need Identification	Shikarpur	4,024	124	4,148
		Kashmore	2,568	358	2,926
		Jacobabad	-	738	738
<b>Sub – Total</b>			<b>6,592</b>	<b>1,220</b>	<b>7,812</b>
14	No. of Participants Trained in VO Management & Planning Training	Shikarpur	4,716	0	4,716
		Kashmore	3,409	152	3,561
		Jacobabad	-	642	642
<b>Sub – Total</b>			<b>8,125</b>	<b>794</b>	<b>8,919</b>
15	No. of Participants Trained in VO CIF Training	Shikarpur	3,048	246	3,294
		Kashmore	2,668	176	2,844
		Jacobabad	-	165	165
<b>Sub – Total</b>			<b>5,716</b>	<b>587</b>	<b>6,303</b>
16	VO Book Keeping Training (No of Pax)	Shikarpur	2,532	634	3,166
		Kashmore	2,401	288	2,689
		Jacobabad	-	-	-
<b>Sub – Total</b>			<b>4,933</b>	<b>922</b>	<b>5,855</b>
17	Experience Sharing Workshops	Shikarpur	19,155	546	19,701
		Kashmore	9,133	1,361	10,494
		Jacobabad	-	-	-
<b>Sub – Total</b>			<b>28,288</b>	<b>1,907</b>	<b>30,195</b>
18	Productivity Enhancement Training	Shikarpur	117	-	117
		Kashmore	127	-	127
		Jacobabad	-	-	-
<b>Sub – Total</b>			<b>244</b>	<b>-</b>	<b>244</b>
19	TBA	Shikarpur	1,532	162	1,694
		Kashmore	1,007	102	1,109
		Jacobabad	-	-	-
<b>Sub – Total</b>			<b>2,539</b>	<b>264</b>	<b>2,803</b>

# CHAPTER 15

## Benazir Income Support Programme-(BISP)

### Nationwide Rollout of Poverty Targeting Survey

**G**overnment of Pakistan launched the Benazir Income Support Programme (BISP) in 2008 as the main social safety net programme to cushion the negative effects of the food crisis and inflation on the poor, particularly women. The project manifests the Government's strong commitment to protect the poor and vulnerable from the impact of the economic crises. It is designed with cash grant distribution to the beneficiaries of Rs Rs.2, 000/- every alternate of month. This program is only for the women protection and those who are the family head of house. The selection is based on the poverty score card survey consisting of 13 questioner which are weighted for their answers and 16.17 is the weighted total used by the BISP as a cut off score and with this BISP use a scientific instrument for covering every household for targeting the poorest household.

Through contracting RSPN, SRSO was assigned task to undertake this Survey in 13 Districts of Cluster-C (Sindh) in the reporting year. It is worth mentioning to indicate that prior to NPTS, SRSO had

proven track record of experiences of administering the poverty scorecard survey across its operational area.

To ensure the timely completion of the task with satisfactory results, NADRA and a third party consultant firm were involved by the government. To achieve highest possible quality standards and to ensure due diligence at every step of the targeting process 2,271 new staff was recruited of various categories. 200 vehicles and 310 motorcycles were rented and managed for the mobility of project staff. To safeguard integrity and quality of the collected data, 66 events of Master trainer's training were conducted which were further trickled down at enumerator level.

Overall, a total of 3,618,712 (103%) households and 9,868,132 (102%) population have been surveyed and all survey forms (T-1) have been submitted to NADRA. The notables and community leaders from all 563 union councils were proactively remained involved and facilitated the survey.



Summary of Benazir Income Support Programme (BISP) Survey 2010-11												
S.#	District	Estimated HHs	Covered HHS	%age	Estimated Population	Covered Population	%age	Rejected Forms	Cleared Forms	Estimated HHs Avg	Covered HHs Avg	
1	Larkana	239,956	217,252	91%	1,415,742	1,216,307	86%	16,440	200,812	5.90	5.60	
2	N-Feroz	216,672	219,772	101%	1,256,695	1,292,012	103%	4,723	215,049	5.80	5.88	
3	Shahdadtot	190,293	211,612	111%	1,179,820	1,263,185	107%	7,150	204,462	6.20	5.97	
4	Sukkur	175,268	184,111	105%	1,151,390	1,242,898	108%	2,063	182,048	6.57	6.75	
5	Jacobabad	155,216	191,718	124%	1,032,713	1,115,405	108%	4,249	187,469	6.65	5.82	
6	Kashmore	169,600	170,990	101%	881,922	874,584	99%	3,254	167,736	5.20	5.11	
7	Shikarpur	187,134	211,434	113%	1,104,089	1,141,741	103%	2,684	208,750	5.90	5.40	
8	Khairpur	307,627	311,344	101%	1,845,761	1,965,555	106%	3,956	307,388	6.00	6.31	
	<b>Sub-Cluster C Total</b>	<b>1,641,766</b>	<b>1,718,233</b>	<b>105%</b>	<b>9,868,132</b>	<b>10,111,687</b>	<b>102%</b>	<b>44,519</b>	<b>1,673,714</b>	<b>6.01</b>	<b>5.88</b>	
9	Karachi Center	428,861	385,037	90%	2,927,141	1,767,848	60%	4,355	380,682	6.83	4.59	
10	Karachi East	511,315	514,184	101%	3,258,595	2,475,535	76%	7,446	506,738	6.37	4.81	
11	Karachi West	392,714	395,705	101%	2,706,111	1,968,841	73%	11,983	383,722	6.89	4.98	
12	Karachi South	335,252	341,644	102%	2,330,500	1,606,097	69%	9,495	332,149	6.95	4.70	
13	Karachi Malir	196,686	263,909	134%	1,297,300	1,208,895	93%	4,549	259,360	6.60	4.58	
	<b>Cluster Karachi C Total</b>	<b>1,864,828</b>	<b>1,900,479</b>	<b>102%</b>	<b>12,519,647</b>	<b>9,027,216</b>	<b>72%</b>	<b>37,828</b>	<b>1,862,651</b>	<b>6.71</b>	<b>4.75</b>	
	<b>Grand Total</b>	<b>3,506,594</b>	<b>3,618,712</b>	<b>103%</b>	<b>22,387,779</b>	<b>19,138,903</b>	<b>85%</b>	<b>82,347</b>	<b>3,536,365</b>	<b>6.38</b>	<b>5.29</b>	

# Success Stories

## Return to Life through Skills:

Suicide has been increasing among young men and apparently rising in areas with high unemployment. Barkat Ali belongs to Kashmore, which is one of the most impoverished districts of Sindh. He got married prematurely at the age of nineteen.

Being poor and his family's breadwinner, he was constantly stressed about his financial situation. His family was banking upon him financially as his father's daily earnings had been decreasing daily because of enfeebling old age, and the family lived on the brink of extreme poverty. Due to the unavailability of employment, Barkat could not earn for his family and used to take financial support for himself from his father at a time when in fact his family was expecting him to support them financially.

With moral, social and economical pressures mounting on him while, one day he fought with his family about financial issues and fled his home, only to return a while later with an empty pesticide bottle in his hand. Fearing an attempted suicide, his family took him to hospital soon after they found that he had consumed the poison, where doctors managed to save Barkat's life. He remained hospitalized for two months.



"Unemployment was compelling me to choose death over life," Barkat said, "as taking such an extreme step to escape destitution was the only way out in my mind."

After he recovered properly, he was assessed by N-IRM screening staff as one of the most deserving poor to receive scholarship in form of vocational training under UCBPRP in district Kashmore. Screening staff counselled Barkat that finding some sort of purpose in life would be one way of maintaining self-esteem and some contact with others. He received the training in the trade of mobile repairing from the Vocational Educational and Technical Centre of N-IRM in Rawalpindi and came back skilled and more likely to become the breadwinner his family had expected him to be. Afterwards, he took a loan from his father-in-law and opened a small shop of mobile repairing near the

“sabzimandi” (vegetable market) of Kashmir. Now he earns rupees 1000-1500 daily and is therefore able to financially support his old parents and siblings. He is thankful to N-IRM for imparting skills to him that have helped him generate income for his family and step out of vicious poverty. Barkat is happier now, and regrets his attempted suicide.

#### Hope Lights Up in Sameena's Eyes:

Thirty-eight year old Sameena belongs to union council Thul of Jacobabad. She was married to her cousin for twenty years, during which time she remained childless. Childbearing is highly valued in her local culture and childlessness can have devastating consequences for women in district Jacobabad. Her husband physically and psychologically victimized her, and did not let her make her own decisions, voice her own opinions or protect herself for fear of further repercussions. Eventually,



her husband got married to another woman and divorced Sameena.

She went back to her poor parents as a dependent, who were already leading poverty stricken lives. Sameena's situation began to finally improve when she was given a scholarship through UCBPRP in the form of vocational training in Islamabad by N-IRM in the profession of nursing attendant. She received practical and theoretical training with keen interest and after its completion, she applied for the four-year nursing course at the General Hospital in Sukkur. She passed the written test and interview by utilizing the knowledge she had acquired from her nursing attendant training at N-IRM. Now she is enrolled in the four-year nursing course, poised to soon become a regular nurse at the General Hospital in Sukkur. During her education, she is also paid rupees 15,00 per month, a stipend that is set to increase further as she acquires more experience. Being hopeful about her future, she now says that she will help her parents financially in an attempt to lift them out of poverty.

#### "I Used to Only Exist Before Training and Now I Live":

The probability of the poor to be disabled and for disabled people to be poor is very high. Barbara lives in the poor village of Hoti in union council Bhirkhan of Shikapur. She was born as a normal baby and became disabled during childhood

because of malnutrition and exposure to the preventable childhood disease of polio. Measures for disability prevention, including healthcare measures such as immunization, maternal and child care, nutrition, screening for early identification of disability, and so on, were not accessible to the poor family of Barbara

"As I was growing up, I felt left out as I could watch other children playing in the village lanes or going to school, and I didn't join in," Ms. Barbara says with teary eyes. She grew older and due to rising poverty in her household, became considered a burden on her family. Now she is nineteen years old and cannot walk because both her polio-stricken legs are too weak. His father is the only source of income for her family: he transports vegetables from the vegetable hubs of Shikarpur to the district's main market on a gadha gari (donkey cart). His ability to earn however is restricted on account of an injury he received in an ambush laid by two rival tribal groups near Bhirkhan. His right arm got seriously injured and consequently became ineffective. Left with only one working arm, his daily earning decreased. This situation only added more misery to the life of poor Barbara.

Barbara was assessed by N-IRM for UCB-PRP's Vocational Training Programme in three of the poverty stricken districts of Sindh, including Shikarpur. She received training in the trade of tailoring in the vocational centre of N-IRM in Sukkur.



Vocational training according to the abilities of the disabled is an important part of the curriculum of N-IRM's Vocational Training Programme.

"When I returned to my place everyone was amazed at how confident I had become" says Barbara. Following her successful training, she now stitches the clothes of her fellow villagers, earns 6,000 rupees on average per month for her services. On special occasions like weddings, religious events and other social events, she earns more than she does normally. She is excited over the fact that she generates income for her family and is grateful to N-IRM for providing her an

opportunity to get socially and economically involved in life as normal people do. "Not only did I acquired skills in the training at N-IRM and generate income for my household but through interaction with educated trainers, I understood the significance of polio drops at the early age of the child. I intend to spread this awareness in my village as well," resolves Barbara.

#### Learned to Live with Lost Hand:

Atiqa lives in union council Mongrani of district Shikapur. Her father is a farmer and his earning is far too little to tide over the regular expenses at his household. Atiqa is twenty years old and lives in a single-room house with her parents and eight siblings. Atiqa is the eldest of her siblings. She wanted to continue her education when she was in eighth grade but she was unable to do so since the school was far away from her house and therefore too costly for her family. Atiqa soon started working, at first crushing the feed for cows in a neighbouring house to complement her household's income. She only earned Rs. 30 a day. One day, while crushing the feed, she crushed her right hand in the machine. Unfortunately, she had to lose the fingers in her right hand.

More than 5 years later, the injury still affects her. She is still haunted by the phantom hand phenomena – the sensation that her hand is still there, along with the feeling that her hand is being hit by pins and needles. Her talent and natural abili-

ties were assessed by SRSO's screening staff and she was given an opportunity to receive training in the vocation of machine embroidery under UCBPRP. She received vocational skills in the Mobile Training Centre of N-IRM near Chak union council of district Shikapur. Now, she is self employed and utilizes her skills to generate income for her poor family, earning Rs.100 to 150 daily. She is grateful to N-IRM for harnessing her potential and for allowing her to make a living in a dignified manner. She has the ambition to be linked with the market on a relatively larger scale so that she can earn more and help her father in giving her siblings the education that she was unable to receive because of poverty.



"Of all the frustrations I encounter, though, there's one that's really irksome: other people's misconceptions. People think that when I lost a hand, I've lost my brain as well," Atiqa says, "People talk to my friend instead of talking to me about the incident."



 **ERNST & YOUNG**

**SINDH RURAL SUPPORT ORGANIZATION  
(SRSO)**

**FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 30 JUNE 2011**

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**INDEPENDENT AUDITOR'S REPORT TO THE BOARD OF DIRECTORS  
OF SINDH RURAL SUPPORT ORGANISATION (SRSO)**

We have audited the annexed balance sheet of the Sindh Rural Support Organization (the Company) as at 30 June 2011, and the related income and expenditure account, cash flow statement and statement of changes in fund together with the notes forming part thereof, for the year then ended and we state that we have obtained all the information and explanations which, to the best of our knowledge and belief, were necessary for the purposes of our audit.

It is the responsibility of the company's management to establish and maintain a system of internal control, and prepare and present the above statements in conformity with the approved accounting standards and the requirements of the Companies Ordinance, 1984. Our responsibility is to express an opinion on these statements based on our audit.

We conducted our audit in accordance with auditing standards as applicable in Pakistan. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the above said statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the above said statements. An audit also includes assessing the accounting principles and significant estimates made by management, as well as, evaluating the overall presentation of the above said statements. We believe that our audit provides a reasonable basis for our opinion and, after due verification, we report that:

- a) in our opinion, proper books of account have been kept by the company as required by the Companies Ordinance, 1984;
- b) in our opinion:
  - (i) the balance sheet and income and expenditure account together with the notes thereon have been drawn up in conformity with the Companies Ordinance, 1984, and are in agreement with the books of account and are further in accordance with accounting policies consistently applied.
  - (ii) the expenditure incurred during the year was for the purpose of the company's business; and
  - (iii) the business conducted, investments made and the expenditure incurred during the year were in accordance with the objects of the company.
- c) in our opinion and to the best of our information and according to the explanations given to us, the balance sheet, income and expenditure account, cash flow statement and statement of changes in fund together with the notes forming part thereof conform with approved accounting standards as applicable in Pakistan, and, give the information required by the Companies Ordinance, 1984, in the manner so required and respectively give a true and fair view of the state of the company's affairs as at 30 June 2011 and of the surplus, its cash flows and changes in general fund for the year then ended; and
- d) in our opinion no Zakat was deductible at source under the Zakat and Ushr Ordinance, 1980.

  
Chartered Accountants

Engagement Partner: Naseem Akbar

Lahore: 16 January 2012

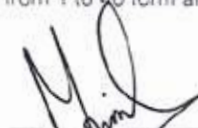
**SINDH RURAL SUPPORT ORGANIZATION  
BALANCE SHEET AS AT 30 JUNE 2011**

ASSETS	Note	2011 Rupees	2010 Rupees
<b>Non-current assets</b>			
Property and equipment	5	143,838,085	169,382,537
Intangible assets	6	4,967,516	13,714
Long term investments	7	<u>232,600,000</u>	<u>233,174,329</u>
<b>Total non-current assets</b>		381,405,601	402,570,580
<b>Current assets</b>			
Stocks	8	143,925,754	339,279
Grants receivable	9	57,758,310	44,093,308
Trade receivables	10	289,072,994	-
Short term advances	11	82,722,466	35,598,931
Microcredit loans	12	540,048,208	355,892,819
Prepayments		11,375,793	28,833,965
Short term investments	13	858,400,000	784,312,133
Mark-up / service charges accrued	14	33,579,782	25,205,707
Other receivables	15	183,429,621	188,262,997
Cash and bank balances	16	<u>1,776,559,183</u>	<u>1,509,621,036</u>
<b>Total current assets</b>		3,976,872,111	2,972,160,175
<b>Assets held for disposal</b>	17	<u>22,077,489</u>	-
<b>TOTAL ASSETS</b>		4,380,355,201	3,374,730,755
<b>LIABILITIES</b>			
<b>Non-current liabilities</b>			
Deferred grants	18	1,354,780,878	1,444,347,105
Long term loans	19	164,433,333	10,220,000
Employee benefits	20	38,171,735	9,000,554
<b>Total non-current liabilities</b>		1,557,385,946	1,463,567,659
<b>Current liabilities</b>			
Short term borrowings	21	250,000,000	220,000,000
Current maturity of long term loans	19	285,373,333	141,110,000
Mark-up accrued	22	3,914,040	4,467,356
Trade and other payables	23	214,465,689	92,999,415
<b>Total current liabilities</b>		753,753,062	458,576,771
<b>TOTAL LIABILITIES</b>		<u>2,311,139,008</u>	<u>1,922,144,430</u>
<b>NET ASSETS</b>		<u>2,069,216,193</u>	<u>1,452,586,325</u>
<b>REPRESENTED BY:</b>			
Endowment fund		1,000,000,000	1,000,000,000
Accumulated surplus	24	1,059,519,223	442,788,345
		2,059,519,223	1,442,788,345
Surplus on revaluation of fixed assets		9,696,970	9,797,980
		<u>2,069,216,193</u>	<u>1,452,586,325</u>

**CONTINGENCIES AND COMMITMENTS**

25

The annexed notes from 1 to 40 form an integral part of these financial statements.

  
Chief Executive

  
Director

**SINDH RURAL SUPPORT ORGANIZATION  
INCOME AND EXPENDITURE ACCOUNT  
FOR THE YEAR ENDED 30 JUNE 2011**

	Note	2011 Rupees	2010 Rupees
<b>INCOME</b>			
Profit on investments and bank deposits	26	280,633,006	160,950,019
Grants	27	2,846,345,632	1,236,077,044
Income from microcredit loans	28	75,596,084	23,639,755
Income from services	29	504,586,943	-
Other income	30	125,331,634	96,281,722
		<u>3,832,493,299</u>	<u>1,516,948,540</u>
<b>EXPENDITURE</b>			
Operating expenditure	31	892,078,568	316,429,026
Provision for non - performing microcredit loans	12.1	50,741,950	9,907,637
Programme assistance	32	2,233,796,245	1,003,547,820
Finance cost	33	39,246,668	16,540,204
		<u>3,215,863,431</u>	<u>1,346,424,687</u>
Surplus for the year		<u>616,629,868</u>	<u>170,523,853</u>

The annexed notes from 1 to 40 form an integral part of these financial statements.

  
\_\_\_\_\_  
Chief Executive

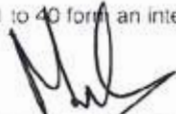
*Signature*

  
\_\_\_\_\_  
Director

**SINDH RURAL SUPPORT ORGANIZATION  
CASH FLOW STATEMENT  
FOR THE YEAR ENDED 30 JUNE 2011**

	2011 Rupees	2010 Rupees
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>		
Surplus for the year	616,629,868	170,624,864
Adjustments for non-cash charges and other items:		
Depreciation	47,531,737	31,461,279
Amortization - intangibles	76,198	6,755
Financial charges	39,246,668	16,540,204
Provision for non - performing microcredit loans	50,741,950	9,907,637
Amortization of premium on long term investment	574,329	1,386,429
Grants	(2,846,346,632)	(1,236,077,044)
Amortization of grants related to fixed assets	(22,993,865)	(19,490,659)
Stock written off	-	579,914
Loss/ (gain) on disposal of fixed assets	431,585	(140,972)
	(2,730,737,030)	(1,195,826,457)
<b>Deficit before working capital changes</b>	(2,114,107,162)	(1,025,201,593)
<b>Effect of working capital changes:</b>		
(Increase)/decrease in current assets		
Stock	(143,586,475)	821,684
Microcredit loans receivable	(234,897,339)	(261,990,279)
Trade receivables	(289,072,994)	-
Short term investments	(74,662,196)	(13,000,000)
Short term advances	(47,123,535)	(30,089,204)
Prepayments	17,458,172	(49,095)
Mark-up / service charges accrued	(8,374,075)	107,965
Other receivables	4,833,376	(160,425,790)
	(775,425,066)	(464,624,719)
Increase/(decrease) in current liabilities		
Short term borrowings	30,000,000	50,000,000
Employee benefits	29,171,181	(8,985,964)
Trade and other payables	121,466,274	80,417,142
	180,637,455	121,431,178
	(594,787,611)	(343,193,541)
<b>Cash used in operations</b>	(2,708,894,773)	(1,368,395,134)
Finance cost paid	(39,799,984)	(16,657,986)
Grants received	2,766,108,268	2,007,323,789
<b>Net cash generated from operations</b>	17,413,511	622,270,669
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>		
Capital expenditure incurred on fixed assets	(43,922,030)	(72,481,101)
Procurement intangible assets	(5,030,000)	-
Proceeds from sale of fixed assets	-	1,200,000
Long term loans - net	298,476,666	76,519,727
<b>Net cash generated from investing activities</b>	249,524,636	5,238,626
Net increase in cash and cash equivalents	266,938,147	627,509,295
Cash and cash equivalents at the beginning of the year	1,509,621,036	882,111,741
<b>Cash and cash equivalents at the end of the year</b>	1,776,559,183	1,509,621,036

The annexed notes from 1 to 40 form an integral part of these financial statements.

  
Chief Executive

  
Director

**SINDH RURAL SUPPORT ORGANIZATION  
STATEMENT OF COMPREHENSIVE INCOME  
FOR THE YEAR ENDED 30 JUNE 2011**

	2011 Rupees	2010 Rupees
Surplus for the year	616,629,868	170,523,853
Other comprehensive income	-	-
Total comprehensive income transferred to equity	<u>616,629,868</u>	<u>170,523,853</u>

Surplus/ deficit on revaluation of 'Fixed assets' are presented under a separate head below equity as 'surplus/deficit on revaluation of assets' in accordance with the requirements specified by Companies Ordinance, 1984.

The annexed notes from 1 to 40 form an integral part of these financial statements.

  
\_\_\_\_\_  
Chief Executive

*J.M.*

  
\_\_\_\_\_  
Director



# Credits

## Author

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Assistant General Manager MER


## Contributors

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