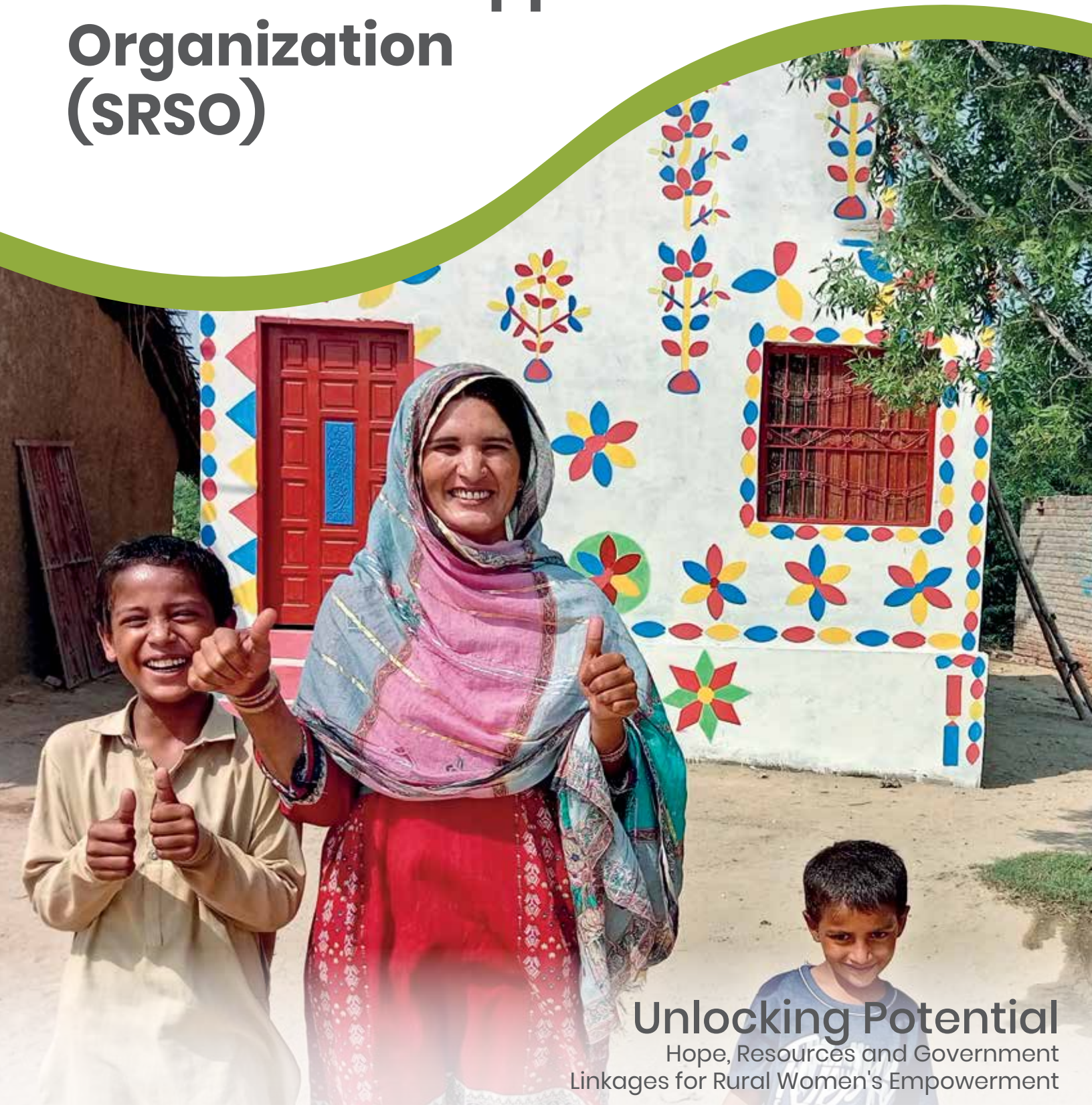




**2023-24**  
Annual Report

# Sindh Rural Support Organization (SRSO)



**Unlocking Potential**  
Hope, Resources and Government  
Linkages for Rural Women's Empowerment



# SINDH RURAL SUPPORT ORGANIZATION

ANNUAL REPORT  
**2023-24**

# Partners / Donors 2023-2024



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# ACRONYMS

<b>ADD</b>	Accidental Death and Disability	<b>CPI</b>	Community Physical Infrastructure
<b>ALTP</b>	Adolescent and Adult Learning and Training Programme	<b>CRP</b>	Community Resource Person
<b>AKDN</b>	Aga Khan Development Network	<b>CNIC</b>	Computerised National Identity Card
<b>AKF</b>	Aga Khan Foundation	<b>CI</b>	Contech International
<b>AKRSP</b>	Aga Khan Rural Support Programme	<b>CRC</b>	Convention on the Rights of the Child
<b>AE</b>	Agriculture Entrepreneur	<b>COI</b>	Corridor of Impact
<b>AHP</b>	Animal Health Providers	<b>CYP</b>	Couple Years Protection
<b>AUAADH</b>	Aror University of Art, Architecture, Design and Heritage	<b>CED</b>	Crafts Enterprise Development
<b>ADB</b>	Asian Development Bank	<b>DAFPAK</b>	Delivery Accelerated Family Planning in Pakistan
<b>BEP</b>	Balanced Energy Protein	<b>DRM</b>	Disaster Risk Management
<b>BCC</b>	Behaviour Change Communication	<b>DRR</b>	Disaster Risk Reduction
<b>BMZ</b>	Federal Ministry of Economic Cooperation and Development, Germany	<b>DLP</b>	Distance Learning Programme
<b>BMU</b>	Basic Management Unit	<b>DDMA</b>	District Disaster Management Authority
<b>BNBWU</b>	Begum Nusrat Bhutto Women University	<b>DTC</b>	District Technical Committee
<b>BISP</b>	Benazir Income Support Programme	<b>DWSS</b>	Drinking Water Supply Scheme
<b>BMGF</b>	Bill and Melinda Gates Foundation	<b>EMO</b>	Education Management Organisation
<b>BOQ</b>	Bill of Quantities	<b>EDF</b>	Enterprise Development Fund
<b>BHC</b>	British High Commission, Islamabad	<b>EDL</b>	Enterprise Development Loans
<b>BVRG</b>	Brooke Veterinary Response Guidelines	<b>EU</b>	European Union
<b>BBB</b>	Build Back Better	<b>EPI</b>	Extended Programme for Immunization
<b>BHF</b>	Building Healthy Family	<b>FFW</b>	Family Field Workers
<b>BDG</b>	Business Development Group	<b>FHBW</b>	Female House Based Workers
<b>CFW</b>	Cash-for-work	<b>FER</b>	Flood Emergency Response
<b>CEO</b>	Chief Executive Officer	<b>FAO</b>	Food and Agriculture Organisation
<b>COO</b>	Chief Operating Officer	<b>FCDO</b>	Foreign, Commonwealth and Development Office
<b>CSO</b>	Civil Society Organisation	<b>GBV</b>	Gender Based Violence
<b>CCA</b>	Climate Change Adaptation	<b>GFP</b>	Gender Focal Person
<b>CBDRM</b>	Community Based Disaster Risk Management	<b>GFFO</b>	German Federal Foreign Office
<b>CBO</b>	Community Based Organisation	<b>GFATM</b>	Global Fund to Fight AIDS, Tuberculosis and Malaria
<b>CDD</b>	Community Driven Development	<b>GOP</b>	Government of Pakistan
<b>CIF</b>	Community Investment Fund	<b>GOS</b>	Government of Sindh
<b>CLEW</b>	Community Livestock Extension Worker	<b>HANDS</b>	Health and Nutrition Development Society
<b>CMST</b>	Community Management Skills Training		
<b>CO</b>	Community Organisation		

<b>HRD</b>	Human Resource Development	<b>NRM</b>	Natural Resource Management
<b>IP</b>	Implementation Partner	<b>NFI</b>	Non-food Items
<b>IALP</b>	Improving Adolescent Lives in Pakistan	<b>O&amp;M</b>	Operations and Maintenance
<b>IGG</b>	Income Generating Grant	<b>PPAF</b>	Pakistan Poverty Alleviation Fund
<b>IRC</b>	Indus Resource Centre	<b>PKR</b>	Pakistan Rupee
<b>IPC</b>	Infection Prevention and Control	<b>PPRP</b>	Peoples' Poverty Reduction Programme
<b>IMSD</b>	Institute of Management Skills and Development	<b>PWD</b>	Persons with Disabilities
<b>IHSS</b>	Integrated Health Systems Strengthening	<b>PDD</b>	Planning and Development Department
<b>IFAD</b>	International Fund for Agricultural Development	<b>PSI</b>	Population Services International
<b>IFL</b>	Interest Free Loan	<b>PSC</b>	Poverty Scorecard
<b>IOM</b>	International Organisation for Migration	<b>PLW</b>	Pregnant and Lactating Women
<b>JICA</b>	Japan International Cooperation Agency	<b>PDP</b>	Professional Development Programme
<b>JDC</b>	Joint Development Committee	<b>PINS</b>	Programme for Improved Nutrition in Sindh
<b>LHV</b>	Lady Health Visitors	<b>PID</b>	Programme Introduction Dialogues
<b>LMST</b>	Leadership Management Skills Training	<b>PMDT</b>	Programmatic Management of Drug-Resistant Tuberculosis
<b>LRCFW</b>	Livelihoods Restoration and Cash for Work	<b>PIU</b>	Project Implementation Unit
<b>LSO</b>	Local Support Organisation	<b>PDMA</b>	Provincial Disaster Management Authority
<b>LCRH</b>	Low-Cost Resilient Houses	<b>PTCP</b>	Provincial Tuberculosis Control Programme
<b>MI</b>	Malteser International	<b>RTI</b>	Research and Training Institute of JSI
<b>MWRA</b>	Married Women of Reproductive Age	<b>RSPN</b>	Rural Support Programmes Network
<b>MOU</b>	Memorandum of Understanding	<b>SELD</b>	School Education & Literacy Department
<b>MHM</b>	Menstrual Hygiene Management	<b>SMK</b>	Sehat Mand Khandan (Healthy Family)
<b>MCP</b>	Micro Credit Programme	<b>SRHR</b>	Sexual Reproduction and Health Rights
<b>MHI</b>	Micro Health Insurance	<b>SAU</b>	Sindh Agriculture University
<b>MCC</b>	Ministry of Climate Change	<b>SBEP</b>	Sindh Basic Education Programme
<b>MOPASS</b>	Ministry of Poverty Alleviation and Social Safety	<b>SEF</b>	Sindh Education Foundation
<b>MCSP</b>	Mother Child Support Programme	<b>SFEHRP</b>	Sindh Flood Emergency Housing Reconstruction Project
<b>MNCH</b>	Mother, New-born and Child Health	<b>SFERP</b>	Sindh Flood Emergency Rehabilitation Project
<b>NPGP</b>	National Poverty Graduation Programme	<b>SIAPEP</b>	Sindh Irrigated Agriculture Productivity Enhancement Project
<b>NRSP</b>	National Rural Support Programme	<b>SIDA</b>	Sindh Irrigation and Drainage Authority
<b>NADRA</b>	National Database Registration Authority		
<b>NFIS</b>	National Financial Inclusion Strategy		
<b>NAVTTTC</b>	National Vocational & Technical Training Commission		

<b>SPHF</b>	Sindh People's Housing for Flood Affectees	<b>WCC</b>	Women Community Centres
<b>SRSO</b>	Sindh Rural Support Organization	<b>WGFS</b>	Women Girls Friendly Space
<b>SSPA</b>	Sindh Social Protection Authority	<b>WSERP</b>	Women's Socio-Economic Resilience in Pakistan
<b>SWAT</b>	Sindh Water and Agriculture Transformation Project	<b>WHO</b>	World Health Organisation
<b>SBCC</b>	Social and Behaviour Change Communication	<b>WWF</b>	World Wildlife Fund
<b>SRMP</b>	Social Resettlement Management Plan		
<b>SOP</b>	Standard Operating Procedures		
<b>SBP</b>	State Bank of Pakistan		
<b>SIBAU</b>	Sukkur Institute of Business Administration University		
<b>SDGs</b>	Sustainable Development Goals		
<b>SDPI</b>	Sustainable Development Policy Institute		
<b>SUCCESS</b>	Sindh Union Council and Community Economic Strengthening Support Programme		
<b>TVET</b>	Technical and Vocational Education Training		
<b>TOP</b>	Terms of Partnership		
<b>TRDP</b>	Thardeep Rural Development Programme		
<b>TDAP</b>	Trade Development Authority Pakistan		
<b>TBA</b>	Traditional Birth Attendants		
<b>TOT</b>	Training of Trainers		
<b>UCT</b>	Unconditional Cash Transfer		
<b>UCBPRP</b>	Union Council Based Poverty Reduction Programme		
<b>UNEP</b>	United Nations Environment Programme		
<b>UNICEF</b>	United Nations International Children's Emergency Fund		
<b>UNFPA</b>	United Nations Population Fund		
<b>USAID</b>	United States Agency for International Development		
<b>VRC</b>	Village Reconstruction Committee		
<b>VO</b>	Village Organisation		
<b>VAW</b>	Violence Against Women		
<b>WASH</b>	Water, Sanitation and Hygiene		

# Chairperson Message

## Dear Friends and Supporters of SRSO,

It is with immense pride and gratitude that I present to you the Sindh Rural Support Organization's (SRSO) Annual Report for 2023-24. This past year has been one of significant progress, resilience, and impact, thanks to the collective efforts of our dedicated team, partners, and community members. As we reflect on the achievements and challenges of this year, we reaffirm our commitment to empowering the rural communities of Sindh and driving sustainable development.

The resilience of the communities we serve has been truly inspiring. Despite the challenges posed by economic uncertainties, climate change, and social inequalities, we have continued to see remarkable transformations in the lives of those we partner with. Our initiatives in social mobilisation, poverty reduction, education, healthcare, women's empowerment and fostering strategic partnerships with Government of Pakistan, Government of Sindh and the donor community have not only provided immediate relief but have also laid the groundwork for long-term, local sustainable development.

This year, SRSO has successfully launched several new projects that align with our strategic goals. We have expanded our livelihood programmes, increased access to quality education and healthcare, and furthered our efforts in building climate-resilient infrastructure. These initiatives have empowered thousands of individuals to improve their lives, ensuring that households and communities can thrive even in the face of adversity.

I would like to extend my deepest appreciation to the Government of Sindh for its unwavering support and partnership, which has been vital to our success. Our collaboration with national and international donors, civil society organisations, and the private sector has also been instrumental in enabling us to scale our impact. I am profoundly grateful to our Board Members, management, and staff whose dedication and passion for our mission have been pivotal to our achievements.

As we move forward, we recognise the evolving challenges and opportunities that lie ahead. We are committed to innovating and adapting our approaches

to meet the needs of our communities effectively. Our focus will remain on fostering inclusive development, promoting gender equality, and building resilience against climate and economic shocks. Together, with your continued support, we will strive to create a more equitable and prosperous future for the rural communities of Sindh.

Thank you for your steadfast support and trust in our mission. We look forward to another year of progress, partnership, and positive change.



With warm regards,  
**Naheed Shah Durrani**  
Chairperson

# CEO's Message

## Dear Stakeholders,

It is my honour to present the 21st Annual Report of the Sindh Rural Support Organization (SRSO) for the year 2023-24.

Since its inception by the Government of Sindh in 2003, SRSO has remained dedicated to its mission of mobilising, organising, and empowering rural communities, with a particular focus on the most vulnerable segments of society. Over the past two decades, we have grown to become the largest civil society organisation committed to community development in Sindh—a journey made possible through the unwavering support of our stakeholders.

What began as a modest initiative in five Union Councils has since expanded to 722 Union Councils across 86 Talukas in 15 districts of Sindh. This remarkable growth has been achieved through our collaborative partnerships with the Government of Pakistan (GOP), Government of Sindh (GOS), the European Union (EU), the Pakistan Poverty Alleviation Fund (PPAF), the Rural Support Programmes Network (RSPN), and other international and national donor organisations. These partnerships have enabled us to scale our reach and make a meaningful impact on even more communities.

As of June 2024, our team of 1,727 dedicated staff members, including 341 women, has tirelessly mobilised 1,421,841 rural households into 79,432 women-only mohalla-level Community Organisations, 13,944 village-level Village Organisations, and 592 Union Council-level Local Support Organisations. These grassroots institutions have been pivotal in delivering financial and technical support for income-generating activities, training community members in essential skills, improving access to quality health and education, and implementing critical community infrastructure projects, such as the construction of resilient homes for households affected by the 2022 floods. These institutions have also begun to link up with Local Administration and Line Departments to improve access to government goods and services.

During the period under review, SRSO had the honour of hosting distinguished visitors from the United Nations' Agencies, GOP, GOS, international and national donor

organisations, the Rural Support Programmes Network, as well as media persons, researchers and academics. During their field interactions with organised communities and member households, these visitors observed the significant and tangible impacts of SRSO's work, noting our positive contributions to women's empowerment, income generation, access to essential services, and overall community resilience.

As we move forward, SRSO is committed to building on our successes and addressing the evolving needs and potentials of rural communities. We extend our deepest gratitude to our Chairperson, Board Members, staff, and community members and leaders for their unwavering commitment and hard work. Together, we will continue to foster socio-economically sustainable and resilient communities, with women playing a central role in our efforts. I also extend my heartfelt thanks to the GOP, GOS, and our international and national donors for their invaluable contributions. We look forward to continued collaboration and shared success in the years to come.



With sincere regards,

**Muhammad Dittal Kalhoro**

Chief Executive Officer

# ORGANISATION'S INFORMATION

## Board of Directors

Ms. Naheed Shah Durrani	(Chairperson)
Mr. Ghulam Sarwar Khero	(Director)
Mr. Ghulam Mustafa Abro	(Director)
Mr. Aazar Ayaz	(Director)
Mr. Muhammad Nazar Memon	(Director)
Mr. Naseer Ahmed Memon	(Director)
Ms. Raheema Panhwar	(Independent Director)
Mr. Shafiq Ahmed Khoso	(Independent Director)
Mr. Rafique Ahmed Buriro	(Independent Director)
Mr. Waheed Ali Umrani	(Independent Director)
Mr. Muhammad Abbas Baloch	(Independent Director)
Mr. Muhammad Dittal Kalhoro	(CEO)

## Ex-Officio Directors of SRSO

Special Secretary (Development), P&DD, Govt. of Sindh  
Secretary, Local Govt. Deptt. Sindh  
Secretary, Finance Deptt. Sindh  
Commissioner Sukkur  
Commissioner Larkano

## Advisors to the Board

Mr. Shoaib Sultan Khan	Advisor to the Board
Mr. Fazalullah Qureshi	Advisor to the Board
Dr. Rashid Bajwa	Advisor to the Board

## Risk Management & Compliance Committee

Mr. Muhammad Nazar Memon	(Chairperson)
Mr. Ghulam Sarwar Khero	(Member)
Mr. Aazar Ayaz	(Member)
Mr. Muhammad Abbas Baloch	(Member)

## HR Committee

Mr. Naseer Ahmed Memon	(Chairperson)
Dr. Waheed Ali Umrani	(Member)
Ms. Raheema Panhwar	(Member)

## Audit Committee

Mr. Rafique Ahmed Buriro	(Chairperson)
Mr. Ghulam Mustafa Abro	(Member)

## Auditors

M/s BDO Ebrahim & Co. Chartered Accountants  
Pakistan

## Chief Financial Officer

Mr. Asif Ali Khuhro

## Legal Advisor

Mr. Elahi Bux Qureshi

## Company Secretary

Mr. Masood-ul-Hasan Hashmi

## Registered Office

Head Office -SRSO Complex, Shikarpur Road, Sukkur

## Website & Facebook

 <https://srso.org.pk>

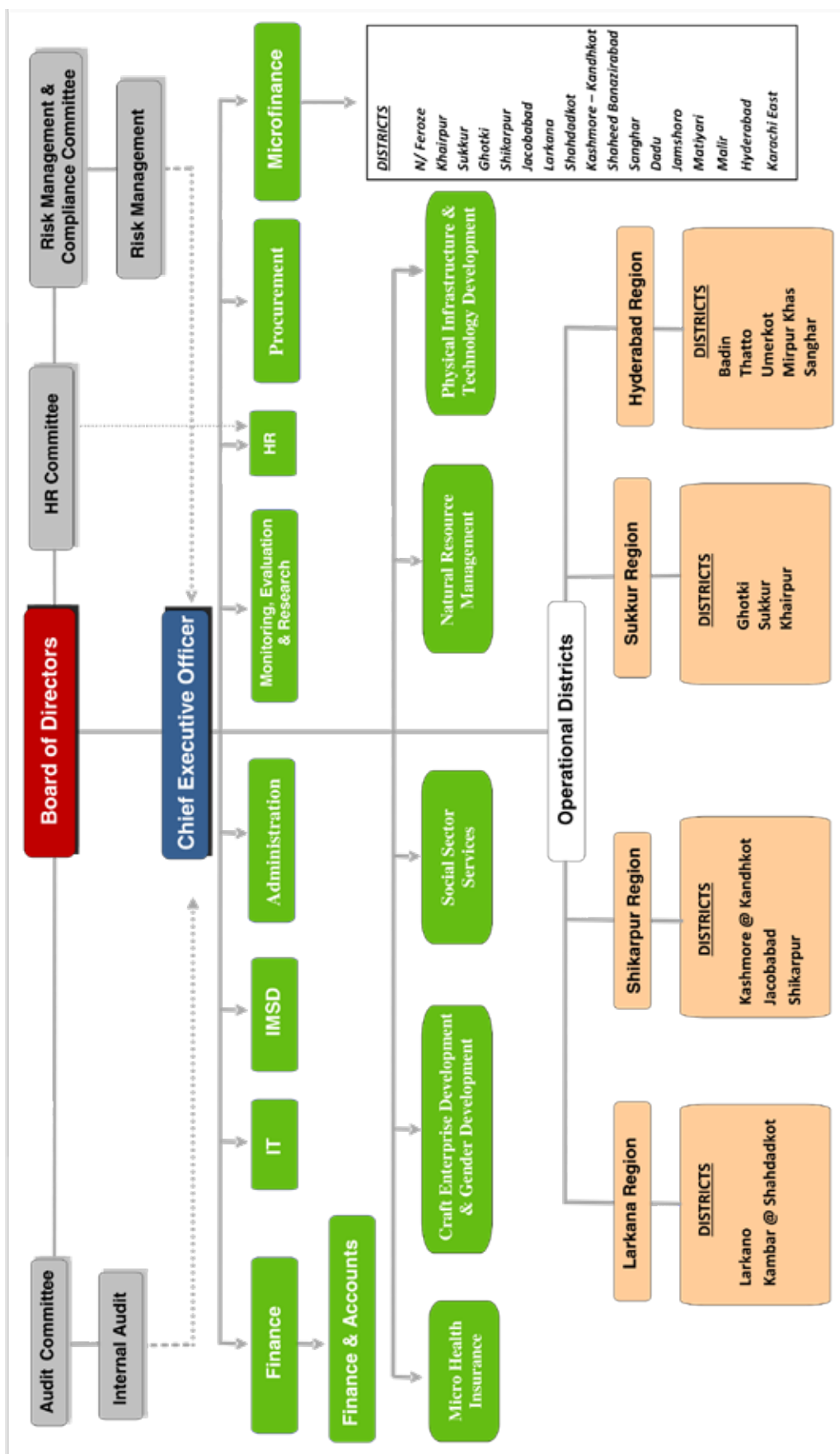
 [https://twitter.com/SRSO\\_official](https://twitter.com/SRSO_official)

 <https://www.facebook.com/SRSO.official>

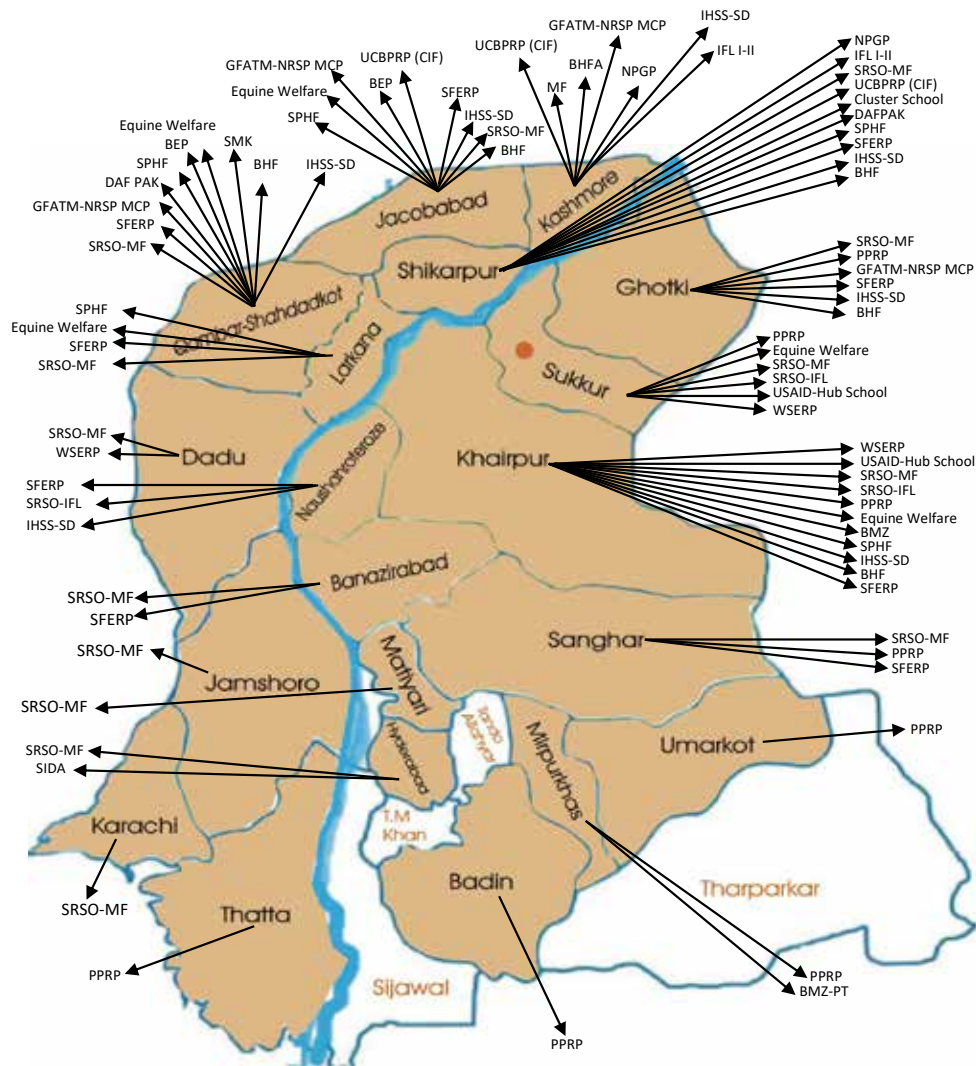
 <https://www.linkedin.com/in/sindhi-rural-support-organizaiton-srso->

 <https://www.youtube.com/channel/UC0dWOAavvyDMwJLMjveKPQ>

# ORGANISATIONAL CHART



# SINDH RURAL SUPPORT ORGANIZATION (SRSO) OPERATIONAL AREAS



## SRSO's Vision and Mission

### VISION



- To perceive socially and economically empowered communities especially the marginalized ones and helping create proactive community organizations by the 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 self-help basis.

# SRSO OUTREACH AS OF JUNE 2024

15

Operation Districts

86

Presence in Talukas

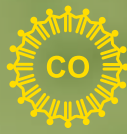
29,899

Presence in Villages



1,421,841

Organised households



79,432

Formed Community Organisations



13,944

Formed Village Organisations



592

Formed Local Support Organisations



57,646

Poor HHs received Income Generating Grants PKR 798 Million



PKR 242 Million

The total amount saved by CO members



281,479

Households benefitted with Community Investment Fund PKR 4,621 Million



110,888

Community members trained in vocational training



91,883

Community Physical Infrastructure Schemes Completed



1,163,300

Households insured under Micro Health Insurance cover



994,885

Micro credit beneficiaries & disbursed PKR 26,348 million



32,956

Low-Cost Houses Constructed



958,598

Trees planted & managed by community



25,500

Poultry layers distributed



107,944

Kitchen gardening seed kits distributed

## About SRSO

The Sindh Rural Support Organization (SRSO) is a non-profit company established in 2003, registered under Section 42 of the Companies Ordinance 1984 (now replaced by the Companies Act 2017), with an endowment fund provided by the Government of Sindh (GOS). Governed by a Board of Directors (BOD), SRSO has successfully developed numerous poverty reduction projects and interventions tailored to address existing socioeconomic conditions and climate change

challenges. These initiatives aim to increase household-level incomes, particularly by empowering female community members through their own network of community institutions. SRSO's mandate is to contribute to poverty reduction by harnessing people's potential to undertake development activities at both the household and community levels, in collaboration with various stakeholders, especially with GOS.



# Social Mobilisation

Since its establishment in 2003, SRSO has broadened its reach across Sindh, focusing on mobilising, organising, and empowering rural women to actively contribute to poverty reduction at household and community levels. Adopting the social mobilisation approach from the Rural Support Programmes (RSPs) implemented nationwide, SRSO operates on the principle that poor households possess inherent potential to improve their conditions. By organising these households and providing them with financial and technical support, SRSO helps them manage their limited resources more effectively.

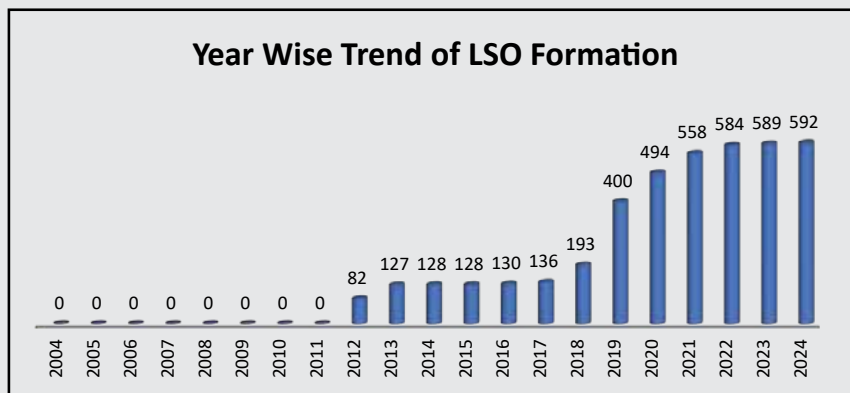
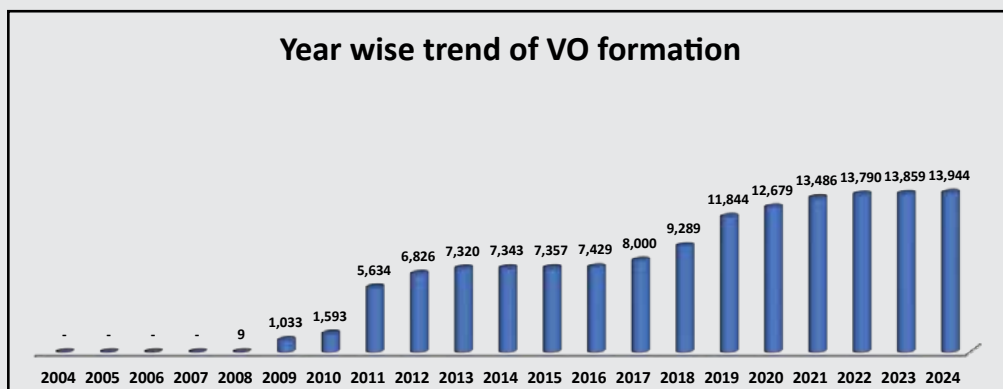
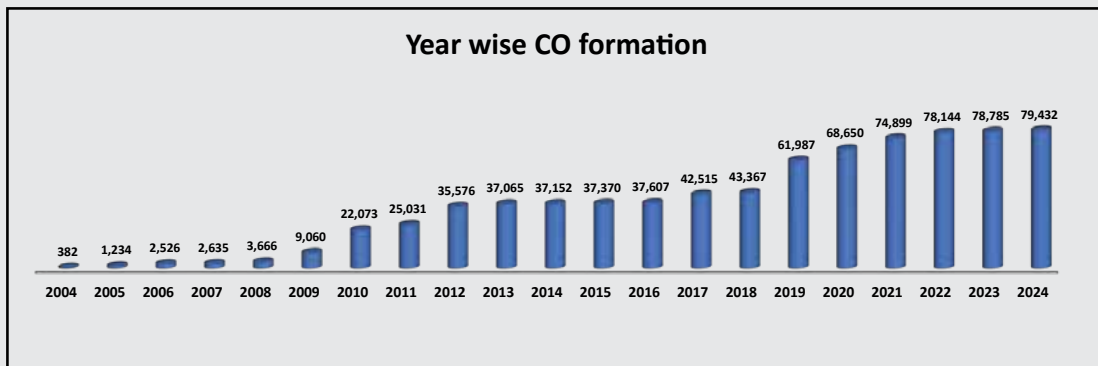
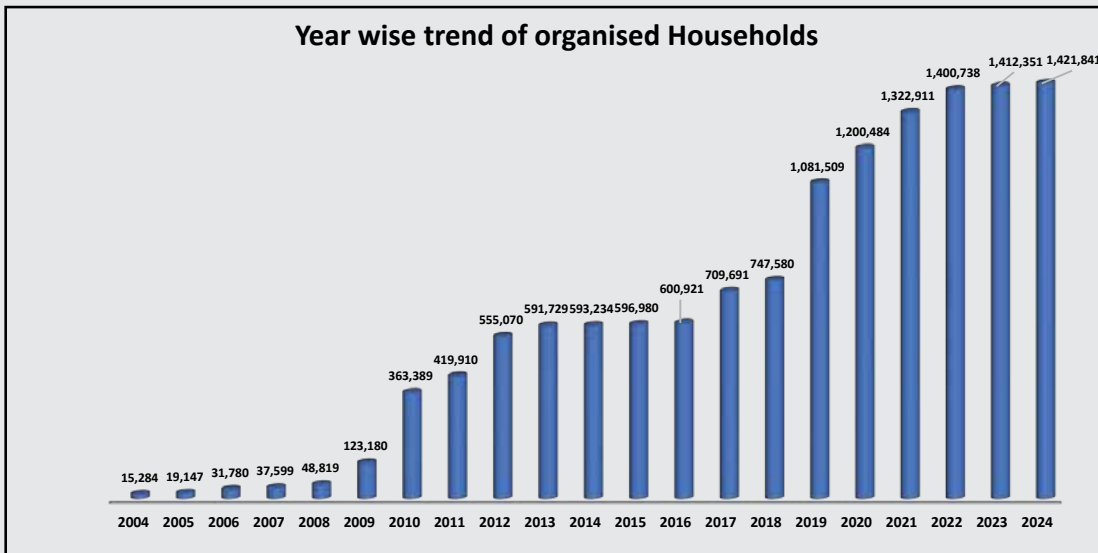
The three-tiered social mobilisation process engages rural poor households in actively participating in

and implementing household and community-level interventions through their community institutions. Community members and women leaders receive orientation, training, and mentoring to fully engage in the community-driven development process. This participatory approach promotes local ownership and accountability. Additionally, community institutions are supported in building linkages with GOS Line Departments and other organisations to access essential services and resources. This approach has cultivated a vibrant social and human capital, empowering organised women to advocate for issues that significantly impact their lives.

## Social Mobilisation Outreach as of June 2024



# Year Wise Social Mobilisation Since Inception to June 2024





## Government-led Social Mobilisation Programmes for Household-Level Poverty Reduction/Graduation by SRSO

## Government-led Social Mobilisation Programmes for Household-Level Poverty Reduction/Graduation by SRSO

SRSO's vision is to foster proactive community institutions in its target districts of Sindh. One of its core objectives is to act as a catalyst in partnering with government-led Programmes. SRSO recognises that scaling up the social mobilisation approach for household-level poverty reduction and graduation requires government support, without which broader development outcomes cannot be achieved. In this respect, SRSO has been endeavouring to devise strategic partnership with GOP and GOS, to scale up its work in rural Sindh.

Currently, SRSO is implementing two large government-led social mobilisation-based Programmes for poverty reduction/graduation across 10 districts of Sindh. The

first Programme is GOS supported and funded People's Poverty Reduction Programme (PPRP) in eight districts; six districts in Phase 1 and two districts in Phase 2. The second Programme is GOP supported National Poverty Graduation Programme (NPGP), funded by IFAD in two districts. Both Programmes work with and support poor rural women for mobilisation, organisation and empowerment, and more specifically to support them to enhance poor women's household economic assets and incomes, hence ensuring reduction in their poverty status, and graduating out of extreme poverty. Currently SRSO working in 15 districts of Sindh

### A: Social Mobilisation Based Peoples' Poverty Reduction Programme

The origins of PPRP go back to 2008/09, when GOS funded SRSO to undertake the Union Council Based Poverty Reduction Programme (UCBPRP<sup>1</sup>) in two districts of Shikarpur and Kashmore Kandhkot. UCBPRP had key elements essential for household poverty reduction/poverty graduation, i.e. working only with rural women, scale (working in all rural UCs of target district), adopting a three-tier approach to community institutions (COs, VOs and LSOs), granting funds for setting up Community Investment Fund (CIF) as a revolving fund to provide interest free loans to community women, provision of Income Generating Grants (IGGs) for the poorest households to purchase economic assets, provision of technical and vocational education training (TVET), and training of community leaders in management, basic financial record keeping and in fostering linkages with local government departments and other service providers. This integrated approach was then scaled up to other 10 districts with the support of GOS (two districts) and the European Union<sup>2</sup> (eight districts).

Currently, SRSO is concurrently implementing PPRP in eight districts of Sindh; six districts fall in Phase I and two district fall in Phase II.

First major intervention under PPRP is to conduct a poverty census across all rural households in the target districts. Poverty Scorecard (PSC) tool is used to assess the poverty status of households. By June, 2024, in eight PPRP districts, SRSO had undertaken poverty survey of 1,249,172 rural households. Out of these, 943,553 households, through their women members, have mobilised and organised in to 53,849 COs, 6,805 VOs and 403 LSOs. The leaders of these women's community institutions have been trained in community management and basic financial skills (100,447 and 11,759 women, respectively). Members of these institutions have accessed income generating grants (31,328 women), small loans under CIF to purchase productive assets (148,797 women), and 42,362 women trained in various TVET subjects.

1. The Programme name was later changed from UCBPRP to PPRP by the Government of Sindh.

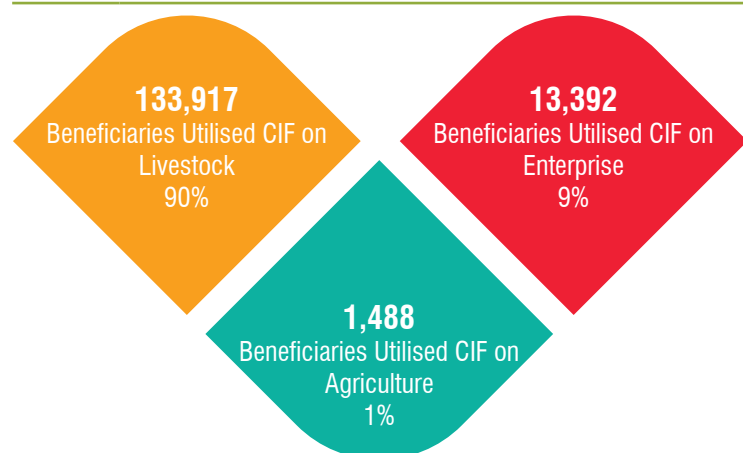
2. The European Union funded the Sindh Union Council and Community Economic Strengthening Support Programme (SUCCESS) in eight districts under an agreement with Government of Sindh, with the latter agreeing to support the role of PPRP to the remaining districts of Sindh.

Organised community members, apart from accessing PPRP support, have also begun to access support from other GOS Programmes as well as from those of other NGOs working in their districts. Major GOS Programmes are the Sindh People's Housing for Flood Affectees (SPHF) and Sindh Flood Emergency Rehabilitation Project (SFERP). At the district level, community institutions have begun to approach Population Welfare Department, Education Department, Health Department

and its various Programmes, Agriculture Department, Livestock Department, Forestry Department, Social Welfare Department, etc., to access their services. During natural disasters, District Disaster Management Authority is also engaged. The performance of women's community institutions is being increasingly recognised by GOS Departments that these institutions can supplement and complement their own outreach efforts.

### Statistical Performance of PPRP Phase I and II Program as of June 2024

S. No.	Key Performance Indicators	Programme Targets (Phase I & II)	Achievement as of June 2024 (Phase I & II)
1	Poverty Scorecard Census (No. HHs)	-	1,249,172
2	Mobilised and Organised HHs	960,909	943,553
3	Formation of Community Organisations	55,040	53,849
4	Formation Village Organisations	6,882	6,805
5	Formation Local Support Organisations	468	403
6	CO Leaders trained in CMST	110,080	100,447
7	VO leaders trained LMST	13,764	11,931
8	Community member trained in CIF Bookkeeping	13,764	11,759
9	Community member trained in CIF appraisal	13,764	11,725
10	Community members trained in LSO Management	1,874	1,377
11	Trainings on LSO Financial Management & Bookkeeping	938	752
12	Members trained under TVET	45,092	42,362
13	Amount granted under IGG Component (PKR Mil.)	-	432,662,578
14	Beneficiary households received IGG	44,372	31,328
15	Amount granted under CIF Component (PKR Million.)	-	3077
16	Beneficiary households received CIF	237,492	148,797
17	Low-cost houses Constructed	19,623	12,417
18	Business Development Groups set up	500	281
19	EDF Beneficiaries	12,000	3,888



### CIF Utilization Status

The utilisation of small CIF loans borrowed by women members of community institutions. Average loan size is PKR 20,700, and 90% are used to purchase goats, 9% are used for micro enterprises and only 1% for purchase of agriculture inputs.

## Poverty Reduction Assessments

SRSO has been monitoring and assessing the performance of Programme on its own. In order to enhance authenticity of the evidence of Programme outcomes and impact, SRSO has also commissioned independent third-party assessments of the Programme. In 2016 and 2017, SRSO commissioned the Sukkur Institute of Business Administration University<sup>3</sup>

(SIBAU), and the Sustainable Development Policy Institute<sup>4</sup> (SDPI), Islamabad, to conduct assessments. Both assessments highlighted that the Programme not only contributed to household-level poverty reduction but also led to the broader empowerment of rural communities, particularly women.

## Enterprise Development Fund: Supporting Rural Entrepreneurs to Move Beyond Micro

The Enterprise Development Fund (EDF) represents a continuing innovation in PPRP. EDF complements the main income generating components of PPRP by focusing on identifying and supporting individuals and interest groups to scale up enterprises. EDF is designed to unleash the entrepreneurship potential of individuals and interest groups. EDF focuses on supporting smaller enterprises that contribute to create viable rural employment opportunities, revitalise the rural economy through fostering backward and forward market linkages, to support sustainable rural economic growth, and to significantly enhance the entrepreneurs' livelihoods and incomes. This is achieved through improving access to finance, provision of technical and business skills, and networking support. needed to establish, grow, and scale successful businesses.

**To achieve its goals, EDF undertakes the following key functions:**

- **Increase Access to Finance:** Under EDF, identified and scrutinised clients can access interest free loans up to PKR 500,000 (for individual entrepreneurs) and up to PKR 1,000,000 (for interest group entrepreneurs).
- **Promote Business Development:** Provide comprehensive training and workshops on business planning, financial management, marketing, and other key business skills.
- **Support Innovation and Growth:** Encourage

innovative and sustainable business ideas, offering mentorship, incubation services, and networking opportunities.

- **Foster Collaboration:** Build strong partnerships with government agencies, financial institutions, NGOs, and private sector stakeholders to create a supportive environment for entrepreneurs.
- **Empower Women and Youth:** Focus on promoting entrepreneurship among women and youth by providing them with tailored training and resources.
- **Measure and Monitor Impact:** Continuously monitor program effectiveness, measure job creation, and track the success of funded businesses.
- **Diversification of Sectors:** Individuals and interest groups can be supported in diverse sectors for entrepreneurial activities, e.g. crop farming, livestock rearing, food production, services, etc.

### Key Achievements by June 2024

**EDF Loan Disbursement:** A total of 3,888 EDF loans were disbursed to individuals and members of groups, facilitating the launch and growth of businesses in diverse fields. The total amount disbursed was PKR 454.7 million, with an average EDF loan size of PKR 116,962.

3. Source: Impact Assessment of the Community Investment Fund, IBA University, Sukkur, 2017.

4. Source: How Government Funds help reduce poverty? A case study of CIF and BISP in Sindh, Working Paper #161, SDPI, Islamabad, 2017.

### Enterprise Development Fund Progress as of June 2024

S. No.	Name of District	Beneficiaries as of June 2024	Amount Disbursed as of June 2024 PKR	Average EDF Loan PKR
1	Khairpur	313	58,090,000	185,591
2	Sanghar	856	81,506,000	95,217
3	Mirpurkhas	787	91,515,800	116,284
4	Thatta	744	87,767,750	117,967
5	Badin	631	73,316,900	116,192
6	Umerkot	506	55,960,000	110,593
7	Sukkur	39	5,085,000	130,385
8	Ghotki	12	1,505,000	125,417
<b>Total</b>		<b>3,888</b>	<b>454,746,450</b>	<b>116,962</b>

**Business Categories:** Under EDF, entrepreneurs took loans for agriculture, livestock and enterprises.

**Employment Creation:** It is estimated that over 50 direct employment opportunities were created in the enterprises supported through the EDF initiative.

**Capacity Building:** EDF staff provided crucial support through workshops, mentorship, and business advisory services, empowering entrepreneurs with the skills needed to run successful businesses.

**EDF Loan Recovery Rate:** Entrepreneurs borrowing EDF loans ensured timely repayment of loans and the overall EDF loan recovery rate was 99.3%. This is exceptional performance given the economic mayhem caused by the 2022 summer floods and 2024 heavy summer rains in some Programme areas.

In the coming period, SRSO will continue with the rollout of the EDF component of PPRP, as well as ensure continuation of monitoring and mentoring activities. Lessons learning exercises would also be undertaken in order to further improve EDF.

#### Success Story from GOS Peoples' Poverty Reduction Programme – Enterprise Development Fund

##### EDF Fostering Local Entrepreneurship: Arjun Kumar's Journey from an Apprentice to Job Creator

Arjun Kumar's journey from being a tailoring apprentice to becoming a job creating entrepreneur clearly indicates that some people have the energy to forge ahead through their own efforts as well as through additional support

that they receive. While not everyone is entrepreneurial, entrepreneurs can provide opportunities for others to earn a livelihood.

Hailing from village Girhore Sharif in District Mirpurkhas, in 2011 Arjun embarked on his remarkable journey by moving to Karachi. In the mega city, after some struggle, Arjun became an apprentice with a tailor master. As he honed his skills, he left the tailor master and started working for various clothing companies. In the process, while he gained new technical skills and developed market connections, Arjun's developed a strong desire to start his own tailoring enterprise. Since it was near impossible to meet this objective in Karachi, in 2016, Arjun left Karachi and returned to his village in Mirpurkhas.

In the village, Arjun found a small space and set up his tailoring unit with one old sewing machine. Locally, the word spread that a Karachi-trained tailor is undertaking quality stitching, the demand for Arjun's sewing services grew. Arjun also developed a habit that served him well; this was the habit of saving a proportion of income every month. Over time, these savings grew and Arjun utilised these to purchase more second-hand sewing machines and move into a reasonably sized shop to accommodate machines and workers. The pace of business expansion was slow and this was a source of concern to Arjun. He contacted various traditional banking and non-banking institutions for loans to expand his business but he was discouraged by the high interest rates and the required complex paper work.

“It was in October 2023 that I learned about the Enterprise Development Fund (EDF) initiated by the Government of Sindh and managed by SRSO, and applied at their Mirpurkhas office for financial support to expand my small shop into a proper tailoring unit,” Arjun said.

SRSO’s district team visited Arjun’s shop, and recognised the potential for growth the enterprise. After a proper appraisal, a business plan was developed and submitted to the Regional Office at Hyderabad for further scrutiny and approval. The business plan was approved that led to provisioning of an interest free loan of PKR 500,000 on January 17, 2024, spread over 24 months with monthly instalments. Arjun and a SRSO representative visited Karachi and procured six advanced imported sewing machines. Arjun’s tailoring enterprise now had 20 sewing machines.

Using his Karachi market connections, Arjun now supplies, on order, children’s clothing to various clothing

companies. These include trousers, shirts and jackets. Arjun’s unit employs ready trained workers who used to work in Karachi before COVID-19. Afterwards they stayed back in the village. Now they are happy to be working again and receiving almost same salaries as in Karachi but have much lower living and transport costs. Each of the 20 workers is now earning between PKR 30-35,000 per month.

Arjun is delighted with his new expanded enterprise, and is very happy that he is repaying his monthly instalments to SRSO on time. Arjun said, “EDF loan has enabled me to not only expand and benefit from my own enterprise, but it has also provided local employment opportunities to my fellow villagers. I am contributing to my community’s wellbeing. In this respect, I am may well be a community entrepreneur!”



# National Poverty Graduation Programme (NPGP)



## B. Social Mobilisation Based National Poverty Graduation Programme

The National Poverty Graduation Programme (NPGP) is funded by the United Nations' International Fund for Agricultural Development (IFAD) and co-financed by GOP. It is managed by the Project Management Unit (PMU) under the Ministry of Poverty Alleviation and Social Safety (MoPASS) and implemented across 21 districts in Pakistan through various partners. SRSO is implementing NPGP in two districts: Shikarpur and Kashmore Kandhkot in northern Sindh.

### NPGP consists of two major components:

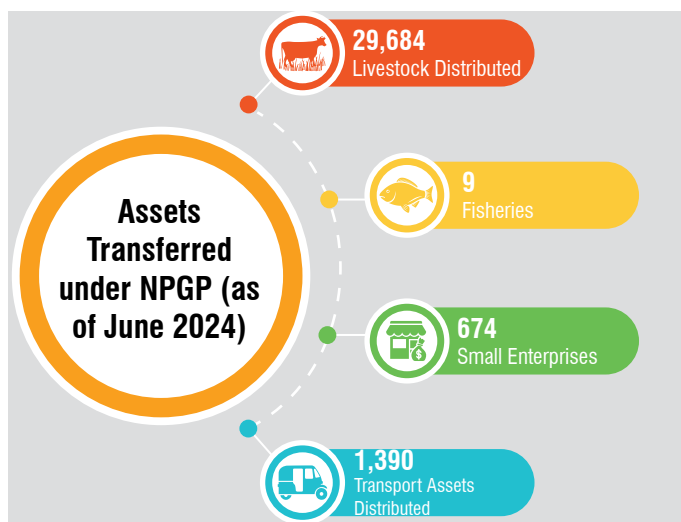
1. Component One: SRSO is leading social mobilisation activities in the two target districts. This includes the revitalisation of existing community institutions, formation of new ones, training of community leaders, and identification, selection, training, and on-boarding of a cadre of Community Resource Persons (CRPs). These CRPs provide essential support to both community institutions and NPGP beneficiary households.
2. Component Two: SRSO provides financial and technical support to identified poor households for poverty graduation. This support includes access to productive assets, training in asset management, and access to Interest-Free Loans (IFLs), supported by the Pakistan Poverty Alleviation Fund (PPAF) and GOP.

The primary goal of NPGP is to assist ultra-poor and very poor households—those receiving unconditional cash transfers (UCT) from the Benazir Income Support Programme (BISP)—in graduating out of poverty in a sustainable way. A key feature of NPGP is its focus on rural women, all of whom are from BISP beneficiary households.

These women are provided with economic assets identified in their household's Livelihood Implementation Plan (LIP) to enable sustainable income generation. While most women prioritise livestock assets, others choose to establish micro-enterprises or small shops. SRSO provides training to these women to enhance their planning, asset management, and decision-making skills within their households.

### NPGP Assessment:

Recent third-party independent assessment<sup>5</sup> of NPGP across the country have shown positive outcomes. Beneficiary households have demonstrated improvements in their Poverty Scorecard (PSC), with nearly 30% graduating out of the 0-30 PSC poverty band. Additionally, 77% of beneficiary households reported income increases of over 30% following NPGP support. Around 60% of NPGP beneficiary women reported an increased role in household decision-making. Improvements were also noted in access to nutrition, health, and education services.



5. Source: Impact Assessment of the Community Investment Fund, IBA University, Sukkur, 2017.

### Statistical Performance of NPGP as of June 2024

S. No.	Key Performance Indicators	Programme Targets	Achievement as of June 2023	Yearly Progress July 2023-June2024	Achievement as of June 2024
1.	Formation of new Village Organisations		414	49	463
2.	Revitalisation of existing Village Organisations	528	972	240	1,212
3.	Poverty Scorecard Survey of ultra-poor households	39,416	40,374	790	41,164
4.	Identification of ultra-poor (PSC 0-18) beneficiaries	38,720	29,793	1,859	31,652
5.	Livelihood Implementation Plans developed	35,588	32,639	5,931	38,570
6.	Productive assets transferred to beneficiary households	30,012	25,078	4,606	29,684
7.	Non-tangible assets transferred to beneficiary households	1,838	45	651	696
8.	Interest-Free Loans provided to beneficiaries	9,000	26133	10,886	37,019
9.	Amount Interest-Free Loan Provided (PKR Million)	549	1,031	432	1,463

### Success Story from GOP/IFAD National Poverty Graduation Programme, Shikarpur District

#### Background:

Ms Nawab Khatoon, wife of Saif, resides in the village of Talib Khan Phulpoto in Shikarpur District. Her husband works as a crop sharer/tenant farmer and takes on labouring jobs during the non-farming season. The meagre income from these two livelihood sources meant the family was constantly under severe financial stress. At times, they had no cash to buy food and were forced to borrow from neighbours and relatives to survive. Their dire condition also meant that they could not afford to send their three children to school. Nawab's family was one of the poorest in the village and a beneficiary of the Benazir Income Support Programme's unconditional cash transfer quarterly grants.

#### Transformation Process:

After another round of the poverty scorecard survey and community validation, Nawab's household situation began to change for the better. The transformation started when her household was selected to participate in and benefit from NPGP.

Field staff from SRSO worked with Nawab and her husband to prepare a Livelihood Improvement Plan (LIP) to identify potential areas for economic asset creation and income generation. Given the household's capabilities, the purchase of a livestock asset was identified as a top priority. With a grant of PKR 65,000, a heifer was purchased. Nawab and her family cared for the heifer, following the training she had received. Eventually, the heifer grew into a cow and gave birth to

a calf. The combined value of both animals was now about PKR 200,000. In addition to the increased value of their livestock assets, Nawab also earned regular income from selling milk. The cow produced four litres of milk per day, and after meeting the household's needs, surplus milk was sold at a rate of PKR 190 per litre. Nawab and Saif began to save money and were soon able to purchase another heifer on their own, expanding their livestock enterprise.

#### Empowerment and Achievements:

Through the support of NPGP and their own hard work, Nawab's household witnessed a major transformation. Firstly, the household now had significant productive assets and a regular source of income that complemented their existing livelihood sources. Furthermore, the regular income from selling surplus milk improved the family's financial situation, leading to a better diet for all household members. Importantly, Nawab was now able to support her children's education, and all three began to attend school.

Today, Nawab looks forward to a better future for herself and her family by fully harnessing her economic assets and productive skills. While Nawab always had the potential, it was only unleashed when NPGP provided an opportunity through the provision of economic assets and related training. This story once again demonstrates that the poor have the potential to improve their own livelihoods and lives; they just need access to economic assets and training in their management.

## Financial Accessibility Interventions for Poor and Poorest Households

Poor households in developing countries face numerous hurdles that limit their ability to improve their own livelihoods. Rural Sindh is no exception. One of the primary challenges expressed by both men and women in SRSO's Programme Introduction Dialogues (PIDs) is the lack of access to finance. These households lack surplus money to invest in productive assets that could diversify and increase their income sources.

SRSO's financial accessibility/inclusion initiatives are also aligned with the National Financial Inclusion Strategy<sup>6</sup> (NFIS) launched by the State Bank of Pakistan (SBP), which seeks to extend financial services to underserved communities, particularly women. By providing access to financial services, e.g. interest-free loans and microcredit, SRSO is contributing to the national vision of improving financial inclusion and promoting women's economic empowerment.

In focusing on financial accessibility for the poorest households and fostering women's entrepreneurship, SRSO's work directly support Pakistan's commitment<sup>7</sup> to the United Nations Sustainable Development Goals (SDGs), particularly SDG 1 (No Poverty), SDG 5 (Gender Equality), and SDG 8 (Decent Work and Economic Growth). These efforts contribute to reducing poverty and inequality, while empowering women as key economic actors in rural Sindh.

As a member of the Rural Support Programmes Network (RSPN), SRSO's approach is rooted in the legacy of community-driven development that has been successfully implemented across Pakistan. The Community Investment Fund (CIF) and Union Council Based Poverty Reduction Programme and People's Poverty Reduction Programme (both funded by GOS) draw on RSPN's experience of empowering local communities to take charge of their own economic development, particularly through the lens of women's inclusion

To address the expressed needs of rural women and to support their potential for self-improvement, SRSO devised several financial instruments. First, SRSO initiated the Micro Credit Programme (MCP) to provide small loans to members of COs. MCP has grown substantially over the years, maintaining an excellent repayment record. However, research<sup>8</sup> conducted in the mid-2000s revealed that while the poor were accessing MCP, the poorest households—particularly women—were often not benefiting. In response, SRSO introduced its second financial instrument in 2008/09, which was adapted from RSPN's CIF pilot initiative in Layyah district in southern Punjab.

### Community Investment Fund (CIF)

CIF, which was integrated into UCBPRP, and later into the PRRP, both supported by GOS, is a community-managed revolving fund granted by SRSO to Local Support Organisations (LSOs). SRSO trains and supports LSO leaders to manage CIF through a cadre of trained bookkeepers to ensure transparent and accountable record-keeping. CIF is specifically targeted at the poorest households, those in the 0-23 band of the Poverty Scorecard (PSC). Only women members of Community Organisations (COs) can access CIF, which is provided on an interest-free basis with a maximum duration of 12 months.

Most CIF loans are used to purchase livestock, primarily goats, as women in rural areas are familiar with goat-rearing, and local market networks support this activity. Some loans are used to establish micro-enterprises such as small shops selling daily consumables. Approximately 1% of CIF loans are directed towards agricultural inputs, demonstrating that CIF has enabled the poorest, landless households to improve their access to finance, for asset creation and income generation through non-farm initiatives.

6. See: <https://www.sbp.org.pk/ACMFD/National-Financial-Inclusion-Strategy-Pakistan.pdf>

7. See: <https://dunyanews.tv/en/Pakistan/840223-pm-reaffirms-commitment-to-achieve-pakistans-development-goals>

8. See: <https://www.rspn.org/wp-content/uploads/2014/06/24-rsps-shaheen-rafi-khan-womens-access-to-and-control-over-microcredit-in-rural-support-programs-2008.pdf>

## Interest-Free Loan (IFL) Scheme

The Government of Pakistan (GOP), in collaboration with the Pakistan Poverty Alleviation Fund (PPAF), launched the Interest-Free Loan (IFL) Scheme (this is the third financial instrument) to complement the GOP/IFAD supported National Poverty Graduation Programme (NPGP). Through this scheme, small loans are provided to households that have already received cash grants to purchase productive assets, allowing them to grow and diversify their incomes further. SRSO has implemented the IFL scheme in Kashmir and Shikarpur districts as part of the NPGP.

## Impact and Future Direction

Through MFP, CIF, and IFL, SRSO has significantly improved financial access for poor and poorest households across its Programme districts. By June 30, 2024, SRSO had provided financial access to 1,313,383 beneficiaries, over 95% of whom were women, with a total disbursement of PKR 32,927 million. More than 85% of these loans were utilized for the purchase of livestock assets. Repayment rates over 98%.

## Financial Accessibility Interventions for Poor and Poorest Households, as of June 2024

- Total number of beneficiaries 1,314,274
- Total amount disbursed in million: PKR 32,451

Financial Accessibility Interventions for Poor and Poorest Households, as of June 30, 2024

Financial Instrument	Beneficiaries	Amount PKR million	Average Size PKR	Recovery Rate %
Micro Credit Programme	995,776	26,367	24,798	98%
Community Investment Fund	281,479	4,621	16,523	99%
Interest Free Loan Scheme	37,019	1,463	39,518	97%

Independent assessments<sup>9</sup> of PPRP and SUCCESS<sup>10</sup> have highlighted that improved access to finance has led to significant social and economic progress for SRSO's beneficiaries. Households have experienced enhanced and diversified income sources, an increase in productive assets, and a marked improvement in women's empowerment. Women are increasingly involved in household and community decision-making, and they are forming stronger networks through community institutions (COs, VO, and LSOs), linking up with government and non-government organisations to access essential services such as education, health, nutrition, resilient housing, and veterinary support.

Looking ahead, SRSO will continue to listen to the needs of organised community women and adapt its financial services accordingly. The organisation will also maintain its efforts to build the financial management capacity of community institutions and foster stronger market linkages. By improving financial access, SRSO has ignited a spirit of entrepreneurship among rural women, promising a brighter future for them and their families.



9. See: IBA and SDPI studies mentioned above.

10. See: Tariq Husain, Synthesis of Assessment Studies and Surveys for Sindh Union Council and Community Economic Strengthening Support (SUCCESS) Programme, RSPN, Islamabad, 2023

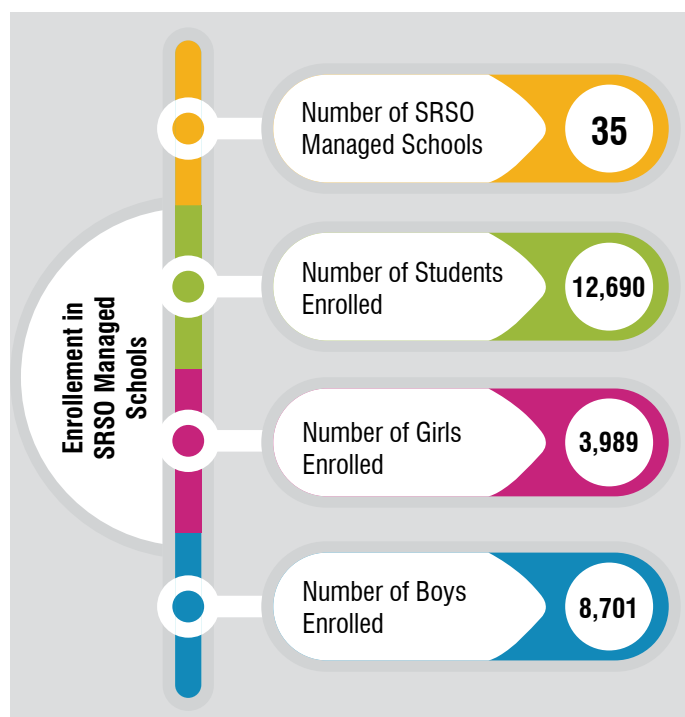
## Social Sector Services (SSS)



# Social Sector Services (SSS)

## SRSO's Initiatives in the Education Sector:

As one of the largest civil society community development organisations in Sindh, in 2009, SRSO decided to play its due role in trying to improve access to quality education in Sindh, particularly in the lesser served target districts of Shikarpur, Kashmore Kandhkot, Khairpur and Sukkur.



## SRSO Managed Education Management Organisations Schools:

SRSO is managing eight schools under the Education Management Organisations (EMO) programme of the Sindh Basic Education Project (SBEP) in Sukkur (1), Khairpur (1) and Kashmore Kandhkot (6). The operations and maintenance of these two schools was handed over to SRSO under public-private partnership. SRSO has under the following activities:

- SRSO has equipped these two schools with science and computer laboratories where students have access to learn and demonstrate practical work.
- SRSO has provided both schools with dispensaries where students are frequently free-screened for

diseases, helping them to stay safe and healthy to learn and explore.

- SRSO has undertaken capacity building of teachers.
- SRSO has organised parent-teachers meeting to update parents about enrolment, attendance and performance status of their children. Parents are also informed about the key steps and measures taken to ensure quality education for the enrolled children.
- SRSO facilitated the organisation of the School Management Committees (SMC) in which members are informed about the provisions of quality education, school operations and maintenance of facilities.
- Both schools actively encourage students to engage in different sports and co-curricular activities which improves and enhances their abilities and skills.

As of June 2024, eight schools have 5,732 students enrolled, with 34% girls. Retention level in both schools is above 80%.

## SRSO Managed Community Cluster Schools:

In partnership with the Sindh Education Foundation (SEF), SRSO is managing 19 Community Cluster Schools in Shikarpur and Kashmore Kandhkot districts. As of June 30, 2024, a total of 6,405 students (1,675 girls and 4,730 boys) are enrolled in these Community Cluster Schools. SRSO has supported these schools:

- Construction of additional classrooms to accommodate students.
- Classrooms are well furnished.
- Computer and science laboratories have been set up.
- Staff rooms for teachers are available.
- Separate washrooms for girls have been set up.

- Playgrounds have been set up.
- Whiteboards, computers, multimedia projectors, items for science laboratory tests, etc., are deployed in each school to improve teaching and learning processes.

### **SRSO Managed Community Primary Schools:**

With the support of SEF, SRSO is managing eight community primary schools in Shikarpur and Kashmore Kandhkot districts. As of June 2024, community primary

schools have enrolled 553 children (343 girls and 210 boys).

By June 2024, there were a total of 12,690 students enrolled in 35 SRSO managed schools, with 31% being girl students. SRSO is in constant engagement with community institutions and parents to send more girls to schools. Given the long-trenched traditional cultural beliefs and practices, SRSO will have to sustain its efforts to enrol more girls into its network of schools.



## SRSO's Initiatives in the Health Sector:

### Community Mobilisation, Facilitation, Demand Creation, and Supporting the Provincial TB Control Programme in Sindh, Pakistan

Tuberculosis (TB) remains a significant public health challenge in Pakistan, particularly in the Sindh province. According to the World Health Organisation (WHO), Pakistan reports 230 incidents, 310 prevalent cases, and 39 TB-related deaths per 100,000 people annually. This equates to approximately 410,000 new TB cases and 69,000 deaths each year. To address this crisis, the Integrated Health Systems Strengthening and Service Delivery (IHSS-SD) Activity, specifically its TB Component, is taking decisive action in Sindh. Supported by the United States Agency for International Development (USAID) and implemented by JSI Research and Training Institute, Inc., this initiative is targeting 15 districts in Sindh from 2023 to 2025.

The community mobilisation, facilitation, and demand creation aspects of this initiative are managed by the Rural Support Programmes Network, with SRSO implementing the programme in seven districts.

In partnership with the Provincial Tuberculosis Control

Programme (PTCP), SRSO's aim is to enhance case detection and improve treatment adherence for both drug-resistant tuberculosis (DR-TB) and drug-sensitive TB (DS-TB) in Sindh. By leveraging existing community institutions in target areas (COs, VO, and LSOs), SRSO is actively improving TB case detection rates and ensuring compliance with treatment. The programme activities focus on tracking index cases, conducting contact tracing, and facilitating referrals from communities to the nearest Basic Management Unit (BMU) and Programmatic Management of Drug-Resistant Tuberculosis (PMDT) sites.

SRSO's role also includes coordinating pre-TB mobile van visits to high-risk communities, raising community awareness, ensuring adherence to standard operating procedures (SOPs), and referring TB-positive cases to relevant health facilities (BMU and PMDT). Contech International (CI), a consortium partner of JSI, oversees the community mobilisation component and implementation of TB interventions.



To optimise service utilisation, all consortium partners, under JSI’s technical assistance and guidance, are working in close collaboration with relevant Departments. This teamwork ensures that TB active case finding services are effectively integrated with community mobilisation efforts. Through close coordination with

stakeholders, the appropriate and effective use of TB mobile van services is ensured. The community mobilisation component is also crucial in bringing diagnosed TB patients and their contacts to BMUs for curative and preventive treatments.

Statistical Performance of the TB Control Programme, as of June 2024

S. No.	District	Total Contacts Screened	CXR Done	TB Positive	TB Negative	Sputum Collected Submitted	Sputum Result Received	TB Positive	TB Negative	Total Sessions	Total Participation
1	Jacobabad	1,336	1,202	3	1,199	213	207	9	198	98	2,167
2	Kashmore	1,481	1,008	1	1,007	660	658	41	617	27	350
3	Shikarpur	1,757	1,7n3	4	1,709	168	164	25	139	12	234
4	Ghotki	1,777	1,609	1	1,608	299	274	21	249	32	1,226
5	Khairpur	2,446	2,165	4	2,161	728	702	29	673	59	1,120
6	Naushero	2,039	1,627	-	1,627	757	718	28	690	49	767
7	Kamber	1,286	1,054	2	1,052	497	491	22	469	22	239
	Total	12,122	8,665	15	10,363	3,322	12,122	175	3,035	299	6,103

## Building Healthy Families (BHF)

SRSO is implementing the Building Healthy Families (BHF) under USAID, as part of a consortium led by Pathfinder International (PI) in collaboration with the Rural Support Programmes Network (RSPN). The programme is operational in 37 districts across Sindh and Khyber Pakhtunkhwa, with SRSO covering six districts in Sindh. The primary goal of BHF is to enhance access to essential healthcare services in Pakistan, particularly in the areas of Family Planning (FP) and Maternal, New-born, and Child Health (MNCH). The programme adopts a Health System Strengthening (HSS) approach, focusing on policy advocacy, demand creation, and improving referral mechanisms for healthcare service providers.

SRSO leverages its well-established social capital in these six districts, built upon a three-tier social mobilisation structure. This structure consists of Community Organisations (COs) at the grassroots level, which are federated into Village Organisations (VOs) and further consolidated into Local Support Organisations (LSOs) at the union council level. Through this robust

community-based structure, SRSO plays a crucial role in meeting the programme’s objectives by engaging communities and facilitating social mobilisation efforts. The aim is to build capacity, raise awareness, and promote behavioural change towards healthier practices in targeted areas, particularly where Lady Health Worker (LHW) coverage is less than 60%.

SRSO also supports empowering men and youth to effectively communicate the importance of accessing essential healthcare services. The programme aligns with BHF’s Social and Behaviour Change (SBC) approach, which encourages the involvement of key community groups such as married couples, youth, pregnant and lactating women, and men of reproductive age. These groups participate in sessions focused on Family Planning (FP), Maternal, New-born, and Child Health (MNCH), with cross-cutting themes including Nutrition, Sexual and Reproductive Health (SRH), and Gender-Based Violence (GBV). The sessions aim to generate demand for healthcare services and promote referrals to service providers.

During the review year, BHF consortium partners developed and printed various training materials, including the Sehat Ki Destak toolkit. This toolkit covers essential health topics such as pandemic preparedness, Water, Sanitation, and Hygiene (WASH), Infection Prevention and Control (IPC), mental health, GBV, FP, MNCH, and Nutrition. Programme staff, Lady Health Supervisors, Lady Health Workers, and Community Resource Persons (CRPs) received training on using these materials.

In collaboration with the District Health Department, a mapping exercise was conducted to identify areas with low LHW coverage. SRSO established 130 Community-

Based Organisations (CBOs) (10 per district) to support mobilisation and awareness-raising efforts. CRPs were selected and trained through the CBOs, and with their support, SRSO conducted 3,323 community sessions involving 47,159 participants, with an average of 15 individuals per session. Women made up 55% of the attendees, and 31% were young people aged 15 to 24. Additionally, 62% of those reached were caregivers responsible for children under the age of five.

These sessions resulted in the generation of 4,896 referrals, including 3,061 referrals for Family Planning (FP), 1,396 referrals for MNCH, and 439 referrals related to Nutrition.

Statistical Performance of BHF Programme in SRSO Districts as of June 2024

S. No.	Key performance Indicators	Male	Female	Total
1	Awareness sessions on MNCH and Family Planning	1,548	1,775	3,323
2	Participants trained in aware sessions	21,272	25,887	47,159
3	Care givers trained	12,873	16,193	29,066
4	Youth (15-24 years) trained	6,849	7,710	14,559
5	Total referrals of FP, Nutrition, and MNCH	648	4,248	4,896



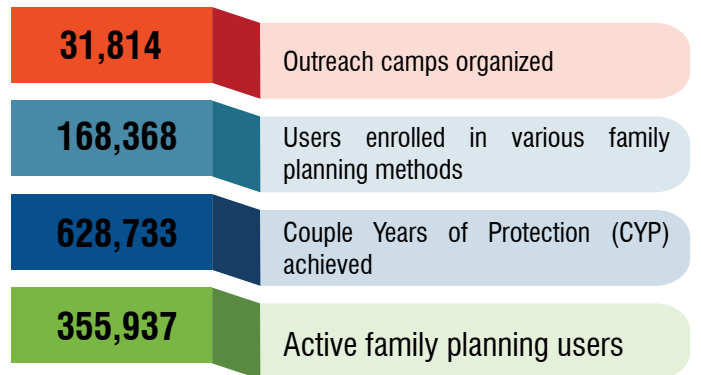
## Delivering Accelerated Family Planning in Pakistan (DAFPAK)

The Government of the United Kingdom, through the Foreign, Commonwealth, and Development Office (FCDO), is supporting the Delivering Accelerated Family Planning in Pakistan (DAFPAK) project in 10 districts across Pakistan, in partnership with Population Services International (PSI). Through a collaboration with the Rural Support Programmes Network (RSPN), SRSO is implementing DAFPAK in two districts: Shikarpur and Qambar Shahdadkot.

The project aims to provide reproductive health services to underserved areas in these districts by engaging local stakeholders. These include leaders of community institutions, religious leaders, local notables, and both men and women from families with married women of reproductive age (MWRA).

As part of this initiative, SRSO has trained 1,180 Community Resource Persons (CRPs) to reach an uncovered population of two million across 105 Union Councils in the three districts. CRPs visit households with MWRA to conduct sensitization sessions on modern contraceptive methods and refer interested women to

Lady Health Visitors (LHVs) or Family Welfare Workers (FWWs) for family planning services and supplies.



LHVs organize monthly outreach camps in these communities, providing family planning services to both new and follow-up clients.

\*DTC refers to the District Technical Committee, led by District Health Officer. Members include the Department of Health, Population Welfare Department and other organisations supporting family planning programmes within the district.



# Community Engagement for Promotion of Reproductive Health Rights (RHR) of Youth under Sihat Mand Khaandaan Project

The Community Engagement for Promotion of Reproductive Health Rights (RHR) of Youth, under the Sihat Mand Khaandaan (SMK) Project, is supported by the United Nations Population Fund (UNFPA) in partnership with the Rural Support Programmes Network (RSPN) and has been implemented by SRSO in district Qambar Shahdaskot since July 2020.

Young people (aged 15–29) face significant transitions—physical, mental, emotional, and social—during adolescence and young adulthood. Addressing their needs during this crucial period with targeted knowledge and skills empowers them to navigate adulthood’s opportunities and challenges more effectively. In Pakistan, youth constitute 68% of the population, underscoring the importance of these interventions.

## Objective

The SMK Project aims to support UNFPA’s broader objective of advocating for policy and increased investment in the reproductive health and rights (SRHR) of marginalized young people. By working with community institutions like Local Support Organisations (LSOs) and Village Organisations (VOs), SRSO promotes reproductive health and rights, empowering youth with

knowledge and improved access to reproductive health services.

## Key Activities and Achievements

1. Peer Educators Network: Established a network of 23,500 Peer Educators (Youth Champions) who facilitate SRHR awareness sessions for adolescents and young adults.
2. Orientation of Community Leaders: 280 LSO members received training on promoting SRHR among adolescents and youth.
3. Youth-Friendly Spaces (AYFS): 28 spaces were created at the community level for engaging youth, parents, and adolescents. These spaces also hosted health camps focused on reproductive health services for married youth.
4. Family Planning Camps: Conducted 84 family planning camps in partnership with the Population Welfare Department and DAFPAK, delivering services and counselling at AYFS sites.
5. Policy Advocacy: SMK team members participated in advocacy events at the district and provincial levels, promoting youth SRHR awareness and service provision.



## Balance Energy Protein (BEP) Rural Market Test:

SRSO is implementing the Balance Energy Protein (BEP) Rural Market Test project supported by the Bill and Melinda Gates Foundation in partnership with the Rural Support Programmes Network (RSPN). The project aims to test the potential uptake and consumption of BEP by pregnant and lactating women (PLW) when sold by trained community representatives (Women Sales

Agents), and the impact on the nutritional status of PLW. This rural market test is taking place in Qambar Shahdadkot and Jacobabad districts. WSAs create awareness by conducting sessions with men and women, register MWRA and PLW in their catchment areas, and sell subsidised BEP sachets to women.

Statistical Performance of BEP Rural Market Test Project, as of June 2024

S. No.	Key Performance Indicator	Project Target	Achievement as of June 2024
1	No. registered MWRA	46,000	54,122
2	No. registered PLW	53,500	36,469
3	No. Pregnant women	49,250	30,689
4	No. Lactating women	49,250	32,644
5	No. BEP Sachets sold	1,246,000	184,011
6	No. of clients	53,500	40,542
7	No. Group meetings conducted	48,415	29,200
8	No. VO meetings conducted	29,200	27,950



## Consolidated Malaria Control Interventions to Reduce Incidence in High Endemic Districts of Pakistan:

SRSO is implementing the Consolidated Malaria Control Interventions to Reduce Incidence in High Endemic Districts of Pakistan Project supported by the Global Fund to Fight AIDS, Tuberculosis and Malaria (GFATM) under a partnership with the National Rural Support Programme (NRSP) in Larkana, Qambar-Shahdadkot, Jacobabad, Kashmore-Kandhkot and Ghotki districts of Sindh.

The GFATM project aims to create awareness amongst rural communities about the prevention and treatment of malaria. In addition, the project aims to support service

providers on proper diagnosis of malaria and its treatment. During the reporting period, microscopy centres have been provided with laboratory chemicals and anti-malaria drugs in all project project districts. In addition, rapid diagnostic test (RDT) kits and anti-malaria drugs have been provided to Taluka Hospitals, Rural Health Centres, Basic Health Units, and government dispensaries managed and operated by the People's Primary Health Initiative (PPHI) in project districts. SRSO also provided RDT kits and anti-malaria drugs to some key private service providers/clinics.

Statistical Performance of Consolidating Malaria Control Interventions to Reduce Incidence in High Endemic Districts of Pakistan (NFR-III) Project as of June 2024

S. No.	Key Performance Indicator	Progress as of June 2023	Yearly Progress July-2023 to June 2024	Achievement as of June 2024
1	Suspected Malaria cases	2,333,220	1,346,282	3,679,502
2	Total Malaria cases tested	2,326,934	1,346,270	3,673,204
3	Malaria cases confirmed (numbers)	554,102	416,453	970,555
4	PF Positive	116,300	91,102	207,402
5	PV Positive	420,425	317,918	738,343
6	Mix Positive	17,377	7,433	24,810
7	RDT Total Expensed (RDT Health Facilities)	1,688,854	989,807	2,678,661
8	Tab Primaquine 7.5 Total Expensed	2,913,500	1,982,609	4,896,109

## Improved Welfare of Working Equine Animals through Strengthened Systems for Equid Welfare and Thriving Equine-Owning Communities (Equine Welfare Project)

SRSO, with the support of Brooke Pakistan, is implementing the Equine Welfare Project in the districts of Shikarpur, Sukkur, Qambar Shahdadkot, Khairpur, Jacobabad, and Larkana. The project duration is from April 2023 to March 2025. The long-term aim is to ensure that equids are free from suffering and have a life worth living. The project has three specific strategic goals:

**Goal 1:** Transform equid welfare within communities, enabling them to thrive and become more resilient.

**Goal 2:** Raise the visibility of equid needs and ensure their inclusion in policy and practice, including disaster and emergency preparedness.

**Goal 3:** Develop sustainable animal health systems that meet both the immediate and future needs of working horses, donkeys, and mules.

To achieve these strategic goals, the project has adopted six approaches:

- Systems and capability strengthening
- Participatory community engagement and development
- Partnerships and collaborations
- Campaigning and advocacy
- Disaster and emergency preparedness and response
- Evidence and research

SRSO is implementing the project with the support of community institutions in the six districts and by engaging key stakeholders such as government and private veterinary service providers. Communities have been mobilised to make lasting improvements in the welfare of working animals. Community members have received training on improved husbandry practices, including the provision of shade, clean water, first-aid kits, and saplings for tree plantations at the community level.

Children’s Clubs have been established to raise awareness of the rights of equids. The project has also provided emergency veterinary treatment and engaged government and private veterinary service providers to raise awareness of equine welfare. A cadre of community-based Animal Health Providers (AHPs) has been trained and mentored.

In order to build community resilience, sessions on disaster risk reduction (DRR) and climate change adaptation (CCA) have been conducted.



Statistical Performance of Equine Welfare Project (Brooke Pakistan) as of June 2024

S. No.	Key Performance Indicator	Project Targets Apr 2023-Mar 2025	Achievements as of Jun 2024
1	Welfare issues identification & their prioritisation, root causes analysis, & community action plan development	473	251
2	Participants trained in Participatory awareness sessions	1,474	936
3	Awareness sessions with children	104	59
4	Healthy animal competition	12	6
5	Session conducted with communities on malpractices	170	138
6	Session conducted with individual quacks to avoid malpractices	80	62
7	CCAs/Group Leader Training (Men & Women)	76	58
8	Sessions on DRR and climate change	116	47
9	Clean water facility (hand pump, water trough, tap, etc., shed/shelter and First Aid Kits for working animals to ensure animal welfare resources	213	150
10	Celebration of the World Animal Day	4	3
11	Provision of emergency veterinary treatment for immediate relief from suffering as per Brooke Veterinary Response Guidelines (BVRG)	1,080	1,059
12	Provision of services by AHPs (number of animals)	46,352	38,813

# Micro Finance Programme (MF)



# Micro Finance Programme (MF)

## Introduction:

SRSO's Micro Finance Programme (MF) was launched in 2003 in response to the expressed needs of rural community members. During early programme introduction dialogues, community members highlighted that they had the potential to enhance their incomes but lacked access to small amounts of capital needed to invest in livestock rearing or purchase agricultural inputs. Due to extensive paper work requirements, they were unable to access formal banking systems for microloans. To address this, SRSO introduced the MCP to support mobilised households in improving income generation and building productive assets.

## Programme Mechanism:

SRSO adopted a group lending mechanism through newly established Community Organisations (COs). The initial loans, averaging between PKR 5,000 to PKR 10,000, were provided primarily for livestock and agricultural inputs. With increasing demand for accessible microcredit, as SRSO's operational areas expanded, so did the scale of the MF. SRSO also invested in staff capacity-building and introduced a state-of-the-art Micro Credit Management Information System (MIS), helping MCP grow into one of the largest sources of microcredit for rural Sindh's poor.

## Performance Overview:

By June 2024, SRSO had disbursed 994,885 loans, amounting to PKR 26,748 million, with an average loan size of PKR 30,000. The borrower categories are:

- Micro-entrepreneurs: 36%
- Livestock keepers: 33%
- Small farmers: 31%

In the reporting period alone, 61,194 loans were provided, amounting to PKR 3 billion, at an average loan size of PKR. 26,479 The MCP's primary focus remains on supporting rural women, with 91% of borrowers being female.

## Enterprise Development Loan (EDL):

In response to the growing demand for larger loans to support expanding enterprises, SRSO introduced the Enterprise Development Loan (EDL) product. The EDL focuses on small and medium enterprises (SMEs) in urban and semi-urban areas. It supports the initiation or expansion of businesses, particularly women-led ventures such as home-based shops or sewing/embroidery training centres.

## Borrower Protection:

To provide further security to borrowers, SRSO includes a built-in life insurance coverage with MCP loans. The insurance covers outstanding loan balances, and a small amount for burial expenses, ensuring families do not face additional financial burdens in times of distress.

## Repayment Rates:

Sustainability in microcredit is closely tied to loan repayment. As of June 2024, the overall repayment rate for MCP loans was 98%, with breakdowns as follows:

- Livestock loans: 97%
- Agricultural input loans: 97%
- Enterprise loans: 99%

## Future Directions:

Micro Finance will continue providing access to rural households while maintaining its focus on women borrowers. The programme will aim to strengthen the EDL initiative and improve recovery rates. Additionally, MCP will document and share key lessons to enhance operational efficiency.

### Statistical Performance of Micro Finance Programme as of June 2024

Key Performance Indicators	As of June 2023,	Yearly progress July 2023 to June 2024	(Progress Since Inception till June 2024)
Total Disbursement PKR	23,355,394,573	2,992,527,500	26,347,922,073
Male	2,126,144,600	248,211,000	2,374,355,600
Female	21,229,249,973	2,744,316,500	23,973,566,473
No. of Loans	933,691	61,194	994,885
Male	85,713	3,488	89,201
Female	847,978	57,706	905,684
Disbursement in Livestock PKR	7,371,863,022	1,401,001,000	8,772,864,022
Male	246,716,500	7,120,000	253,836,500
Female	7,125,146,522	1,393,881,000	8,519,027,522
No. of Borrowers	263,467	29,979	293,446
Male	17,747	149	17,896
Female	245,720	29,830	275,550
Disbursement for Agri-Input PKR	7,974,568,551	72,810,000	8,047,378,551
Male	494,235,100	85,000	494,320,100
Female	7,480,333,451	72,725,000	7,553,058,451
No. of Borrowers	399,735	1,565	401,300
Male	27,810	2	27,812
Female	371,925	1,563	373,488
Disbursement for Micro Enterprises PKR	8,008,963,000	1,518,716,500	9,527,679,500
Male	1,385,193,000	241,006,000	1,626,199,000
Female	6,623,770,000	1,277,710,500	7,901,480,500
No. of Borrowers	270,489	29,650	300,139
Male	40,156	3,337	43,493
Female	230,333	26,313	256,646

### Statistical Performance of SRSO's Micro Credit Programme, as of June 2024

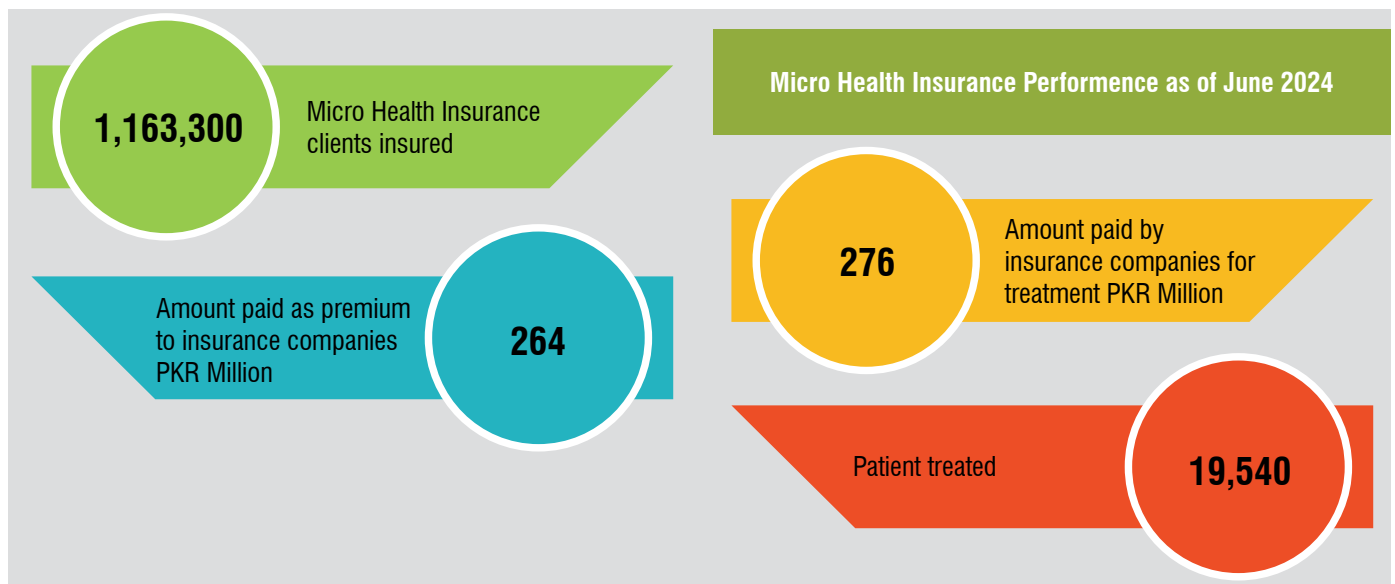
S. No.	Purpose of borrowing	Male borrowers	Female borrowers	Total borrowers	% Female borrowers	Total Amount borrowed (PKR Million)	Average loan size (PKR)	Recovery Rate %
1	Livestock	17,896	275,550	293,446	94%	8,773	29,896	97%
2	Agricultural inputs	27,812	373,488	401,300	93%	8,047	20,053	97%
3	Enterprises	43,493	256,646	300,139	86%	9,528	31,744	99%
	Total	89,201	905,684	994,885	91%	26,348	26,483	98%

## Micro Health Insurance (MHI)

SRSO started its micro health insurance (MHI) scheme in collaboration with the Adamjee Insurance Company Ltd in 2005, in response to the expressed needs of the community. Health shocks leading the affected families to sell their productive assets and to get further into debt. In order to provide coverage against health shocks, MHI scheme covers the cost of hospitalisation, accidental injuries, disabilities, and compensation in cases of accidental death. MHI is targeted at the poorest households (households that fall in the 0-18 category according to the poverty scorecard band). This MHI

service is highly flexible and covers almost all the family members, irrespective of family size. The service package includes a ceiling of PKR 25,000 per person per year for day-care, hospitalisation, maternity care, and accidental death and disability (ADD). The accidental death also provides a cover of PKR 25,000 in 'funeral charges' for the bread winner of the family.

The table below shows that by June 2024, SRSO had provided MHI coverage to 1,163,300 clients. Total premium paid to insurance companies was PKR 264 million. Total 19,540 clients were treated.



## Institute of Management and Skills Development (IMSD)



## Institute of Management and Skills Development (IMSD)

The Institute of Management and Skills Development (IMSD) was established by SRSO to enhance and professionalise its human resource development initiatives. IMSD supports all SRSO Sections and Programmes by providing training in skills enhancement and management. It contributes to SRSO's social mobilisation efforts by building the capacity of community activists through training in basic community management, financial skills, and sector-specific competencies. IMSD is dedicated to developing a proactive and self-reliant community by offering structured training and development opportunities through formal training sessions, on-the-job technical training, and knowledge-sharing events.

IMSD plays a critical role in SRSO's community human resource development by undertaking various complementary activities aimed at empowering community members and staff:

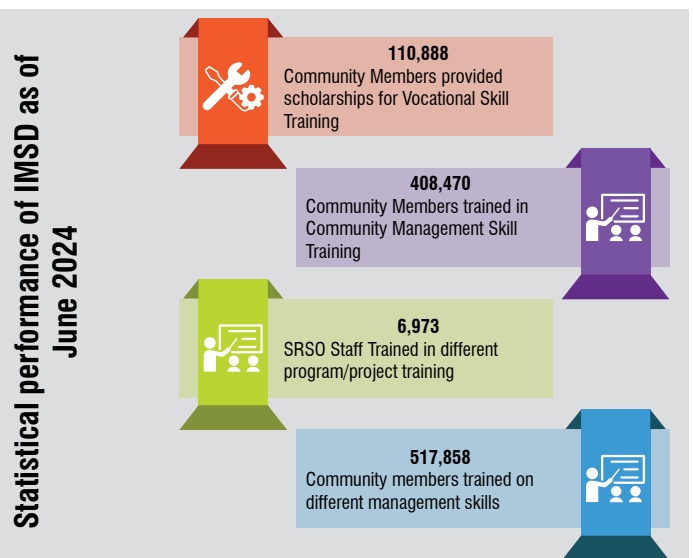
- Conducting Training Needs Assessments and Analysis
- Developing and Revising Curricula
- Designing and Delivering Training Courses
- Evaluating Training Outcomes
- Creating Specialised Training Packages
- Collaborating with Other Organisations for Training Initiatives

- Training Community Activists and Building Staff Capacity

**IMSD's capacity-building efforts focus on four main components:**

1. Community Managerial Skills Training Programmes (CMST): Targeting the Presidents, Managers, and General Secretaries of COs, VOs, and LSOs.
2. Community Vocational Training Programme: Equipping community members with vocational and technical skills to enhance their employability.
3. Staff Training Programme: Providing SRSO staff with the necessary skills and knowledge to effectively perform their roles.
4. National and International Exposure Visits: Facilitating exposure visits to broaden the perspectives of community leaders and staff, and to learn best practices from other regions and organisations.

The table below showcases IMSD's performance as of June 2024, demonstrating its significant impact on community members and staff training: IMSD's comprehensive training programmes have reached over 517,858 community members, of which 110,888 have been trained in vocational and technical skills, and 6,973 staff members have been equipped with the necessary skills to enhance their performance.



## Crafts Enterprise Development (CED)



## Crafts Enterprise Development (CED)

Rural women in Sindh are involved in the production of traditional arts and crafts. However, the quality of these products needs improvement and these women artisans need linkages with the markets for purchase of quality inputs and for selling their products. SRSO's Crafts Enterprise Development (CED) Section is mandated to effectively engage with rural women artisans in creating viable livelihoods leading to sustainable income generation. In order to meet this mandate, CED has been identifying and capacitating rural women artisans in market-oriented trades and businesses. In order to fully realise the potential of these rural women artisans, CED has been supporting these women to get together and form Business Development Groups (BDGs).

BDG formation process begins with SRSO's district teams visiting community institutions and holding meetings to identify women artisans who have interest in improving their skills further. A list of such women is prepared and shared with CED. A team from CED visits the community and meets with women to explain the work of CED and then to conduct a screening test of women's skills. Each willing member is categorised according to the quality of their skills. First focus of CED is on those women who have been given 'A' grade. These women are asked to get together and form BDG, select one leader and one deputy leader. BDG size varies, CED then maintains regular contact with BDG leaders. CED

also provides training to women falling in grades 'B' and 'C' so that they too can become members of BDGs.

Generally, each BDG is formed around one product, e.g. embroidery, palm leaves weaving, etc. CED then begins the process of capacity building. This process is having two parts. First part is to expose the BDG members to business modelling, whereby they begin to see themselves as entrepreneurs, e.g. improve planning, improve record keeping, timely purchase of quality inputs, improve processing to meet market demand, accessing finance, etc. Second part is the provision of technical training to further improve their skills in order to have products that meet the quality required by the market/customers. BDG members are informed about accessing finance from LSO managed CIF and from SRSO's Micro Credit Programme.

CED supports BDGs by undertaking market surveys, research and development and design of new products, development of marketing/promotion materials, conducting BDG development workshops, conducting exposure visits and organising standalone exhibitions as well as participating in other exhibitions, e.g. in major shopping malls of Karachi and at Lok Virsa Islamabad. As of June, 2024, CED has supported the organisation of 90 BDGs with 1,800 members.

### Statistical Performance of Crafts Enterprise Development as of June 2024

S. No.	Key Performance Indicators	Achievement as of June 2023	Annual Target July-2023 to June-2024	Achievement July-2023 to June-2024	Achievement as of June 2024
1	Skill Assessment of Artisans at BDGs level	179	74	54	233
2	BDGs strengthening (capacity building workshops)	77	36	36	113
3	Participation in Exhibitions / Festivals / Seminars Other than SRSO/Exposure visit of Artisans	165	10	13	178
4	Organise Sartyoon Sang Crafts Exhibition at Ocean & Dolmen Mall Karachi or any other city	13	2	2	15
5	Market survey and Research & Development (R&D)	62	2	2	64
6	New Products designed	911	100	125	1036

### Sartyoon Sang Outlet at Sukkur:

CED set up the Sartyoon Sang Crafts outlet in a shop in Sukkur town in 2010. In 2016, this outlet was shifted to the SRSO head office complex. The main objective of the Sartyoon Sang outlet is to promote the handmade products of rural women artisans from across the 15 districts where SRSO works. CED teams visit rural women artisans and BDGs and collect finished products for display and sales at the Sartyoon Sang outlet. During 2023-2024, total sales at Sartyoon Sang outlet amounted to PKR 6,919,657/=

### Exhibitions and Exposure Visits:

CED also organises mega exhibitions in Karachi every year to promote the products produced by the rural women artisans. These exhibitions are visited by throngs

of ordinary shoppers, as well as by key stakeholders. Exhibitions are highlighted on main media as well as on social media platforms. Women artisan stallholders gain great confidence from these exhibitions and are further motivated. Revenue generated from these exhibitions is shared with the rural women artisans. During the 2023-2024 exhibitions, PKR 3.2 million was generated as gross revenue.

During 2022-2024, CED facilitated BDGs by arranging exposure visits to local and national markets. Participation in exposure visits and in exhibitions has enabled rural women artisans to showcase their products, and more importantly to learn about new market trends, designs, and general feedback from customers. All this learning is contributing to further strengthen the BDGs and contributes to enhance their incomes from the production and sales of quality arts and crafts products.

Participation in Exhibitions and Festivals and Income Earned 2023-2024

S. No.	Key Performance Indicator	Units
1	No. Exhibitions, festivals, etc., organised for BDG members/artisans	5
2	No. BDG members/artisans participating in exhibitions, festivals, etc.	41
3	Income earned by BDG members/artisans from participating in exhibitions, festivals, etc. (PKR million)	3.2



## Women's Socio-Economic Resilience in Pakistan (WSERP) Project

SRSO is implementing the Women's Socio-Economic Resilience in Pakistan (WSERP) Project supported by UN Women and the People of Japan, under an agreement with the Rural Support Programmes Network (RSPN). The Project was initiated in May 2023, and was implemented in three flood affected districts of Sindh; Sukkur, Khairpur and Dadu. The objectives of the Project aim to empower women and girls affected from floods by enhancing their participation and capacity to become leaders in their communities and enabling them to take the initiative in raising awareness about rights and local development needs. Through this Project, they will be encouraged to assert their rights and accessing services that address gender-based violence, aiming to improve their overall voice and empowerment. SRSO worked closely with the existing community institutions in the target districts, including the Local Support Organisations (LSOs).

### Major Activities under the Project:

- 30 Women Community Centres (WCC) were established with all necessary supplies, 10 each in Sukkur, Khairpur and Dadu. WCCs are the places where the women are united, organised and trained on different gender issues and imparted awareness about their rights enshrined in laws and policies.
- 7,057 adults supported to register and receive their birth and Computerised National Identity Cards (CNIC) from the National Database Registration Authority (NADRA), including 4,205 girls and women and 2,852 boys and men.
- 30 female Community Resources Person (CRPs) were

trained on women related issues and leadership for creating demand on the protection and promotion of the rights of the women.

- 60 women were trained on Menstrual Hygiene Management (MHM) that covers issues of hygiene and its management in order to avoid health complications.
- 558 men directly engaged to support community women to undertake various Project activities.
- Two sanitary pads and two soap making units were established at WCCs where 46 women are engaged and linked with economic activities. WCCs are fully equipped with all necessary machines, power supply and required raw materials. These women are trained in making reusable and low-cost sanitary pads.
- The direct beneficiaries of the Project received different supplies aptly, mother and baby kits, plastic tables, chairs, sanitary pads, water tanks, iron trunk, plastic matts, vitamin and iron, folic acid tablets, biscuits, inclusive kits for disables, folder bags, cloths, sewing machines, begs for civic documentations, Noreen curtains and Scotties for women.

The Project has contributed to the establishment of WCCs as multi-purpose centres as a safe space for women to organise themselves around women-friendly initiatives. The Project has contributed also to enhance awareness of community women on gender concepts, discrimination, and mechanisms for redressal of their complaints. The leaders of WCCs now have communication, advocacy, community mobilisation and public engagement skills to support their members.



## Physical Infrastructure and Technology Development (PITD)



## Physical Infrastructure and Technology Development (PITD)

The rural community infrastructure in Sindh has been severely impacted by the 2010 and 2022 super floods. In response, SRSO has been actively engaging in policy and advocacy initiatives with the Sindh Government and other donor organisations to support the development of rural community infrastructure. Through the efforts of the Physical Infrastructure and Technology Development (PITD) Section, and in collaboration with mobilised community institutions, SRSO has made significant progress in this area.

By working with community institutions, SRSO ensures that infrastructure development is more sustainable, as the people themselves identify their needs and potentials. They also actively participate in the implementation, operation, and maintenance of these infrastructure projects. Given the varying rural contexts, the PITD portfolio has expanded to include a diverse range of infrastructure schemes.

As of June 2024, the PITD had successfully completed 91,883 rural community infrastructure schemes,

representing an investment of PKR 53,255 million and benefiting 474,653 households. These schemes cover areas such as resilient housing, sanitation, drinking water supply, village improvement, road and culvert construction, irrigation, and solar street lighting. These initiatives are not only improving the lives and livelihoods of rural households but also building their resilience.

During the reporting year, the Sindh People's Housing for Flood Affectees (SPHF) project, a collaboration between the Government of Sindh and the World Bank, was launched. This project aims to construct over 700,000 resilient houses in five districts, of SRSO Programme Area, for households whose homes were destroyed or severely damaged in the 2022 floods. By June 2024, 57,349 resilient houses had been completed with the support of Village Reconstruction Committees (VRC).

In the coming year, the PITD Section will continue its efforts to support community institutions in developing resilient infrastructure, with a particular focus on advancing the SPHF project.

Statistical Performance of PITD Section as of June 2024

S. No.	Key Performance Indicators	Schemes	Beneficiary HHS-as of June 2024	Total cost PKR Million.
1	No. low-cost houses completed	32,956	32,956	32,956
2	SPHF resilient houses constructed	57,349	57,349	17,205
3	Earth filling schemes (SFERP) completed	1,416	93,132	1,625
4	No. sanitation schemes completed	15,958	87,738	200
5	No. drinking water supply schemes completed	9,541	52,641	351
6	No. village improvement schemes (multiple schemes in a village) completed	72	7,248	127
7	No. communication schemes (roads, culverts, etc.) completed	1,018	95,044	475
8	No. Irrigation schemes completed	474	14,314	197
9	Integrated Area Upgradation Project schemes completed	1	75	2
10	Water Filter Plants by GoS completed	40	28,570	24
11	Street lighting on solar system schemes completed	18	1,040	13
12	School renovation/construction schemes completed	31	4,546	81
		<b>91,883</b>	<b>474,653</b>	<b>53,255</b>



- Support VRCs in fostering marketing linkages for purchase of quality inputs
- Training of masons for the construction of resilient houses
- Monitoring and verification of different stages of house construction
- Supporting VRCs in dispute resolution
- Supporting beneficiary households to get land certificates
- Maintaining regular liaison with the Local Administration
- Facilitating visitors to project sites and for interaction with beneficiary households and VRCs

#### Statistical Performance of SRSO' SPHF Project as of June 2024

S. No.	Key Performance Indicator	Programme Target	Programme Achievement
1	No. Household-level reverification surveys to confirm eligible beneficiaries for housing subsidy grants	752,669	751,636
2	No. Village Reconstruction Committee organised	13,329	9,413
3	No. VRCs oriented about the Project	13,329	9,413
4	No. Resilient houses construction initiated	752,669	162,725
5	No. Resilient houses completed	752,669	57,349

## Success Story from World Bank-GOS Peoples' Housing for Flood Affectees Programme From Roadside Tent to a Resilient House – The Story of Ms Haseena

Ms Haseena, a resident of the village Aandil Mahar in Shikarpur District, has built a resilient house and is now living happily and securely with her family. The construction of this resilient house was supported by the World Bank and the GOS's Sindh People's Housing for Flood Affectees Programme (SPHF), implemented by the Sindh Rural Support Organization (SRSO).

After the devastating floods of summer 2022, like thousands of other villages in Sindh, Aandil Mahar was submerged by floodwaters. All households were forced to abandon the village. The floods caused extensive damage to mud houses, destroyed standing crops, and resulted in the loss of livestock. Haseena's family had to evacuate, spending many nights without any shelter. Eventually, SRSO provided Haseena's family with a tent, and they began living on the roadside. When the floodwaters receded, Haseena and her family returned to their village, only to find their home completely destroyed.

The District Administration, along with the Pakistan Army, conducted a damage survey in all flood-affected areas, including in Aandil Mahar. Following the launch of the SPHF Programme, SRSO carried out a validation

exercise to verify the extent of the damage, ensuring transparency in beneficiary identification. Through this process, it was confirmed that Haseena's house had indeed been destroyed, making her eligible for support under the SPHF Programme.

SRSO, in collaboration with the Village Reconstruction Committee (VRC), assisted Haseena in opening a bank account, through which she received the first (advance) instalment of PKR 75,000 to begin constructing a resilient house according to the minimum SPHF framework. The VRC also supported Haseena and other beneficiary families in purchasing construction materials. Once the construction reached the damp proof course (DPC) level, SRSO staff conducted a verification check. Upon verification, SPHF released the second instalment of PKR 100,000, which enabled Haseena to complete the walls and build a latrine. After further verification by SRSO staff, the third instalment of PKR 100,000 was released, allowing the completion of the house roof. Following the final verification of the house's construction, the remaining PKR 25,000 was released. Haseena mentioned that while SPHF provided PKR 300,000 for the construction of the house, her

family also contributed through labour, local materials, and some of their own financial resources.

Haseena proudly stated that her new resilient house is built three feet above ground level, and she is confident that its strong and sturdy structure will withstand any

future floods, providing a safe haven for her family. She added, “In the old mud house, even during normal rains, the roof used to leak, causing us many problems. Now, my family is much less vulnerable. This cement house has significantly enhanced our resilience. Now our focus is on improving our livelihoods”.

## Livelihoods Restoration and Cash for Work Component of the Sindh Flood Emergency Rehabilitation Project

SRSO is implementing the Livelihoods Restoration and Cash for Work (LRCFW) Component of the Sindh Flood Emergency Rehabilitation Project (SFERP) of the World Bank and the Government of Sindh in nine districts of the Province. Under the Component, damaged community infrastructure will be rehabilitated through cash for work, which will in turn provide short-term livelihood opportunities for people in the project areas affected by the 2022 summer floods. Under the Component, beneficiaries working on rehabilitation of community infrastructure will be receiving short-term livelihoods support (cash for work). Female-headed households (40%) and households with vulnerable women (40%). This livelihood support will contribute to improve both the communities as well as beneficiaries' lives through enhanced livelihoods.

SRSO is engaging local community institutions and local authorities for the identification of flood affected communities. Once this is done, community meetings are conducted with representation of 80% of community households. At the meetings, SRSO staff communicate project goals, approach, labourer selection criteria, payment methods, and the vital roles and functions communities would play in the project's execution. Schemes for rehabilitation are finalised through community consensus, addressing their primary needs. When selecting labour, organised community groups (COs/VOs) adhere to project criteria, while also considering vulnerable groups, ensuring 40% overall representation, including 40% females. Inclusivity is

prioritized, with 50% women engagement, suitable tasks for disabled persons, and support for female-led households, large families, and those without adult members. Before commencing any ground-level scheme, a comprehensive Terms of Partnership is established, that sets out the roles and duties of beneficiaries and SRSO, e.g. oversight, payment methods, and work documentation.

To facilitate the work and record keeping, the community leaders identify paid supervisor/MadadGar for scheme to provide oversight on labourers' tasks, upkeep records, verify attendance, and ensure compliance with Bill of Quantities (BOQ) and completion of stipulated Cash for Tasks (CFTs) in accordance with each labourer's obligations, enhancing proficient project administration. Labourer wages are distributed post-scheme completion according to the Bill of Quantities (BoQ) via Government of Sindh Project Implementation Unit (PIU) through the banking system. This single instalment payment is contingent on attendance verification by CO/VO/Committee, affirming transparent and responsible disbursement.

By June 2024, SRSO had intervened in 1,359 villages. Under the Component, 1,418 identified schemes were completed. Over 93,000 community persons (labourers) worked on the completion of these schemes. Over 48% of the labourer were women, and over 49% of the labourers were from vulnerable households, e.g. landless, large families, female headed households, female farm workers, disabled, etc.

Statistical Performance of the Livelihoods Restoration and Cash for Work Component as of June 2024

S. No.	District	Villages	Schemes Completed	Male Labourers Engaged	Female Labourers Engaged	Total Labourers Engaged
1	Ghotki	97	99	3,876	3,993	7,869
2	Jacobabad	121	124	4,689	4,583	9,272
3	Kamber ShahdadKot	191	195	8,348	6,814	15,162
4	Khairpur	153	171	6,566	5,356	11,922
5	Larkana	82	84	2,458	2,224	4,682
6	Naushahro Feroze	148	153	3,756	3,630	7,386
7	Sanghar	259	280	7,797	8,042	15,839
8	Shaheed Benazirabad	175	178	6,307	6,173	12,480
9	Shikarpur	133	134	4,531	3,978	8,509
10	<b>Total</b>	<b>1,359</b>	<b>1,418</b>	<b>48,328</b>	<b>44,793</b>	<b>93,121</b>



A photograph showing two women in a lush green field. The woman on the right is wearing a colorful headscarf and a patterned shawl, and is holding a book or a set of papers, looking at it intently. The woman on the left is also wearing a headscarf and is looking down at the plants. The field is filled with tall, green leafy plants, possibly a vegetable crop. The background is a dense field of similar plants under bright daylight.

## Natural Resource Management (NRM)

## Natural Resource Management (NRM)

The Natural Resource Management (NRM) Section of SRSO aims to support the enhancement of rural livelihoods by introducing sustainable practices based on best practices. Since rural livelihoods are closely linked to natural resources, effective management is essential for the sustainability of both livelihoods and resources. The NRM Section acts as a catalyst in promoting sustainable practices, improving productivity, and mitigating environmental impacts.

SRSO's NRM initiatives are people-centred, focusing on sustainable practices that optimise the use of natural resources while minimising environmental impacts. This includes implementing climate-resilient agriculture practices such as crop diversification, improved water management, and soil conservation. By working closely with community institutions and government departments, SRSO facilitates knowledge sharing and the adoption of best practices. This approach enables rural communities to optimise land use, water, soil, plants, and animals, leading to enhanced and sustainable livelihoods. A focus on women's empowerment within NRM activities further strengthens community resilience and equitable development.

As climate change poses significant challenges, SRSO's NRM efforts are aligned with building resilient communities and livelihoods. By providing access to knowledge, inputs, and practices, the NRM Section supports rural communities in adapting to changing environmental conditions.

### Key Achievements of the NRM Section:

- **Improved Agricultural Productivity:** SRSO's interventions have led to the adoption of improved agricultural practices, resulting in increased crop yields and enhanced food security for rural communities.
- **Enhanced Livestock Management:** Through training and support, SRSO has helped farmers improve livestock health, productivity, and market access.
- **Sustainable Forestry Practices:** SRSO's efforts

have contributed to forest conservation, on-farm forestry, sustainable timber harvesting, and biodiversity protection. The organisation has also played a leading role in the widespread distribution of Moringa trees.

- **Responsible Fisheries Management:** The NRM Section has supported sustainable fishing practices among entrepreneurs and communities, ensuring the long-term viability of fish stocks and the livelihoods of fishing communities.
- **Women's Empowerment in NRM:** SRSO's initiatives have empowered women to participate more actively in NRM activities, leading to increased incomes, food security, gender equality, and community resilience.
- **Climate Change Adaptation:** SRSO has promoted climate-smart agricultural practices, water conservation measures, and disaster risk reduction strategies to help communities adapt to the changing climate.

### Climate-Resilient Agricultural Practices

The NRM Section plays a pivotal role in promoting climate-resilient agricultural practices to help rural communities adapt to changing climatic conditions:

- **Diversification:** Encouraging farmers to grow a variety of crops that can withstand different weather conditions, reducing the risk of crop failure. Farmers are also educated on the importance of crop rotation.
- **Improved Water Management:** Promoting efficient irrigation techniques, such as drip irrigation and rainwater harvesting, to conserve water and reduce dependence on unreliable rainfall.
- **Soil Conservation:** Implementing practices like contour farming, terracing, and cover cropping to prevent soil erosion and maintain soil fertility.
- **Agroforestry:** Integrating trees with crops to provide shade, improve soil quality, and reduce water loss.

- **Climate-Smart Varieties:** Promoting the use of crop varieties that are more tolerant to heat, drought, and pests.

## Climate Adaptation Strategies

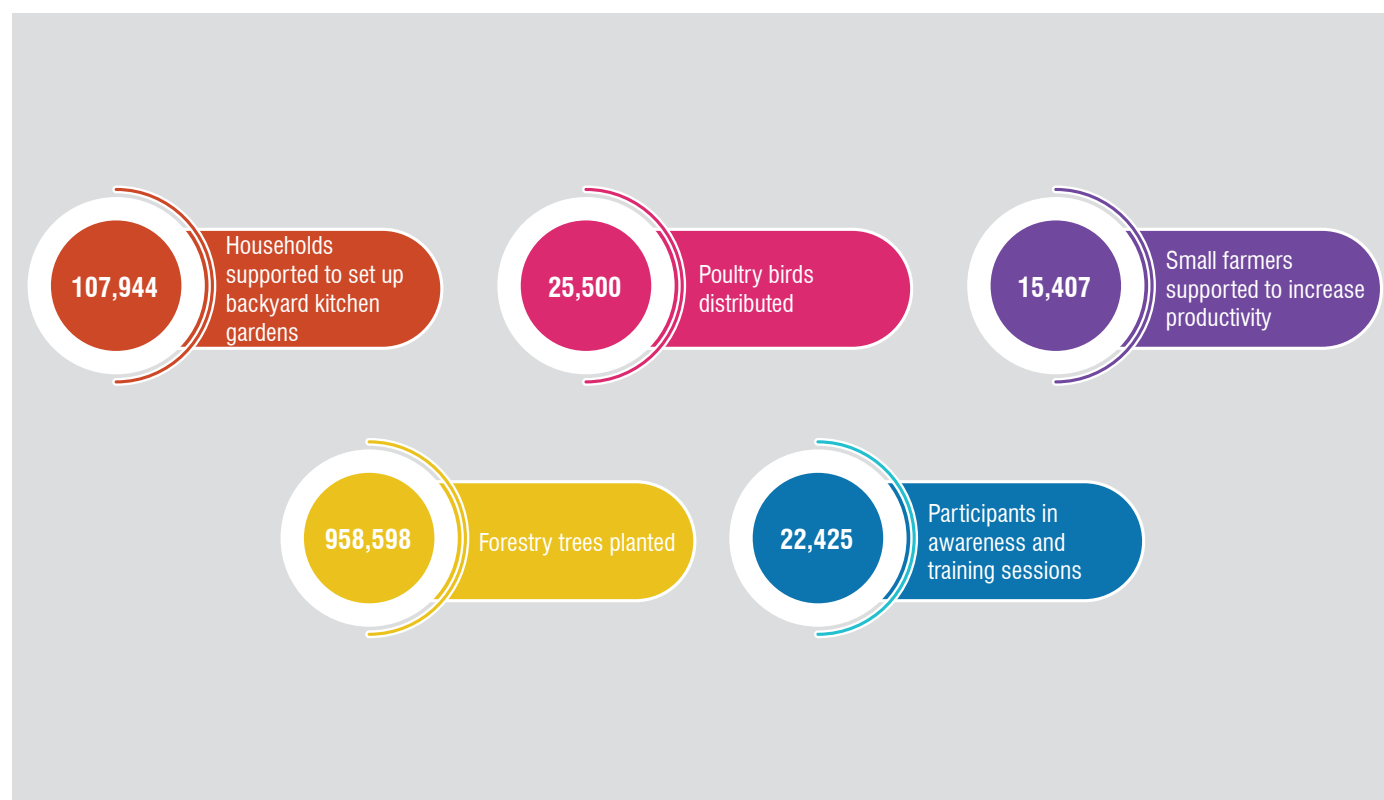
### SRSO supports climate adaptation strategies by:

- **Early Warning Systems:** Developing and implementing early warning systems in highly vulnerable areas to alert farmers of impending natural disasters such as floods.
- **Disaster Risk Reduction:** Promoting disaster risk reduction measures, including awareness-raising through training, building flood-resistant infrastructure, and developing emergency response plans.
- **Climate Change Education:** Providing training and education to farmers on the impacts of climate change and adaptation strategies.
- **Policy Advocacy:** Advocating for policies that support climate-resilient agriculture and sustainable development.

## Facing Natural Disasters

The NRM Section has helped communities prepare for and respond to natural disasters through:

- **Disaster Preparedness Plans:** Supporting communities in developing and implementing disaster preparedness plans that outline emergency procedures and response measures.
- **Community-Based Disaster Risk Management:** Promoting community-based disaster risk management initiatives to empower communities to respond to disasters effectively, minimising loss of lives and assets.
- **Disaster Relief and Rehabilitation:** Providing emergency relief and rehabilitation assistance to disaster-affected communities.
- **Insurance Programme:** Supporting the development of affordable crop insurance programmes to protect farmers from financial losses due to natural disasters. Additionally, clients of SRSO's Micro Credit Programme have insurance coverage against their outstanding balances.



## Gender and Development (GAD)

SRSO's Gender and Development (GAD) Programme is committed to mainstreaming gender sensitivity across the organisation's policies, procedures and practices that entails the entire programmes, projects and multi-sectoral interventions.

### Key Initiatives (2023-24)

During the reporting period, SRSO implemented various initiatives to further its programme goals. A Gender Resource Group (GRG) was revitalised and underwent gender sensitisation training. At the organisational level, the restructured GRG continued to oversee gender mainstreaming across all SRSO activities. Additionally, GAD conducted gender sensitisation training for 1,371 SRSO staff members and community members, including those from the head office, district offices and field offices.

GAD unit represents the organisation within the Gender Resource Group (GRG) forum of the Rural Support Programmes (RSP), managed by the Rural Support Programmes Network (RSPN). As part of this role, SRSO hosted a meeting of the RSPs' GRG and the Social Mobilisation Resource Team (SMRT) on June 4-5, 2024. The meeting, themed "Building Back Better: Gender-Inclusive Approaches to Post-Flood Rehabilitation," aimed to foster knowledge sharing among RSPs, identify gender-specific challenges, and propose recommendations to enhance gender sensitivity and

inclusivity in rehabilitation efforts. Participants included Gender Focal Persons (GFPs) and staff working on humanitarian projects from AKRSP, BRSP, SRSP, NRSP, SRSO, IRM, and RSPN, as well as senior officials from SRSO and RSPN, including the CEO of SRSO and COO of RSPN.

The CEO of SRSO highlighted RSPN's pivotal role in advocating for member RSPs on both national and international platforms. He emphasised the GRG and SMRT's significance in facilitating knowledge exchange, enhancing staff capacity, and addressing the evolving gender-related needs of RSPs and their communities. Recognising the distinctive challenges associated with working with women activists and households, he highlighted the GRG's indispensable contribution to meeting these specific requirements. He expressed his appreciation for the GRG/SMRT's instrumental role in capacity-building and fortifying gender systems within the RSPs.

The GRG/SMRT members visited two SRSO post-flood rehabilitation projects: the WSERP and SPHF. During these visits, they shared their observations and recommendations with SRSO's senior management. For future natural disaster programs, GRG/SMRT recommended addressing specific issues like displacement, safety, health, hygiene, GBV, mental health, and the protection of civic rights.



# Restoring Livelihoods and Protecting Against Climate Risks for Vulnerable Communities in Khairpur District, Sindh Province, Pakistan

Malteser International is a strategic partner of SRSO since 2022 to support the people of Sindh through providing support on climate change, flood relief, and recovery and rehabilitation. Currently, SRSO is implementing the “Restoring Livelihoods and Protecting Against Climate Risks for Vulnerable Communities in Khairpur District” Project. Funded by the German Federal Ministry of Economic Cooperation and Development (BMZ) and managed by Malteser International. The project was initiated in October 2023, and will end in July 2025. The Project is being implemented in five Union Councils of Khairpur district, with a target of reaching out to 43,500 rural households. The project aims to restore infrastructure damaged by the 2022 floods and create sustainable livelihood opportunities for affected residents. Its overarching goal is to equip communities and the impacted district with resilient livelihood options to address future climate change impacts and natural disasters, thereby building community resilience.

## Project Goal:

The livelihoods of the targeted population in Khairpur, Sindh, have been restored through the construction of essential and resilient basic social and economic infrastructure. Additionally, the population is now better protected from climate risks through enhanced knowledge of disaster risk reduction, climate adaptation, climate-resilient farming methods, and alternative livelihoods.

To achieve this goal, the project is structured around three sub-goals:

1. Restoring a Resilient Basic Infrastructure: Rebuild social and productive infrastructure to withstand natural disasters and climate change.
2. Strengthening Disaster Risk Reduction and Climate Change Adaptation: Empower the population and local institutions to manage disaster risks and adapt to climate change.
3. Diversifying Livelihoods and Creating Alternative Income Opportunities: Develop new income

sources and improve existing livelihoods to increase resilience and sustainability.

## Project Approach:

The reconstruction efforts will adhere to the “Build Back Better” (BBB) approach, focusing on significant improvements to better withstand extreme weather events caused by climate change. The project also promotes income generation for vulnerable groups, particularly low-income households, by diversifying income sources and encouraging climate-smart agricultural practices. This strategy aims to establish robust farming systems capable of withstanding climate change impacts while supporting sustainable income generation.

Community involvement is central to the planning and execution of project activities. The project will leverage existing, well-functioning Village Organisations (VOs) and Local Support Organisations (LSOs), predominantly led by women, to ensure rapid, efficient, community-based, and participatory implementation of activities. These groups play a pivotal role in disseminating disaster risk reduction and climate adaptation knowledge within communities. Although the primary focus is on women, men from targeted households will also benefit indirectly from the economic success of women-led groups, fostering acceptance within the cultural context. Furthermore, certain activities, such as training programmes for bricklaying, will be specifically targeted at men.

The project aims to strengthen the resilience and responsiveness of Sindh’s institutions to future disasters by enhancing the technical capabilities of government bodies. Through awareness campaigns and training programmes that incorporate Disaster Risk Reduction (DRR) into local development planning, the initiative seeks to bring about structural change and knowledge transformation within these institutions. This approach facilitates the integration of DRR into development plans and policies, ultimately boosting the overall resilience and effectiveness of governmental efforts.

## Project Activities:

### Sub-goal 1: Activities

- Rehabilitation of minor irrigation channels through desilting.
- Rehabilitation and renovation of animal shelters, barns, and stables at the household level.
- Rehabilitation of small market link roads.
- Rehabilitation of protection bunds and small dams.
- Rehabilitation of marginalised land.

### Sub-goal 2: Activities

- Training of Trainers (ToT) for CBDRM master trainers.
- Training for LSO and VO leaders in CBDRM.

- Workshop on institutional strengthening of the disaster risk reduction governance system.

### Sub-goal 3: Activities

- Training for the creation of kitchen gardens, including the introduction of drip irrigation systems and improved agricultural practices.
- Joint agricultural production initiatives within the framework of LSOs, including establishing nurseries for fruit, timber, and native trees, and training in improved methods of date processing.
- Promotion of alternative income opportunities through training in masonry, sewing, and embroidery; provision of basic equipment for livestock feed production; and training of Community Livestock Extension Workers (CLEWs).



**Statistical Performance of Restoring Livelihoods and Protecting Against Climate Risks for Vulnerable Communities in Khairpur District, Sindh Province, Pakistan as of June 2024**

<b>Key Performance Indicators</b>	<b>Project Target</b>	<b>Project Achievement as of June 2024</b>
Rehabilitation of animal shelters	190	88
Rehabilitation of access roads to the market	10	1
Refurbishment of protection bunds	2	1
Rehabilitation of marginalised land	10	5
Training on advanced agricultural practices	100	75
Training on establishment of nurseries	50	25
Bricklayer- masonry training	150	120
Training of women on sewing and embroidery	400	200
Training of farmers on green fodder production	100	100
Training for Community Livestock Extension Workers	80	30

## Sindh Water and Agriculture Transformation (SWAT) Project

SRSO is implementing the Sindh Water and Agriculture Transformation (SWAT) Project supported by the Sindh Irrigation and Drainage Authority (SIDA). Under the SWAT Project, SRSO will undertake rehabilitation activities for the Project Affected People (PAP) impacted by the rehabilitation of the Akram Wah Canal. The rehabilitation of Akram Wah Canal has affected the lives of approximately 1246 Project Affected People (PAPs) residing along the canal across 140 villages in three districts of Hyderabad. Tando Muhammad Khan and Badin. The SWAT Project aims to address the challenges faced these individuals and communities by providing comprehensive support in two key areas:

1. House reconstruction and retrofitting: Addressing the need for safe and climate-resilient housing for affected families, adhering to Social Resettlement Management Plan (SRMP) guidelines, and respecting the Corridor of Impact (COI). Support of 238 households with climate resilient houses and retro-fitting of existing houses
2. Livelihood and skill development: Enhancing the income generation capacity and improving livelihoods of 1,500 PAPs through skill development programmes aligned with local market needs.

### SRSO's Project Methodology:

House Reconstruction and Retrofitting:

- Mobilisation: Community meetings and awareness campaigns to inform PAPs about the Project.
- Technical Assistance: Guiding construction methods, materials, and design elements for climate-resilient houses.
- Quality Control: Establishing a monitoring mechanism to track progress and ensure compliance with SRMP and COI.
- Community Engagement: Collaboration with PAPs, contractors, and government agencies to address (any) challenges.

### Livelihood and Skill Development:

- Needs Assessment: Baseline assessment of existing skills, pre-training income levels, and market needs.
- Training Programme Design: Development of vocational training programmes aligned with local market needs and diverse interests.
- Training Delivery: Identification and partnership

with qualified trainers to deliver practical training experiences.

Tables below presents progress as of June 2024 for the SWAT Project. Survey of Project villages and households has been completed. House construction has begun,

and 137 houses are near completion. Vocational skills targets have been achieved, and beneficiaries trained in 15 different fields, in response to different local market potentials. Of the 1,500 trainees, 952 were female, and 548 males.

Household Survey under the SWAT Project as of June 2024

District	Target Villages	Achieved as of June 2024	Total
Hyderabad	776	600	776
Tando M. Khan	54	48	54
Badin	416	252	416
<b>Total</b>	<b>1,246</b>	<b>900</b>	<b>1,246</b>



## UN Delegation Visit to SRSO





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## INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF THE SINDH RURAL SUPPORT ORGANIZATION

### Report on the Audit of the Financial Statements

#### Opinion

We have audited the annexed financial statements of SINDH RURAL SUPPORT ORGANIZATION (the Company), which comprise the statement of financial position as at June 30, 2024, and the statement of income and expenditure, the statement of comprehensive income, the statement of changes in funds and the statement of cash flows for the year then ended, and notes to the financial statements, including a material accounting policy information and other explanatory information, 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 the audit.

In our opinion and to the best of our information and according to the explanations given to us, the statement of financial position, the statement of income and expenditure, the statement of comprehensive income, the statement of changes in funds and the statement of cash flows for the year then ended together with the notes forming part thereof conform with the accounting and reporting standards as applicable in Pakistan and give the information required by the Companies Act, 2017 (XIX of 2017), in the manner so required and respectively give a true and fair view of the state of the company's affairs as at June 30, 2024 and of the surplus and other comprehensive surplus, its funds and changes in cash flows for the year ended.

#### Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs) as applicable in Pakistan. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Company in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants as adopted by the Institute of Chartered Accountants of Pakistan (the Code) and we have fulfilled our other ethical responsibilities in accordance with the Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

#### Information Other than the Financial Statements and Auditor's Report Thereon

Management is responsible for the other information. The other information comprises the information included in the annual report but does not include the financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.



### **Responsibilities of Management and Board of Directors for the Financial Statements**

Management is responsible for the preparation and fair presentation of the financial statements in accordance with the approved accounting and reporting standards as applicable in Pakistan and the requirements of Companies Act, 2017(XIX of 2017) and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

Board of directors are responsible for overseeing the Company's financial reporting process.

### **Auditor's Responsibilities for the Audit of the Financial Statements**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs as applicable in Pakistan will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs as applicable in Pakistan, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.



- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with the board of directors regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide the board of directors with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

#### Report on Other Legal and Regulatory Requirements

Based on our audit, we further report that in our opinion:

- a) proper books of account have been kept by the Company as required by the Companies Act, 2017 (XIX of 2017);
- b) the statement of financial position, the statement of income and expenditure, the statement of comprehensive income, the statement of changes in funds and the statement of cash flows together with the notes thereon have been drawn up in conformity with the Companies Act, 2017 (XIX of 2017) and are in agreement with the books of account and returns;
- c) investments made, expenditure incurred and guarantees extended during the year were for the purpose of the Company's business; and
- d) no zakat was deductible at source under the Zakat and Ushr Ordinance, 1980 (XVIII of 1980).

The engagement partner on the audit resulting in this independent auditor's report is Zulfikar Ali Causer.

KARACHI

DATED: 24 OCT 2024

UDIN: AR202410067mZPCHzDj

BDO EBRAHIM & CO.  
CHARTERED ACCOUNTANTS

**SINDH RURAL SUPPORT ORGANIZATION  
STATEMENT OF FINANCIAL POSITION  
AS AT JUNE 30, 2024**

	Note	2024 Rupees	2023 Rupees
<b>ASSETS</b>			
<b>NON-CURRENT ASSETS</b>			
Property and equipment	4	1,024,769,211	746,482,941
Intangible assets	5	14,771,071	17,772,728
		1,039,540,282	764,255,669
<b>CURRENT ASSETS</b>			
Stocks	6	13,282,582	7,907,317
Grants receivable	7	594,166,794	256,188,373
Interest free loans	8	497,495,711	327,987,056
Microcredit loans	9	2,322,813,631	1,920,717,038
Short term advances	10	70,822,908	52,501,647
Short term deposits and prepayments	11	57,274,149	98,675,733
Mark-up accrued	12	372,917,914	262,664,192
Other receivables	13	8,951,506	20,145,375
Net defined benefit asset	18	44,893,969	33,919,413
Short term investments	14	4,131,000,000	3,100,000,000
Bank balances-specific to projects	15	2,497,859,243	3,192,009,956
Bank balances	16	133,560,956	131,412,567
<b>TOTAL CURRENT ASSETS</b>		<b>10,745,039,662</b>	<b>9,404,128,668</b>
<b>TOTAL ASSETS</b>		<b>11,784,579,644</b>	<b>10,168,384,337</b>
<b>LIABILITIES</b>			
<b>NON-CURRENT LIABILITIES</b>			
Deferred grants	17	957,443,445	1,184,395,629
Compensated absences	18	15,230,274	12,239,787
Interest free loan	19	659,192,969	659,192,969
		1,631,866,688	1,855,828,385
<b>CURRENT LIABILITIES</b>			
Short term borrowings	20	2,879,862,897	2,406,603,701
Interest accrued	21	146,557,460	130,130,276
Accrued and other payables	22	2,569,248,119	1,866,458,548
		5,595,668,476	4,403,192,525
<b>TOTAL LIABILITIES</b>		<b>7,227,535,164</b>	<b>6,259,020,910</b>
<b>NET ASSETS</b>		<b>4,557,044,480</b>	<b>3,909,363,425</b>
<b>REPRESENTED BY:</b>			
Endowment fund	24	2,676,000,000	2,501,000,000
Revaluation surplus on property and equipment	25	134,754,460	134,770,080
Special reserve		39,594,008	9,763,321
Loan loss reserve		124,083,124	124,083,124
Accumulated surplus		1,582,612,887	1,139,746,901
		4,557,044,480	3,909,363,425

**CONTINGENCIES AND COMMITMENTS**

26

The annexed notes from 1 to 45 form an integral part of these financial statements.



**CHIEF EXECUTIVE**



**DIRECTOR**

**SINDH RURAL SUPPORT ORGANIZATION  
STATEMENT OF INCOME AND EXPENDITURE  
FOR THE YEAR ENDED JUNE 30, 2024**

	Note	2024 Rupees	2023 Rupees
<b>INCOME</b>			
Amortization of grants - net	27	4,029,005,892	3,473,207,319
Income from microcredit loans	28	733,130,981	551,548,994
Profit on investments and bank deposits	29	945,916,009	475,161,918
Other income	30	186,528,260	178,945,341
		<u>5,894,581,142</u>	<u>4,678,863,572</u>
<b>EXPENDITURE</b>			
Programme assistance	31	4,462,824,470	3,908,819,052
Operating expenditure	32	235,611,696	213,336,111
Financial charges	33	522,095,468	342,926,380
Provision against non-performing microcredit loans	9.2	56,625,612	122,063,818
		<u>5,277,157,246</u>	<u>4,587,145,361</u>
Taxation	34	-	-
Excess of income over expenditure		<u>617,423,896</u>	<u>91,718,211</u>

The annexed notes from 1 to 45 form an integral part of these financial statements.

**CHIEF EXECUTIVE**

**DIRECTOR**

**SINDH RURAL SUPPORT ORGANIZATION  
STATEMENT OF COMPREHENSIVE INCOME  
FOR THE YEAR ENDED JUNE 30, 2024**

	Note	2024 Rupees	2023 Rupees
Excess of income over expenditure		617,423,896	91,718,211
<b>Other comprehensive income for the year:</b>			
Items not to be reclassified to statement of income and expenditure in subsequent periods:			
Actuarial gain relating to defined benefit obligation	18.2.3	<u>30,257,157</u>	<u>33,544,432</u>
Total comprehensive surplus for the year		<u><u>647,681,053</u></u>	<u><u>125,262,643</u></u>

The annexed notes from 1 to 45 form an integral part of these financial statements.

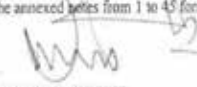
**CHIEF EXECUTIVE**


**DIRECTOR**

SINDH RURAL SUPPORT ORGANIZATION  
STATEMENT OF CHANGES IN FUNDS  
FOR THE YEAR ENDED JUNE 30, 2024

Note	Endowment fund	Capital reserve	Revenue reserve			Total
		Revaluation surplus on property & equipment	Loan loss reserve	Special reserve	Accumulated surplus	
----- Rupees -----						
	2,001,000,000	134,785,700	124,083,124	5,177,410	1,019,054,549	3,284,100,783
	-	-	-	-	91,718,211	91,718,211
	-	-	-	-	33,544,432	33,544,432
	-	-	-	-	125,262,643	125,262,643
	-	(15,620)	-	-	15,620	-
	-	-	-	4,585,911	(4,585,911)	-
	-	-	-	-	-	-
	500,000,000	-	-	-	-	500,000,000
	2,501,000,000	134,770,080	124,083,124	9,763,321	1,139,746,901	3,909,363,426
	-	-	-	-	617,423,896	617,423,896
18.2.3	-	-	-	-	30,257,157	30,257,157
	175,000,000	-	-	-	(175,000,000)	-
	-	(15,620)	-	-	15,620	-
	-	-	-	29,830,687	(29,830,687)	-
	2,676,000,000	134,754,460	124,083,124	39,594,008	1,582,612,887	4,557,044,479

The annexed notes from 1 to 45 form an integral part of these financial statements.

  
CHIEF EXECUTIVE

  
DIRECTOR

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