



SINDH RURAL SUPPORT ORGANIZATION

ANNUAL REPORT

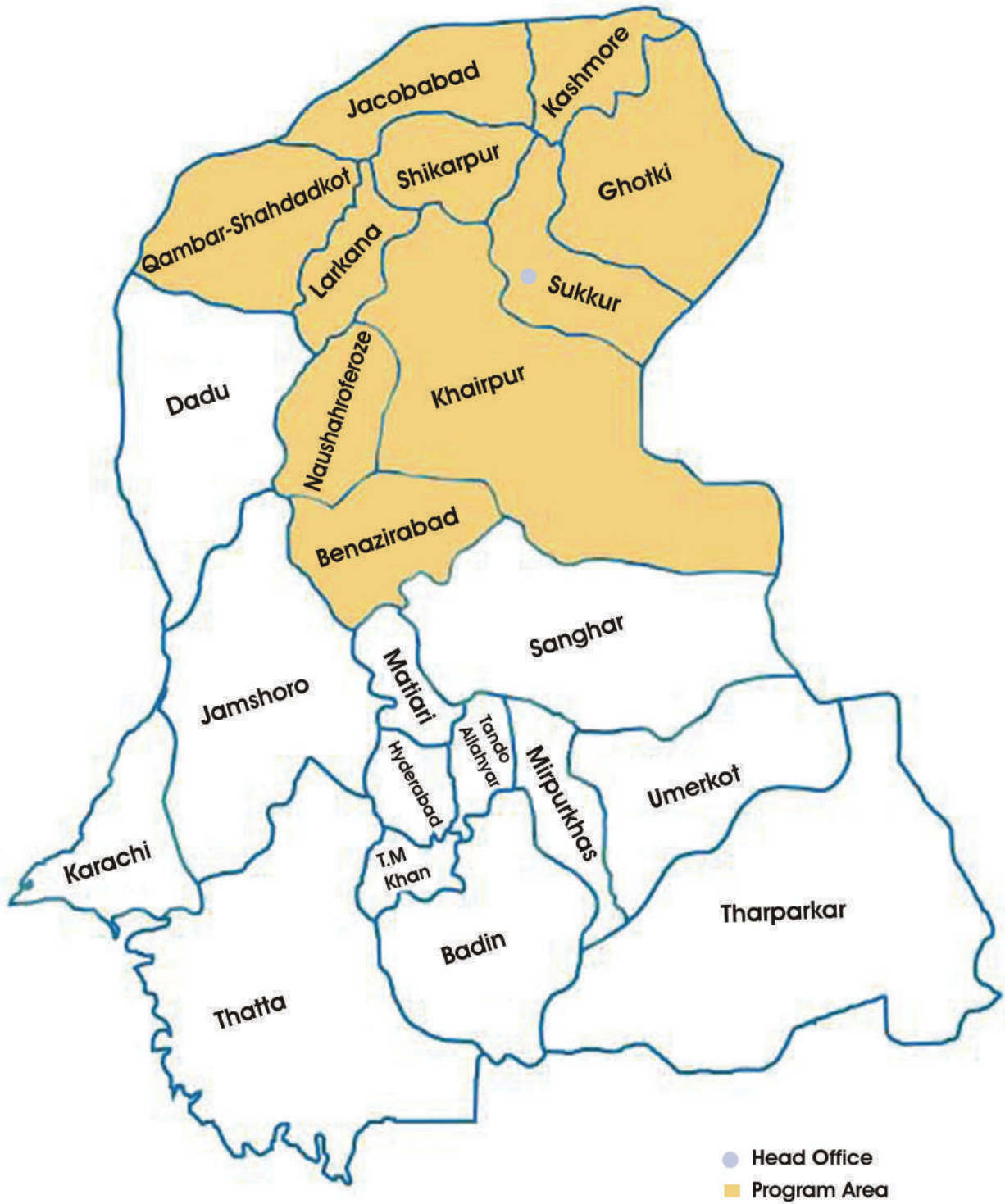
2013-14



Annual Report (July 2013 - June 2014)



SRSO Coverage



Vision

To perceive Socially and Economically empowered Communities especially the marginalized ones and helping create a proactive Community Organizations by attitudinal change by setting free people's Potentials and willingness to alleviate poverty.

Mission

To meet the challenge of battering poverty and help the poor to get above the poverty line and have a standard life. To help marginalized rural people harness their potential to bring about change in their quality of life on a self help basis.

Objectives

- To unleash people's potential and willingness to alleviate poverty in Sindh
- To reinforce and compliment Government of Pakistan's policy of Poverty Alleviation
- To support and strengthen Government of Sindh's efforts to translate Poverty reduction strategies into actions

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Organization Information

Board of Directors

Mr. Shoaib Sultan Khan - Chairman
 Mr. Fazalullah Qureshi - Member
 Dr. Shereen Mustafa - Member
 Mr. Tasneem Ahmed Siddiqui – Member
 Mr. Ghulam Sarwar Khero – Member
 Mr. Ghulam Mustafa Abro - Member
 Mr. Suleman G. Abro – Member
 Mr. Aazar Ayaz - Member
 Dr. Rashid Bajwa - Member
 Mr. Muhammad Nazar Memon - Member
 Mr. Naseer Ahmed Memon - Member
 Ms. Naheed Shah Durrani – CEO

Ex-Officio members of SRSO 2013-14

Additional Chief Secretary (Dev), P&DD, GoS
 Secretary Local Govt. Department, GoS
 Secretary Finance Department, GoS
 The Commissioner, Sukkur District Sukkur- Sindh
 The Commissioner, Larkana District

Chief Financial Officer

Mr. Muhammad Dittal Kalhoro

Company Secretary

Mr. Masood-ul-Hasan Hashmi

Partners/Donors

Pakistan Poverty Alleviation Fund (PPAF)
 Government of Sindh (GoS)
 Engro Foundation
 Brooke International
 HelpAge International
 Pakistan Petroleum Limited (PPL)
 Community Development Department CDP-GoS
 Integrated Health System Strengthening Alliance

Finance & Executive Committee

Mr. Fazalullah Qureshi- Chairman
 Dr. Rashid Bajwa - Member
 Dr. Shereen Mustafa - Member
 Mr. Muhammad Nazar Memon - Member
 Mr. Ghulam Mustafa Abro - Member

Human Resource Committee

Mr. Naseer Ahmed Memon - Chairman
 Mr. Fazalullah Qureshi
 Dr. Shereen Mustafa

Audit/Risk Management Committee

Mr. Ghulam Sarwar Khero
 Mr. Aazar Ayaz
 Mr. Ghulam Mustafa Abro

Auditors

M/s. Ernst & Young Ford Rhodes Sidat Hyder
 Chartered Accountants
 Mall View Building, 4-Bank Square, Lahore,
 Pakistan

Legal Advisor

Mr. Shahabuddin Shaikh

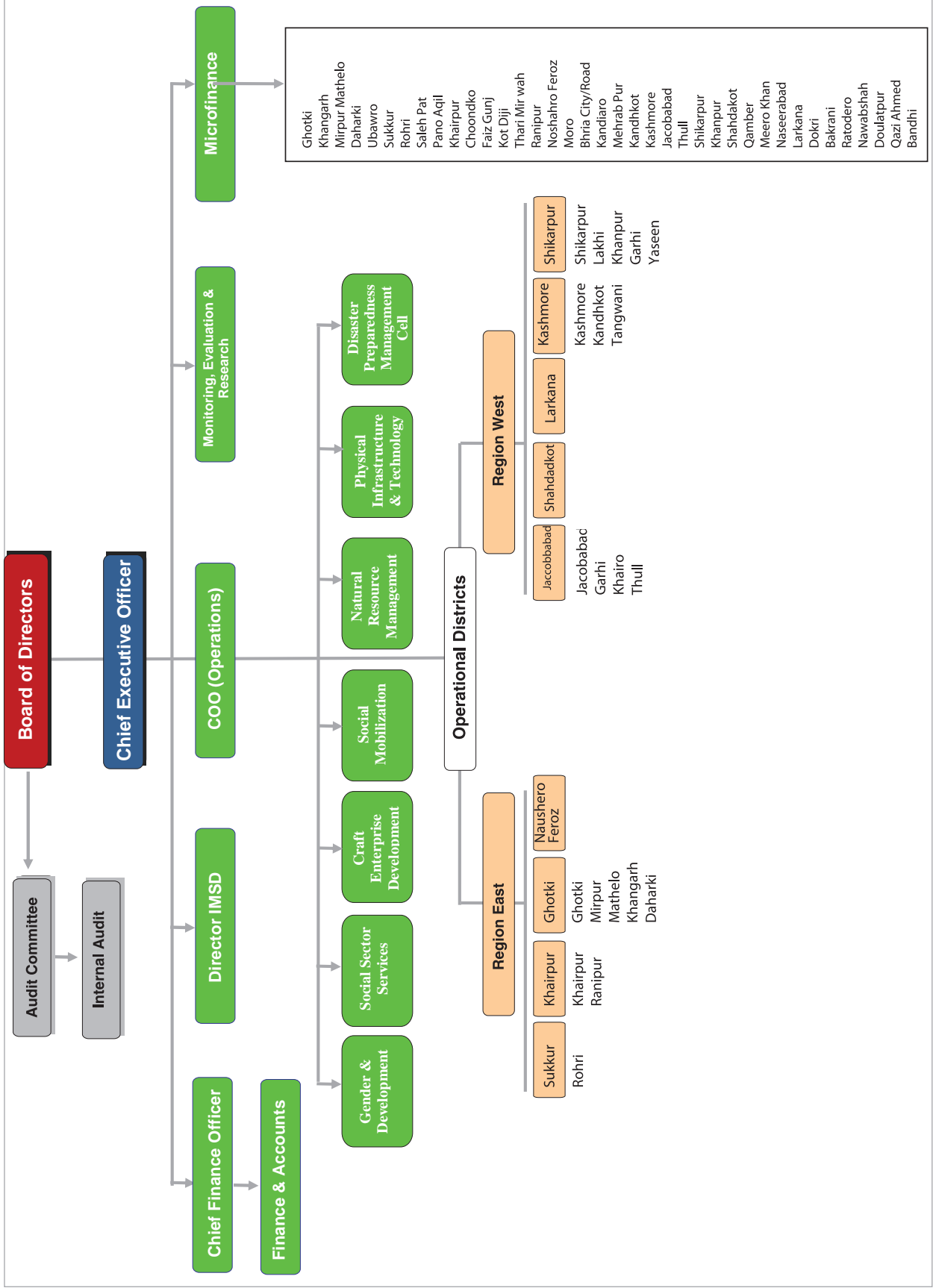
Registered Office

SRSO Complex, Shikarpur Road, Sukkur

Website Address

www.sroso.org.pk
www.facebook.com/SRSO.official

Organogram



Acronyms

| | | | |
|------------------|--|---------------|---|
| AKRSP | Aga Khan Rural Support Programme | A.I | Artificial Insemination |
| ALC | Adult Literacy Center | BoD | Board of Directors |
| BBSYDP | Benazir Bhutto Shaheed Youth Development Program | BFD | Beneficiary Feedback Desk |
| BCC | Behavior Change Communication | CIG | Common Interest Group |
| BDG | Business Development Group | CO | Community Organization |
| CED | Craft Enterprise & Development | CDP | Community Development Program |
| CIF | Community Investment Fund | CLEW | Community Livestock Extension Workers |
| CoC | Care of Carers | CMP II | Crop Maximization Project II |
| CRP | Community Resources Person | CMVC | Community Mobile Veterinary Clinic |
| CPI | Community Physical Infrastructure | DPO | District Programme Officer |
| CMST | Community Management Skill Training | DWSS | Drinking Water Supply Scheme |
| DCP | Di calcium Phosphate | FM | Frequency Module |
| DVM | Doctor of Veterinary Medicine | FMD | Foot and Mouth Disease |
| ED | Enterprise Development | GoS | Government of Sindh |
| EDP | Enterprise Development Plan | HCP | Health Care Provider |
| F & A | Finance & Accounts | HF | Health Facility |
| GoP | Government of Pakistan | HS | Hemorrhagic Septicemia |
| GAD | Gender & Development | IBA | Institute of Business Administration |
| GRC | Gender Resource Committee | IGG | Income Generating Grant |
| HRD | Human Resource Development | IHSAS | Integrated Health System Strengthening Alliance |
| HH | HouseHold | MCO | Male Community Organization |
| IAD | Internal Audit Department | MF | Micro Finance |
| ID | Institutional Development | MNCH | Maternal & Newborn Child Health |
| IMSD | Institute of Management & Skill Development | NRSP | National Rural Support Program |
| IL O | International Labor organization | NGO | Non Government Organization |
| MERU | Monitoring, Evaluation & Research Unit | PMS | Performance Management System |
| MIS | Management Information System | RCED | Rural Credit & Enterprise Development |
| NCD | Non Communicable Disease | RSP's | Rural Support Programme's |
| NRM | Natural Resource Management | SM | Social Mobilization |
| P & D | Planning & Development | SO | Social Organizer |
| PITD | Physical Infrastructure & Technology | SSS | Social Sector Service |
| PPAF | Pakistan Poverty Alleviation Fund | VHC | Village Health Committee |
| RMS | Remote Monitoring System | | |
| RSPN | Rural Support Programme Network | | |
| SMT | Social Mobilization Team | | |
| SRSO | Sindh Rural Support Organization | | |
| TBA | Traditional Birth Attendant | | |

CEO Message



I as a senior civil servant had chosen to be associated with the governance of a grassroots level social mobilization and poverty reduction organization as a member of the board back in 2011, never had I thought that I would get involved with executive functions of that organization! But as fate would have it; I found myself as CEO of SRSO though for a very short period of time. Though in duration it was a short tenure, but in terms of SRSO's evolutionary process it was a very critical phase. This was the time when the organization had not fully recovered from the aftershocks of the protracted litigation it had to face on account of the allegations linked to some misappropriation in USAID's financed SARP project in the post 2010 floods period. This legal wrangling which had earlier led to the resignation of the chairman SRSO in protest and subsequently a removal under the cover of resignation of its earlier CEO together with removal some of senior staff allegedly involved in the wrong doings had left the organization considerably bruised with generally a less glorious reputation than it had earlier enjoyed.

Other than restoring the organization's credibility; rebuilding the internal organizational strength's; restoring the officers' confidence the most significant tasks that I saw before myself was in terms of strengthening SRSO's overall program and operations specifically in terms of their impacts. Despite a massive presence in the communities in the form of social capital; availability of CIF; dispersal

of such activities as skill development; community infrastructure projects etc.; the overall state of the communities continued with widespread and abject poverty, malnourishment, and multiple forms of misery. No doubt the SRSO's social mobilization programs over the last decade or so had led to noteworthy awareness amongst the women and the overall presence and participation of women in these regions was now much more visible. However; in case the SRSO decision makers wished to see some dent in the state of poverty in the region then it was clear that SRSO would now need to move on and rethink its core program.

As CEO SRSO I tried to convince the Board to increase the CIF amount to a level where it could help create assets for the poor. A somewhat middle ground was agreed. CIF in Shikarpur and Kandhkot/ Kashmore was static for quite some time. Serious efforts were made towards recovery and recirculation. A beginning was made in the end 2013 and beginning of 2014. This was further refined under the guidance and instructions of the Chairman SRSO who emphasized on encouraging the 'community resource persons' (CRPs). The CRPs were institutionalized and gradually under Chairman's guidance the CIF recovery process gained impetus. In this period a big drive was made for formation of LSOs and over 37 new LSOs were formed with a view to gradually move the lending transactions at LSO level. Serious efforts were made to negotiate a Maintenance Phase of the UCPBRP with the Government of Sindh under which the GoS gave a grant of Rs. 100 million to

SRSO and it also agreed to allow SRSO to utilize the unspent amount of Rs. 115 million under the program for the Maintenance Phase.

The Phase II of Livelihood Enhancement Program (LEP) in Ghotki saw a major structural change with introduction of cross breeds. This was done after a serious work undertaken by the SRSO team led by the Regional Manager and a very hard working District Manager Mr. Imam Ali. He did a remarkable work in a short period of 8 to 10 months and not only succeeded in distributing quality animals amongst the beneficiaries transparently but also the SRSO team introduced an entire value chain into the project. From training to artificial insemination; to high nutrition feed to medical cover; almost all components were made available. This particular intervention is expected to work as small model as to how to facilitate creating assets for the poor and to how to work with the communities in helping them link with the market together with a range of interlinked services on sustainable basis for getting better incomes.

Within this model; development of crafts and their linkages of the crafts women to market was given a very high priority. The establishment of BDGs was given a very high priority. A large scale exhibition was organized in Karachi to provide big push to the market linkage and subsequently efforts were made to encourage participation of artisans in other possible forums. Two dedicated training programs; one vocational training program through the BBSYDP and other Crafts training program through the GoS CDP was also successfully negotiated with the Government of Sindh.

Education was another area of focus in this period. Though it was generally considered to be not a core set of SRSO activities however there was a growing realization that given the overall weakness of public education system in the region and the fact that education would ultimately bring in the transformational change for the poor; the SRSO decision makers and management accorded due attention to this subject. In this period the education portfolio was strengthened through multiple interventions. The Cluster Schools' further expansion was planned and necessary execution was begun on that side for facilitating conversion of these schools into secondary schools. Another few schools were consolidated into Clusters for ensuring better quality. Teacher training was arranged; computer labs were set up in the Cluster Schools. More significantly six new Cluster schools were planned and submitted to the Government of Sindh for financing. These six schools are expected to bring in over 3600 children initially and with expansion can enroll 4800 children in coming years. These are all planned to be Grade 1 to 10 schools.

SRSO is placed in a peculiar setting where it has a very strong presence in 10 districts of North Sindh with a very deep presence in at least 5 of these. It has facilitated a huge network of local institutions across these districts which have played a historic role in creating awareness and giving voice to women in this part of the province. What is however clear is, that given the socio economic structure of the north Sindh especially the districts of Shikarpur, Kandhkot/Kashmore, Jacobabad, Ghotki and Shadadkot there is now a need to move on to second and third generation interventions. Having successfully build the social capital under the guidance and leadership of Shoaib Sultan Khan, it is now time to move towards micro enterprises and develop linkages with markets for facilitating better incomes for the large segments of population in the area as microfinance alone cannot bring about major changes. It was true that it was for the government to think on those lines rather than SRSO as it was probably beyond SRSO's mandate however given its strategic presence amongst the communities it was positioned to play a significant role.

Naheed Shah Durrani
CEO

SRSO's Key Achievements of last 06 Years (2008-2014)

| S.# | Key Performance Indicators | Achievement as of 2008-2009 | Achievement as of 2009-2010 | Achievement as of 2010-2011 | Achievement as of 2011-2012 | Achievement as of 2012-2013 | Achievement as of 2013-2014 | |
|-----|--|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|---------|
| 1 | No. of Operational Districts | 9 | 9 | 9 | 9 | 10 | 10 | |
| 2 | No. of SRSO Intervened Union Councils | 181 | 274 | 314 | 338 | 374 | 375 | |
| 3 | No. of SRSO Intervened Tehsils | 40 | 40 | 41 | 41 | 48 | 48 | |
| 4 | No. of SRSO Intervened Villages | 3,685 | 9,214 | 11,117 | 12,114 | 12,501 | 12,540 | |
| 5 | No. of Household Organized | 123,180 | 363,389 | 419,910 | 561,705 | 591,729 | 593,722 | |
| 6 | VO Formation | 1,033 | 1,593 | 5,634 | 6,881 | 7,320 | 7,343 | |
| 7 | LSO Formation | - | - | 6 | 76 | 91 | 128 | |
| 8 | CO- Formation | Women | 18,733 | 22,545 | 31,570 | 34,181 | 34,197 | |
| | | Men | 3,782 | 3,670 | 2,486 | 2,508 | 2,884 | 2,884 |
| | | Total | 9,060 | 22,403 | 25,031 | 34,078 | 37,065 | 37,081 |
| 9 | CO-Membership | Women | 82,550 | 350,171 | 386,287 | 531,025 | 560,486 | 560,751 |
| | | Men | 62,144 | 52,709 | 30,240 | 30,680 | 31,283 | 31,233 |
| | | Total | 144,694 | 402,880 | 416,527 | 561,705 | 591,719 | 591,984 |
| 10 | Income Generating Grant (IGG) Amount Disbursed (in Millions) | - | 24.37 | 26.86 | 82.94 | 82.94 | 82.94 | |
| 11 | No. of IGG Beneficiaries | - | 2,661 | 2,931 | 7,608 | 7,608 | 7,608 | |
| 12 | Community Investment Fund (CIF) distributed in Millions | 68.16 | 345.84 | 418.76 | 935.38 | 938.42 | 1,059.08 | |
| 13 | No. of CIF Beneficiaries | 1,594 | 36,529 | 48,992 | 93,860 | 94,183 | 101,383 | |
| 14 | Total amount of Microcredit disbursed (in Millions) | 298.08 | 770.07 | 1,617.00 | 2,931.895 | 4,240.256 | 5,923.41 | |
| 15 | No. of Microcredit Beneficiaries | 28,252 | 62,638 | 119,937 | 197,007 | 270,177 | 357,505 | |
| 16 | No. of Community members trained | 13,428 | 121,531 | 142,910 | 200,773 | 239,153 | 246,718 | |
| 17 | Micro Health Insurance Beneficiaries (head count) | 57,881 | 153,669 | 173,760 | 614,246 | 615,386 | 619,095 | |
| 18 | Total No. of CPIs Initiated | 512 | 3,965 | 4,126 | 39,547 | 39,555 | 39,741 | |
| 19 | Total amount of CPIs Initiated (in Million) | 16.622 | 122.125 | 230.535 | 2,559 | 2,567 | 2,619 | |
| 20 | Total CPI Beneficiary Households | 11,392 | 16,568 | 28,248 | 226,202 | 227,005 | 231,315 | |

Overview and Highlights of 2013-2014



37 Local Support Organizations (LSOs) at UC level formed across SRSO operational districts during year 2013-14



14 Schools consolidated in 3 Cluster Schools & achieved 7,185 enrollment of boys and girls



787 cross breed heifers distributed among poor women under LEP II project during year 2013-14



Natural Resource Management (NRM) section conducted 30 community workshops, distributed 1,050 poultry layers, 2,400 Plants & 600 HHs benefited from Kitchen Gardening



Provided Micro Health insurance (MHI) facility to 59,510 new clients during reporting year



87,328 CO members were provided Micro Credit during Reporting year with 98% recovery rate



299 staff members were trained (30% women) in different Projects



PKR. 109,121,100/- Disbursed as CIF among 6,521 new beneficiaries

Highlights of 2013-2014



Provided vaccination & treatment to 20,990 equine animals



6,511 Community members trained in Managerial Skills



51 Community Physical Infrastructure Schemes, were initiated Benefiting 3,587 HHs (Cost Rs. 29 Million)



Craft Enterprise Development Section designed 36 new products



20 community workshops organized for Gender Mainstreaming



Provided scholarships to 2,039 HHs for Vocational Skill Training to promote self-employment



101,383 beneficiaries revolved the amount Rs. 1059.08 Million

Social Mobilization & Outreach

Social mobilization is a process and an approach to mobilize and organize peoples using their own potential to contain and reduce poverty. Hence, the key reliance is on organizing households into community organizations as they can collectively think and address the needs of the community. The rural support programs' approach is solely based on this concept of social mobilization and effective intervention can only made once people are organized and taking ownership of all the programs and projects. As to make it more effective and address broader level needs of village and or union council, community organizations are further clustered into as Village Organizations and these Village Organization are federated into Local Support Organization at UC level. The three-tiered social mobilization provide flexibility to address the needs at community, village and UC level by the concerned tier.

Believing in people's potential and institutions, different projects and programs are designed and implemented through three-tiered people's institutions. The array of activities and interventions may include but not limited to community physical infrastructure, skill enhancement, education, health, micro credit and other common resource management. With the strong support of the Activist, communities make participatory decisions with atleast 80 percent members attending the meetings and ensuring financial transparency through transaction by groups.



The Outreach

SRSO is mandated to organize communities and work in ten districts of North Sindh. So far, as of financial year ending June 2014 outreach expanded to 375 Union Councils of total 475 Union Councils. Around 591,784 households have been organized into 37,081 community organizations at neighborhood level and these CO's were clustered into 7,320 Village Organizations and these village based institutions have been federated into 127 Local Support Organizations (LSO) at Union Council level.

A range of interventions are made with CO's/VO's/LSO's depending the type of intervention and location of need. The household level interventions are largely made at CO level and supported by VO's. The most pertinent intervention is Community Investment Fund and Income Generating Grants. Later the Income generation grants were discontinued due to want of resource but community investment fund proved to be the critical bond for sustainability of organizations and addressing the household level need for finances to plan and execute schemes for improving their income. So far, an amount of Rs. 82.93 million have been disbursed as Income Generating Grants (IGG) to the lowest band PSC i.e. below 0-11. Whereas an amount of Rs. 1,047.543 million were given as grant to village organizations to establish a Community Investment Fund (CIF) at village level to fund needs of household based on their Micro Investment Plan. The households falling in the poverty band of 18 and below were eligible to request the VO for loan.

Likewise Microcredit Program caters the needs of household having poverty score of 24 and above. It has so far disbursed an amount of Rs. 5,781.289 million to 351,210 clients across 10 districts. Rural infrastructure development was one of the priority

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areas of interventions. As of June given ne 2014, 39,606 CPI schemes were given to communities which has been executed and are being maintained by community members.

Human capital is an important and vital element of social mobilization process. Believing in it, so far 245,664 community members have been provided the different trainings including community management skills: capacity building of community institutions in order to run their routine affairs of COs/VOs/LSOs and vocational skills trainings to members and or their siblings. Tracer studies shows that 68% (male &female) utilizing their acquired skills and enhance their income.

As of June-2014, a total of 304,316 community members have been insured under the component of micro health insurance (MHI) which initially Benefitted 618,285 persons to avail the facility of free treatment.

UNITY GAVE US VOICE

"There were many incidents of dog and snake bites in our villages and there was no vaccine in our BHUs. Earlier we never imagined if this problem would ever be solved. Dozens of our kids and young boys became victim and suffered due to non-availability of vaccine. Once discussing and mourning about a similar incident with our fellow member in VO meeting, we decided to raise voice. I took my VO members and reached district health department where we demanded for provision of vaccine. Since we were many, District Administration took notice and immediately ordered concerned to ensure availability of medicine. Now our BHUs have vaccine and also other medicines. We are relieved because now our kids and family members are safe. This could have never possible if we were not unite"

**Safia Bano,
Shikarpur**



Union Council Based Poverty Reduction Program (UCBPRP)



Union Council Based Poverty Reduction Program is the foremost poverty reduction program being implemented by SRSO since its inception. A complete program package covering all essential aspects to respond to the needs of the communities lacking basic facilities of life., The program has made vast successes in terms of social mobilization i.e. organizing households into CO's /VOs /LSO's and carrying-out a range of interventions to dent the status quo and improve the quality of life. Initially funded by Government of Sindh from the Sindh Social Relief Fund with direct execution by SRSO into two districts i.e. Shikarpur and Kashmore-Kandhkot, program entailed conceptual and program package of rural support programs philosophy. This was institutionalized through a full-fledged support on the basis of a full package under a scheme financed through the Annual Development Program of the Government of Sindh for these two districts. Subsequently, UCBPRP was expanded into two more districts i.e. Jacobabad and Tharparkar through the Annual Development Program of the Government of Sindh. In this round, SRSO was selected through competitive bidding to implement the program in Jacobabad District.

The program aims to target the poor through the process of social mobilization, harnesses their potential and enable them to build productive assets, reduce vulnerabilities and improve by and large, the condition of their village or locality.

The Project is designed to reduce rural poverty using the RSPs conceptual package of social mobilization supplemented by a programmatic interventions based upon a holistic approach. In addition to poverty reduction, the project also helped to improve social indicators relating to health, environment and education, especially for women and children. To absorb the health shocks to poor and vulnerable, Health-Micro Insurance was provided. The project also prepared the communities to make use of microfinance for their livelihoods and creation of assets, which are the main reasons behind poverty in rural areas.

Union Council Based Poverty Reduction Program was completed in June 2013 in District Shikarpur and Kashmore-Kandhkot. With a view to ensure the sustainability of the program the new CEO SRSO Ms. Naheed Shah Durrani negotiated with the Government

of Sindh a Maintenance Phase of the program. This envisaged an additional grant of Rs. 100 million by the Government of Sindh and utilization of the savings of Rs. 275 million available with the SRSO for next five years. The objective was to facilitate the revolving of Community Investment Fund (CIF) by VO's and LSOs. This Maintenance Phase of the program interventions will last for next five years. Like-wise, UCBPRP in Jacobabad was earlier expected to complete in June 2012 but due to delays the project was extended till September 2014 and it has not yet been formally wound up as yet. Once, the project tenure is completed, UCBPRP Jacobabad will also be merged into the same maintenance phase.

In district Jacobabad, during reporting period, 3,071 office bearers of CO's & VO's have been trained in CO/ VO management skill and 3,146 members have been trained on CIF management and utilization, while 160 people have also been trained as book keepers in order to ensure the proper and effective record keeping in these organizations.

Besides this 90 LSO office bearers have also been provided the training on the subject of LSO management skills and record keeping. Not only this, 6,029 poor women have been provided the community investment fund (CIF) based on their MIP to start any reasonable small business to eliminate their poverty and sustain their livelihood.

To bring the visible change in poverty reduction, special focus was given to encourage group lending. Community members were encouraged and supported to think big in terms of business and livelihood options. Supported by SRSO technical teams in terms of preparation of feasibilities for different businesses, 249 community members willingly opted to form 102 groups. Of these 102 group, 1 group of 10 members opted for installing Atta Chaki, 5 groups having 47 members established Fish Ponds and 96 groups opted to have cross-breed Heifers with backward and forward linkages in terms of services and training for skills enhancement. This was all made possible because of enthusiasm and forward looking approach of Ms Naheed Shah Durrani, CEO SRSO. The average CIF size was increased from PKR. 10,000 to 25,000 depending on the cost and members participating in project. The philosophy behind this was to enable people to create asset base and develop entrepreneurship for poverty reduction in sustainable manner

Building on the successes, similar program was initiated in selected Union Councils of District Sukkur and Khairpur Mir's funded from core resources of SRSO. In district Khairpur, 67 poor women have been given community investment fund to start their own small business for improving their livelihood. Like-wise, in District Sukkur, 5 local support organizations (LSOs) have been formed in five different UCs of Taluka Sukkur and Rohri, 425 poor women have shown great desire to execute their livelihood and developed their respective MIPs, has been awarded community investment fund to serve the purpose efficiently.

Highlights of Maintenance Phase

The major activities of the maintenance phase are strengthening of people's institutions through regular engagement and facilitating the revolving of Community Investment Fund. CIF provides the strong basis for the people's institutions to sustain for ensuring revolving by the CO's /VO's and LSO's. Household level micro investment plans are getting financial assistance from their own VO's and LSO's and paving the way for economic empowerment of the women.

In addition to above, maintenance phase provide opportunities for creating linkages with lines agencies and other organizations working for improvement of lives of the people including health and education etc.

In the education component 102 non-functional schools were functionalized and imparting education in far-flung areas. In addition to continuing support to these 102 schools a well-thought strategy is being devised to create linkage with government of Sindh for providing long-term support and ownership of these school through adoption or provide required resources as per policy to SRSO.

| Sr. No | Activity | District Wise Achievements (as of June-2014) | | | | | Cumulative Achievements Since Inception to June-2014 |
|--------|---|--|----------|-----------|----------|--------|--|
| | | Shikarpur | Kashmore | Jacobabad | Khairpur | Sukkur | |
| 1 | Poverty Score Card | 50 | 37 | 29 | 19 | 6 | 141 |
| 2 | Households Organized | 102,306 | 80,345 | 84,893 | 35,028 | 14,494 | 317,066 |
| 3 | CO formation | 5,846 | 4,710 | 5,074 | 1,828 | 827 | 18,285 |
| 4 | VO formation | 1,810 | 1,673 | 1,811 | 491 | 353 | 6,138 |
| 5 | LSO formation | 37 | 29 | 26 | 18 | 5 | 115 |
| 6 | HHs given IGG | 3,717 | 2,543 | 1,348 | - | - | 7,608 |
| 7 | HHs given CIF | 40,239 | 35,863 | 17,456 | 5,961 | 513 | 100,032 |
| 8 | CO members trained in management skills | 12,678 | 9,382 | 7,337 | 3,502 | 1,712 | 34,611 |
| 9 | CO members trained in CIF need | 12,678 | 9,382 | 7,210 | 1,425 | 488 | 31,183 |
| 10 | VO members trained in management skills | 6,253 | 4,541 | 4,012 | 1,825 | 238 | 16,869 |
| 11 | VO members trained in CIF utilization | 5,096 | 3,771 | 3,950 | 1,462 | 570 | 14,849 |
| 12 | No of Pax trained in VO Book-keeping training | 5,096 | 3,771 | 2,510 | 546 | 72 | 11,995 |
| 13 | LSO members trained in managerial skills | 175 | 125 | 90 | 30 | - | 420 |

DETERMINATION & COMMITMENT MAKE A DIFFERENCE



Sometimes life attracts human to do whatever can do for survival. Likewise Ms. Sukhan w/o Gullan has done prominently. 63 years old Sukhan is the resident of village Tando Mirani UC Loung Bhatti Taluka Rohri District Sukkur. She is the mother of four children i.e. two Sons, and two daughters respectively. Before migration to this village her family used to live at the place called Bandar road where Govt asked them all to migrate from there. Resultantly their whole tribe migrated from the Bandar road to the current village Tando Mirani. After a short span of time of migration her husband died who was the only single source of livelihood of Sukhan's family. Husband's death and fresh migration constrained the daily expenses being required for necessities of life. The misery of her husband's death not yet eliminated sooner her young son died in a traffic accident.

The financial conditions of Sukhan's family started to deteriorate and became ceased because the both sources of livelihood died and no other way is seen to get immediate support on an exceptional basis. During these harder conditions the Sukhan almost lost the courage and two death events damaged the private life of Sukhan and ultimately affected the whole of her family. Eventually she & her family survived with worst conditions, they did not have anything to eat at least once a day. The conditions of her family pushed the Sukhan in a profound grief and she consistently lingered with extreme levels of worry and realized herself as helpless, because in those conditions her second son preferred to live with his wife instead of mother & brother's children, now Sukhan is burdened with doubled her own children and the five children & wife of her deceased son.

According to Ms. Sukhan during those days the SRSO SMT arrived in their village and they delivered their program which stipulated the poverty reduction. In result of dialogue they (members) formed the organizations and Ms. Sukhan became the member of the CO. Subsequently, she formally applied for a loan and requested her CO to grant a loan as she can start any business to reduce the harder conditions. She received 15,000/= loan under CIF and started the business of selling fire-wood in the village.



At initial stage, she sustained difficulties because people usually preferring to purchase fire-wood from the local market instead of taken it from Ms. Sukhan. But her determination and firm strength extended her power to face each and every obstacle which came in way of her small enterprise of selling fire-wood. She decided to visit the whole houses at

evening and delivered a meaningful words before her villagers and realized them all that she brought same wood from the

market where they usually preferring to get, why not they all preferring to purchase the fire-wood from her? Her brief words raised the feelings of the villagers and they started to purchase the fire-wood from Sukhan instead of market.

In this way slowly & gradually her enterprise started to grow-up and progressively fire-wood demand increased day by day, which ultimately impacted the daily income and profit of Ms. Sukhan's business with 300-400 per day and she realized that her financial conditions are at the level of hand to mouth.

Now, after the period of more than two months Ms. Sukhan compares and differentiates the conditions in these words, "While continuous death events put her at a level where she never thought to be reassembled within family and financial conditions desperately invited her to make a difference. Now the difference is in front of us she manages the expenses of her family independently without external support, a few months earlier her family suffered with hunger and scarcity but now they have sufficient food to eat and the appropriate clothes to wear". Further, she has a plan to open up Pirhi shop for her grandson in the village to protect and sustain the livelihood of her family.

Taking charge of Responsibility through Participatory approach



Union Council Poverty Reduction Project was initiated with Government of Sindh's funding in Shikarpur and Kandhkot where in addition to the other interventions, Interest Free Loans were introduced as CIF (Community Investment Fund). Village Organizations represented by women community members were made authorized to decide, distribute and monitor the grant as revolving fund in accounts of village organizations. The eligibility criteria was poor households having 0-18 score in worldbank and nationally recognized targeting tool named as poverty score card.

In 2010, both districts faced most devastating floods of the history in Sindh. Despite relief and then rehabilitation work, it took four years to get community back to their normal life. Certainly link between communities was weakened due to less interaction. In 2014, SRSO started normalizing its routine social mobilization and to reach at a scale, it started identifying community resource persons (CRPs). These CRPs volunteered themselves for reaching to every village in their Union Councils and for spreading the message to revive Social Mobilization. There were lot of trainings and sessions in CRP conferences arranged by SRSO where SRSO Chairman Shoaib Sultan had number of sittings just to listen their valuable inputs. All focus was on reaching every village in all UCs for follow up. Obviously the biggest challenge was to save Community Investment Fund (CIF) which is the backbone of the Union Council Based Poverty Reduction Program. CIF was distributed aiming it as revolving fund with initially zero and gradually very low, flexible and incremental service charges to be determined by community itself. In reporting year, SRSO along with other project interventions, strived together with community for pushing things on its previous trend specially awareness in community to revolve CIF again. Based on SRSO teams and CRPs experiences, a strategy was developed for reviving Social Mobilization at scale and to ensure revolving of CIF for the sustainability of these community based village organizations in which participatory approach was proposed. CRPs voluntarily took charge of their Union Councils and also nearby UCs in many cases. To acknowledge and recognize their enthusiasm, SRSO announced awards for best CRPs in CRP conferences.

It took six months that these Community Resource Persons, all women helped in reaching every Union Council. Experimenting CRPs approach also helped in creating peer pressure in areas where LSOs were facing ay social or tribal issues. Given the Social dynamics of the region, of-course support of their male counterparts is also worth acknowledging.

In reporting year, 815 community resource persons were provided refreshers of CIF training. Special training for Social Mobilization through CRPs and for follow up of CIF was also designed. Strong efforts were made to reach more than 5,297 villages in SRSO outreach particularly in Shikarpur Kandhot Kashmore and Jacobabad districts. These follow ups helped in reviving Community's ownership and revolving CIF. There are 3,391 Village Organizations which have revolved around 500 million CIF up to 5 to 6 cycles. Since CIF is based on an idea of rotating to cover maximum beneficiaries, 6,130 new poor households received interest free loans. Internal study shows that 75.5% of CIF is utilized in purchase of livestock. This has increased livestock assets in the community however 13.3% and 11.2% trend has been observed in utilization of CIF loan in enterprise and purchase of agri inputs respectively. Community using CIF for purchase of Agri inputs shared that CIF has helped them getting rid off heavy service charges previously charged by middle man or land lord.

Impact Assessment of CIF by 3rd Party

To conduct the impact exercise of the UCBRP, SRSO hired services of a reputable organization as 3rd party. Sustainable Development Policy Institute (SDPI) conducted evaluation exercise in 7 tehsils and 17 UCs covering 20% of the area targeted by the UCBRP. The study was based on using Poverty Scorecard as a tool that was initially used for targeting poor before project intervention in 2009. A total of 547 beneficiaries from 17 UCs were selected for this exercise. The key findings of the study suggest that 76.38% beneficiaries came out of their initial poverty bands and moved to higher categories. Significant shifts in poverty status are observed with a large proportion of people moving to the transitory poor and non-poor status. The results of the survey are summarized below.

Comparative analysis of 2009 baseline data with 2012 findings

| Category | Poverty Score | Status in 2009 | Status in 2012 |
|------------------|---------------|-------------------|-------------------|
| Extremely Poor | 0 - 11 | 430 (79.33%) | 40 (7.38%) |
| Chronically Poor | 12 - 18 | 112 (20.66%) | 88 (16.23%) |
| Transitory Poor | 19 - 23 | 0 (0) | 116 (21.40%) |
| Non-Poor | 24 - 100 | 0 (0) | 298 (54.98%) |
| Total | | 542 (100%) | 542 (100%) |

NO ONE COULD STOP ME DREAMING PROSPERITY FOR MY PEOPLE



Mehnaz, aged 34, is living in village Mangi Mohalla with her family comprising of 04 children, a husband and In laws. She is collaborated as Chairman Local Support Organization (LSO) Sindh Surhan June 2009. She became associated with SRSO after participating in an introductory program introduction workshop organized by SRSO in her village.

“During my participation in program introduction workshop, I heard dialogue of Mr. Shoaib Sultan (Chairman SRSO) that inspired me to the extent that I decided to dream prosperity in my village. I was the first in my village amongst both men and women who raised hand to show consent for getting organized in form of Community Organization (CO). I got elected as president of my CO and was sent for a 03 days training on developing community management skill training.”

Mehnaz had always been very active participant in all community meetings and was desperate to avail the opportunity for development in village. She was elected as Chairman of LSO to represent women at Union Council level in subsequent years. She mobilized her peer group and achieved many milestones. Her LSO created linkages with Government and Non Government Organizations for the development projects.

Linkages with DCO, save the children and green star for provision of food to 300 affected households during 2012 floods, malnutrition, mother and child healthcare and small physical infrastructure are few of her major achievements of Mehnaz. These CPI schemes include link road and open drain in 3 villages. 400 poor households were provided kitchen gardening for their livelihood through efforts of Mehnaz.

Mehnaz has also played an important role in prioritizing education with special focus on girls’ education. She was amongst those several mothers who wanted to send their children to school but due to absconder teachers, schools were closed. Like most mothers, she wanted her children to flourish with education. They approached teachers and warned them to be punctual and also complained education department.

“By following this approach, we succeeded in opening 8 primary schools in UC Rustam which were previously nonfunctional due to teachers’ unavailability. I feel happy when I see mothers sending their children to schools regularly. They are bright our future”.

Recently, she attended CRPs training and trained other 10 women in her UC. Together they helped in revolving 13 out of 14.5 million CIF in Rustam UC. “We plan to revolve 100% CIF by next few months and we plan inclusion of other uncovered poor households”

I commit myself to continuing to mobilize the co-residents of the village to join hands and to engage in the sustainable development of the Union Council.

Poverty Reduction And Assets Creation



In connection with SRSO's initiatives for poverty reduction, PPAF and SRSO entered into an agreement in March-2011 to execute the project namely Livelihood Enhancement and Protection (LEP) project in District Ghotki. The objective of the Livelihood Enhancement and Protection (LEP) project is to develop the capacity, opportunities, assets and productivity of community members to reduce their vulnerability to shocks, improve their livelihoods initiatives and strengthen their business operations. LEP also supports community members to build up their savings capacity and proficiency in funds management through internal lending, while complementing these efforts with grants and technical support to increase assets, productivity and incomes. Under this component, mechanisms has developed and implemented to identify and supported to innovative micro enterprises and value chain development that resulted as improved livelihood. The major components to achieve project objectives were distribution of productive assets, vocational skill trainings and small livelihood grants.

SRSO with support of PPAF provided 669 assets in LEP Phase I in 03 Union Councils of district Ghotki. The cost of asset was upto PKR 25,000/- per household and the eligibility criteria was poor households falling between 0-18 category of poverty score card, a nationally recognized tool for targeting poor.

During initial assessment through livelihood plans of community for assets distribution, it was observed that majority of the target beneficiaries requested for livestock.

Graduation:

After 6-8 months of asset distribution, a graduation survey was undertaken to assess the impact of the interventions in terms of graduation to the next level of poverty. The results are quite encouraging in terms of improving socio economic conditions of target beneficiaries. It revealed that 36% households from (0-11) band graduated to the next level of poverty band (12-18) and 2% households graduated to the (19-23) 3rd band. 26% households have graduated from (12-18) band to the (19-23) and 7% households have been graduated from (19-23) band to (24-100) band respectively.

40% Assets other than Livestock were found productive which included Donkey Cart, Karyana Shops, and Barber Shops. Beneficiaries reported that their income is about Rs.350 per day which almost addresses their routine expenses at a meaningful scale.

Growth:

35% Growth was witnessed in livestock which has multiplied the number of assets with the beneficiaries. Mortality rate was successfully managed to control on 6% only. This include outbreak in Goats during rain floods however the mortality rate in cow remained 2% only.

Milk Production:

Cows that have breed now are giving 1.7 liters per day milk production. 17% beneficiaries have started selling out milk within the village at the rate of Rs. 60 per Litr, Whereas 83% beneficiaries are using milk domestically, this has fulfilled their needs and saving in their monthly expenses. This has enriched the ratio of calorie intake especially in children.

Innovation: Introducing Cross Breed Animals for higher incomes

After successful completion of livelihood enhancement project and after seeing its impact, PPAF decided to expand same project in 3 more union councils with increased asset cost of upto PKR 50,000/- per household.

In this phase, SRSO examined multiple options relating to creating such assets for the poor which could generate more robust and sustainable incomes for them. The new CEO Ms. Naheed Shah Durrani tasked the Regional Manager Mr. Niaz Hingoro and the District Manager Mr. Imam Ali to undertake a market study from Punjab in the context of cross breeds in order to explore possibilities of higher milk production through these animals. It was observed that cross breed of Jersey Friesian and Jersey Cholistani cow can benefit more in terms of productivity and milk production. The idea of introducing cross breed animals was based on the following comparison of characteristic

Comparison of Cross Breed with Local Breeds of Sindh:

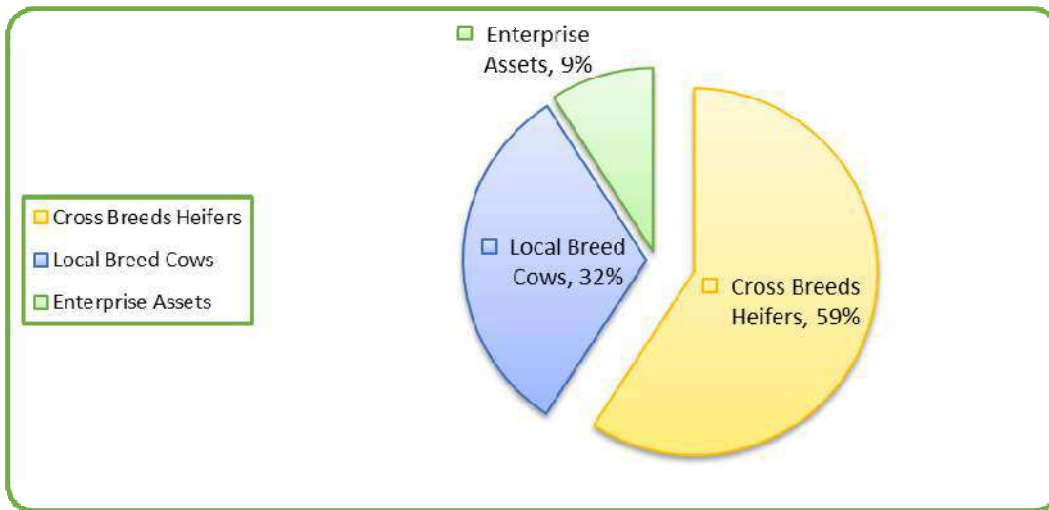
The project team under the CEO not only evolved this new model of asset creation for the poor but chalked out an entire set of value chain for ensuring the sustainability of this intervention. This included such integrated activities as medical checkup, veterinary services at door steps, artificial insemination facility for both cross and local breed through technicians trained through same project and provision of two bags of vanda bags (37 kgs total) special feed for two dry months in extreme summer when no green fodder is available in the area. Considering the hot weather in Ghotki, another food supplement of DI Calcium Phosphate (DCP) Powder was provided to 787 beneficiaries for their heifers to develop immunity power in the animals. Such integration built up good reputation and confidence in community to handle more sophisticatedly with cross breed and it helped in creating ownership by the community itself because they willingly paid for vet services, myth of cross breed was removed and proper livestock management was ensured by community.

| Sr. No | Indicators | Characteristics | |
|--------|------------------|---|---|
| | | Local Breeds (Sindh) | Cross Breed |
| 1 | Milk Production | 3 Liters | 12-14 Liters |
| 2 | Age Maturity | 26-28 Months | 14-16 Months |
| 3 | Recycle Process | 5-6 Months (after parturation) | 1.5 -2.5 Months |
| 4 | Milking Duration | 7 Months | 9 Months in (some cases up to next parturation) |
| 5 | Meat Production | Low | High |
| 6 | Calving | Difficult (in case of cross with Fresian & Jercy) | Easy (body structure) |
| 7 | Market Value | 50,000-60,000 | 120,000 (+) |

Insurance of all Cross Breed (Heifers):

Insuring all livestock assets was another innovative idea that added value in livelihood enhancement project. There are total 787 animals which are insured with death cover. In case of death, company is responsible to pay Rs. 43,000/- to the company and then same beneficiary gets replacement of the dead animal. In addition, efforts were made to negotiate with the vendor to bear premium cost. In this perspective, all 787 provided to poor women are completely insured with the Askari General Insurance Company for a period of 11 months i.e. from Feb-2014 to Jan-2015..

Type of Assets Transferred:



Skill Training That Turned In To Income Generation And Social Enterprise

Artificial Insemination:

Since SRSO introduced cross breed animals/heifers in 6 union councils of Ghotki with an aim to benefit community with increased productivity, there was need to breed cross breed animals with same type at maturity but availability of same type of animal in the area and to restrain community from showing local bull to the cross breed was such a challenge that SRSO already had foreseen at initial stage of the project. To avoid such situation, series of awareness session on artificial insemination were carried out parallel to the other activities. The term artificial insemination (AI) was relatively new and to some extent a myth in rural areas. A batch of 20 young boys who were willing to take AI training for income generation and social enterprise were sent to Ripah veterinary College of Lahore. They were trained as technicians and were equipped with a toolkit at the end of the training. These 22 boys started providing AI services in the areas where cross breed animals were distributed, they started working voluntarily till the time community's myth towards AI was removed and gradually community itself started paying service charges starting from Rs. 550 per AI. These Artificial Inseminators are now entrepreneurs offering 'door-to-door' artificial insemination services and educate farmers/beneficiary households on shades, feeding, water management, disease prevention, cattle breed selection and milking of livestock helping to educate and raise awareness amongst the local community.

In response to the extensive mobilization of SRSO, one of the community's local support organization (LSO) is planning to start small outlet as an enterprise where they will provide bull semen (local and cross breed) and liquid nitrogen, enabling inseminators to carry out their work effectively, whilst LSO will also earn a livelihood through this business. Eventually, the unfamiliar concept of AI has nevertheless see the potential of engaging in ventures which have a social impact.

Noukari Ya Karobar: Enlightening Youth In Right Direction

District Ghotki is located in northern Sindh, a border district between Sindh and Punjab having 84 % population living in rural areas. The district is very rich of having big industries like Engro fertilizer, Fauji Fertilizer Company (FFC), Qadirpur Gas Field, Engro Energy, Engro Power Plant, and Mari Gas with 30 cotton Factories, 28 Rice Mills and about one hundred other mills and factories. Despite having huge industrial area and thousands acres of irrigated land, district Ghotki is counted among bottom line districts of Pakistan specially when counted on social development indicators. The literacy ratio of the rural areas in district Ghotki is 25 % which is even less in women i-e 11% there is no one higher secondary school where students get education upto intermediate level while within 2 million of population, there is not a single institute which provides facility of graduation. Poverty is another critical issue of this area because 41% population lives below the poverty line. There is no physical Infrastructure specially link roads.

SRSO under PPAF funded Livelihood Enhancement and Protection (LEP) Project supported youth from local community to established 04 Noukri ya Karobar – NYK (Job or Business) Centers in 04 Union Councils. These centers are run by young volunteers who have been given space in offices of Local Support Organizations (LSOs). The concept of NyK is create linkages between job seekers and organizations/companies where human resource is required. Its main objectives are:

Objectives:

- Accessing Local Industries and Factories for the job opportunities
- Identification of Vocational Training Institutes for skill enhancement and job placement
- To prepare and maintain database of all skilled and Educated Youths having atleast Matriculation
- Information Sharing related to Job opportunities, Trainings, Admissions, Scholarships and other packages for the Youths.
- Career counseling of Youths through orientation workshops and trainings at the Centers.

Although the idea of NyK is unique but it is emerging as very encouraging examples of Social Enterprise. Despite having very few resources and opportunities around, these NyKs have been able to register 864 young boys and girls. 416 have been referred to different organizations/companies event to the local markets depending their qualification and skill that they have. 71 youngsters have successfully made up their ways as either they are placed at any private organizations or have started their small business. In both ways, they are generating respectable income for their livelihood. Even with the slow pace, these NYKs are creating real success stories and showing direction to our youth.

NYK Centers Progress Status:

| S# | NYK Reg: # | NYK UC | # of NYKs | # of Employer Explored | Area of Placement | Total Registration | | Total Referrals | | Total Placement | | Nature of Business established with the support of NYK |
|--------------|--------------|---------|-----------|------------------------|---|--------------------|------------|-----------------|-----------|-----------------|-----------|--|
| | | | | | | Male | Female | Male | Female | Male | Female | |
| 1 | 04-13-BTR-01 | Behtoor | 1 | 22 | Sadaf Tailor Shahpur, Motor Cycle Repairing Shop Khanpur, Gernat or repairing Shahpur, CRFA Project GTK | 178 | 26 | 102 | 12 | 13 | 9 | AI-Vet |
| 2 | 04-13-LHI-01 | Lohi | 1 | 19 | Maza, National Education Foundation, CRFA Project GTK | 239 | 24 | 124 | 20 | 11 | 8 | AI-Vet |
| 3 | 04-13-BRI-01 | Berari | 1 | 20 | NRSP, Relax Water Company Ghotki, CRFA Project GTK | 149 | 24 | 52 | 5 | 11 | 9 | |
| 4 | 04-13-DRK-01 | Deharki | 1 | 10 | BBSYDP Deharki, Khushali Bank Dharki, NRSP, Takhleeq Foundation, SRSO, FMF Bank GTK, | 185 | 39 | 81 | 20 | 3 | 7 | |
| Total | | | | | | 751 | 113 | 359 | 57 | 38 | 33 | |

NYK Placement:

Ms Shazia W/O Mr. Abid Ali living at village Nazim Abad Union Council 1 Obaro, belongs to a lower class family. Her family could hardly managed to bear Shazia's education expenses and she completed bachelors degree by putting all her efforts. After graduation, another challenge was to find suitable job because the area she is living in, is not conducive for girls to go out in search of work. one day she heard that PPAF/SRSO through Local Support Organization is managing Noukari ya Karobar (NyK) Center in her UC. She visited center and submitted her documents. NyK representative helped her in making CV and within one and half month, she received call from Marie Stoores (a local NGO) for written test and interview. Here she again seek guidance from NyK where she was trained in basic preparation of test and interview. Luckily she qualified all recruitment procedures of the organization and she is working as Field Worker earning 13,500/- a month. Shazia's parents are so happy because livelihood of their family has improved. Shazia thanked to PPAF and SRSO along with LSO who helped her improving her family's fate.

SRSO Schools Program



Sindh Rural Support Organization (SRSO) is managing 102 primary schools in Districts Shikarpur and Kashmore-Kandhkot since 2009. These schools were non-functional which were functionalized under the Union Council Based Poverty Reduction (UCBPRP) based on the consistent demand from the communities. Out of these 102 schools, 47 are in District Kashmore-Kandhkot and 55 in District Shikarpur. Largely, these schools are scattered in far-flung areas and are difficult in terms of accessibility. The ex-Additional Chief Secretary Sindh, Mr. Nazar Mahar facilitated SRSO in taking over these dysfunctional schools and making them functional under the UCBPRP.

This over riding support was extended on the belief that functionalization of these schools would prove to be critical for the overall strengthening of communities and the development in the region. Looking at the significance of the subject, SRSO intervened on the assurances that communities will be responsible to play major role in coordinating the oversight of these schools. In order to ensure effective functioning of these schools, following measures were adopted and roles defined between the communities and SRSO:

Village Organization through its School Management Committee were to ensure:

- Enrolment of all children in the village including girls;
- Security and safety of school building;
- Awareness raising on cleanliness of students;
- Mobilizing the parents of absentee students;
- School management committee to participate in events

The major role of SRSO is to ensure:

- Overall management of the schools including appointment of teachers and academic plan and syllabus
- Undertaking physical repair and maintenance of school buildings;
- Undertaking teacher trainings
- Provide teaching-aid material to school;

- Organizing extra-curricular activities including debate competition, student study tours etc.
- Undertaking overall monitoring and supervision of the schools

This coordinated effort has made a marked difference and facilitated in functionalizing these schools which by now have a robust enrolment of 7,708 including 4,865 girls and 2,843 boys. An additional 1000 students are expected to be enrolled in current /new session.

Consolidation through Cluster Schools

Based on the earlier experience relating to social sector management the two Board members namely Ms. Shereen Narejo and Ms. Naheed Shah Durrani encouraged SRSO to gradually move towards the school consolidation and clustering for better education outcomes. In this context they facilitated the initial funding through the Government of Sindh's Community Development Program (CDP). Under this Program SRSO was able to merge approximately 8 primary schools into 3 Clusters; two in Shikarpur and one in Kandhkot. Under this program funding these primary schools were merged, rehabilitated and expanded to create 3 elementary schools. The CDP provided the bulk of the funding for the physical works and the operational expenditure for this project.

In addition to CDP funding; SRSO has financed additional facilities and services to enable these schools to accommodate a greater number of children in the region. These have now become comparatively better learning centers having an average enrolment of approximately 400 plus. The 3 Cluster Schools include such facilities as the science and IT labs, subject teaching methods, provision of transportation facilities to students especially girls within the radius of 5 to 10 km. In addition to annual examination, periodic academic assessment is also conducted by SRSO and shared with Education Department. Local Support Organization coordinates the management of these Cluster Schools instead of VO as in case of primary schools.

This has resulted in enhancement of enrolment and reduced drop-out ratio from these schools. Secondly, communities are self-motivated as their kids are getting better elementary level education at par with private schools in towns. The standard of education of these Cluster schools has been widely acclaimed and acknowledged including by the officials of the Education Department, Government of Sindh.

In order to continue the momentum, Ms. Naheed Shah Durrani under took another round of major reorganization of the school portfolio of the SRSO based on the belief that major change will come through education in this region. Based on extensive mapping another program was evolved for developing 6 major clusters by way of merging almost 36 scattered and small one/two room structures. Serious efforts were made to examine the demographic profiles and understanding the enrolments including future participation rates.

This particular scheme of Six Cluster Schools was developed and given to the Government of Sindh to finance under Annual Development Program 2013-14. The Construction of these 6 Cluster Schools' buildings is about to be completed and the academic activities are expected to be in place by August 2015.

To ensure quality of education, SRSO has made a range of interventions by establishing a dedicated Education and Research Unit which is constantly engaged in research for developing different worksheets and designing foundation courses. In addition, periodic training to teachers is provided besides use of supplementary teaching material.

The services of Sukkur IBA were hired for the selection of subject specialists and teaching faculty. The quality of education envisaged by introducing IT labs in Cluster Schools as students of class three to eight are using state-of-the-art IT Lab facilities (power supply back-up).

The most pertinent challenge to maintain and retain quality of education for SRSO is to keep on looking on the resources to meet the operational expenditure of these schools.



Anum is 13 years old girl; she hails from a small settlement called Jaro Hajam UC Madeji located district Shikarpur in the northern part of Sindh Province, she is impeded to continue her studies and career for long lasting.

Anum did primary graduation from SRSO managed Government Primary Girls School Jaro Hajum and got admission for secondary education in the cluster School village Ghari Sb Khan 2km away from Jaro Hajum. SRSO with financial support of Community Development Program Government of Sindh, established the cluster School and is providing quality education to the underprivileged children across the board. Anum despite cultural constraints is now all set to move towards the secondary education. This was not available in the entire UC earlier and as such the Cluster Schools have opened up opportunities for quality education upto grade 10 for the children in Shikarpur and Khandhkot.

ADULT LITERACY PROGRAM



Moran, is 45-years-old, married and the mother of five Children. She lives in Ghazi Khan Chandio, a very remote village of district Qamber Shahdadkot. She is a student in adult literacy Center opened by SRSO on community demand. There are 12 learners in the center (all women). Moran is one of the students who feel that Adult Literacy Program has changed her life.

"I am a housewife who spent whole life in taking care of parents and siblings (before marriage) and then of husband, children and in laws. Even till now I remain busy in home chores and taking care of my grandchildren. In our area, all women does same for all life. I didn't get chance to go to school. Never even thought about that till the time I became member in community organization under SRSO social mobilization and Micro credit Program. The very first thought came when our community organization was doing accounting for community savings and recovery and we had to document that in our proceeding register. Coincidentally that day our book keeper (a local male whom we often call to participate in our meetings for recording proceedings voluntarily) was out of village. Our work got stuck and then we started regretting of not going to school. In next meeting, SRSO Social Organizer also participated in our meeting and we briefly shared our grief. It sparked our interest when she shared that there is Adult Literacy Program for elders. That was such a good day. We requested for Adult Literacy Center which was approved and opened in our village within a month".

"I studied for 8 months. At the beginning it was difficult to understand, but I put all of my efforts to understand because this Literacy Program appealed to me as I wished to go to school and I never had the opportunity to study. I can now write my name in sindhi, recognize Sindhi Alphabets and can read and write many words and sentences correctly. I am practicing counting and can do basic addition and subtraction up to four digits now".

"I feel sorry when I see children not attending schools in my area because there are very few schools but I request all parents to send children to schools wherever exists. We also plan to open a non-formal school in one of our nearby village where a local girl has volunteered to teach. I thank God and SRSO for giving me another chance".

Craft Enterprise Development (CED)



SRSO-CED aims to promote entrepreneurs, preferably women that would take initiative of rural enterprise for rural development, it ensures that the enterprise be set up in rural areas using rural productions as raw material and employing rural people in their production Methodology, also preserve and promote local indigenous crafts through value addition to rural resources and proper marketing, and empower communities, socially, economically through entrepreneurial skills and sustained livelihood options.

SRSO had earlier trained more than 15,000 women under its VTP program through the UCBPRP program however a large majority of these were not connected to the market and had very limited sources of income. Hence one of the areas that the new CEO gave a dedicated attention was 'promotion of crafts'. This was done by way of first encouraging formation of greater number of Business Development Groups (BDGs); especially in UCs which were in outlying areas and then giving dedicated attention to their connectivity to the market. These were no doubt highly challenging tasks and required consistent work.

In January 2014 a grand exhibition was organized in Karachi for facilitating direct contact of the artisans with the buyers. The SRSO-CED team made concerted efforts to facilitate market linked product designs while preserving the traditional crafts in order to promote greater incomes for the artisans. The exhibition provided the major breakthrough and subsequently the CED linked the BDGs to the market through other smaller exhibitions and display events.

Table: Statistical Performance of Craft Enterprise Development during July 13 to June -14

| S. No | Activity | As of June 2013 | Target-July to June 2013-14 | Progress-July to June 2013-14 | Cumulative |
|-------|--|-----------------|-----------------------------|-------------------------------|------------|
| 1 | (New BDG Formation) | 25 | 36 | 48 | 73 |
| 2 | Community Based Product development Workshop | 129 | 12 | 16 | 145 |
| 3 | ED Marketing training(Attachment) | 10 | 05 | 05 | 17 |
| 4 | Training For Master trainers | 12 | 02 | 04 | 16 |
| 5 | Exposure Visits | 21 | 08 | 07 | 28 |
| 6 | Exhibition/ festivals/ Seminars | 72 | 24 | 20 | 92 |
| 7 | New Products R&D(Order work Raw Material) | 80 | 36 | 36 | 116 |
| 8 | Community based production Centers | 03 | 04 | 02 | 5 |
| 9 | Business linkages of craft groups | 10 | 00 | 08 | 18 |
| 10 | Shop's Marketing (Publicity and Advertising) | 0 | 12 | 08 | 8 |

During the reporting year (2013-14) Crafts Enterprise Development (CED) initiated in house production unit based on the market demand and other avenues for sales and display of handmade products with Development, promotion and revival of the traditional craft specifically handicrafts items. Exploring the hidden potential in rural areas and formulating them with old and modern textures for developing micro level enterprises through variety of subject based capacity building activities; such as Enterprise Development marketing training, Product designing workshop, skill enhancement trainings, Artisans exposure visits, market surveys and exhibitions etc.

Trained artisans are organized in form of Business Development Groups (BDGs), comprising of 10-15 members, having same skill. These BDGs are easy to link with market and stakeholders and hence gets more order orders. These BDGs are working as entrepreneurs and after providing different relevant trainings, these are linked with different financial instruments through Community Investment Fund or Microfinance if required. Till date, SRSO has formed 73 BDGs which are actively working and getting orders. Business of over 4.3 million has been earned by these BDGs over the period of 3 years only.



The Income of different BDGs from July-13 to June-14:

| Detail of BDGs Income from July to June 2013-2014 | |
|---|------------------|
| Income through CED Outlet | 1151984 |
| Income Through Exhibitions | 1,810,755 |
| Sales through order got from SABAH Pakistan | 458,730 |
| Income through order work on products for SAREENA | 22,430 |
| Income though orders work of CED Sector | 51,930 |
| Business Through linkages | 532,000 |
| Grand total Income of BDGs | 4,390,359 |

List of Exhibitions during 2013-14:

Income Through Exhibitions

| S.No | Event Name (Exhibition) | Month/ year | Venue | Sale Amount |
|---------------------|--|----------------|---------------------------|------------------|
| 1 | PPAF Exhibition at Serena | Jul-13 | Serena Hotel Islamabad | 23,500 |
| 2 | IBA - Culture Day Exhibition | Aug-13 | IBA - Sukkur | 10,707 |
| 3 | Bachat Bazar Exhibition at wada machyoon | Aug-13 | LSO Wada Machyoon Office | 4,500 |
| 4 | Spring festival | Aug-13 | Pano Aaqil Cantt | 6,300 |
| 5 | Dehli Dastkar Exhibition in India through PPAF | Sep-13 | India (PPAF) | 135,980 |
| 6 | Peace Mela at Shah Latif University | Dec-13 | Shah Latif University KHp | 200 |
| 7 | Sartyoon Sang Crafts Festival | Jan-14 | Ocean mall Karachi | 1,377,950 |
| 8 | Sindh festival | Feb-14 | Bin Qasim Park Karachi | 77,740 |
| 9 | PAF Exhibition | Feb-14 | PAF Karachi | 19,130 |
| 10 | Ramdaan Hotel Exhibition | Feb-14 | Ramdan Hotel Karachi | 2,450 |
| 11 | Flower Festival at Kandhkot | Feb-14 | Kandhkot public Park | 200 |
| 12 | Wexnet Exhibition- Lahore | Mar-14 | Expo Centre Lahore | 40,280 |
| 13 | Sports Days at IBA | Apr-14 | IBA - Sukkur | 11,544 |
| 14 | My Karachi Exhibition | 20-22 June-14 | Karachi | 41,780 |
| 15 | Save amount during Sindh Festival | | | 58,494 |
| Total Income | | | | 1,810,755 |

Other Achievements during the Year 2013-14:

- During the reporting year, 48 new business development groups have been formed and also registered under SRSO-CED as business development group.
- SRSO-CED has identified the 48 new potential villages and 1,856 artisans with balochi embroidery, Sindhi embroidery hurmuch, and patchwork, and cutwork, wheat straw and stitching.
- A total of 562 artisans and 23 business development groups have been trained through workshop on product design/ value addition and market oriented products in order to increase the future business production.
- Under SRSO-CED a total of 81 artisans from 20 business development groups have been provided training on the subject of marketing techniques.
- 20 artisans have been trained as master trainers from 4 different BDGs on market oriented products like Lady's Fashion garments, Bags, Pouches, Home accessories, Wall Hangings, Decoration Items.
- Exposure visit of 48 artisans from 28 BDGs have been arranged in order to give view of other practices and techniques being used while in production of different items locally.
- CED Sector facilitated artisans (BDGs) in access to market, by participation in different level of occasions/ festivals to promote their business linkages. Total 60 artisans from 28 BDGs availed the opportunity and participated in 14 different level Exhibitions.
- First time, SRSO has organized three days festival in the name of Sartyoon Sang Crafts Festival at Ocean Mall Karachi from 24th to 26th January 2014. During three days Sartyoon Sang Crafts Festival, 23 artisans from 20 BDG have been involved in sales and display of Crafts.

Institute of Management & Skill Development (IMSD)



Institute of Management and Skills Development (IMSD) is an integral training set up of SRSO, working in the thematic area of capacity building with the mandate to provide learning opportunities. This was established by way of upgrading the Human Resource Development (HRD) framework of SRSO. It was established with the persistent efforts of the ex CEO Mr. Hanif Channa. This was followed up by Ms. Naheed Shah Durrani. Both of them believed that SRSO needs to have a dedicated Skill development unit which eventually needs to grow into an autonomous skill development institution one day rather than depend on other institutions.

The IMSD is planned to primarily engage in following major training and initiatives:

- Community Development (various sorts of trainings to COs, VOs and LSOs)
- Capacity Development for Staff
- Vocational Trainings

Staff Trainings

Staff trainings component deals with the training needs of SRSO staff. It includes variety of training events consist of orientations, workshops, seminars and others. It includes the capacity building of staff members in order to equip them with the crucial skills enabling them to perform their responsibilities effectively. Staff training presents a prime opportunity to expand the knowledge base of the employees of an organization. These trainings provide, both, organization as well as individual benefits that make the cost, time and value add. IMSD during its previous years has provided different capacity enhancement trainings as under:

Staff Trainings (Achievements against annual plan for 2013-2014)

| # | Description | Target Events | Achievement | Target Pax | Achievement | Pax - Gender wise | | Total |
|---|-----------------|---------------|-------------|------------|-------------|-------------------|--------|-------|
| | | | | | | Male | Female | |
| 1 | Staff Trainings | 08 | 20 | 87 | 299 | 210 | 89 | 299 |



Community Trainings

Since SRSO does intervene with rural communities on large scale. Keeping this in view, the community capacity building trainings take place with ye concept of key role for achieving sustainable community organizations network. The objective of community training component is to support institutional development process through providing leadership and management skill trainings to the community activists and office bearers of community organizations enabling them to run their organizations and make their own decisions.

Major community trainings:

IMSD makes it sure that people take full advantage of its trainings in time with the multi-purposed types of training events.

There are several sorts of training programs for communities:

CMSTs (Community Management Skill Trainings):

This four days training event is for community activists that covers conceptual clarity on community development, record keeping and the importance of linkages. This course is designed for office bearers of COs. Two persons from each CO do participate in this course.

Village Organization (VO) Trainings:

This training is relatively advanced training dealing with managerial and leadership issues and the focus is on management of village level organization. Office bearers, President, Vice President, General Secretary and Treasurer do participate this training.

Local Support Organization (LSO) Trainings:

The Capacity Building of Local Support Organizations has been very requisite for fruitful routine activities of LSOs. Managerial Skills and Book Keeping overall management of LSO are the core topics of this training.

| S.No | Type of Trainings | Annual Achievements |
|------|-----------------------|---------------------|
| 1 | CO-Capacity Building | 4,460 |
| 2 | VO-Capacity Building | 2,523 |
| 3 | LSO-Capacity Building | 134 |
| 4 | LSO Conference | 2 |
| | Total | 7,119 |

Training of Trainer's (ToT) for Community Resource Persons (CRPs):

Community Resource Person facilitates in scaling up the social mobilization process. All the CRPs are supported by SRSO as well as their communities.



IMSD considers that CRPs and their organization tins ought to be strengthened in such a way that they manage all development related activities with confidence and self-reliance. These trainings cover a wide spectrum, ranging from managerial abilities to technical skills development and planning:

| S.No | Key Performance Indicator | Annual Achievements |
|------|----------------------------|---------------------|
| 1 | TOT for CRPs | 37 |
| 2 | CRPs Exposure visit | 17 |

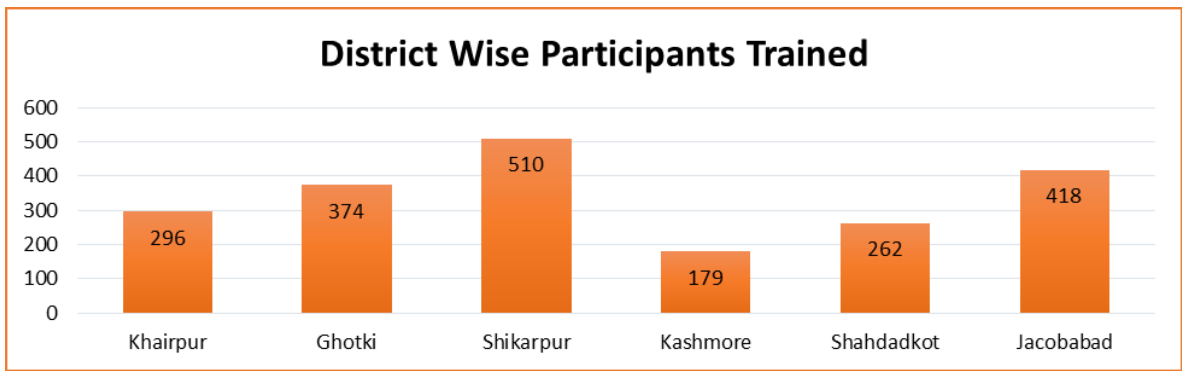
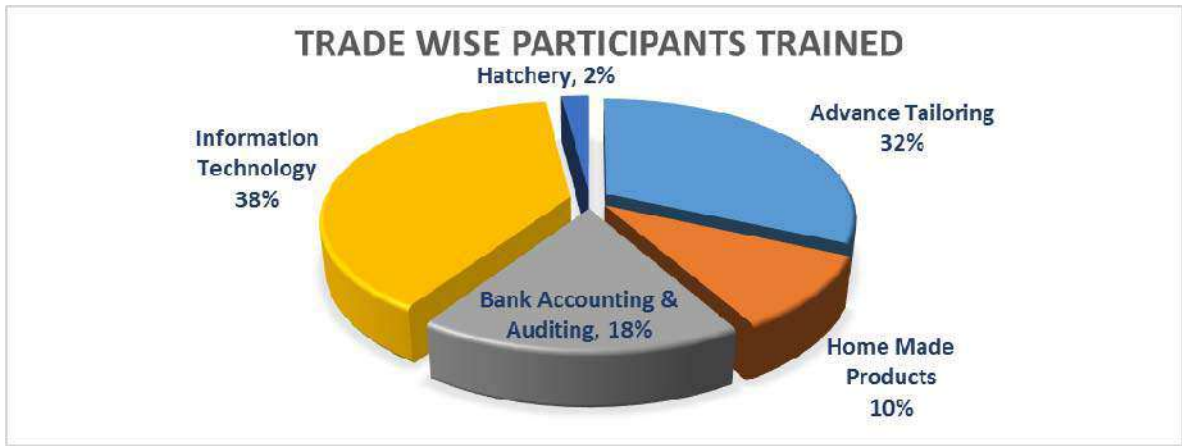
Vocational Trainings under BBSYDP:

IMSD with partnership of Sindh Government's Benazir Bhutto Shaheed Youth Development Program (BBSYDP) has initiated the vocational training program in various market driven trades in its intervention areas of northern Sindh. The purpose of this initiative was to provide skills to the masses of less-privileged areas for poverty reduction. BBSYDP focuses the educated, semi literate, uneducated youth, of age bracket of 18 to 35 Years, in 386 trades of 89 employable sectors with an objective to facilitate them for employment. The BBSYDP Program is designed to address the poverty and unemployment of youth by imparting them skilled trainings in the employable trades; viewing the dire need of society to develop quality human resource through a strategic and focused program to raise the economy of province in specific and country in general leading to a prosperous Pakistan.

As SRSO has the similar vision and mission statement, to improve the socio-economic conditions of communities and self employment opportunities, especially to women. In phase III, in the period of Mach-June 2014, SRSO embarked the vocational training program in 6 districts; the detailed statistical information is following:

| Sr. | District | Khairpur | Ghotki | Shikarpur | Kashmore | Shahdadt | Jacobabad | Total |
|--------------|----------------------------|------------|------------|------------|------------|------------|------------|-------------|
| 1 | Advance Tailoring | 60 | 59 | 221 | 33 | 95 | 178 | 646 |
| 2 | Home Made Products | 0 | 50 | 44 | 22 | 0 | 89 | 205 |
| 3 | Bank Accounting & Auditing | 92 | 99 | 57 | 22 | 39 | 50 | 359 |
| 4 | Information Technology | 144 | 166 | 188 | 59 | 128 | 101 | 786 |
| 5 | Hatchery | 0 | 0 | 0 | 43 | 0 | 0 | 43 |
| Total | | 296 | 374 | 510 | 179 | 262 | 418 | 2039 |





Integrated Health System Strengthening Alliance (IHSAS)



Integrated Health System Strengthening Alliance (IHSAS) is a project in which the integrated health services are included focusing on the health of new-born children and mothers. SRSO have implemented the project through GoS under the Norwegian Pakistan Partnership Initiative (NPPI). The project mainly focused on the maternal health, new-born child health care and the family planning services in two targeted districts i.e. Larkana & Shaheed Benazirabad in Sindh Province. Project worked in two dimensions one for supply side and other to strengthen the demand side through the social mobilization and behavior change communication techniques.

In rural areas the health of mothers and new-born infants have been considering immensely necessary, because it is well said that a healthy mother ultimately gives birth to a healthy infant who grows and matures with sound body healthy mind which genuinely contributes in development of society and becomes a productive asset by leading a healthy and prosperous life.



| IHSAS Project Achievements | | | | | |
|----------------------------|--|-----------------|------------------------------------|---------------------|-------------|
| Sr. No | Activities | Project Targets | District wise Project Achievements | | Total Achv: |
| | | | Larkana | Shaheed Benazirabad | |
| 1 | Social Mobilization (VHC formation) | 210 | 60 | 150 | 210 |
| 2 | Social Mapping Exercise | 2 | 1 | 1 | 2 |
| 3 | Identification of FFPs | 210 | 30 | 82 | 112 |
| 4 | Orientation workshops (staff & stakeholders) | 4 | 2 | 2 | 4 |
| 5 | Orientation workshops of FFPs | 17 | 2 | - | 2 |
| 6 | COs/VHCs functioning | 4,002 | 185 | 1,320 | 1,505 |
| 7 | Community Theaters organized | 10 | 2 | 3 | 5 |
| 8 | Orientation with scholars/Ulemas | 10 | 4 | 2 | 6 |
| 9 | Sehat Mella organized during MNCH week | 7 | - | 2 | 2 |

| IHSAS Project Achievements | | | | | |
|----------------------------|--|-----------------|------------------------------------|---------------------|-------------|
| Sr. No | Activities | Project Targets | District wise Project Achievements | | Total Achv: |
| | | | Larkana | Shaheed Benazirabad | |
| 10 | Coordination meetings with partners & stakeholders | 5 | 1 | 4 | 5 |
| 11 | BCC Dissemination campaign in targeted areas | 5 | 1 | 3 | 4 |
| 12 | Training of VHCs | 210 | 61 | 150 | 211 |
| 13 | Provision of medical kit to FF | 210 | 60 | 150 | 210 |
| 14 | Incentive for FF | 420 | 121 | 300 | 421 |
| 15 | Participation in routine festivals | 5 | 3 | 4 | 7 |



Microfinance (MF)



SRSO is implementing the Microfinance program with the financial assistance of PPAF in 09 (Nine) districts i.e. Ghotki, Jacobabad, Kashmore, Khairpur, Larkana, Noshehro Feroze, Qambar-Shadadkot, Shikarpur and Sukkur since last over a decade. The MF program primarily focuses on the response to rising needs of rural poor & urban poor with diversified credit needs and broader scale of microfinance service requirements since 2003. The aim is to address the need for credit of both the rural and urban masses through the credit intervention.

The loans are commonly utilized in three main products i.e agriculture, enterprise and livestock. The service charge applicable on loans is 28% on principle amount per year. The microfinance system encourages the use of its products with variety of array and choices for poor. This implementing the systems and such procedures through that the credit operations are managed separately and independently with proper activities. To make this more efficient and transparent the respective staff is mainly responsible to carry out the different activities i.e. capacity building of credit clients/targeted communities by providing them reasonable micro loans, regular follow-ups for recoveries with effective monitoring. SRSO-Micro Finance Sector helps community in urban & semi-urban areas to lift themselves out of poverty, providing opportunity through microcredit loans and financial services that help micro-entrepreneurs to reap the full rewards of their labor.

Restructuring and Reforms in the MF Portfolio

With a view to strengthen the MF portfolio; three major reforms were ushered in this period by the new CEO Naheed Shah Durrani

- Increase in the overall size of the MF portfolio from Rs. 1.3 billion to Rs. 2.3 billion with gradually increase in Rural Enterprise portfolio
- Administrative Reforms including salary rationalization

With a view to enhance the sustainability and the overall profitability of the Micro Finance portfolio the overall size of the microfinance was increased to Rs. 2.3 billion and it was envisaged that the size of the rural enterprise component will be gradually increased to Rs. 1 billion in next two years. The overall targets were however reduced by the Board to Rs. 1.5 bn. However, as the size of the Rural enterprise portion was enhanced gradually; it helped the organization significantly especially

when it was faced with serious issues on account of recovery of Rural MF in certain pockets of its operational area. Other than yielding profits for the organization (it yielded net profit of Rs. 31 million for last two years 2013-2014 and 2014-15) some of the reasons for increasing Rural Enterprise were:

- a- This portfolio was easy to recover in installments.
- b- Lower cost of loan operations compared to rural loans
- c- Lower risk of overdue compared to rural lump sum loans
- d- Higher rate of return

The following are few impacts as a result of disbursing rural enterprise loan:

- a- The small shopkeepers got access to finance through these loans leading to increase in their business sizes as these were very small business operators
- b- Rural women got loans for livestock; crafts (embroidery, tailoring, purchasing cloth etc) and the men are using credit for multiple small enterprises.

In addition to above; the management unfolded administrative reforms in the MF structure for better management of the portfolio. The regional setup of Micro Finance was converted into District setups. The RMs were redesignated as Senior District Managers and on equity basis SCOs were interviewed by CEO and selected for the post of District Manager. There was agreement that this restructuring exercise will be beneficial for the MF portfolio as under:

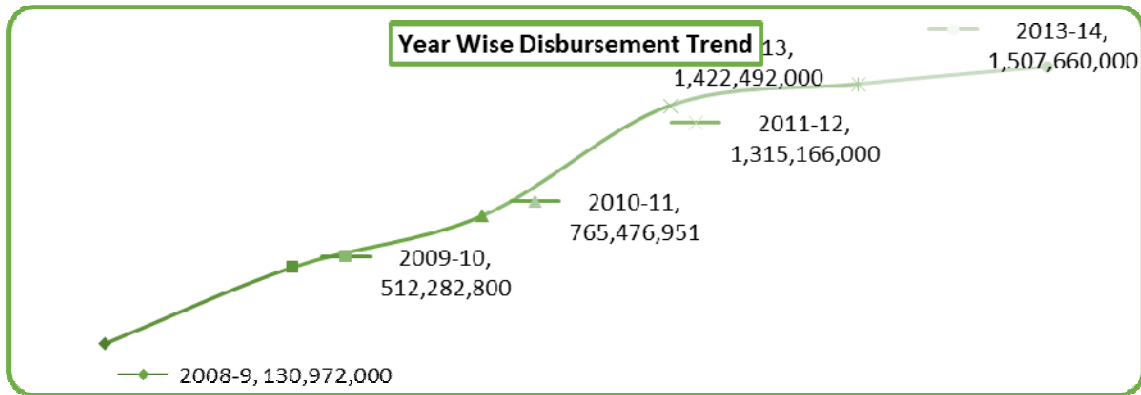
- a. The District Managers will have manageable portfolio and will be able to concentrate on district level portfolio. It will reduce unnecessary travel cost and supervision cost
- b. Merger of Urban and Rural portfolio at district level will bring in staff efficiency; reduce operational costs; improve profitability
- c. As there is Urban and Rural Markets portfolio in all the districts as such a dedicated attention can be given to all three components

The salaries of Support staff (more than 100 staff) like Credit Assistant, Branch Assistant, Finance Assistant were less than 10,000/- even in some cases 7,000 /-. These salaries were raised to a minimum of PKR 15,000/- as on June 30, 2104 in 2 phases through salary rationalization.

The recruitment of Micro Credit staff was earlier made through Head of Micro Finance on Regional Managers recommendation. This was discouraged and proper process of recruitment was ensured through HR department of Head Office by instituting a process of written test and interviews through proper recruitment. The selection was purely made on Merit basis.

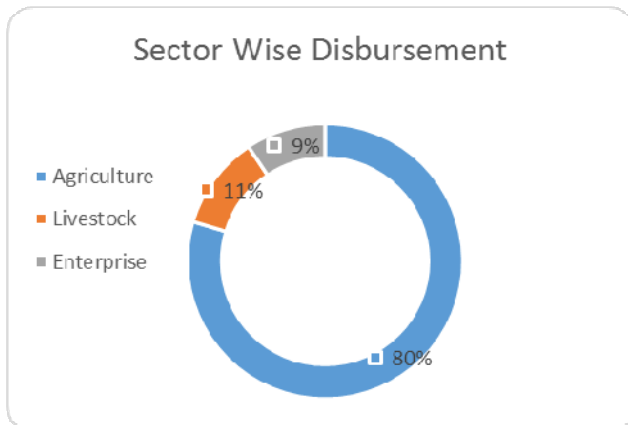
Year wise Disbursement Trend of Microfinance:

| Year-end | Agriculture | Livestock | Enterprise | Total |
|----------|---------------|-------------|-------------|----------------------|
| 2008-9 | 38,474,000 | 79,129,000 | 13,369,000 | 130,972,000 |
| 2009-10 | 376,271,300 | 93,470,500 | 42,541,000 | 512,282,800 |
| 2010-11 | 659,000,951 | 66,348,000 | 40,128,000 | 765,476,951 |
| 2011-12 | 1,022,949,000 | 137,616,000 | 154,601,000 | 1,315,166,000 |
| 2012-13 | 1,196,486,000 | 128,479,000 | 97,527,000 | 1,422,492,000 |
| 2013-14 | 1,209,064,000 | 117,389,000 | 181,207,000 | 1,507,660,000 |



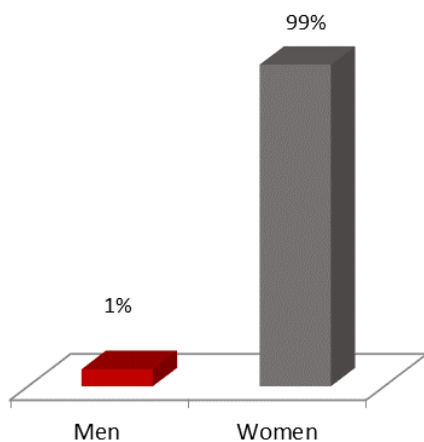
The loan portfolio has seen very rapid growth over the last several years, with the majority of that growth in agriculture. Overall, the portfolio has recovered well from the disastrous flooding of 2009 and 2010, and is now at a more acceptable performance. The lump sum product is the primary exception, making management’s decision to reduce that portion of the portfolio seem wise. The enterprise loan analysis process is reviewed to identify changes in the methodology and loan structure that might improve its performance.

Training of Trainers on Financial Literacy & Branch less Banking:



SRSO organized three days’ workshop on the subject of “Financial Literacy and Branchless Banking” for their professional staff who have been actively engaged in field level activities. The workshop aimed, firstly, to familiarize participants with the concepts, Principles and Methods in training, facilitation and mentoring techniques and approaches within the microfinance experience-based learning context. Secondly, review and refresh participants’ knowledge and understanding of the general concepts on financial literacy to acquire various techniques in effectively delivering the financial literacy activities to clients. Through such workshops SRSO provide an opportunity to credit clients to build up their capabilities for financial self-assessments. The group was comprised of 24 professionals who have been found extra-ordinary performer of Microfinance during the reporting period.

Gender wise Disbursement 2013-14



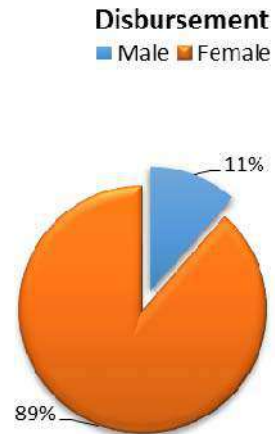
Financial Literacy and Client Protection Sessions:

In June-2014, SRSO with collaboration of PPAF, organized one day workshop on subject of Awareness on Financial Literacy to the active clients of Microfinance in different villages of districts Shikarpur, Jacobabad and Ghotki. The sessions were conducted formally keeping in view the dynamics and comprehensive level of audience in the mind. Rural communities have learnt something extra to understand that how to assess their money and how to minimize their additional expenses. During the workshops all type of methods were introduced in front of borrower by showing the positive and negative information of -Microfinance clients.

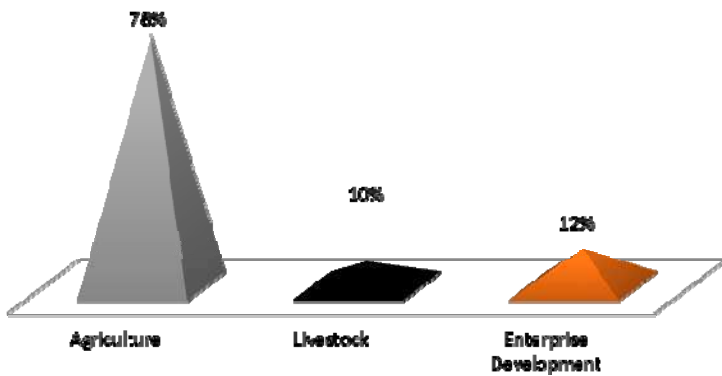
Partner wise Disbursement



Cumulative Gender wise MF



Package wise Analysis in %



| Activity | Since Inception as of June 2013 | Statistical Achievement during 2013-14 | | | | | | | | | | Total |
|-----------------------------------|---------------------------------|--|-------------|-------------|-------------|-------------|-------------|------------|-------------|---------------|---------------|-------|
| | | Ghotki | Jacobabad | Khairpur | Larkana | N. Feroz | Shahdadkot | Shikarpur | Sukkur | Sub Total | Total | |
| Total Disbursement | 4,354,213,573 | 216,350,000 | 104,152,000 | 180,226,000 | 306,729,000 | 207,990,000 | 334,779,000 | 56,595,000 | 100,560,000 | 1,507,381,000 | 5,861,594,573 | |
| Male | 636,639,600 | 1,705,000 | - | 24,406,000 | - | 3,855,000 | - | 2,525,000 | 3,372,000 | 35,863,000 | 672,502,600 | |
| Female | 3,717,573,973 | 214,645,000 | 104,152,000 | 155,820,000 | 306,729,000 | 204,135,000 | 334,779,000 | 54,070,000 | 97,188,000 | 1,471,518,000 | 5,189,091,973 | |
| No of Loans | 278,944 | 9,897 | 5,872 | 9,716 | 16,852 | 11,067 | 17,415 | 3,354 | 5,172 | 79,345 | 358,289 | |
| Male | 43,904 | 60 | - | 1,022 | - | 181 | - | 96 | 138 | 1,497 | 45,401 | |
| Female | 235,040 | 9,837 | 5,872 | 8,694 | 16,852 | 10,886 | 17,415 | 3,258 | 5,034 | 77,848 | 312,888 | |
| No of COS/ CG | 13,823 | 21 | 256 | 541 | 884 | 293 | 519 | 286 | 248 | 3,048 | 16,871 | |
| Male | 1,764 | - | 23 | 76 | - | 62 | - | 31 | 8 | 200 | 1,964 | |
| Female | 12,059 | 21 | 233 | 465 | 884 | 231 | 519 | 255 | 240 | 2,848 | 14,907 | |
| Disbursement in Live Stock | 646,273,022 | 32,216,000 | 3,399,000 | 9,712,000 | - | 37,328,000 | 13,157,000 | 3,637,000 | 17,940,000 | 117,389,000 | 763,662,022 | |
| Male | 173,124,500 | - | - | - | - | - | - | - | 1,072,000 | 1,072,000 | 174,196,500 | |
| Female | 473,148,522 | 32,216,000 | 3,399,000 | 9,712,000 | - | 37,328,000 | 13,157,000 | 3,637,000 | 16,868,000 | 116,317,000 | 589,465,522 | |
| No of Loansees | 48,686 | 1,498 | 189 | 606 | - | 2,111 | 621 | 198 | 916 | 6,139 | 54,825 | |
| Male | 15,499 | - | - | - | - | - | - | - | 43 | 43 | 15,542 | |
| Female | 33,187 | 1,498 | 189 | 606 | - | 2,111 | 621 | 198 | 873 | 6,096 | 39,283 | |
| Disbursement in Agrt-Input | 3,335,968,551 | 183,269,000 | 100,753,000 | 134,534,000 | 241,175,000 | 157,150,000 | 287,241,000 | 43,138,000 | 61,585,000 | 1,208,845,000 | 4,544,813,551 | |
| Male | 422,692,100 | 840,000 | - | 19,241,000 | - | - | - | - | 1,615,000 | 21,696,000 | 444,388,100 | |
| Female | 2,913,276,451 | 182,429,000 | 100,753,000 | 115,293,000 | 241,175,000 | 157,150,000 | 287,241,000 | 43,138,000 | 59,970,000 | 1,187,149,000 | 4,100,425,451 | |
| No of Loansees | 204,211 | 8,368 | 5,683 | 7,144 | 13,051 | 8,175 | 14,743 | 2,586 | 3,077 | 62,827 | 267,038 | |
| Male | 24,894 | 29 | - | 830 | - | - | - | - | 71 | 930 | 25,824 | |
| Female | 179,317 | 8,339 | 5,683 | 6,314 | 13,051 | 8,175 | 14,743 | 2,586 | 3,006 | 61,897 | 241,214 | |
| Disbursement in Enterprise | 371,972,000 | 865,000 | - | 35,980,000 | 65,554,000 | 13,512,000 | 34,381,000 | 9,820,000 | 21,035,000 | 181,147,000 | 553,119,000 | |
| Male | 40,823,000 | 865,000 | - | 5,165,000 | - | 3,855,000 | - | 2,525,000 | 685,000 | 13,095,000 | 53,918,000 | |
| Female | 331,149,000 | - | - | 30,815,000 | 65,554,000 | 9,657,000 | 34,381,000 | 7,295,000 | 20,350,000 | 168,052,000 | 499,201,000 | |
| No of Loansees | 26,047 | 31 | - | 1,966 | 3,801 | 781 | 2,051 | 570 | 1,179 | 10,379 | 36,426 | |
| Male | 3,511 | 31 | - | 192 | - | 181 | - | 96 | 24 | 524 | 4,035 | |
| Female | 22,536 | - | - | 1,774 | 3,801 | 600 | 2,051 | 474 | 1,155 | 9,855 | 32,391 | |

Natural Resource Management (NRM) & the Equine Welfare Project



The natural resource management (NRM) sector is engaged in building the capacity of members of CO/VO who utmost are related with agriculture & live stock which is their occupation since ancestors so that they can earn more ,generate income & get rid from poverty.

Activities carried out during the reporting period (2013-14):

Poor women as per criteria have been given training on rearing of Egyptian poultry, female hen lay daily egg. This is very helpful in income generation and establishment of poultry industry& meets balance in nutritional value in rural area.

During the reporting period the NRM sector has been more focused on the distribution of poultry layers and distributed 1,050 poultry layers in which 2 units (10+2) were given to each household

Also provided the hand-books duly published in local language in order to make them aware about the outbreak of common diseases .The natural resource management sector of SRSO has been actively involved to promote as well as encourage the cultivation of kitchen gardening trend in the rural areas where there is a small but fertile land is available. Because NRM believes that in that era when the whole world is suffering with problem of food insecurity and other numerous issues relevantly associated with items of daily consumption, that kitchen gardening is only the reasonable and cheap way to get the fresh and healthy vegetables within the house and this can easily fulfill the needs of a single family on daily basis, avoid load on monthly kitchen budget. NRM team has dedicatedly distributed the five type vegetable/kitchen gardening seeds in 600 poorest families to grow vegetables at their door step of their homes. This step has genuinely helped the rural poor families to address their nutritional needs with proper quality and quantity and also becomes the sources of their livelihood by selling those vegetables in local market on appropriate rates. In that context,

NRM has encouraged the farmers through capacity building workshops to grow the off seasonal vegetables which have been proved very productive and cause to good income generation in rural areas, the poor farmers are cultivating these off seasonal vegetables and earning an average income to eliminate their extreme poverty.

During the reporting period SRSO-NRM has distributed the 2,400 plants of three kinds (Mango, Jaman & Ber) in which each household was provided 2 pairs in different villages. While the masses have motivated to grow the fruit plants like Mango, Jaman and Ber which has been proved as human friendly if it would be cultivated besides the houses in a village. These plants can be the beneficial in making the environment better and pollution free. And also have reasonable capability to become the source of income after five years when it starts to deliver fruits. Income from these plants can meet the expenses occurring on education & marriage of one girl, which poor community is feeling burden on house.

Annual Achievements in Table:

| S.No | Activities | Target of the Year 2013-2014 | Achievement July2013 to June-14 |
|------|---|------------------------------|---------------------------------|
| 01 | Agriculture Workshop Conducted | 30 | 30 |
| 02 | Poultry Layers (Units) Distributed | 1,050 | 1,050 |
| 03 | Kitchen Gardening Seeds Distributed | 600 | 600 |
| 04 | Plants (BHHs) Distributed in Households | 2,400 | 2,400 |

The Equine Welfare Project:

The Sindh Rural Support Organization (SRSO) and the Brooke Pakistan have entered into an agreement in 2012 to execute the equine welfare project in four targeted districts i.e. Jacobabad, Sukkur, Shikarpur and the Larkana where the SRSO has presence at village level. Brooke Pakistan signed agreement with a . It is the objective of welfare project to improve health and welfare of working equine animals through capacity building of equine owners/users, farriers, saddlers and vets in targeted districts as these animals may live healthy and becomes the productive sources of livelihood for their respective owners.

Major activities carried out during the reporting period:

Treatments of equines:

In this project a well equipped community mobile veterinary clinic (CMVC) is established through this the free treatment of equines (horse, donkey, and mules) have been done on regular basis. This mobile clinic normally stands at a focal as well as central point where all communities would have easy and proper access in order to take out their animals for treatment..



Different Trainings:

Under capacity building component of this project, the different trainings have been arranged for saddlers, who are professionally engaged in manufacturing of harnesses for equines.. The training to farriers is also provided in this project; the Farrier prepares and plants hoofs/ shoes which the equines usually have in their feet during the work. Under this project the capacity building of private & Govt veterinaries is also being made. During the training the respective veterinaries are always educated regarding the diagnosis of various diseases and the reasonable treatment, equines management practices in rural areas and emergency response to outbreak of particular disease. During these trainings the lady livestock extension workers are also trained on equine management. During the reporting period the 17 community livestock extension workers, 25 lady livestock extension workers, 17 private Vets and 16 para Vets have been provided trainings.

Construction of Shed/Shelter:

The construction of shed for equines have been remained on priority during the reporting year, it has got huge importance since the equines are working animals and its necessary that after work there should be an environment where the equines have better survival which further put those animals more healthy and productive for owners. These animals mostly found in transportation of different goods, bricks from one place to another place and necessarily requiring shelter to protect them from all type of weather conditions in summer & winters. During the year 2013-14 under this project, the needy and potential communities were identified based on the preset criteria that 04 new sheds have been constructed, whereas 07 sheds/shelters have been renovated in all targeted districts.

Water Troughs:

The construction of water trough for equine is as important as the shed, because in rural areas the owners generally provide water to equine from the available sources this could be the stagnant water etc which is completely harmful to the health of these working animals. Keeping in view the different other reasons the construction of water trough has been made under this project. SRSO-Brooke team identifies such areas where the transportation of working equines is high and no reasonable sources of water is seen around, based on this criteria, the construction of water troughs executes at that place. During the reporting period 2013-14, under this project a total of 11 water troughs have been constructed at different essential places within the operational districts.



Animal Welfare at a glance:

- Management of equines at household level has been improved and new practices are being adopted by the poor owners.
- In result of proper and timely watering and nutrition the equines have started to groom rapidly within the homes.
- Proper care and disease prevention measures have protected the animals from different diseases and now most of the equines living healthy and productive.
- Attitudinal changes in owners and children of rural areas have decreased the violence against working equines at considered level.

Manufacturing of animal friendly saddles, harnesses and hoofs have reduced the injuries among the equines and resulted the active equines during work.

| Sr # | Description | Targeted Activities | Achievement | | | | Cumulative |
|------|---|---------------------|-------------|---------|-----------|-----------|------------|
| | | | Sukkur | Larkana | Shikarpur | Jacobabad | |
| 1 | Drugs | 22,700 | 6204 | 5953 | 4769 | 4755 | 21681 |
| 2 | Clews | 17 | 7 | 5 | 5 | 0 | 17 |
| 3 | LLWs | 25 | 23 | 0 | 0 | 5 | 28 |
| 4 | Privet Vets | 17 | 5 | 5 | 5 | 5 | 20 |
| 5 | Para-Vets | 17 | 9 | 5 | 4 | 2 | 20 |
| 6 | CBAHWs Follow-up-Training | 3 | 0 | 0 | 0 | 3 | 3 |
| 7 | Farriers | 20 | 5 | 5 | 5 | 4 | 19 |
| 8 | Saddlers | 20 | 6 | 4 | 6 | 2 | 18 |
| 9 | Grooming Kit | 900 | 249 | 154 | 152 | 274 | 829 |
| 10 | Water Bucket | 480 | 189 | 120 | 98 | 131 | 538 |
| 11 | Eye Fringes | 900 | 276 | 218 | 178 | 266 | 938 |
| 12 | Fixed Water Trough | 11 | 2 | 5 | 1 | 3 | 11 |
| 13 | Construction of Shed/Shelter | 4 | 2 | 1 | 0 | 1 | 4 |
| 14 | Renovation of Shed / Shelter | 7 | 3 | 0 | 1 | 3 | 7 |
| 15 | Hand Pump (water) | 10 | 1 | 5 | 1 | 3 | 10 |
| 16 | Conduct Community Awareness meeting on BMPs | 720 | 179 | 226 | 169 | 193 | 767 |
| 17 | Flex Charts | 16 | 8 | 8 | 12 | 8 | 36 |
| 18 | Banners | 16 | 4 | 4 | 4 | 2 | 14 |
| 19 | Booklet/leaflet | 1500 | 500 | 400 | 400 | 300 | 1600 |
| 20 | conduct visit of school in equine owing communities to demonstrate equine welfare | 12 | 3 | 3 | 3 | 3 | 12 |
| 21 | Conduct mass awareness events | 10 | 3 | 3 | 2 | 2 | 10 |
| 22 | world animal day celebration | 4 | 1 | 1 | 1 | 1 | 4 |
| 23 | Social Mobilization | 4 | 1 | 1 | 1 | 1 | 4 |
| 24 | Access to model of vet viki | 4 | 0 | 0 | | | 0 |
| 25 | Workshop on BVCF | 4 | 0 | 0 | | | 0 |
| 26 | Lameness diagnosis protocol | 4 | 0 | 0 | | | 0 |
| 27 | Others-VOs to attend workshop and CV & TM Study Period | 8 | 1 | 1 | 2 | 3 | 7 |
| 28 | CV & TM Study Period | 1 | 1 | 0 | 0 | 1 | 2 |
| 29 | Monthly | 8 | 8 | 12 | 8 | 8 | 36 |
| 30 | Quarterly | 2 | 2 | 4 | 2 | 2 | 10 |
| 31 | Mid Yearly | 1 | 1 | 0 | 1 | 1 | 3 |
| 32 | Annually | 1 | 1 | 0 | 1 | 1 | 3 |

Physical Infrastructure and Technology Development (PITD)



Rural infrastructure development is one of the priority areas of PITD sector which started its activities formally with communities in year 2003. The sector primarily focusing on the schemes like drinking water hand pumps and supply schemes, sanitation includes latrines with drains & their waste disposals, link roads, street pavements, culverts/bridges, lift irrigation, watercourses, drip irrigation schemes. The CPI schemes are being given to the poor community members particularly to women in different villages.

The labors used for the construction of the different schemes are generally belonging to the areas or adjoining area where the schemes are being initiated, and are from extremely poor and chronically poor households of the villages, on market-based wages being provided.

The objectives of this activity with local poor communities are:

- To motivate village organization to restore closed or non-functional drinking water supply schemes and at the same time carry out Muhallah level sanitation projects on self-help basis
- To devise a mechanism for their take over by Village Organizations for making functional the non-functioning schemes and as well be responsible for their management, operation and maintenance if within the capacity of the Village Organizations
- To Motivate Village Organizations to provide skilled labor and unskilled labor for the infrastructure schemes.
- Engage the poorest people in the physical work in order to increase income on household level.

- To empower poor, especially women to perform their role while in the effective physical work and efficient management of schemes on sustainable basis.
- To increase the access of the poor communities to infrastructure for improving their livelihoods.
- To improve the local environmental conditions in rural areas/villages
- To create sense of ownership and responsibility for sustainability of schemes and the work.

The community physical infrastructure & development (PITD) has been working over the years in rural areas with rural communities to undertake the various infrastructure schemes in many villages by involving the rural poor women through their formed institutions. During the course of project implementation all schemes are identified through the VOs, on the basis of identifications the PITD sector prepares the feasibility study of schemes duly identified by the rural poor women in their villages. PITD carry out feasibility studies keeping in view the technical and financial perspectives and the possible benefits from schemes and its impact over the environment comparatively. While PITD sector makes sure that the maintenance and sustainability of schemes to be owned by the community on exceptional basis.

To undertake the physical work properly and accurately the SRSO-PITD has also ensured the regular follow-ups and the capacity building of rural masses subject to the work management, purchasing of raw materials and the supervision of work with defined specifications. Rural areas lacking with quality of different items which used in the construction of physical work, the knowledge of villagers about those all items has reduced the threat in terms of quality compromising factors.

Different CPI projects/Interventions during reporting period

SRSO-PITD sector have closely associated with local communities for proper execution and completion of initiated schemes in various rural areas. The engineers of PITD sector have been professionally providing their services to the schemes which are being managed by women in village organizations. During the reporting period PITD team have spared much time over the completion of schemes under different projects. Below mentioned projects have been implemented during the report tenure:

Pakistan Poverty Alleviation Fund (PPAF Phase-VI)

During the reporting period under the PPAF phase-VI, 12 schemes which were initiated previously have successfully been completed and disbursed the 4.24 Million to rural different village organizations.



Pakistan Poverty Alleviation Fund & Pakistan Petroleum Limited Phase-VIII:

PITD sector along with rural communities initiated 42 schemes in reporting period with the financial support of PPAF-PPL in district Kashmore-Kandhkot. The initiated schemes estimated to benefit to 3,068 households through drinking water supply and link roads schemes. The total cost of these schemes is Rs. 26.62 Million, whereas during the reporting period SRSO-PITD has disbursed Rs. 23.37 Million to rural communities.

PPAF-ENG RO:

Physical Infrastructure and Technology Development (PITD) has given 25 new CPI schemes with cost of Rs. 23.57 Million to the community under PPAF-Engro project which benefitting the 3,876 rural households in district Ghotki.

The project contains the schemes i.e. drinking water supply, cover drains, sanitation, lining of water course and the solar street lighting etc. During the reporting period SRSO-PITD has admittedly completed 33 schemes which were previously executed, while some of the schemes initiated during the reporting year and completed in same year with proper completion certificates which is a bench-mark of PITD engineering team. PITD sector have disbursed Rs. 15.48 Millions against initiated & completed schemes in year 2013-14 respectively.

Construction of Cluster Schools:

The PITD sector has initiated the physical work on the three cluster schools which was approved to be constructed with the financial resources of SRSO. With the construction of cluster schools the 813 children from surrounded areas/villages have been enrolling in these three schools which have added a required facility to the area in terms of education of poor children.

Previously the students would have faced difficulties to put their education continue after the primary schooling age. Two cluster schools have been constructed i.e. Sohrab Khan Pahore and Garhi Sahib Khan in district Shikarpur, while one cluster school is constructed i.e. Bahadur Khan Khoso in district Kashmore. The total estimated cost of schools was Rs. 3.26 Millions, whereas SRSO contributed Rs. 2.52 Millions which has been disbursed.

Physical and financial progress for cluster schools:

| S.No | Activity | Progress July 2013 to June 2014 | |
|------|--|---------------------------------|--|
| | | Financial Progress | Physical Progress |
| 1 | Extension of 03 Cluster Schools | | |
| A) | Total Cost (Rs :) | 7,337,768 | Garhi Sahib: 100% Completed. Bahadur Khoso: 100% completed. Sohrab Pahore: Structure work completed & Finishing work in Progress. |
| B) | Amount disbursed (Rs :) | 4,832,235 | |
| 2 | Construction of 06 cluster schools (10 class rooms+ 2 halls +Staff room+Store room/kitchen) | | |
| A) | Total Cost (Rs:) | 50,477,918 | TOPs signed |

The statistical data of CPIs:

| Description | Achv: as of June-2012 | Achievement from July-2013 to June-2014 | | | | Cumulative Achievement |
|---|-----------------------|---|----------|------|--------------|------------------------|
| | | PPAF-ENGRO | PPAF-PPL | SRSO | Annual Achv: | |
| Total No: of CPIs | 21,865 | 8 | 42 | 3 | 53 | 20,936 |
| Total Cost of CPI(In Millions) | 2264.17 | 7.71328 | 23.37 | 4.87 | 22.71 | 2190.65 |
| Types wise schemes:- | | | | | | |
| Irrigation | 347 | | | | | 347 |
| Cost (In Millions) | 143.12 | | | | | 143.12 |
| DWSS | 950 | 3 | 20 | | 23 | 973 |
| Cost (In Millions) | 220.64 | 2.79 | 7.34 | | 3.02 | 223.66 |
| Communication | 231 | 4 | 30 | | 34 | 275 |
| Cost (In Millions) | 122.57 | 4.17 | 16.03 | | 14.06 | 136.63 |
| Sanitation | 296 | | | | | 296 |
| Cost (In Millions) | 365.69 | | | | | 365.69 |
| HHs Latrines | 923 | | | | | 923 |
| Cost (In Millions) | 16.27 | | | | | 16.27 |
| IAUP | 1 | | | | | 1 |
| Cost (In Millions) | 2.09 | | | | | 2.09 |
| Low Cost Houses | 17,929 | | | | | 17,929 |
| Cost (In Millions) | 1240.95 | | | | | 1240.95 |
| Others (Solar Lights) | 2 | 1 | | | 1 | 3 |
| Cost (In Millions) | 1.15 | 0.75 | | | 0.75 | 1.9 |
| Schools Buildings | 28 | | | 3 | 3 | 31 |
| Cost (In Millions) | 21.68 | | | 4.87 | 4.87 | 26.55 |
| WASH Facilities at Schools(Latrine + Hand Pump) | 158 | | | | | 158 |
| Cost (In Millions) | 11.08 | | | | | 11.08 |

Gender and Development (GAD)



SRSO has been working for the underprivileged segments of the society to eradicate their poverty through various interventions including gender mainstreaming. Since SRSO's entire interventions take place for rural communities and the exclusively, strategically rather, with the women, the most momentous and industrious but the most overlooked and marginalized demographic majority of Sindh.

It's a great triumph of SRSO that hundreds of COs, VO and LSOs are exclusively comprised women that are headed and run by the women as well. This results a lot in the shape of women empowerment, eliminating disparities and gender mainstreaming.

Keeping this in view, SRSO's GAD sector focused on mainstreaming of gender by intervening it in it's almost all the programs and projects, in order to make a difference in the life of rural women of Sindh. Keeping this in view, SRSO ensured the incorporation of GAD policies of gender mainstreaming, in its all the books of rules and policies including HR policy as cross cutting theme.

GAD Annual Achievements (July-2013 to June-14)

| S.No | Activity | As of June 2013 | Target July-13 to June-14 | Annual Achievements | Cumulative Achievement as of June 2014 |
|------|---|-----------------|---------------------------|---------------------|--|
| 1 | Gender Sensitization Session with Communities | 182 | 35 | 35 | 217 |
| 2 | Gender Tot for LSO (Introduction Tot & conceptual Understanding) | - | 1 | 1 | 1 |
| 3 | Increase awareness on Gender issues through Elect: Media | 5 | 6 | 6 | 11 |
| 4 | Advocacy, Research, Material, community awareness raising | 12 | 2 | 2 | 14 |
| 5 | Meetings with women Staff | 18 | 2 | 2 | 20 |
| 6 | Gender Focal Persons Meeting | 20 | 2 | 2 | 22 |
| 7 | Gender Training for Auxiliary staff | 23 | 2 | 1 | 24 |

| S.No | Activity | As of June 2013 | Target July-13 to June-14 | Annual Achievements | Cumulative Achievement as of June 2014 |
|------|---|-----------------|---------------------------|---------------------|--|
| 8 | Gender ToT (Gender workshop by trainers observations & Gender monitor | 0 | 5 | 3 | 3 |
| 9 | Gender Tot for LSO (pair Workshop) | 0 | 1 | 1 | 1 |
| 10 | Gender Resource Committee Meetings | 14 | 1 | 0 | 14 |
| 11 | International women's day | 24 | 2 | 2 | 26 |
| 12 | Gender ToT(learning workshop-Roll out plan | 0 | 1 | 1 | 1 |
| 14 | Gender Resource Group Meetings | 11 | 1 | 0 | 11 |
| 15 | Set up of Day care | 0 | 1 | 0 | 0 |
| 16 | International Mother's Day | 6 | 2 | 2 | 8 |

Activities during the reporting period in different districts:

During the reporting period the GAD organized various activities in different districts. Different workshops and meetings were conducted at community level also. The gender mainstreaming viewpoint was the core area to make healthy and fruitful discussions throughout the activities. The detail of activities carried out in year 2013-14 as follows:

a) Gender Sessions in the Communities:

GAD organized 35 different sessions with the community members in various districts with the enormous support of district teams. In these sessions, total of 865 community members have participated. The community members were oriented about the concept of gender equity and gender equality. The sessions described that socio-economic development is promising by gender mainstreaming. These sessions have exceptionally covered by main areas of rural issues in perspective of women. It

b) Gender ToT of Community Members:

The Training of Trainers (ToT) of community members by GAD plays an intensive role which builds the capacity of rural masses with two primary objectives: first to provide in-depth knowledge of gender sensitization, secondly to provide effective knowledge and skills to carry-forward such trainings in other communities. These trainings were conducted by gender experts: Ms. Sadaf from RSPN and Ms. Rukhsana Riaz from SRSO. The trainees were mentored throughout the process of modern training methodology.

Initially GAD focused upon LSO level, later, trained members have simultaneously delivered the same sessions in their local communities in order to reduce the gender based issues. Total of 08 community members have attended the ToT and ensured the delivery of same training other VOs of their areas respectively.

c) Gender Resource Group Meeting:

RSPN organized the Gender Resource Group meeting on quarterly basis in Islamabad with the purpose to redress the gender mainstreaming program and organizational level. One focal person from each RSP has attended this meeting. During the meeting it was emphasized that all the RSPs will examine their gender ratio in their programs and operations.

d) Gender Resource Committee (GRC) Meetings:

The GRC is comprised of working individuals of SRSO. The role of these individuals is promotion and advocacy gender sensitization in SRSO. This group was further expanded at head office level which included the persons of management and mid management level with quantity of 11 members including Chairperson Ms. Rukhsana Riaz Ali. During the reporting period, the GRC played leading role for effective implementation of gender policies and strategies.

e) Gender Focal Persons and Women Staff Meetings:

GAD has conducted 04 (four) meetings with gender focal person of districts and women staff. Gender sensitization and fair working environment at work place were the core agenda of the meetings. In those meetings learning sessions on concept of sex and gender and role and responsibilities of men and women and gender based equity and equality.

f) Celebration of International Women's Day:

International Women's Day on March 8, is celebrated in SRSO every year. In reporting year, GAD has celebrated the women's day at two different locations: Khairpur at community level and second at head office with staff members. Both of the events were attended by more than 500 women. The main theme of these celebrations was women empowerment at all.

Additional Achievements (during 2013-14):

- ~ GAD-SRSO has started the community awareness through electronic media, and aired such messages and motivational sentences on FM Radio in local languages as the masses may get better understanding about the gender based issues.
- ~ GAD developed different advocacy material to sensitize the community for promoting the equality through posters that were distributed in field units and community level.
- ~ GAD has organized training for auxiliary staff (drivers and office boys). On code of conduct of gender sensitized job responsibilities.

NOW WE FEEL LIKE PART OF THE SOCIETY EQUALLY AS MEN ARE



Gulzaran, Chairperson of LSO Sawera along with her members took initiative for registration of Computerized Identity Cards and for that she approached NADRA and facilitated them in registration of 500 CINCs in her own and nearby villages. She also ensured inclusion of women in voter's lists. "Voting is our right like men. I asked men in my village that why they don't take us to cast vote and they had no answer. Later they realized and took us for registration and also for casting vote. That gave us confidence of being part of the society equally as men are".

Gulzaran
UC Yaro Lund,
Ghotki

Health Insurance



The facility of micro health insurance is always proved very effective and helps in the times of emergencies and miserable when nothing would found supportive except the insurance which saves the life in many ways. During the reporting period SRSO has introduced the different policies for the poor communities in its operational districts i.e. the micro credit policy which covers the death and hospitalization claims under limits of 15,000/ each policy for an individual person. SRSO also offering the family health insurance policy to community which initially covering the health coverage up to 25,000/ limit and hospitalization coverage up to 25,000/ per person and this policy is applicable to the whole family members of the person who was insured.

For micro health insurance members SRSO has offered individual death insurance policy in which death coverage is limited up to 50,000/ in case of natural or accidental death claims. During the reporting period another policy has also been offered to the communities that individual health insurance policy which covers the hospitalization claims up to 15,000/ per individual and death claims up to 25,000/ per person on individual basis. Likewise SRSO insurance unit has also made insurance of the livestock assets which were being transferred to the poor communities in districts Khairpur, Shikarpur and Ghotki. Under this a total of 600 cross breed heifers have been insured with Askari Insurance Company for Ghotki district and 2,035 calves have been insured with United Insurance Company for districts Shikarpur and Khairpur.

The figurative performance of Insurance Unit during the reporting year:

| Districts/ Programs | Performance indicators/Description | Achievement as of June 2013 | Annual Target (July 2013 to June 2014) | Annual Achievement (July 2013 to June 2014) | Cumulative Achievement as of 30th June 2014 |
|---------------------------------------|------------------------------------|-----------------------------|---|--|---|
| Core Program | Credit (Individuals) | 167,078 | 70,000 | 57,796 | 224,874 |
| | Total Premium amount paid to AIC | 22,618,535 | | 7,678,752 | 30,297,287 |
| | Amount received from AIC | 10,299,543 | | 975,416 | 11,274,959 |
| | No. of Patients Treated | 1,098 | | 87 | 1,185 |
| | Total Amount in Insurance Pool | 7,912,868 | | 102,884 | 8,015,752 |
| UCBPRP Khairpur | HHS Insured | 10,217 | 1,000 | 571 | 10,788 |
| | Active Clients | 77 | | 571 | 648 |
| | Active Beneficiaries | 98,726 | | 162 | 98,888 |
| | Amount received from AIC | 10,612,755 | | | 10,612,755 |
| | No. of Patients Treated | 1,125 | | 4 | 1,129 |
| UCBPR Shikarpur, Kashmore & Jacobabad | HHS Insured | 57,228 | 3,000 | 675 | 57,903 |
| | Active Clients | 687 | | 675 | 1,362 |
| | Amount received from AIC | 67,822,376 | | - | 67,822,376 |
| | No. of Patients Treated | 4,659 | | - | 4,659 |
| UCBPRP Sukkur & Ghotki | HHS Insured | 7,376 | 2,250 | 468 | 7,844 |
| | Active Clients | - | | 468 | 468 |
| | Amount received from AIC | 2,009,665 | | | 2,009,665 |
| | No. of Patients Treated | 182 | | 2 | 184 |

Figurative performance of Insurance Unit for Livestock

| District/Program | Performance indicators/Description | Cumulative Achievement as of 30th June 2014 |
|-----------------------------|--|---|
| UCBPRP Live Stock Insurance | No of Calves/Buffalo's Insured | 2,035 |
| | No of Expired calves not covered in insurance policy (July-2012 to 27th Sept-2012) | 267 |
| | No of Expiry calves/Buffalo's | 550 |
| | No of Expiry calves/Buffalo's claims sent to UIC | 390 |
| | No of Claims Received from UIC | 368 |
| | Amount received from UIC | 3,503,000 |

Figurative Performance of Cash in Safe & Cash in Transit Insurance

| Type of Insurance | Performance indicators/Description | Cumulative Achievement as of 30th June 2014 |
|--|------------------------------------|---|
| Cash in Safe + Cash in Transit Insurance | No of Locations Insured | 54 |
| | Total Premium Paid to AIC | 334,244 |
| | Total Amount Insured | 9,730,000 |
| | No of Theft Location | 5 |
| | Amount Theft | 1,310,656 |
| | No of Claims Sent to AIC | 4 |
| | Claims Received from AIC | 4 |
| | Amount Received from AIC | 477,420 |

Other progress made during the reporting period:

- More than 77% of total premium amount which the SRSO paid has been claimed by the communities under various projects.
- Four micro health insurance awareness sessions have been organized in district Khairpur.
- Three similar type of session arranged in district Sukkur with different village organizations.
- Five awareness sessions on MHI have been conducted in different districts i.e. Shikarpur, Jacobabad and Ghotki in which community members have passionately participated to understand MHI policies.
- Insurance team has also been worked for the proper vaccination of livestock in districts Khairpur and Shikarpur.
- Under Livestock initiative a total of 67 calves have been re-distributed among the poor and needy women of district Khairpur.

Age Friendly Project



SRSO and HelpAge-International have communally agreed to work jointly in two districts Shikarpur and Jacobabad for moral and indispensable support of older people. Pakistan is sixth most populous country in the world and among one of those fifteen countries where people over the age of 60 are more than 10 million. It is estimated that 7% of the total population of Pakistan is over 60 which makes 11.6 million people and due to demographic transitions these numbers will rise to 43.3 million by 2050.

HelpAge International is a right based global organization working with a variety of partners for the protection and promotion of the rights of older people. HelpAge helps older people them claim their rights, challenge discrimination, and overcome poverty so that they can lead dignified, secure, active and healthy lives.

SRSO and HelpAge have started the work on the humanitarian grounds in order to rehabilitate and development of rural masses of Districts Shikarpur and Jacobabad.

The age friendly project, mainly aimed to strengthen the life & role of older people as they live a healthy and active lives in view of HelpAge International`s vision and enable them to aware and claim their rights, remove all forms of discriminations and eliminate the poverty with dignity and care.

In June-2013, the Project has formally started it activities to make the lives of older people easy and provide them a theme that their presence in the society significant largely on the basis of experience and wisdom. During the course of implementation the components i.e. Livelihood, disaster risk reduction, health and advocacy have been thoroughly focused in both the districts. The activities have been achieved qualitatively in stipulated time and available resources, but the senior citizen bill which is yet to be passed from Sindh Assembly. The older people of districts Shikarpur & Jacobabad has been extended enormous support and benefitted. The visible change is observable in rural areas where the project has implemented with older people. The older people associations (OPAs) have been formed in which the older people are enjoying their days and providing their expert opinions to the youths of areas in ordinary course of business and feeling much better and comfort as compare to the prior days to this intervention.

The Formation of OPAs

Older People Associations have been potentially found very active and progressive, hence keeping in view the performance the 30 new OPAs have been formed and registered with SWD in both the districts. to the all parameters of SWD. Now the OPAs are desirous to be the member of the OPA network which is already established on taluka and district levels.

Though the bank account opening is not mandatory for OPAs, yet more than ten newly formed OPAs have opened up their independent bank accounts to execute any activity with financial means. Besides this the newly formed OPAs have genuinely ensured the inclusion of people who found with certain disabilities is also the members in these formed OPAs.

| District wise OPAs formed | | | | |
|---------------------------|-------------------|--------------|----------------|---------------|
| District | No of OPAs formed | Male members | Female members | Total members |
| Shikarpur | 15 | 501 | 519 | 1,019 |
| Jacobabad | 15 | 390 | 307 | 760 |
| Total | 30 | 891 | 826 | 1,779 |

Capacity Building OPAs:

After the formation of new OPAs, there was a great need to train those all formed OPAs. Initially five capacity building trainings events were planned in project. SRSO proposed all OPAs to nominate their three potential members for these trainings to attend. The SRSO project team have successfully collected the nominations from all new OPAs and scrutinized the nominations in order to finalize the participants list based on few internal indicators while used in scrutiny process. The training wise information as under:

| Title of the training | Target | Participants attended | Variance |
|---------------------------|--------|-----------------------|----------|
| Organizational Management | 90 | 89 | 1 |
| Conflict Management | 90 | 89 | 1 |
| Advocacy for OPA Rights | 90 | 89 | 1 |
| Monitoring at Local Level | 90 | 90 | 0 |
| Data Collection | 90 | 89 | 1 |
| Total | 450 | 446 | 4 |

Advocacy workshop with MFI and social safety networks:

In districts Shikarpur and Jacobabad, two workshops have been organized with financial institutions (MFI) and social safety networks in order to make them sensitize to incorporate the inclusion of older people in their schemes/services like other people. The representative of Khushali Bank, ASA Pakistan, National Bank, Zarai Tarqiyati Bank, Micro Finance Bank, NRSP Bank, Sindh Bank, MCB Bank, Tameer Bank, Baitul Mall and Zakat Committee have participated. During the discussion the all participants were urged to include the part of older people in their programs, micro finance services, schemes and other loan facilities. As, the older people have significant role which can add vital contribution in the development of area economically and socially. All the participants have applauded the role of older people and suggested to have such type of workshops with higher management who are the policy and decision makers of these institutions to ensure the inclusion of older peoples in these MFI services practically.

Training on home based poultry and provision of poultry inputs:

Older People are assets, if the income generation activities/opportunities are provided to them. Based on such an idea 150 older people have been provided the training on the subject of home based poultry and its management. The women older people were the most capable and potential beneficiaries of doing this at household level. Therefore 150 women have received the training on poultry farming subsequently poultry input has also been provided to the same women at their door steps. Additionally the women were also made aware about the marketing of poultry products in near markets with different means and methods and the breeding of birds in order to maintain the livelihood options which are more effective and better means of income generation to deal the routine expenses.

| Sr. No | Poultry Items | Quantity |
|--------|-----------------|----------|
| 1 | Misri Layer Hen | 11 |
| 2 | Misri Cock | 1 |
| 3 | Kharra | 2 |
| 4 | Feed | 16 Kg |
| 5 | Feeder | 1 |
| 6 | Drinker | 1 |
| 7 | Iron Wire | 2 pieces |

Community Revolving Fund (CRF):

Community Revolving Fund (CRF) is a fund which is given to the older people in order to start the income generation activities through their possible efforts. In year 2012, 20 Million were given to the 2,000 poor older people to engage themselves to find out the reasonable livelihood. During the reporting period the CRF beneficiaries have increased up to 2,823 by adding 436 new ones.

| CRF given to the Poor Older People | | | |
|------------------------------------|----------------|------------------|--------------|
| District | No of Male O.P | No of Female O.P | Total O.Ps |
| Shikarpur | 659 | 589 | 1,248 |
| Jacobabad | 938 | 637 | 1,575 |
| Total | 1,597 | 1,226 | 2,823 |

Health Component of the Project:

In SRSO HelpAge project meant by health component is that every older person must have proper right includes an easy and affordable access to the health care centers. In remotest areas of districts Shikarpur and Jacobabad older people are most vulnerable and bearing the worst conditions and undue proportion of health related problems. Based on such conditions, the age friendly project mainly focused on health of the older people which is also an important aspect in the project. They also face psycho-social problems which caused by to live in isolation, and the low incomes and restrictive mobility around. By handling these obstacles, older people can have improved health, sound mind which ultimately helping them to make their lives more productive and meaningful and contribute properly on their counterpart.

ToT on Care of Carers & NCD for health volunteers:

A training events comprised on two days has been held in each district on ToT of CoCs and NCDs. In this event 60 people have participated from newly formed OPAs of district Shikarpur and Jacobabad. Two health volunteers have been identified from each OPA in order to train them on CoC & NCD.

Trickle Down Trainings on Care of Carers and NCD in OPAs:

The trained volunteers have arranged the same trainings in their villages where the new OPAs were formed after the ToT training. SRSO project team has supported the health volunteers in arranging the trickle down trainings. Same agenda and contents have been shared with participants on the CoCs and NCD. 753 masses have been trained on the NCD and CoCs. During the training the participants were made aware about those methods and techniques which prevent the outbreak of NCDs, and the importance of daily exercise and nutrition in old age period.

| Detail of Participants trained through Health Volunteers | | | |
|--|------------|------------|------------|
| District | Male | Female | Total |
| Shikarpur | 234 | 144 | 378 |
| Jacobabad | 164 | 211 | 375 |
| Total | 398 | 355 | 753 |

Primary Eye Care Training of Health care providers:

Eye disease has dangerous affect over the lives of masses, chiefly on older people which put them down like in darkness cause of lost eye sight. With this context, 39 health care providers’ i.e. medical officers, health technicians, dispensers, LHVs have been provided training on subject of primary eye disease and its prevention, who are working at different basic health units in rural areas operated through PPHI. This training has meant to provide relevant information to HCPs as they can provide safe services and treatment to the patients while dealing with eye diseases problems in rural areas. This was made through proper signing of MoU with PPHI to involve their health professionals to strive for this cause efficiently.

Eye Camp Arranged:

| Detail of health care provider trained | | | | | |
|--|------------------|--------|--------------------|------|-------|
| District | Medical Officers | | Health Technicians | LHVs | Total |
| | Male | Female | | | |
| Shikarpur | 11 | 7 | 6 | 2 | 26 |
| Jacobabad | 9 | 0 | 4 | 0 | 13 |
| Total | 20 | 7 | 10 | 2 | 39 |

SRSO HelpAge international mutually organized a three days eye camp at RBUT Hospital Shikarpur, in which the patients from Jacobabad and Shikarpur districts have registered and were properly screened. After the proper screening, the patients have provided free consultations, free medicines, and 82 cataract surgeries have also been performed. Other patients relevantly eye diseases were also provided medicines and eye glasses. During the camp the older people from districts Shikarpur and



Jacobabad have been given top priority while making proper medical services to them.

| Detail of Patients Treated in Eye Camp | |
|--|----------|
| Description | Patients |
| Patients screened | 729 |
| Patients provided medicines | 593 |
| Patients provided eye glasses | 187 |
| Performed cataract surgeries | 82 |

Distribution of Mobility aids:

The older people are always at great risk of back ache, osteo arthritis, fracture and stroke which potentially restrict their movement and mobility. With the core support of OPAs and local volunteers SRSO have identified the disable persons from both the districts in order to provide them mobility aids.

| Detail of Mobility Aids provided to Older People | | | | | | | | |
|--|-------------|---------------|--------------------|--------------|--------------|-------------|-----------|------------|
| District | Wheel Chair | Walking Stake | Auxiliary Crutches | Toilet Chair | Walker Adult | Hearing Aid | White Can | Total |
| Shikarpur | 64 | 85 | 5 | 115 | 5 | 15 | 0 | 289 |
| Jacobabad | 60 | 25 | 1 | 113 | 0 | 19 | 2 | 220 |
| Total | 124 | 110 | 6 | 228 | 5 | 34 | 2 | 509 |

Disaster Risk Reduction Component:

The both operational districts of this project have severely devastated in floods of 2010 and rainfall of 2012 which lead the masses handicapped subject to the health and economy perspectives. The older people have faced very difficult time and obstacles which suffered them too-much. Instead of having massive life experience older people could not handled the destruction because of unavailability of relevant equipments which might have enabled them to rescue in emergencies.

With this aim the community based disaster risk management (CBDRM) has been introduced, in order to reduce the disaster risk and to enhance the community preparedness for future. The CBDRM trainings have been provided in which 900 masses have participated, in these trainings older people have shared the past experiences and practices during the times of any emergencies/disasters. In these trainings the youths have also participated.

| CBDRM Trainings Provided to the Community | | | | | |
|---|--------------|------------|------------|------------|--------------|
| District | Older People | | Youth | | Total |
| | Male | Female | Male | Female | |
| Shikarpur | 156 | 85 | 136 | 173 | 550 |
| Jacobabad | 168 | 167 | 120 | 63 | 518 |
| Total | 324 | 252 | 256 | 236 | 1,068 |

KAP Survey for CBDRM:

- SRSO conducted KAP survey with existing 51 DMCs and newly established 30 DMC. The sample was 40% DMCs including old and newly established, 21 DMCs from 51 DMCs. HelpAge International have provided KAP format. KAP was conducted in supervision of MER of SRSO. A detailed report on KAP survey was developed based on survey observation and findings.

Other achievements during reporting period:

- The Senior citizen bill has been submitted in Sindh Assembly and meetings conducted with minister & secretary Social Welfare Department Govt of Sindh. A secretary parliamentary affair was designated to produce the bill in assembly after consultation with relevant departments.
- Two events have been organized in both the districts in order to celebrate the World Older People day on 1st October 2013. 240 older people from both the districts have participated.
- Media Sensitization workshop was arranged at Sukkur press club in which more than 38 journalist have participated, the purpose of this event was to sensitize the media persons on the senior citizens bills which already submitted Sindh Assembly.
- World Health day was also celebrated in districts Shikarpur & Jacobabad in which 81 older people associations have participated. Improved health of older people was the slogan of the celebrations because the older people are at risk due to age factors and low immunity and inadequate nutrition. During the celebration in both districts the awareness walks has also been organized and conducted meetings with MS-DHQs and DHO.

Administration Department



Administration department of SRSO has huge significance in its scope and nature of work that has been undertaken through the decade of its existence. The department has enormously contributed in the successful implementation of programs/projects throughout the operational areas. Either it is the use or even maintenance of assets, facilitations to staff in terms of enable to keep them productive, thus has been undertaken with great dignity and required care by ensuring the proper and effective compliance to the established policies, procedures and standards at all levels.

The administration department indistinctly ensured that the all assets kept in books of SRSO need to be used as per their standard age/life as this would add the reasonable benefits to the organization and later could be the source of any revenue. The administration department has established certain standards/bench-marks to carry out the routine work in a way which is outlined in the policy documents.

Shifting of assets to SRSO Complex:

In year 2013-14, the administration department has been proactively involved in the shifting of different assets from the rental premises to the original SRSO Head Office Complex which has successfully completed in predetermined time. While during the shifting of assets the due focus and necessary care has been put on the sanctioning, delivery and handling of assets as unexpected damages could be avoided with possible means and efforts. The shifting of assets to other districts and warehouse has also been successfully took place in the year 2013-14 respectively.

Auction of SRSO Vehicles:

First time in the systems of SRSO, the administration department has managed the auction of vehicles which has been proved less productive for organization and has somehow reached their reasonable period to dispose off. During the auction exercise the department has actively played its relevant role and ensured the proper auction of vehicles.

Centralized Pool of SRSO Vehicles:

The administration department has made such a good initiative and centralized the pool of all SRSO vehicles based at Head Office with the consent and prior approval of CEO. The earlier practices were the cost taking in which the vehicles were individually assigned to the managers/sectors. But now all vehicles are gathered in pool under the control of administration. The repair as well as maintenance of vehicles was also made centralized by observing the proper process of vehicle repair & maintenance which is apparently outlined in the policy.

Inventory Management:

Inventory Management has been given additional focus during the year 2013-14; hence the fix assets have been physically verified and reconciled with FIS and assigned new codes to the each asset based on the specification and location. These efforts have further developed the proper and authorize data of inventory/fix assets lying under the custody of sectors and districts at each level.

Event Management:

The SRSO administration department has been equally involved in arranging and managing the different program based activities and ceremonies in collaboration with relevant sectors and districts. Among those major and minor events, the administration department has proper supported the CED sector for arranging the Big Exhibition which took place in Karachi.

SRSO Accommodation and Training facilities:

In Sukkur it is almost difficult to get the best facilities on minimal charges the basic need of utter facilities in Sukkur now being provided by SRSO-Complex with well-furnished latest stuff specially the security environment of SRSO Complex is in hands of highly experienced security staff who are being equipped with most recent equipment's like 1x Scanning Devices, 2x Metal Detector and etc.

Besides the Razor wire being fixed on boundary wall of SRSO-Complex also the hidden eye of Cc/TV-Cameras are being installed at all entrance points & corridors of SRSO-Complex.

Moreover, SRSO has been getting the services of vastly trained housekeeping s taff who has been catering the quality services besides a highly hygienic canteen is made available to provide quality food to our clients. The facilities are as under:



1. Deluxe Single Rooms
2. Double Bed Occupancy Rooms
3. Three Bed Occupancy Rooms
4. Four Bed Occupancy Rooms
5. 4 Meeting Halls (Each Hall can accommodate more than 30 Pax)
6. Multipurpose Hall/Auditorium (Can accommodate 150 Pax)
7. Air Conditioning Facility on Generator
8. Laundry Service has been outsourced
9. Availability of Rent a Car
10. Jogging Track
11. News Papers
12. Un-interrupted Wi-Fi Facility
13. Gleaming Parks

Note: Keeping in view the conducive, sanitized and secure environment United Nation Department of Safety & Security (UNDSS) has Cleared SRSO Complex for UN Staff.

List of Partners/clients who availed the Facilities:

| | | |
|----------------|-----------------------|----------------------------|
| World Bank | Brooke International | NRSP-Bank |
| European Union | Deloitte (Audit Firm) | IRM |
| PPAF | Ferguson(Audit Firm) | Moore Stephens(Audit Firm) |
| RSPN | E&Y (Audit Firm) | United Nation |
| NRSP | WWF | DFID(UK) |



Monitoring Evaluation & Research (MER)



The MER sector of SRSO has been playing significant role in quality-based tracking of physical performance and dissemination of information on different programs/projects across the operational districts. It has evolved the marvel of excellent efforts and sheer result of team work together. The MER systems have recently been modified at various levels i.e. head office and districts. Through these systems the MER sector has always provided its full and reliable support to the program sectors and relevant staff. MER regularly collects the data/information and making its efficient analysis, and providing quick as well as accurate feedback to the management.

Measuring the progress and the impact assessments have been the core components of MER, since the smooth operations are determined in each district. In addition to this, MER focusing on the flow of information either in form of formal report hence be in documental form. MER has actively engaged in various relevant activities, mainly some tasks assigned by the management under the interest of particular program/project, secondly dissemination of information in form of monthly reports, quarterly reports, and annual reports duly shared with all stakeholders, and donors on regular basis.

Besides having regular gush of information in form of reporting, MER has been more inclined towards the functioning of proper MIS setup, hence during reporting year MER has introduced and established the MIS at district level and successfully managed the proper updation of MIS at the same levels.

Now SRSO-MER has been more focused to transfer its contemporary monitoring and research methods towards the remote monitoring systems (RMS) which are more effective and easy to get information and best form of data dissemination. The RMS has potentially helpful in tracking, recording and reporting the different activities at all levels.

Different MER activities during the Reporting Period:**Poverty Score Card Survey:**

MER has successfully conducted the PSC survey in Union Council Tamachani of Taluka and District Sukkur. During the survey it was tried to cover all the households located in the areas of this union council. During the PSC Survey 3,470 households and 38 villages have been covered in union council Tamachani.

Field Monitoring & Reporting:

Regular field monitoring is the mandatory work in MER sector. Having this huge responsibility the MER has been regular as well as productively conducted field monitoring visits for ongoing different projects/programs in the operational districts. During the course of field monitoring, priority has been given to the process and the procedures which are predetermined for each activity was being carried out in field. MER has necessarily made due efforts and extended its full and relevant support to the programs/teams in order to make the activities more accurate and quality based in perspective of designed indicators.

Publication:

MER sector has proactively engaged in publication of various reports relevantly reflecting the achievements, initiatives and the efforts of SRSO for different causes. During the reporting period MER has successfully published the SRSO Outreach Quarterly Newsletter in English. Besides this MER has also published the SRSO Bi Annual Sindhi Magazine. MER extensively produced and published the annual report of year 2012-13 respectively.

Establishment of Beneficiary Feedback Desk:

MER sector has successfully launched and established a system called beneficiary feedback desk (BFD). A proper active cell number was assigned to the desk and the beneficiaries were made aware about this number through pamphlets. During the different type of trainings and programs the beneficiaries were asked to provide their feedback on BFD, concerning to the interventions/projects implemented in their area. Under BFD, MER has conducted a desk survey and extracted the feedback of the beneficiaries who received the heifers under LEP-II project in District Ghotki.

Remote Monitoring System (RMS) Initiative:

MER has taken initiative and introduce the remote monitoring system (RMS). RMS has ability to enable the professionals to reach the relevant data information in a minimum span of time. This is also known as mobile governance through this management and stakeholders can have proper access to the required data/information in form of report on real time basis. MER has developed different protocols and templates to execute and implement the RMS in field.

Assessments/Studies:

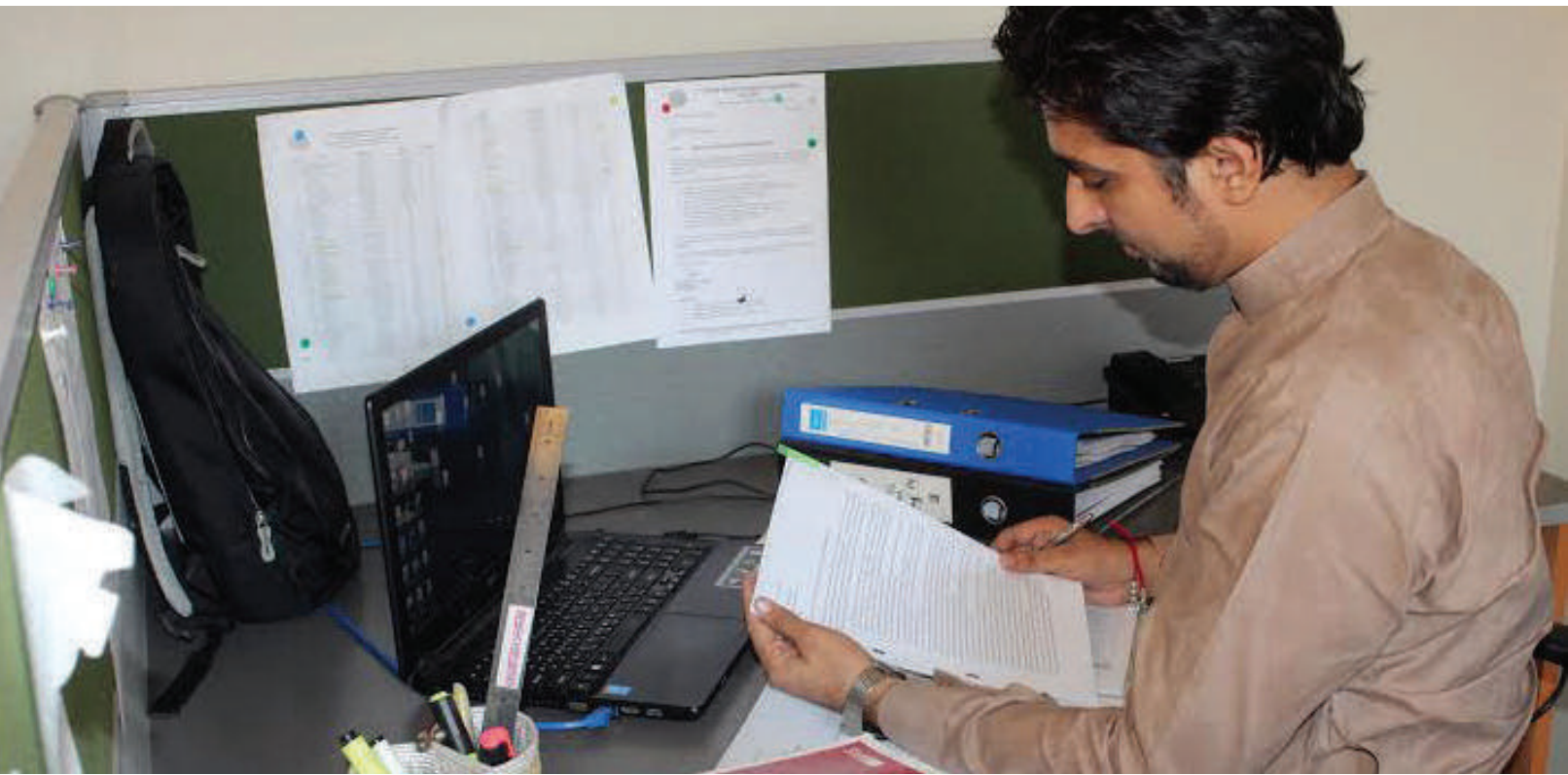
The assessments and studies have been conducted in the operational areas in different projects/programs. The MER sector has conducted below-mentioned assessments/studies:

- An assessment has been conducted on the feasibility of Horticulture and Livestock in the left side districts of Indus River i.e. Kashmore, Jacobabad and Larkana.
- MER has conducted an Impact study on vocational training component under UCBPRP project in district Jacobabad.
- Graduation Survey/Study of LEP-I project has been started during the reporting period in district Ghotki. The graduation survey has meant to see the final impact of the interventions made under this LEP-I project.

Capacity Building of MER staff:

The Capacity Building of MER staff always remained on priority; hence during the reporting year the MER staffs has been provided different trainings on MIS management, RMS management with its application which relevantly proved supportive for them while discharging their professional duties effectively. Through capacity building the MER staff has become capable to perform the functions more timely and accurately.

Internal Audit



The Internal Audit (AI) section of SRSO has been working with an apparent vision to evaluate effectiveness as well as the transparency in controls within SRSO operations, governance and information systems with respect to the reliability and integrity of financial and operational information. Secondly, efficiency in operations of different programmes, safeguarding of SRSO assets and the adherence of established laws, regulations, policies, procedures and the contracts/liabilities, which immensely assist SRSO in keeping the effective and efficient controls by observing continuous improvements.

After the formal revamping of Internal Audit section, during the Financial Year 2013-14, programmers/projects and districts such as Physical Infrastructure & Technology Development (PITD), Institute of Management Skills Development (IMSD), District Office Ghotki, Enterprise & Development, HR (Head Office), District Jacobabad, Region Larkana (MF), Procurement Section, HR (Microfinance), Finance & Accounts (HO), District Shaheed Benazirabad, District Office Sukkur, Logistics Functions (Administration), District Office Ghotki - Surprise Audit (MF), District Office Ghotki - Surprise Audit (LEP); have been audited with a pace and passion to uphold systems at the peak point of its performance. The premeditated efforts have made this whole entirely possible and it has been proved systematically and meaningfully in a time when internal system required such thorough financial and physical inspections.

During the course of field visits in different districts for various programs/projects, the focus has been made on the proper verification of activities being undertaken in field. This actually meant to verify the compliance made against the international accounting standards. It has regularly followed-up with concerned sections / field offices for the compliance status of each observation potentially identified, and with directions given by the Audit/Risk Management Committee, has strongly recommended for strengthening of systems pertaining to the identified gaps/issues, which probably threats internal controls of the organization.



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AUDITOR'S REPORT TO THE MEMBERS

We have audited the annexed balance sheet of Sindh Rural Support Organization (the Company) as at 30 June 2014 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 period 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 said 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 conduct our audit in accordance with the auditing standards as applicable in Pakistan. These standards require that we plan and perform the audit to obtain reasonable assurance about whether the above said statements are free of any 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 policies 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 profit and loss 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, except for the changes as stated in Note 4.1 with which we concur:
 - 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 funds together with the notes forming part



thereof conform with approved accounting standards as applicable in Pakistan, and, given 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 2014 and of the deficit, its cash flows and changes in funds for the period then ended; and

(d) in our opinion, no Zakat was deductible at source under the Zakat and Ushr Ordinance, 1980 (XVIII of 1980).

Without qualifying our opinion, we draw attention to Note 1.3 of the financial statements which describes that agreement of Union Council Based Poverty Reduction Programme (UCBPRP) in districts Kandhkot Kashmore and Shikarpur, and Jacobabad have expired and agreement for extension has not been signed so far.

A handwritten signature in black ink, which appears to read 'Farooq Hameed', is written over a horizontal line.

Chartered Accountants

Audit Engagement Partner: Farooq Hameed

Lahore: 29 October 2014

SINDH RURAL SUPPORT ORGANIZATION
(a company set up under section 42 of the Companies Ordinance, 1984)
BALANCE SHEET AS AT 30 JUNE 2014

| | Note | 2014 Rupees | 2013 Rupees |
|--|------|----------------------|----------------------|
| ASSETS | | | |
| Non-current assets | | | |
| Property and equipment | 5 | 395,300,767 | 262,342,349 |
| Intangible assets | 6 | 8,818,710 | 9,171,345 |
| Biological assets | 7 | 20,520,000 | 15,552,164 |
| Total non-current assets | | 424,639,477 | 287,065,858 |
| Current assets | | | |
| Stocks | 8 | 1,735,724 | 1,967,279 |
| Grants receivable | 9 | 35,250,743 | 20,605,420 |
| Short term advances | 10 | 46,652,132 | 29,383,869 |
| Microcredit loans | 11 | 1,137,557,602 | 1,023,822,006 |
| Short term prepayments | | 9,762,925 | 5,142,401 |
| Current maturity of long term investments | | - | 232,600,000 |
| Short term investments | 12 | 1,715,000,000 | 955,400,000 |
| Mark-up / service charges accrued | 13 | 78,780,028 | 60,421,324 |
| Other receivables | 14 | 27,129,498 | 1,815,528 |
| Bank balances | 15 | 496,662,178 | 907,850,563 |
| Total current assets | | 3,548,530,830 | 3,239,008,390 |
| Assets held for disposal | 16 | - | 3,296,359 |
| TOTAL ASSETS | | 3,973,170,306 | 3,529,370,607 |
| LIABILITIES | | | |
| Non-current liabilities | | | |
| Deferred grants | 17 | 260,941,824 | 255,431,526 |
| Long term loans | 18 | 277,275,000 | - |
| Employee benefits | 19 | 71,086,903 | 60,051,048 |
| Total non-current liabilities | | 609,303,727 | 315,482,574 |
| Current liabilities | | | |
| Short term borrowings | 20 | 550,000,000 | 947,500,000 |
| Current maturity of long term loans | 18 | 442,725,000 | 40,800,000 |
| Mark-up accrued | 21 | 7,566,185 | 12,962,849 |
| Trade and other payables | 22 | 239,659,967 | 68,428,233 |
| Total current liabilities | | 1,239,951,152 | 1,069,691,082 |
| TOTAL LIABILITIES | | 1,849,254,879 | 1,385,173,656 |
| NET ASSETS | | 2,123,915,427 | 2,144,196,947 |
| REPRESENTED BY: | | | |
| Endowment fund | | 1,000,000,000 | 1,000,000,000 |
| Accumulated surplus | 23 | 1,114,521,487 | 1,134,803,007 |
| | | 2,114,521,487 | 2,134,803,007 |
| Surplus on revaluation of property and equipment | 24 | 9,393,940 | 9,393,940 |
| | | 2,123,915,427 | 2,144,196,947 |
| CONTINGENCIES AND COMMITMENTS | | | |
| | 25 | | |

The annexed notes from 1 to 39 form an integral part of these financial statements.


Chief Executive Officer


Director

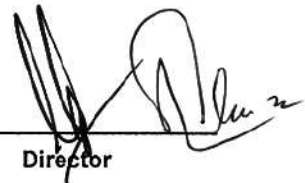
SINDH RURAL SUPPORT ORGANIZATION
(a company set up under section 42 of the Companies Ordinance, 1984)
INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 30 JUNE 2014

| | Note | 2014 Rupees | 2013 Rupees |
|--|------|---------------------|--------------------|
| INCOME | | | |
| Amortization of grants | 26 | 434,076,079 | 357,459,710 |
| Income from microcredit loans | 27 | 216,350,870 | 189,541,208 |
| Profit on investments and bank deposits | 28 | 217,396,626 | 201,918,563 |
| Other income | 29 | 91,807,833 | 69,835,351 |
| | | <u>959,631,408</u> | <u>818,754,832</u> |
| EXPENDITURE | | | |
| Operating expenditure | 30 | 495,962,344 | 435,400,461 |
| Provision for non - performing microcredit loans | 11.1 | 49,868,262 | 23,850,531 |
| Programme assistance | 31 | 337,750,170 | 223,713,933 |
| Finance cost | 32 | 96,332,153 | 86,702,921 |
| | | <u>979,912,928</u> | <u>769,667,846</u> |
| (Deficit)/Surplus for the year | | <u>(20,281,520)</u> | <u>49,086,986</u> |

The annexed notes from 1 to 39 form an integral part of these financial statements.



Chief Executive Officer



Director



SINDH RURAL SUPPORT ORGANIZATION
(a company set up under section 42 of the Companies Ordinance, 1984)
CASH FLOW STATEMENT
FOR THE YEAR ENDED 30 JUNE 2014

| | 2014 Rupees | 2013 Rupees |
|--|----------------------|----------------------|
| CASH FLOWS FROM OPERATING ACTIVITIES | | |
| (Deficit) / Surplus for the year | (20,281,520) | 49,086,986 |
| Adjustments for non-cash and non operating items: | | |
| Depreciation | 48,041,187 | 38,885,874 |
| Amortization - intangibles | 1,352,640 | 733,114 |
| Gain on disposal | (5,321,735) | (5,468) |
| Financial charges | 96,332,153 | 86,702,921 |
| Provision for non - performing microcredit loans | 49,868,262 | 23,850,531 |
| Income from microcredit loans | (216,350,870) | (189,541,208) |
| Profit on investments and bank deposits | (217,396,626) | (201,918,563) |
| Distribution and mortality of livestock | 7,528,746 | |
| Grants | (413,174,628) | (339,892,581) |
| Amortization of grants related to property and equipment | (20,901,451) | (21,059,719) |
| Fair value gain on biological assets | (12,496,582) | (1,610,240) |
| | <u>(682,518,904)</u> | <u>(603,855,339)</u> |
| Deficit before working capital changes | (702,800,424) | (554,768,353) |
| Effect of working capital changes | | |
| (Increase) / decrease in current assets: | | |
| Stocks | 231,555 | (695,917) |
| Microcredit loans | (163,603,858) | (132,429,909) |
| Trade receivables | - | 114,337,005 |
| Short term investments | (759,600,000) | 202,600,000 |
| Current maturity of long term investments | 232,600,000 | (232,600,000) |
| Short term advances | (17,268,263) | 2,224,536 |
| Short term prepayments | (4,620,524) | 7,442,450 |
| Other receivables | (25,313,970) | 56,124,796 |
| | <u>(737,575,060)</u> | <u>17,002,961</u> |
| Increase / (decrease) in current liabilities: | | |
| Short term borrowings - net | (397,500,000) | 497,500,000 |
| Trade and other payables | 171,231,734 | (16,888,768) |
| | <u>(226,268,266)</u> | <u>480,811,232</u> |
| | <u>(963,843,326)</u> | <u>497,814,193</u> |
| Net cash used in operations | (1,666,643,749) | (56,954,160) |
| Finance cost paid | (101,728,817) | (87,748,082) |
| Grants received | 424,941,054 | 265,088,480 |
| Employee benefits paid - net | 11,035,855 | 16,939,411 |
| Service charges received | 203,279,066 | 192,835,705 |
| Profit on investment and bank deposits received | 212,109,726 | 194,151,557 |
| Net cash (used in) / generated from operating activities - carried forward | <u>(917,006,865)</u> | <u>524,312,911</u> |

SINDH RURAL SUPPORT ORGANIZATION
(a company set up under section 42 of the Companies Ordinance, 1984)
CASH FLOW STATEMENT

| | <u>2014</u> | <u>2013</u> |
|--|---------------|-------------|
| | Rupees | Rupees |
| Net cash (used in) / generated from operating activities - brought forward | (917,006,865) | 524,312,911 |

CASH FLOWS FROM INVESTING ACTIVITIES

| | | |
|--|---------------|---------------|
| Capital expenditure incurred - net | (176,542,726) | (84,279,073) |
| Proceeds from disposal of property and equipment | 4,161,206 | (14,294,965) |
| Intangible assets acquired | (1,000,000) | (4,500,000) |
| Insurance proceeds | - | 45,157 |
| Biological assets distributed | - | 878,076 |
| Net cash used in investing activities | (173,381,520) | (102,150,805) |


CASH FLOWS FROM FINANCING ACTIVITIES

| | | |
|--|--------------------|----------------------|
| Long term loans - net | <u>679,200,000</u> | <u>(453,792,777)</u> |
| Net cash generated from / (used in) financing activities | <u>679,200,000</u> | <u>(453,792,777)</u> |
| Net decrease in cash and cash equivalents | (411,188,385) | (31,630,671) |
| Cash and cash equivalents at the beginning of the year | <u>907,850,563</u> | <u>939,481,233</u> |
| Cash and cash equivalents at the end of the year | <u>496,662,178</u> | <u>907,850,563</u> |

The annexed notes from 1 to 39 form an integral part of these financial statements.



Chief Executive Officer



Director



Credits

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Abdul Mannan & Naveed Memon

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and Field Teams ,

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