

ORANGI PILOT PROJECT Institutions and Programs

83rd QUARTERLY REPORT
JULY, AUG., SEPT 2000



Syed Ghulam Qadir Shaikh together with a group of farmers from Thatta, signs agreement for credit.

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ORANGI PILOT PROJECT – Institutions and Programs

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I. INTRODUCTION:

1. Since April 1980 the following programs have evolved:

- Low Cost Sanitation -started in 1981
- Low Cost Housing- started in 1988
- Health & Family Planning- started in 1985
- Women Entrepreneurs- started in 1984
- Family Enterprise- started in 1987
- Education- started in 1987 stopped in 1990. New program started in 1996.
- Social Forestry- started in 1990 stopped in 1997
- Rural Development- started in 1992

2. The programs are autonomous with their own registered institutions, separate budgets, accounts and audits. The following independent institutions are now operating :

- OPP Society Council: It receives funds from INFAQ Foundation and distributes the funds according to the budgets to the OCT, OPP-RTI Khasda and RDT . For details of distribution see page 5.
- OPP- Research & Training Institute (RTI) undertakes the Sanitation, Housing and Education programs, the research and training for these and facilitates research and training activities of OCT, KHASDA and RDT. Ms. Perween Rahman is the Director. Mr. Arif Hasan is the principal advisor. For details see page 6 & 8 to 49
- OPP- Karachi Health and Social Development Association (KHASDA) undertakes the Health and Family planning program. Dr. Shamim Z. Khan is the Director. See report-page 50..60
- OPP-Orangi Charitable Trust (OCT) undertakes the micro credit program. Mr. Anwer Rashid is the President -see receipts & expenditure page 7.. and also report -page 61 to 82
- OPP-Rural Development Trust (RDT) undertakes the rural program Mr Akbar Khan is the Director. See report - page 83..95

3. The OPP Society Council meeting was held, 82nd Quarterly Progress Report was considered and approved.

4. Replication of Low Cost Sanitation by NGOs, Govt. Agencies and Municipal Corporations is proceeding in many places - in Karachi, Faisalabad, Pindi, Lodhran, Uch and Swat. Misereor, Cordaid and Water Aid continue their support. For details see OPP-RTI report-page 8 to 29. The 34th OPP-RTI council meeting was held. Quarterly Progress Report was reviewed and approved together with the audit report and budget.

5. The performance of OPP Rural Development Trust was discussed in the Board meeting held on 25th May. It was decided in the meeting that the performance of RDT should be reviewed for the future action plan. Two member committee has been formed to review the progress. OPP-RDT has disbursed total loan amounting to Rs. 10 million to 114 borrowers. Financial support has been provided by SNPO.

6. OCT has till May'2000 issued credit of Rs. 142.38 million to 7216 borrowers, of which 18% are the women borrowers. In 1991 the program was extended outside Orangi and Karachi through NGOs/CBOs and local activists, both in the Urban and Rural areas. Support has been extended to NGOs/CBOs/activists in 11 cities in Sindh and 10 cities in Punjab, for extension of the credit program. For details see report pages 61-82. This quarter loans amounting to Rs. 1,90,000/- was issued to 21 units thru the Micro Credit Trust.

7. Oxford University press published a book by Dr. Akhter Hameed Khan "Orangi Pilot Project-remiscences and reflections", Price Rs.350/= (paperback is for Rs.175/). Urdu translation has been published by City Press, Price is Rs. 100/-.

City Press has published 5 books and a monograph i) "Working with Government" experience of OPP's low cost sanitation program. By Arif Hasan. price Rs. 100/-(available in Urdu and in English) ii) "Community Initiatives - Four Case Studies from Karachi" edited by Arif Hasan. price Rs. 200/= (available in Urdu and in English). iii) "Akhtar Hameed Khan and the OPP" - by Arif Hasan. Price Rs. 50/-. Available in Urdu and in English iv) "Proposal for a Sewage Disposal System for Karachi" prepared by OPP-RTI. Price Rs. 200/- v) "Ten decades of Rural Development- Lessons from India"- by Dr. Akhter Hameed Khan. Second Edition. Price Rs. 60/- vi) "Understanding Karachi - Planning and Reform for the future" by Arif Hasan. Price Rs. 245.

This quarter 2 reports are under publication by City Press, one titled "Land for the poor" by Arif Hasan and the other titled "Transforming Urban Settlements-The Orangi Pilot Project's Low Cost Sanitation Program" by S. Akbar Zaidi.

Two monographs printed recently by OPP-RTI are, one titled "Sewerage, drainage, treatment plants: responsibilities finances, issues and policy changes needed" by Perween Rahman and the second titled "Scaling up of the OPP programs" by Arif Hasan.

8. Reporting on Education Programme, which was stopped in 1990 has been resumed since 1996. Support has been received from Asia Foundation and Rotary club for the schools.

9. On the First death anniversary of Dr. Akhter Hameed Khan, founder of the OPP, the "First Dr. Akhter Hameed Khan Development Forum" is being held in Karachi on 10th Oct' 2000

II. RECEIPTS, EXPENDITURE AND ASSETS-Audited Figures (In Rupees -1980 to 1999-2000)

1) OPP

Year	Receipt	Expend.	Assets
1980-81	539220	187766	351454
1981-82	925921	452496	824879
1982-83	1811998	1320037	1316840
1983-84	2003319	1977586	1342573
1984-85	2660079	1856676	2145976
1985-86	2921394	2085179	2982191
1986-87	3317866	2355914	3944143
1987-88	3866439	3784915	4025667
1988-89	3375637	3485389	3915915

Since 1988 the OPP has been upgraded into five independent institutions. The OPP-Society, the OPP-Research and Training Institute (RTI), the Orangi Charitable Trust (OCT), the Karachi Health and Social Development Association (KHASDA) and the Rural Development Trust (RDT). Below is the audited account of the institutions.

2) OPP Society

Year	Receipt	Expend.	Assets
1989-90	4104309	3982682	4037542
1990-91	8250238	5938697	6349083
1991-92	9424864	7410261	8363686
1992-93	11255470	16224548	3410898
1993-94	12291472	11637239	4048842
1994-95	11624091	11360933	4312000
1995-96	14798969	13733549	5377420
1996-97	15390714	15184556	6183578
1997-98	10450735	10572475	5561838
1998-99	8830682	13898941	393579
1999-00	6400000	4519326	3963752

3) OPP – Research & Training Institute

Year	Receipt	Expend.	Assets
1989-90	1179325	1178875	450
1990-91	1582348	1499627	83171
1991-92	2023931	1418992	688110
1992-93	9151534	3005457	6834187
1993-94	4995532	3545598	8284121
1994-95	5436822	3868298	9852645
1995-96	5137698	3875828	11114515
1996-97	7058909	5208577	12964847
1997-98	7517002	4984717	15497134
1998-99	4677139	5382980	14791291
1999-00	8356012	6003400	17143903

4) OPP – Orangi Charitable Trust

Year	Receipt	Expend.	Assets
1987-88	1984307	157190	1827117
1988-89	771964	346649	2252432
1989-90	1106306	667588	2691150
1990-91	2573830	932405	4332575
1991-92	3877206	1297584	6912197
1992-93	5840170	826145	11926222
1993-94	7913564	968158	18871628
1994-95	7624809	1541139	24955298
1995-96	11452898	2641407	33766789
1996-97	15182813	5298843	43650759
1997-98	9150898	2202616	60714273
1998-99	6902203	2649602	64940643
1999-00	3266753	2287620	55837635

5) OPP – Karachi Health & Social Development Association

Year	Receipt	Expend.	Assets
1989-90	424379	418040	6339
1990-91	406797	404086	9050
1991-92	421086	429192	944
1992-93	722697	516025	207616
1993-94	613222	559580	261258
1994-95	424387	475987	209658
1995-96	593952	586901	216709
1996-97	583936	610359	190286
1997-98	715763	608540	297509
1998-99	719663	660145	357027
1999-00	716092	669932	403187

6) OPP – Rural Development Trust

Year	Receipt	Expend.	Assets
1996-97	4920050	410722	4509328
1997-98	2769989	778450	6500867
1998-99	2195949	2215250	6481566
1999-00	2032216	1275693	7237889

III. RECEIPT AND EXPENDITURE (2000-2001)

1) Abstract

	RECEIPTS		EXPENDITURE	
	BUDGET	JUL-AUG'00	BUDGET	JUL-AUG'00
OPP	8700000	1407222	8700000	2503026
RTI	6950350	1073505	6950350	1258251
OCT	36518426	22485537	38508426	1309737
KHASDA	545000	131705	703000	105432
RUR D.TRUST	4352500	3015551	2019108	1485038

2) OPP Society -Receipts & Expenditures- Jul - Aug'2000

RECEIPTS			EXPENDITURE		
OPP	BUDGET 2000-2001	ACTUAL JUL-AUG'00	OPP	BUDGET 2000-2001	ACTUAL JUL-AUG'00
INFAQ F	3700000	900000	RESERV F	478974	0
LOAN	0	507222	RAMZAN ALLW	200000	0
			GRANTS:		
			RTI	2000000	500000
			KHASDA	500000	125000
			RURAL D. TR.	200000	0
			WOMEN SEC	200000	0
			OCT	121026	28026
			MCT	0	1850000
DONRS FOR	OCT		ORG. TRUST	5000000	0
INFAQ-OPP	5000000	0			
G.TOTAL	8700000	1407222	G. TOTAL	8700000	2503026

3) OPP-RTI Receipts & Expenditures -Jul -Aug'2000

RECEIPTS			EXPENDITURE		
	BUDGET 2000-2001	ACTUAL JUL-AUG'00		BUDGET 2000-2001	ACTUAL JUN-AUG'00
GRANT			RTI SEC.		
OPP	2000000	500000	ADMIN&ACC	580896	105141
DONORS			CEN OFFICE	580992	121636
CORDAID	927630	*0	SANIT&HOUS	598280	92815
MISEREROR	511000	0	SANIT 1&2	313444	45214
UNDP (TRAIN)	275000	0	SOC FORSTER	91540	13345
HOMLESS INTR.	500000	0	WOM. SEC.	174872	25514
WATER AID	1280043	0	CAPITAL EXP	150000	368070
PROFIT DTR	320000	0	PUBLICATION	157712	72916
TRAIN FEE	100000	0	RESCH. SEC	608396	101458
OPP FR RESCH.	7500	0	AUDIO/VID	20000	1780
PUBLICATION	35000	7380	DEMONSTRAT	100000	12600
NURSERY	12700	625	CONSUL FEE	180000	90000
MEMBERSHIP	2000	0	MISEREROR	511000	82768
CORDAID			WATER AID	1280043	77904
(CBO's,NGO's)	400000	*0	M.CYCLE	30000	0
SKAA	100000	0	TRAIN COST	25000	0
OTHER INCOME	3619	0	LOAN & ADV.	20000	10315
OPP FOR WOM.	159872	0	EOBI	56000	9170
SILAVIP	145986	0	UNDP (TRAIN)	275000	10655
SALE OF ASS.	170000	565500	B.(CBOs,NGOs)	400000	0
			DIF. FNDS FOR	36000	6000
			EDUCATIN. PR	500000	0
			SESSI	15189	2494
			W.SHOP/SILV	145986	8456
			RTI/DEP.CERT.	100000	0

GR. TOTAL	6950350	1073505	G. TOTAL	6950350	1258251

4) OPP-KHASDA	545000	131705	EXP	706000	105432

5) OPP-RDT	4352500	3015551	EXP	2019108	1485038

*Received in budget year 1999-2000

6) OPP-OCT -Receipts & Expenditures-Jul' - Aug'2000

	BUDGET	ACTUAL	EXPENDIT.	BUDGET	ACTUAL
RECEIPTS					
GRANTS			OPERATION		JUL-AUG'00
SNPO	397400	530000	EXT OFF/HAF	0	0
WOMEN SEC.	200000	0	LN OFF/NAILA	0	0
TOTAL	1490000	0	CONSLTT/HANIF	63436	10150
			MANAGER/ALLAUDIN	73948	11833
DONATION			RAFIQ HONER	60092	9596
INFAQF-OPP	5000000	0	L/MNG/QAMAR	46388	7409
MRS. YOUSUF	100000	0	ASST/A.OF/SHEH	46388	3795
TOTAL	5100000	0	CH.ACTT/ZEHRA	0	0
			ACCTT/SAMINA	62620	9990
			COM.OFF/KEHKA	50804	8124
			ASSTT/SHABIR	53120	8501
MARK UP	4000000	401275	ASST.RC.OFF/JAVID	64256	10266
OTHER INCOM		0	REC.OFF/ASHF	71680	11437
FDR INCOM	200000	0	LGL/ADV/SHAH	18000	3000
			L.MANG/S.KHAN	52372	8358
			DRV/IQBAL	38848	3176
			DRV/YOUSUF	46084	7378
			COMMISION	111600	19600
			CONSULTANTS	82800	13800
			TRAINING	50000	-8700
			TRAVEL ALLW.	10000	1575
			DEARNESS ALLW.	45000	6000
			EDUCATION ALLW	21600	3400
			PRINTING	60000	4050
RECOVERY	24800000	1815460	STATIONERY	10000	1987
SPECL ACC	121026	95996	PHOTOCOPIES	25000	0
RECEIVED BD	DEBTS	1700	POSTAGE	25000	2319
RECEIVED OTH.	& DON.	6425	AUDIO-VISUAL	10000	657
			MEETING	20000	1200
N.B.P LOANS	2000000	0	BANK CHARGE	30000	0
			COMPUTER SUP	40000	4620
			COMPUTER M	20000	3000
			MAINTENANCE	35000	9765
			AUDIT FEE	18000	15000
			TELEPHONE	50000	17192
			ELECTRICITY	35000	7085
			LEGAL EXP	150000	1350
			LOAN AGREEM.	5000	13300
			POL 9179	20000	2400
			S/R.	20000	1278
			WATER TAX/BILL	10000	0
			ADVANCE	0	25426
			PENSION	20000	3000
			EOBI	30000	4170
			POL/VAN	47000	6900
			S&R/VAN	24000	13425
			LOCKER	2500	0
			CONVEYANCE ALLOW.	5000	0
			PETRO & O.TIME	15000	135
			POL/7855	20000	4100
			TRANSPORTATION		
			MISC	50000	0
			TOTAL (O.H)	1795536	307981
			DONATION	100000	1569
			BAD BEBTI	1500000	380085
			LOAN	30000000	45500
			BOOK+JOUR.		1560
			ABNORM. LOSS	20000	0
			REPAYTO	2000000	0
			MARK UP	200000	0
			LOANS OPP	0	508972
			CAPITAL EXP	200000	38919
			SPCL ACCTS	121026	20286
			INVESTMENT	2471864	0
			NRSP (SRSP)		
TOTAL	36518426	22485537	GR TOTAL	38508426	1309737

IV. ORANGI PILOT PROJECT – RESEARCH AND TRAINING INSTITUTE

1. Replication of the Low Cost Sanitation Programme

- 1.1 The Model
- 1.2 Advisory Services
- 1.3 Support to NGOs/CBOs
- 1.4 Some lessons learnt while working with Government and NGOs/CBOs
- 1.5 Working with NGOs, CBOs and Government out side Karachi
 - Anjuman Samaji Behbood - Faisalabad
 - Anjuman Falah-o-Behbood - Rawalpindi
 - Environment Protection Society - Swat
 - Lodhran Pilot Project - Lodhran
 - Juggo Village - Lodhran
 - Conservation and Rehabilitation Centre - Uch Sharif
 - Visit to Peshwar
 - UNDP-RWSS program
- 1.6 Working with NGOs, CBOs and Government in Karachi
 - SKAA-OPP-RTI Project
 - Survey of SKAA and KMC Katchi Abadis
 - Orangi Project of KMC-ADB
 - Zia Colony - Korangi
 - Manzoor Colony
 - Junejo Town
 - Model Colony - Malir Society
 - Development of Natural Nalas/Drainage Channels
 - Documentation of Natural Nalas/Drainage Channels
 - Greater Karachi Sewerage Plan and Korangi Sewerage Project of the KWSB: Review and Alternative Proposal
 - Citizen's position paper on policy for Water and Sanitation for the City
 - Research Study
- 1.7 Statistics – Sewerage Construction Outside Orangi-May 2000

2. Research, Training and Publication

- 2.1 Budget and Expenditure
- 2.2 Training
- 2.3 Youth/Activists Training Program
- 2.4 CBO Activists Forum
- 2.5 Training Groups
- 2.6 Visitors
- 2.7 Research Study
- 2.8 Surveys
- 2.9 Recent Publications
- 2.10 Statistics – Documentation

3. Low Cost Sanitation Program

- 3.1 Budget and Expenditure
- 3.2 Introduction
- 3.3 Statistics of Work in Orangi
 - Survey of Orangi
 - Cummulative construction: 1981 – May 2000
 - Peoples investment in low cost sanitation
 - KMC/ADB trunk sewer: Construction and KMC investment
 - Nala Development into box trunks

- 3.4 Development of Orangi Natural Nala - A part of external development
- 3.5 Tree Plantation and Solid Waste Management

4. Low Cost Housing Programme

- 4.1 Introduction
- 4.2 Present package of Advice
- 4.3 Extension of Package
- 4.4 Upgrading the Thalla
- 4.5 Research – T. Girder and Concrete Tile Roofing
- 4.6 Use of Proper Design and Construction Techniques for Roofing
- 4.7 Construction and Demonstration
- 4.8 Training, Extension and Documentation

5. Education Programme: Support to Small Schools

- 5.1 Educated Youths take the Initiative
- 5.2 OPP-RTI's Support
- 5.3 Schools Functioning
- 5.4 Stages in Expansion
- 5.5 Support for Expansion
- 5.6 Revolving Fund for Support for Physical Expansion
- 5.7 Educational Entrepreneur's Coordination
- 5.8 Documentation

6. Experiments at the RTI Nursery

IV. ORANGI PILOT PROJECT – RESEARCH AND TRAINING INSTITUTE

1) REPLICATION OF THE LOW COST SANITATION PROGRAM

1.1) The Model

The model that has evolved from Orangi is the concept of development with people and government as partners i.e. There are two levels of a modern sanitation system:

1) Internal Development comprising of:

- Inside the house - sanitary latrine,
- In the lane - underground sewerage line and
- Secondary or collector sewerage.

These constitute 70% of the total system. People have shown that this level can be self-financed, managed and maintained.

2) External Development constitutes:

- Trunk sewer/natural nala development
- Treatment plant.

This remains like water mains the responsibility of the government.

This model of low cost sanitation in Orangi is now being replicated by:

- a. NGOs/CBOs
- b. Foreign donor agencies (UNDP)
- c. Official agencies (KMC, DMCs, SKAA and Lodhran Municipal Committee)

1.2) Advisory Services:

On request advisory services are being provided to Karachi Municipal Corporation (KMC) and the District Municipal Corporations (DMCs) for external development in Karachi. Appointment continues with Sindh Katchi Abadi Authority (SKAA) for Katchi Abadies in Karachi. On request advisory services are being provided to Lodhran Municipal Committee. On request advise is being provided to NRSP for sanitation in a village in Punjab. Training and advisory services are being extended to NGOs & CBOs sponsored by UNDP Life Programme. On request advise has been provided to the Local Govt. Deptt. of NWFP for the World Bank funded "Community Infrastructure Program".

1.3) Support to NGOs/CBOs:

Effort is being made to strengthen local NGOs/CBOs so that they can independently function as support organisations. To the NGOs/CBOs technical and advisory services are provided free of cost. Others pay fees and direct costs. Water Aid has approved a grant of Rs. 3,55,400/- for support to NGOs/CBOs for the programme of water supply and sanitation. Cordaid has approved a grant of Rs.5,10,000/- for support to NGO's/CBO's to initiate/strengthen other programmes. In addition to supporting groups and CBOs in Karachi, support for the sanitation program is being extended to ASB in Faisalabad, AFB in Rawalpindi, EPS in Swat, CRC in Uch and to LPP in Lodhran

1.4) Some lessons learnt while working with Government and NGOs/CBOs.

Working with Govt:

1. Community Participation is not the problem, governments and professionals participation in peoples work is needed.
2. In planning following is needed:-
 - i) Provision of a master plan/investment plan to avoid adhoc work.
 - ii) Consideration of the relationship within the settlement and its surroundings to avoid working in isolation.

- iii) Documentation of existing work. So as to avoid duplication and the tendency of doing everything from scratch. Lack of above results in waste of resources.
- 3. Issue is waste of resources rather than lack of resources.
- 4. Where head of the respective development agency, agrees with the concept of partnership, the technical and managerial capacity of the agency can be mobilized in the proper direction, ensuring quality, time schedule and cost effectiveness of work.
- 5. Frequent transfer of officials affects the process of work, causing delays and dead locks.

Working with NGOs/CBOs

For institutionalization of development NGOs/CBOs, following are essential:

- a) Core funding for minimum 3 years, as institutionalization takes time.
- b) Focus on 3 aspects i) accounting ii) reporting iii) research and monitoring
- c) Clarity of policy and limitations.

Considering the existing capacity of NGO's/CBOs, capacity building as stated in items b & c will take time.

1.5) Working with NGOs/CBOs and Government out side Karachi:

Anjuman Samaji Behbood (ASB) - Hasanpura/Dhuddiwala - Faisalabad:

Water Aid is providing funds for core staff to the local organisation Anjuman-e-Samaji Behbood for water and sanitation programme. Water supply was the priority problem of the settlement. Funds of Rs.2,00,000/- for laying of a water main to serve 1,000 houses were arranged thru Water Aid. In lanes, water lines were to be laid on self help. In Dec'95 132 rft. 6" dia A.C pipe for road crossing was laid. ASB lobbied WASA (Water and Sanitation Authority) and acquired connection from the water main.

In Feb'96 laying of 1,448 rft 6" dia water main in Hasanpura was completed. OPP-RTI member provided on site guidance. Later additional 477 rft. 4"-6" dia main line was laid. The total cost of main line passing thru 9 lanes, came to Rs.1,94,901/-. Since then in another 32 lanes 3" dia 6,585 rft. water lines have been laid on self help. 315 houses have contributed Rs. 4,68,286/- for the lane lines, Rs.94,500/- for the main line, Rs.1,89,000/- for house connections and have paid Rs.4,06,221/- as connection fee to WASA. In two more settlements i.e. Nisar Colony and Iqbal Nagar, ASB has supported laying of water lines in 4 lanes, 1325 rft. 49 houses have contributed Rs. 68,520/- for lane lines, Rs. 29,400/- for house connections and have paid Rs. 57,575/- as connection fee to WASA.

ASB has organised a water committee comprising of activists, selected by the residents. The committee is managing the finance and implementation of water mains. Work of laying 1st phase of water main was completed in two weeks, all accounts were carefully maintained. Residents are paying back the cost of the water main. The water committee has already recovered finances from 315 houses. This amount is used for extension of main water line as well as sewer mains. In earlier stages of the work supported by the area MPA, 65 free water connections were made to the peoples financed water main. Within 4 months on peoples pressure WASA disconnected all these free connections. Due to the earlier frequent political interference, progress in laying the water supply lines in lanes in Hasanpura is slow.

The water committee has also mobilized residents for laying lane sewers. Since Feb'96 sewer lines on self help have been laid in total 200 lanes 41,940 rft., 2,134 houses have invested total Rs.5.689 million for lane sewers, connections and sanitary latrines. 1,820 rft 12" dia Jalvi Market secondary sewer serving 35 lanes was laid. Peoples investment was Rs.2,77,305/-. On request ASB completed survey, plan and estimate for large secondary sewers in Kehkashan Colony. ASB held several meetings with activists in Kehkashan Colony for organisation of work. In Nov.99 work of laying 3,800 rft. 12" dia secondary sewer was started. The estimated cost of the secondary sewer is

Rs. 7,03,000/-. So far 430 rft. sewer has been laid. Work has been temporarily stopped, as WASA is undertaking rectification work on the drain, which is the ultimate disposal of the secondary sewer. On request from Nisar Colony, a settlement of 200 lanes, ASB is providing support. Here WASA trunk sewers exist. People were mobilized to lay lane sewers to connect to the trunk sewers. However WASA sent notices to people, stopping connection into the trunk sewers. ASB and Nisar Colony activists held several meetings with WASA. After two months of effort, finally in late December 1999 WASA agreed to allow connection to the trunk sewer on payment of Rs. 400 per house as connection charges. Work of laying sewers in 32 lanes has been completed. On request from Satellite Town, plan and estimate was provided by ASB. In total 12 lanes sewer lines have been laid, this quarter work was completed on 2 lane sewers. In two more settlements, Himatpura and Sohailabad, work on 5 lane sewers was completed this quarter. On request from three settlements Usman Town, Rasheed Nagar and Jameel Town preparation of plan and estimates was completed. However, there is a WASA disposal works nearby but it is incomplete, there are missing links in the sewer. ASB is making efforts with WASA for completion of the scheme so lane sewers can connect.

For construction of large secondary sewers where needed, such as in Kehkashan Colony, ASB is using a revolving fund of Rs. 500,000/- provided by Water Aid. The cost of the large secondary sewers is to be paid back by the residents as lane sewer connection charges.

Earlier ASB's capacity for- survey, documentation, planning, designing and estimation was strengthened. Extensive training was provided on planning, designing and estimation. ASB is now independently undertaking planning and designing.

Last quarter ASB coordinator Mr. Wattoo became a member of the Govts. District Development Committee (DDC). The committee has been given the task to facilitate and monitor the work of municipal agencies and WASA. In this capacity ASB has lobbied for provision of Govt. funds of Rs. 2.7 million for WASA to complete the missing links, in the sewer trunks and disposal works scheme. Work is in progress. ASB has held several meetings with WASA and Punjab Govt. officials, so that information can be acquired on existing water and sewerage system in Faisalabad, as this will facilitate extension of work. WASA officials do not have a map of the city with documentation of existing works. ASB is making efforts so that existing city sewerage and water supply system is documented. In this regard, this quarter Mr. Arif Hasan paid a visit to ASB to assist in coordination with WASA. Lately WASA has started advising communities to contact ASB for support for internal development, thus assisting in program extension.

Last quarter ASB coordinator with a group of community activists and journalists, visited OPP-RTI for a weeks orientation training. Documentation of work, strengthening the technical capacity of the ASB team, by hiring and training a technical person to assist the ASB technician, were again stressed in meeting with ASB coordinator.

Many Govt. and donor officials, professionals, development activists, journalist, social organisations and community groups are visiting ASB. This gives them an opportunity to study the work on site and develop an understanding of the dynamics of community work. Some of the visitors were, Provincial Minister for Information, Environment, Youth and Culture, Technical Advisor to Govt. of Punjab, Commissioner and Deputy Commissioner Faisalabad, DG police Punjab and Director Social Welfare Punjab.

ASB Co-ordinator is frequently invited to give presentations of his work to Govt. officials, donors and community groups in Faisalabad and in other cities, he has presented his work in Uch, Swat, Lodhran, D.I. Khan, Multan, Mian Chunno and Golra Sharif.

Video documentation by ASB of on going work is in progress. A video documentary on ASB work is available.

A report documenting ASB's work titled "The work of ASB and the larger Faisalabad context" has been completed by Arif Hasan, Salim Alimuddin and Asiya. The report has been sponsored by Water Aid.

Anjuman Falah-o-Behbood (AFB) - Dhok Matkal and Dhok Hassu - Rawalpindi:

Support is being provided to the local organisation Anjuman-e-Falah-e-Behbood to extend the programme. With initial core funding from Water Aid, AFB has set up a team for the sanitation program.

As per AFB report, work in total 49 lanes and 1 secondary sewer 8,742 rft comprising 542 houses was completed. Peoples investment in sanitary latrines, lanes and secondary sewer has been Rs.8,33,539/-. Contact in lanes, mobilization, preparation of case studies and profiles is in progress. On request plan and estimates have been provided for 8 lanes and one secondary sewer. Contact is in progress in 52 lanes in 6 settlements, where earlier plan and estimates were provided. Money collection is in progress in 5 lanes.

In November 1999, a visit was made by OPP-RTI member. AFB work in Dhok Hassu and the effective role of the social organiser was observed. Work was discussed with the AFB technical team. It was observed that documentation of work is good. Maps are made in proper scale, documentation of existing works in sewage for the six wards where AFB is working is complete. For one ward on peoples request, existing water supply system was documented. The documentation enabled area residents to identify the source and the supply network, so strengthened their lobby with WASA, improving the water supply for the area. AFB contacts in the area have increased. Lane managers of lanes were sewer lines have been laid, are assisting in mobilization. Technical team has been strengthened, 2 technicians from the area have joined the team. AFB was guided on statistical documentation and the importance of preparing case studies and profiles.

In Dec. 1999 a 2 days visit was made. AFB's organisation, work and efforts at strengthening the work were discussed. Guidance was provided.

In March 2000 a visit was made by OPP-RTI engineer, efforts at strengthening the organisational setup, need for weekly meetings and coordination was discussed. In case of lanes with technical design problems, the team was guided to send the necessary information to OPP for advise. Need for coordination among the team is being repeatedly stressed.

This quarter a visit was made to AFB. Meeting was held with the team members. Need for team work was stressed. Effort is being made to resolve the internal conflict within the organisation.

Environmental Protection Society (EPS) – Swat

EPS an NGO, has been working with communities in Swat since 1991. EPS has supported peoples initiative in development by preparing maps, plans of settlement and providing advise. Drainage of sewage is a severe problem in the settlements. Earlier EPS team comprising architect, engineers, technicians and social organiser, received 10 days training at RTI. On request, in Dec.'98 Water Aid support for core funding was provided for extension of sanitation program. Lately Water Aid has approved support for further 3 years.

In January 1999 OPP-RTI members visited EPS. Meetings were held with EPS team and site was visited. The settlements are along the River Swat. EPS explained that the sanitation program was an extension of its effort at conservation of River Swat. Work of the technical support unit and organisation of the programme were discussed. EPS agreed to focus on the development of a demonstration model.

In July 1999 EPS members paid a visit to OPP-RTI. Work was reviewed, options for improvised treatment facility were discussed. EPS is making efforts to acquire technical information, for the demonstration of a small sewage treatment facility.

In August 1999 a 2 day visit was made by OPP-RTI technician. Technical designs were reviewed. Need for septic tank or small treatment facility was discussed.

As per EPS report, on request the technical support unit has prepared map, plan and estimate for a sewage disposal system for total 4 villages i.e. Shagai, Amankot, Tagdarai and Chaliar.

In Dec. 1999 work in Shagai Village started. Laying of 660 rft. main sewer, septic tank and 144 rft. lane sewers comprising 18 houses was completed. Beside technical support, EPS arranged Govt. funding for main sewer pipe and septic tank costing Rs. 41,115. Peoples investment in lane sewers, latrines and labour for main line was Rs. 56,972/-. Request for extension of work in other lanes has been received by EPS.

This quarter in Amankot, on site work for lane sewers, main sewer, and septic tank has been in progress. EPS reported that work on three lane sewers 1206 rft. and a septic tank has been completed, in 4 lanes work is in progress. Survey of natural drainage channels (Khwar) in Mingawara and Kalam is in progress, survey of 1,31,520 rft. was completed last quarter, this quarter topographic and land use map of Kalam was completed. Meetings with community organisations in Tegdarai and Chaliar for mobilization for work is in progress. For a new settlement Khairabad, on request plan and estimate was provided.

Besides support in sewage disposal systems, EPS is also providing technical support for small bridges, roads and water supply schemes. This quarter EPS has received request for support from four areas. From one area the request is for the sanitation program.

In January 2000 a 2 day visit was made by OPP-RTI team. EPS work was reviewed, guidance was provided on streamlining the organisational structure. Need for documentation, reporting, focus of research and ascertaining the direction of work was stressed.

Last quarter EPS Director visited OPP-RTI, progress was reviewed, need for documentation and reporting was stressed.

Lodhran Pilot Project (LPP) - Lodhran

Requested by Mr. Jahangir Tareen (initiator of LPP) a visit was made in April 1999 to Lodhran, a city in Punjab. Disposal of sewage is a major problem in the city. Technical guidance was provided to Lodhran Pilot Project, for initiating the sanitation program. For external development LPP is making efforts to strengthen municipal capacity. During the visit it was observed that some sewerage lines and disposal works made by PHED exist. However the work was adhoc, as there was neither a map of Lodhran city nor documentation in any form of existing works. LPP acquired the services of consultant Shaukat and Associates, for plantable survey of the city. Last quarter, survey was completed and maps were provided by the consultant. Mr. Khalid Warraich municipal engineer and Hafeez Arain social organiser of LPP, were guided on documentation on the map, of existing sewage disposal system of Lodhran city.

LPP has organised its team and office setup. A social organiser and surveyor have been trained and added to the team. Municipal Committee (MC) has provided its separate premises to LPP for setting up of its office.

Documentation of existing sewage disposal system of Lodhran was completed by Mr. Khalid. Documentation showed that a) within MC boundary about 60% space is vacant, settlement is taking place and there are agricultural fields in the periphery b) in 70% of the settled area sewer lines or open drains exist laid by PHED/MC. There are 3 disposal works in operation. The sewers connected to it collapse and clog up frequently. A detailed technical review of the units of disposal was needed to ascertain requirement. Feasibility of a treatment plant at the location of the disposal works was considered.

On the basis of documentation Municipal Committee identified 9 projects for rectification and extension of main sewers, lane sewers to be laid by the residents.

Work on main sewers financed by Municipal Committee was started on site in March' 2000. Last quarter the 9 projects of 8,755 rft. main sewer were completed, costing Rs. 19,70,000/-. MC engineer Mr. Khalid supervised the work. LPP surveyor provided backup support. Due to rectification of main sewers, 60 lane sewers have benefited, as these have started functioning, where previously they had remained choked. This quarter, work on one more main sewer has been started by the Municipal Committee. The main sewer is being laid in Pathanwala, it will provide disposal to 8 lane sewers.

In April 2000, work on lane sewers began. Total 24 lane sewers, 5004 rft. have been completed. 227 houses have invested total Rs. 4,97,874/- in lane sewers and sanitary latrines. In 3 lanes, 455 rft. comprising 12 houses, work is in progress. Money collection is in progress in 14 lanes. Contacts have been made in 84 lanes. This quarter mapping and documentation of 7 settlements was completed. The settlements are 5 marla scheme Pathanwala, Thakkarwala, Baqawala, Peerwala, Bethimwala and Hafizabad. Community mobilization is in progress. Case studies of work and profile of area activists have been compiled. Plan and estimate for the lane sewers is being provided by M.C engineer. LPP Social organiser is mobilizing community and liaising with Municipal Committee.

Municipal Committee Lodhran has printed leaflets mobilizing residents to work on self help. Mr. Dogar Municipal Officer is guiding residents to seek LPP assistance for lane sewers. Where lane sewers are being laid on self help, Municipal Committee is undertaking street paving as a policy decision. In 6 lanes likewise lane paving was completed this quarter. In a settlement there was a sewage pond, which dried up when lane sewers were laid on self help and connected to a newly laid MC trunk sewer. The land reclaimed has been filled up with earth by MC, as Administrator has notified this land as a park.

Effort is being made by MC and LPP to organize solid waste disposal, on the same pattern as the sanitation program. This quarter a main city dump site has been designated for use.

Earlier 2 visits were made by OPP-RTI team. On request and coordinated by Mr. Jahangir Tareen, a presentation on OPP work and Lodhran project was made to the Core Commander in Multan, Commissioner also participated in the meeting. Interest was expressed in LPP work and its efforts for preparation of a sewerage master plan and support was assured. Meeting was held with LPP members and MC engineer. Problems of manpower, logistics and coordination were discussed and facilitated with Municipal Committee.

Last quarter MC engineer and social organiser paid a 3 days visit to OPP-RTI. Master Plan for sewage disposal for Lodhran city was reviewed. The schemes included 1) rectification and extension of existing main sewers 2) treatment plants for existing disposal works 3) new sewer mains and disposal works including treatment plant. The estimates were reviewed. It was decided to phase the plan over a period of 5 years. In some areas not yet settled the implementation would depend upon the pace of settlement.

Last quarter Mr. Manzoor Bajwa, Administrator Lodhran Municipal Committee and Mr. Mohd. Ali, member district council Bahawalpur paid 2 days orientation visit to OPP-RTI. OPP programs were studied at site. Master Plan of Lodhran was discussed. Mr. Bajwa supported the LPP program and agreed to allocate funds upto Rs. 4 million in MC budget for development of external sanitation. The master plan is being finalized by the Municipal Committee.

This quarter a visit was made by OPP-RTI team. Three projects were identified for implementation on a priority basis. Work on one project of main sewer in Pathanwala is in progress.

LPP has extended the program in the adjacent town and villages. 1) In Dunyapur city in one lane people have started collecting money; PHED is laying a main sewer 2) In Dunyapur chak no. 343/wb activist Chowdhry Zafar Iqbal has laid sewer in his lane. So far 2 lanes sewers 496 rft. are complete peoples investment has been Rs. 22,850/-, in the third lane money is being collected 3) In chak no.

341/WB map, design and estimate has been prepared. LPP has arranged funds for external development.

LPP support to CRC in Uch Sharif: On request LPP members together with Municipal Engineer Lodhran paid 2 visits to the NGO CRC (Conservation and Rehabilitation Centre) in Uch Sharif. Social and technical guidance was provided for the sanitation program. In the second visit technical guidance was provided to CRC for the laying of a secondary sewer.

Juggo Village – Lodhran

Requested by Mr. Jahangir Tareen and the National Rural Support Program (NRSP) technical guidance is being provided to NRSP, for replication of the sanitation program in Juggo Village (comprising 400 houses). In this regard two NRSP engineers paid 2 visits to OPP-RTI for orientation and technical advise. Guidance was provided on survey, documentation of existing system and preparation of a conceptual plan. OPP-RTI members paid a visit to the site. Guidance on detail survey, plan, design and estimate was provided.

Last quarter NRSP engineer spent 16 days at OPP-RTI for planning, designing and estimating of the sewerage scheme. OPP-RTI members provided training and guidance in preparing the scheme. The final design consists of 31 lane sewers 8,936 rft. costing Rs. 3,38,898/-, 5 secondary sewer and one main sewer 3,093 rft. costing Rs. 1,77,947/- and a treatment plant costing Rs. 5,55,261/- (including land cost). The lane sewers are to be financed by the people, main, secondary sewer and treatment plant is to be financed thru external local funding.

Mr. Allah Javaya World Bank engineer spent time at OPP-RTI, guiding the design and estimation for the treatment plant. On site, the design is to be implemented in phases, depending upon the present discharge. However, land is to be acquired as per the total design requirement.

Last quarter, eight members comprising lane activists and NRSP team, spent three days on orientation training at OPP-RTI. The group studied the low cost sanitation program on site.

Consequently 4 committees were formed by the villagers for organising money collection, implementation and monitoring of work. As per NRSP report 50% finance for internal development was collected. So last quarter, on site work of laying the main sewer was started. LPP founder Mr. Jahangir Tareen arranged finances for external development.

LPP social organizer and MC engineer are providing social and technical guidance to the NRSP team.

This quarter work on laying the main sewer 2,750 rft. was completed. Construction of first phase of treatment plant is in progress. Work on two lane sewers is also in progress. A visit was made by OPP-RTI team. Work on site was checked. Defects in level, laying of pipes and manhole construction was identified. NRSP engineer was guided on site. 300 rft. pipe was relaid to maintain level. Full time supervision by NRSP engineer was stressed. LPP and MC engineer were guided in providing technical support and monitoring work.

The Conservation and Rehabilitation Centre (CRC) - Uch Sharif

CRC team, comprising of Architects and Engineers is involved in conservation of Architectural Heritage in UCH Sharif. Disposal of sewage is a severe problem in the settlements in the city. Earlier 2 training groups visited OPP-RTI for orientation training. In June 1999 UNDP Life program provided a grant for core funding for the sanitation program. On request 2 sets of manhole shutterings were provided. CRC team has trained six young members from the community in plantable survey and computer mapping. Thru plantable survey the team has prepared maps of the city. Documentation of sewage infrastructure and level survey is in progress. Last quarter Mr. Tahir Maqbool coordinator CRC site office visited OPP-RTI. On CRC's request OPP-RTI is providing technical guidance for

preparation of a Master Plan for sewage disposal for Uch city. Preparation of a conceptual Sewage Master Plan has been completed. Sewer mains and disposal sites have been identified.

This quarter again a visit was made by OPP-RTI member. Conceptual plan was discussed with Administrator Town Committee.

This quarter work on a unit of one secondary sewer and 5 lane sewers begun. LPP social organiser and engineer provided on site technical guidance in laying the secondary sewer. Work is in progress.

Visit to Peshawar

Earlier requested by Local Govt. Deptt. and coordinated by IUCN, a 2 days visit was made by OPP-RTI team to Peshawar. Meetings were held with the Secretary Local Govt., Secretary P&D Deptt., Administrator Peshawar Municipal Corporation (PMC) and other officials. Administrator presented PMC work, specially the sewage disposal projects, and the problems faced. He requested OPP-RTI to assist in replication of OPP model in Peshawar city. OPP-RTI made a presentation of the OPP model, specially its work in Karachi regarding nala development. Visits were made to the site. OPP-RTI assured its support in training and technical advise. Work plan was decided. Guidance was provided on documentation on a map of existing sewage disposal system in Peshawar. IUCN agreed to coordinate and sponsor the OPP-RTI support. IUCN member later informed that PMC has selected a segment for external development.

World Bank Funded Community Infrastructure Programme (CIP) is being implemented by the local govt. deptt; in Peshawar and other areas of NWFP. The CIP approach has been that of "cost sharing" while OPP approach is of "component sharing". Due to difficulty in adopting the two approaches in the same city, the PMC and LG Deptt. agreed to adopt the "component sharing" approach in CIP. Therefore, requested by LG Deptt., OPP-RTI members paid a visit to Peshawar. OPP model and the CIP work was discussed. Guidance was provided and a work plan was decided.

UNDP-World Bank RWSS Program.

As reported by UNDP World Bank official the three Pilot Projects of water supply, one each in villages of Khairpur, Dadu and Thatta are complete. OPP-RTI had provided guidance. These projects have followed the component sharing concept of External and Internal development. The program is now being independently implemented by PHED in other villages.

This quarter a visit was made by DC Lodhran Mr. Taj Mohd. Khattaq to the project in Thatta. World Bank engineer Mr. Allah Javaya showed him the project. Mr. Khataq is motivated to replicate the model and has identified 2 villages for the same.

1.6) Working with NGOs, CBOs and Government in Karachi

SKAA - OPP-RTI Project:

1) **SKAA policy:** Sindh Katchi Abadi Authority has agreed as its policy to finance external sanitation and water mains thru amount generated from lease recovery from the respective settlements.

2) **Stages of work:** a) Documentation of existing sanitation and water supply in the settlements, b) Identification of external sanitation/water supply for the settlements. (Community activists assist in both these stages). c) Preparation of detail design and estimates by SKAA engineers and review of these by OPP-RTI. d) Approval of project by community activists before finalization. e) Financing & contracting arrangements by SKAA (i.e. conventional contracting/departmental work). f) Supervision of work by SKAA engineers. Monitoring on site by OPP-RTI and guidance to SKAA engineers on supervision. Monitoring of work by community activists, guidance by OPP-RTI g) On completion, cleaning and checking the line thru water pressure (for sewerage works) h) NOC (No Objection Certificate) by community and OPP-RTI is sought by SKAA before final payment to contractor.

These as well as weekly meetings between SKAA engineers and OPP-RTI and meetings as required with DG SKAA have ensured quality, time schedule and low cost.

3) Documentation of Existing Sanitation and Water Supply: Of total 59 settlements completed.

4) Identification of External Sanitation and Water Supply: Of total 34 settlements provided to SKAA. Of total 22 settlements second, third and fourth phases of work were identified.

5) External Sanitation: Detail plan and estimate of total 27 settlements were reviewed and finalized. Of total 22 settlements plan and estimate of additional phase was finalized. Work in total 22 settlements was completed by SKAA. The settlements are Islamia-I, Welfare, Mujahid, Jamali, Madinah, Umer Baloch, Burmee Sharif, Baloch Colony, Awami, Pirabad, Rajput Colony, Nishtarabad Zia-ul-Haque Colony, Bawani chali, Khando goth, Kauser Niazi Block F and H, Rehmatia Colony, Anjuman-e-Ittehad, Qasimabad, Shah Rasool and Wahid Colony. Total 42,870 rft. 9" to 15" dia trunk sewers and 5,227 rft covered main drain was completed. In addition 4,360 rft sewer mains were desilted. SKAA's investment has been Rs.16.097 million. In all the 22 settlements, internal sanitation comprising total 994 lane sewers 1,99, 011 rft 6"-9" dia exists, laid by people, investing total Rs.12.64 million. Last quarter work started in Adam Hingora Goth and Khando Goth, this quarter work started in Kauser Niazi F Block. Work in all three settlements is in progress.

6) External Water Supply: In 16 katchi abadies, i.e, Islamia, Mujahid, Jamali, Kauser Niazi, Umer Baloch, Wahid, Zia-ul-Haq, Baloch, Awami, Shah Rasool Colony, Madinah, Rehmanabad, Nishtarabad, Sultanabad, Khando goth and Welfare Colony water mains total 57,045 rft, 3"-6" dia, costing Rs.4.834 million was laid by SKAA. In these settlements out of total 785 lanes, in 420 lanes, water lines exist laid on self help. Peoples investment has been Rs.6.136 million. An instruction sheet on laying water line in lanes was prepared as guide for area activists and masons. This quarter work on additional phases of work in Sultanabad and Rehmanabad was completed.

7) Demonstration of Departmental Work: For training and demonstration, SKAA's departmental work in Islamia and Umer Baloch Goth were organised and supervised. The result of departmental work was that, there was 13-31% saving in cost, time taken was 1/4-1/2 that taken by contractor and quality was 100%. After this successful demonstration, in May'95 SKAA adopted this method as its policy. Departmental work in Zia-ul-Haq, Wahid, Awami, Baloch, Shah Rasool Colony, Pirabad /Qasba, Rajput Colony, Nishtarabad, Rehmanabad, Madinah Colony, Bawani chali, Khando goth, Kauser Niazi Blk. F, Rehmatiya Colony, Anjuman-e-Ittehad, Qasimabad, Kauser Niazi Blk. H and Burmee Sharif was completed. In Adam Hingora Goth and additional phases of work in Khando Goth and Kauser Niazi Block F is in progress.

8) Maintenance of External Sanitation: Neither SKAA nor KMC has taken up the responsibility for maintenance of external sanitation. To assist community in maintenance of external works, SKAA agreed to provide extra manhole covers and sets of tools to local organisations. 2 sets of sample tools were made, one for trunk sewers and another for covered drains. Sets were provided to area tanzems in 22 settlements. Leaflet on cleaning method was prepared and distributed. To ensure proper use of the tools SKAA has been advised to hand over the tools to the local organisation in a general meeting, so residents are informed of its availability. As a sample, in six settlements use of tools for maintenance was studied. Two tools i.e. rod for cleaning pipe, and bucket was found to be available with local sweepers, so these have been replaced by a pickaxe and a trolley, as needed.

9) Training: SKAA engineers are being guided and trained to independently undertake the documentation of existing services in settlements, the identification of respective external sanitation and water supply, their design and estimate and implementation of work. However, SKAA engineers have not as yet been able to develop the capacity for documentation of existing services in settlements and identification of external sanitation, (there is the tendency to undertake internal development). OPP-RTI therefore has to provide this assistance, in addition to monitoring on site work. To ensure proper management of work, emphasis is on detail joint investigation for identification of external works and consensus on final identification. With final identification, SKAA

can take up work as a whole or in phases, as needed. Defects in work have been checked on regular monitoring. This quarter four review meetings have been held, between SKAA engineers and OPP-RTI team.

Survey of SKAA and KMC Katchi Abadies:

This quarter 6 new Katchi abadies were surveyed, Sketch map of 6 Katchi abadis was completed. Total 203 katchi abadies have been surveyed. Of these 59 belong to SKAA and 144 are KMC katchi abadis. Survey of 203 katchi abadis comprising 11,249 lanes and 1,07,516 houses shows that people have laid sewer lanes on self help in 4,701 (41.79%) lanes and water lines in 3,723 (33.09%) lanes, investing Rs.116.017 million and Rs.84.465 million respectively. Govt's work in internal development also exists i.e. sewer lines have been laid in 4,597 (40.86%) lanes and water lines in 3,056 (27.16%) lanes. Govt's investment has been Rs. 58.636 million and Rs. 39.043 million respectively. SKAA has recovered Rs. 128.552 million and KMC has recovered Rs. 324.06 million as lease charges from the settlements (SKAA report March 2000 and KMC report June' 99). Govt. and peoples investment in external development in 106 katchi abadis surveyed, has been tabulated of others tabulation is in progress. For detail statistics refer report in research section pages 37 to 39. Two volumes of katchi abadis survey is being prepared for publication. For the first volume of 100 katchi abadis, maps have been finalized for printing. For the second volume maps are being prepared.

Orangi Project of (KMC – ADB):

External Development : Work of trunk sewer in 10 SPA's was completed by June'94. The sewers total 1,20,983 rft were cleared, checked thru water pressure and defective covers were replaced. In all SPA's community activists monitored the construction of ADB financed KMC trunk sewers. OPP-RTI provided technical guidance.

Despite repeated request to KMC to make formal arrangements for maintenance, there has been no response. Neither KMC nor KWSB is willing to take responsibility for maintenance. However where possible people are cleaning the trunk sewers on self help and replacing broken manhole covers. For cleaning, community activists hire municipal sweepers and supervise the cleaning.

In areas where the trunk sewers have a maximum depth of 6'-7' these can be cleaned by the sweepers hired by the people. With increased depths, machines are needed. With govt's centralized maintenance system and incapacity, it becomes very difficult to maintain deep sewers, so the delay and consequent problem, as observed in the case of cleaning of trunk sewers in Gulshan-e-Bihar

Community Activists have been guided to form maintenance committees for external sanitation. In Ghaziabad, Mansoor Nagar, Gulshan-e-Zia and Gulshan-e-Bihar area committees are working. As support a sludge pump has been acquired for lending to area activists for cleaning main sewers. This quarter 320 rft, trunk sewer in Ghaziabad was cleaned.

Internal Development: Work on lane sewers is in progress in Ghaziabad, Gulshan-e-Zia, Shah Waliullah Nagar and Yaqoobabad. Due to shortage of water, need for construction of T – Haudi as interception chamber for house connection, is being extended.

Zia Colony - Korangi:

Support is being provided to the local activists. Total 26 lane sewers, 4 secondary and 3 main sewer 6"-9" dia 11,613 rft. has been completed. 859 houses have invested Rs. 12,22,373/- in main, secondary, lane sewers and sanitary latrines. This quarter work on 3 lane sewers was completed. Local activist cum mason has been trained on estimation, supervision and construction. OPP-RTI member monitors work and provides guidance as needed.

This quarter it was observed that the quality of work was poor. The activist cum mason has started taking work on full contract, investing his finances in advance, without waiting for full collection of money by lane residents. Not being sure of full recovery of finances, he has resorted to lowering the quality of work. Meeting has been held with the local organisation and the activist cum mason. To maintain quality of work, the activist cum mason has been advised to take work on labour rate contract and not to invest his finances, but to motivate people and wait for full recovery or to do work incrementally, related to recovery.

Documentation of the settlement shows that out of total 101 lanes, comprising 1,666 houses, sewers on self help have been laid in 97 lanes.

Manzoor Colony:

Social and technical guidance was provided to the local organisation "Anjuman-e-Falah-o-behbood" (AFB). Refer statistics for sanitation work completed. AFB has also guided laying of water lines in 137 lanes on self help.

AFB together with another CBO "Muttahida welfare organisation" has lobbied Karachi Metropolitan Corporation (KMC) for development of the natural nala as external sanitation. The nala 11,700 rft. serves as disposal not only for Manzoor Colony but for a large part of the adjoining area including disposal of 10 MGD sewage from Karachi's treatment plant No-II. The total catchment area for this nala comprises 100,000 houses of which 40% belong to Katchi Abadis.

On request from community groups and DC South, KMC project design for nala development was reviewed. An alternative plan was prepared, assisted by AFB. The advantages of the alternative plan are a) it is 1/6th the cost of KMC project b) there is no displacement of houses (in KMC Project 850 houses were to be displaced). c) no resettlement is required d) land is reclaimed which is an asset e) the design is a permanent solution i.e a concrete covered drain (rather than just desilting as in the KMC project).

In March'97, the alternative plan was provided to community groups. Minister Local Govt. and Katchi Abadis, Secretary Local Govt. and DC South were presented the plan for implementation. Several meetings were held with the review committee, appointed by the respective Minister and KMC engineers. Finally in Sept'97 the Minister approved the alternate design of covered concrete drain and its budget. Detail project estimates prepared by KMC were reviewed. In May'98 work was contracted by KMC at Rs. 93.3 million.

On site work began. OPP-RTI engineers paid regular site visits to guide work. Coordination meetings were held with KMC engineers. Community activists held meetings with OPP-RTI members. Guidance and designs were provided, so they could monitor work.

By July' 98, 200 rft drain wall was constructed. The approved design was not followed on site. KMC engineers were repeatedly informed. A report on the defects and lack of supervision by KMC engineers was provided to project Director KMC.

In August, work on site was stopped. The new minister advised by KMC engineers ordered that i) the drain design be made RCC ii) to cover cost, drain be made open instead of covered, as in the original design. Community activists were informed. Both community groups and OPP-RTI held several meetings with KMC engineers, in efforts to retain the original design of covered concrete drain.

However, by mid October, KMC started work on site with the changed design of RCC open drain, costing Rs. 115 million. 400 rft. RCC drain was completed. Residents sent petitions, against the changed design, to Governor and held meetings with Secretary local Govt. and Administrator KMC. Likewise OPP-RTI held several meetings with Sec. Local Govt. and Administrator KMC. Community activists were guided in the process.

In December, Governor ordered a stop to work on site. Community activists and OPP-RTI held meetings with the Governors Inspection Team (GIT).

In March' 99, on Governor's orders KMC restarted work on site, as per original covered concrete drain, design. In its report GIT recommended the adoption of the original covered concrete drain design. Governor ordered KMC to do likewise. Total work completed, is construction of 4,210 rft. concrete drain and 4,100 rft. roof slab. Work is in progress. Several meetings have been held with community activists, guidance has been provided for monitoring work. Both community activists and OPP-RTI are monitoring work. Regular site visits have been made and weekly review meetings held with KMC engineers. So far more than a 100 house owners have voluntarily demolished parts of their houses, to make space for nala development. Community members have played a role, in convincing owners for voluntary demolition.

Problems in work: Consensus on alignment of drain and maintaining diversion has been a recurring problem. This quarter again the progress of work was slow. Four area residents coopted by the Deputy Commissioner as members of the District Development Committee have created problems. Incidentally all four are area land suppliers. They insisted that road be made on both side of the drain (in the approved design, road is on one side only), this meant demolition/eviction of hundreds of houses. Tension prevailed in the area for a month. Finally the matter was resolved by KMC administrator who firmly decided on following the approved plan. Likewise earlier an influential ex-KMC Councillor and area land supplier refused to give space from a plot recently sold by him, on the objection that drain alignment is incorrect. He threatened and manhandled the KMC contractors labour and forcefully stopped work onsite. Police was called in to contain the violence, area residents assisted in maintaining peace so that work could begin. In the subsequent weekly meeting, it was decided with the ex- councillor that joint survey would be undertaken to check his objection. However on the day of survey he did not turn up. The alignment was checked by OPP-RTI and found correct. Work on site restarted. Later the ex-councillor brought his own surveyor and checked the alignment, which was found to be correct.

Pace of work on site has lately increased. Problem of diversion has been controlled. Out of 20 slab covers of defective size 10 have been replaced. An existing drain link constructed of wrong section in a length of 20 rft. has been demolished and recast as per design.

Treatment plant where Manzoor Colony nala joins the sea. The Defence Housing Authority has developed a part of Manzoor Colony nala, as a 70 feet wide channel, where the nala joins the sea. Possibility of a treatment plant at this point is being studied. Mr. Allah Javaya World Bank engineer is working out the feasibility of a sewage treatment system within the drain.

Junejo Town:

On request from the NGO Adara-e-Amn-o-Insaf (AAI) technical support is being provided to the local organisation. AAI is mobilizing the community. Map of the settlement comprising 606 houses was prepared. Several meetings were held with the area activists to discuss the plan. Plan and estimate for the sewerage system comprising 89 lane sewers, 7 secondary and 4 main sewers costing Rs. 18,99,008/- was finalized and provided to AAI and the local organisation.

Last quarter members of AAI and the activists of the local organisation visited OPP-RTI. Guidance was provided on mobilization.

In a part of Junejo Town, mobilized by Mr. Rana Sadiq, (the activist of Umer Colony), a secondary sewer 720 rft. was laid, peoples investment has been Rs. 36,000. OPP-RTI member supervised the work and trained the local mason. In two lanes money collection is in progress.

Model Colony - Malir Society:

This is a middle income area comprising of 1370 houses. It was developed by the Private Housing Societies. No sewerage system exists in the settlement. A Karachi Water and Sewerage Board (KWSB) trunk sewer exists at a distance of 100 ft. Referred by KWSB official, members of the local organisation (namely Tanzeem -e-Falah-o- Behood Nauabadiat) requested OPP-RTI for support in laying a self financed sewerage system in their area. Meetings were held with the CBO, site was visited. Youths trained at OPP-RTI were hired by the CBO for level survey of the area. Preliminary plan for the sewerage system was discussed on site. To connect to the disposal (i.e. the KWSB trunk sewer) laying a 100 rft. sewer line across the railway line is needed. The remaining sewerage system, comprising large secondary sewers and lane sewers are to be laid by the people. Plan and estimate for the sewerage system was completed and provided to the CBO. The CBO activists lobbied KWSB for the 100 rft. connection sewer line. Last quarter KWSB informed the CBO that they could not get permission from the railway authorities for the work and advised that people connect to another trunk sewer. However the referred sewer is silted up and so non functional. The CBO is now lobbying KWSB for cleaning this sewer.

Development of Natural Nalas/ drainage Channels:

Natural nalas in Karachi serve as the main disposal of sewage and rain water not only for Katchi Abadis but for all of Karachi. With time these nalas have silted up and been encroached, reducing both width and depth. To safeguard the existing sewerage system there is need to desilt these nalas, secure the width and develop these as main disposals for sewage and rainwater.

As demonstration, effort is being made to develop the natural nalas in Manzoor Colony, Orangi and in different parts of Karachi, as box trunks i.e. main disposals for sewage and rainwater. Report on development of Manzoor Colony nala has already been explained.

As per OPP-RTI design, KMC started work on site for the development of a tertiary nala in Orangi, i.e. Haryana nala, 6668 rft. costing Rs.8.4 million. This nala serves as disposal for 700 lane sewers comprising 14,000 houses. Work on site began in March 98, since then construction of 3,500 rft. covered drain has been completed. Last quarter work of final cleaning of covered drain, placement of slabs and rectification of small defects in old work was completed. OPP-RTI has monitored work, together with area activists. Total 30 houses voluntarily demolished parts of their houses, to make space for drain development. In two segments of the covered drain, community activists and youth have organised tree plantation and a solid waste disposal program. Earlier several meetings were held with KMC Administrator and DG (tech.) for administrative approval, for the extension of nala development by 1700 rft. Administrative approval was given, work was tendered. This quarter several meetings were held with KMC officials, DG technical, and Municipal Commissioner for sanction of work on site. Lately work has been sanctioned, start of work on site, is awaited.

Likewise efforts continue for sanction of work on site for another nala in Orangi i.e. Ghaziabad nala. Of which budget was allocated and work was contracted. However due to shortage of funds, KMC has sanctioned funds for only the on going project of development of Haryana nala into covered drain (box trunks)

Co-ordinated by the Task force on municipal services, in March'99 OPP-RTI made a presentation to Governor Sindh on its work. The proposal to develop natural nalas/drainage channels for sewage disposal in Karachi was discussed. Governor took the following decisions 1) that Govt. agencies would undertake external development only, (i.e. development of main disposal channels and treatment plants) and people and housing societies would undertake internal development 2) at the point where the main nalas/drains join the sea, treatment plants would be made, as most sewage is being disposed into these nalas/drains 3) KMC would develop and upgrade main nalas/drains, as sewage and rain water drainage channels, for which budget would be allocated annually, likewise KMC to allocate budget annually for development and channelization

of 2-3 natural nalas in Orangi. 4) KWSB would be responsible for development of main nadis (like Lyari, Korangi and Malir) and treatment plants.

For implementation of these decisions. Task Force on municipal services held meetings of KMC, DMC's (district municipal corporation) and KWSB (Karachi Water and Sewerage Board) officials. OPP-RTI also participated in the meetings. It was decided that amount in the budget for the year 1999-2000 would be likewise allocated. Members stressed that KMC annual subsidy to KWSB for sewerage should be withdrawn and KMC/DMCs should use this amount of Rs. 275 million for development of nalas into box trunks, as these nalas are the main sewage disposal channels

Several meetings were then held by OPP-RTI with Administrators and Engineers of KMC, DMCs and KWSB. Nalas/drains were jointly identified. Plan, design and estimates for development of total 11 nalas 41,076 rft. was provided to KMC and the five DMC's. Amount of Rs. 56 million was allocated in budget 1999-2000. Work of partial desilting of six main nalas in Karachi was undertaken by KMC, for the first time in 25 years. These nalas are Kalri, Pitchard, Cantt, Soldier Bazar, Lilly and Mehmoodabad. DMC west started work on Bukhari Colony nala in Orangi. Lately in budget 2000-2001 amount has been allocated for nala development by KMC, DMCs West, Malir and Central. Effort is being made to document the development.

Documentation of natural nalas/drainage channels:

60 natural nalas/drainage channels, of total length 5,31,388 rft. located in district South, West, Central, East and Malir Karachi, have been documented in maps. Catchment area survey of 41 nalas was completed. The big nalas i.e. Lyari Nadi, Gujjar, Orangi nadi, Malir, Korangi creek will be surveyed in the final phase. This quarter a main nala in Clifton (Karachi's posh area), was surveyed. Many houses have been constructed over parts of the nala. Encroachment over the nala/drain seems to be the case all over Karachi.

A map of Karachi in scale 1: 10000, documenting the nalas surveyed has been prepared. The map is displayed on a wall surface of the OPP-RTI classroom. From the map a clear picture emerges of Karachi's sewage disposal channels.

Greater Karachi Sewerage Plan (GKSP) and Korangi Sewerage Project of KWSB(Karachi Water and Sewerage Board). Review and alternative proposal:

Since 1997 a series of meetings have been held with Minister/Secretary Local Govt. and Katchi Abadis (LG & KA), officials of KWSB foreign aided project and Asian Development Bank (ADB). OPP-RTI concerns were expressed on the KWSB's Korangi Sewerage Project and Greater Karachi Sewerage Plan (GKSP) and an alternative was presented.

On Minister's request site visit was made jointly with KWSB officers to the KWSB-ADB financed Baldia Project which is a part of GKSP. Connections made by the project were surveyed. It was found that out of 25000 houses only 1744 houses could be connected to the system. In most cases open drains and nalas were connected by KWSB to the trunk sewers. **The failure of the project was evident, it had negated the existing functional system. The natural nalas continued to be used for sewage disposal.** More than Rs. 400 million spent on the project was wasted.

In consequent meetings, the KWSB and ADB officials accepted the failure of the Baldia Project and assured that the existing functional system in Korangi would not be negated. However, the Korangi project PC-I and TOR of the consultants showed otherwise.

A comprehensive report titled "Proposal for a Sewage disposal system for Karachi" was prepared and published. The report presents an alternative to the KWSB Greater Karachi Sewerage Plan and the Korangi Sewerage Project. The alternative is:

In Korangi, instead of rehabilitating and extending the old non-functional Upper and Lower Landhi Trunk Sewer, the existing KMC/KDA drain disposal which carries 90% of the area sewage needs to be developed as trunk mains and rain water disposal channels. These then need to be extended to

connect to the treatment plant. In addition rationalizing cost estimates will result in 75% savings, i.e. the project can be undertaken within US \$ 25 million as against US \$ 95.4 million estimated by KWSB/ ADB. US \$ 25 million being govts. share in the project, there is then no need to acquire ADB loan.

Likewise for all of Karachi, i) the existing functional system and present use of nalas for Sewage and Rain water disposal needs to be accepted and developed as trunk mains ii) Sewage treatment plants need to be built where the nalas join the sea iii) Roles and responsibility needs to be decentralized, so that external development becomes the responsibility of Government and internal development the responsibility of communities or coop societies.

Studies show that in 1998-99 KMC's sanitation budget was Rs. 329 million. With this KMC budget 35 kilometres of nalas could have been constructed as box trunks. Karachi's nalas consist of 200 k.m. In 6 years they can all be developed with these finances. After this is completed, only the development of the main channels (Lyari, Malir, Korangi Creek) and treatment plants/outfalls will remain.

The presentation on the report was earlier made to the Minister LG and KA and Chief Secretary. **Between Feb'99 and April 1999 presentations were made and meetings held with Governor Sindh. Deputy Chairman Planning Commission and Chairman Task force on municipal services.** Governors decision accepting OPP-RTI's alternative proposal was received. Likewise directives were issued by the Sindh Govt. to concerned agencies for action. Facilitated by Task Force on municipal services, implementation of Governors decisions, was coordinated with KMC and DMCs. From KWSB, there was no response.

On 2nd April 1999, Governor Sindh held a meeting on KWSB's Korangi Waste Water management project. Govt. officials and NGO's participated. **Accepting the majority viewpoint Governor decided that the ABD loan of US \$ 70 million will not be availed for the project. The project will be undertaken thru local resources and expertise. A committee was formed to develop a conceptual plan for an appropriate design.** However, since the decision, both ADB and Federal Govt. had put pressure on the Governor to revert the decision.

In July 1999, several Korangi CBOs and residents sent petitions supporting Governors decision, to ADB's Inspection Committee. **In a letter dated 3rd Sept. 1999, ABD informed URC and OPP-RTI that since the Sindh Govt. has not fulfilled its obligations, the loan for the Korangi project has been cancelled on 1st September 1999.** Likewise the Planning and Development Department (P&D Dept.) Govt. of Sindh had informed DG, SKAA (Chairman of committee for preparation of alternate plan/design) of the loan cancellation, with a request to submit the conceptual plan with least cost option, so that the project can be undertaken with local resources.

Sindh Govt. officials and newspaper reports informed that again there was pressure from Federal Govt. and ADB to revive the loan for Korangi Waste Water management project as cancellation of this loan had affected the ADB project portfolio.

In Dec'99 presentations were made to Chief Executive of Pakistan General Pervez Musharraf, Federal Finance Minister Mr. Shaukat Aziz and Federal Minister Local Govt. and Rural Development Mr. Umer Asghar Khan. The need to adopt a low cost sewage disposal system for Karachi and to uphold Governor Sindhs decision rejecting ADB loan for the Korangi sewerage project and undertaking the project thru local resources was explained and stressed.

A meeting of several Korangi CBOs, concerned NGOs and Karachi citizens was held at URC. Members reiterated governor Sindhs decision rejecting the loan and decided to make efforts to get the alternative low cost plan implemented thru local resources. **Korangi CBOs and hundreds of Korangi residents, sent a petition dated 13th Dec' 99 to the ADB inspection committee, upholding the rejection of loan and requesting an independent review of the project.** In a letter received on 26th February, ADB inspection committee informed that the loan remains cancelled. As no on site work has been carried out, so review of the project cannot be undertaken.

Since the Governor's decision the three member committee had made repeated request to KWSB to provide the necessary on site data, needed for a conceptual plan. However, KWSB refused to cooperate. Later coordinated by P & D Dept., a meeting of the 3 member committee was held in which officials of KWSB and KMC participated. Due to KWSB's negative response to development of a least cost option, in Dec. 1999 the Additional Chief Secretary requested the 3 member committee to develop a conceptual plan on its own. Implementation of the plan (either thru KWSB or KMC) would be the responsibility of P & D Dept.

Requested by the committee, in March'2000 OPP-RTI prepared and submitted the detail conceptual plan. Documentation of existing sewage disposal system and preliminary conceptual plan were earlier provided. Later survey for invert levels of main disposal was completed. Detailed conceptual design was prepared and presented to the committee. **The cost of the project came to US \$ 15.18 million (ADB-KWSB project estimate was US \$ 95.4 million).** Last quarter the committee forwarded the plan to the Sindh Govt. for action. A Presentation of the conceptual plan was made to concerned NGOs, CBOs, and citizens in a meeting at URC. Members agreed to lobby for the implementation of the plan. URC is translating the proposal in Urdu (the local language) for use by the activists.

This quarter P&D department decides to appoint a consultant to review the OPP-RTI plan and finalize the least cost option. In a meeting with Secretary Development P & D department, the three member committee recommended appointment of a consultant to prepare the detail design for the least cost option. The recommendation was accepted.

Citizen's position paper on policy for Water and Sanitation for the City of Karachi

This quarter 59 NGOs and CBOs in Karachi (including OPP-RTI) came together on a common agenda for the city's water and sanitation needs and the way forward. The position paper is reproduced below:

"On June 28, 2000, a meeting was arranged between Government of Sindh and various Karachi NGOs, CBOs and citizens on the issue of water supply and sanitation for the city. The workshop was organized by the Government of Sindh: LG; PHED; RD & KA Department in collaboration with World Bank and was facilitated by World Bank consultants. The NGOs, CBOs and Citizens handed over a paper and walked out of the meeting for the following reasons:

- 1) The government of Sindh and KWSB were not represented at this meeting by decision makers. Additional Chief Secretary, Department of Planning and Development, Government of Sindh, was supposed to chair the meeting. The citizens felt that their dialogue had to be with their government representatives and not with the Bank officials.
- 2) The NGOs and Citizens had informed the organizers that they had reservations regarding the manner in which the workshop was being conducted in which individuals were making comments on behalf of various interest groups. The NGOs and Citizens had requested a panel discussion on the subject. However, the organizers did not change the format of the workshop.
- 3) When community members objected to the fact that the decision makers were not there, the facilitators asked them to stay quiet and behave in a civilized manner.

However, there is a background to this conflict. In the water and sanitation sector, the KWSB has borrowed over Rs. 46 billion for development purposes since 1983. It has not even begun to service the loan. As a result, this servicing is done by deducting Sindh government revenues at source, thus, increasingly depriving the province of funds for development. In addition, none of the projects carried out through these loans has been successful, except the sewage disposal project in Orangi, based on the OPP-RTI model. This fact has been confirmed by the Asian Development Bank -PAA,PAK

19076-Project Performance Audit Report on the Karachi Urban Development Project (Loan 793-PAK(SF)) in Pakistan, December 1999.

OPP-RTI has developed low cost realistic solutions to the problems of sewage disposal in Karachi. However, these have been rejected by the KWSB, without seriously considering them or even visiting the OPP sites to see how they work. It is important to note that these very solutions have been applied to similar situation in Japan, Switzerland and other first world countries. These solutions do not require large foreign loans for implementation.

The citizens and NGOs are extremely concerned about his state of affairs and are adamant it should not continue. They insist that a review of KWSB's and the international loan giving agencies role in this disaster should take place. However, this is something the international agencies are not even willing to consider.

There are a number of changes that the NGOs, CBOs and citizens feel are required to make the loan giving process more transparent and to make it cost effective. These are:

- i) Projects identified for a loan should be part of a larger program and not isolated adhoc interventions as they are today.
- ii) Foreign consultants receive over 20% of the loan amount as fees and overheads (in some cases more). They should not be employed since highly qualified local expertise is available and can work at a fraction of the cost.
- iii) International tendering, which is part of the loan conditional ties raises the cost of implementation by anything between 200 to 300% of the local costs. This should be done away with and local contractors be employed for implementation.
- iv) Recovery of loans should be guaranteed from the benefits produced by the project itself rather than from other sources.
- v) A steering committee of interest groups should review the project at the conceptual stage through public hearings, as to the social, physical and economic viability and need before a request for a loan is made.
- vi) And, above everything else, the loan should be taken if it is impossible to mobilize local resources for the project.

The Government of Sindh and Pakistan must protect the interests of the people of the province and country, and should dictate loan taking procedures and conditional ties in the larger interest of the people of Pakistan. It has to be realized that the debt trap is the biggest cause of poverty in this country and the only way out of it is to live within our means and rely upon the ingenuity and frugality of our people who have managed to survive in an extremely hostile economic environment which has been forced upon us by self seeking governments and the ruthless international market".

This paper has been sent by Urban Resource Centre to the Chief Executive, concerned Federal and Provincial ministers, Governor of Sindh, concerned Govt. Departments, External Support Agencies, Embassies, Local and International support groups and local and International Universities.

Research Study

To facilitate the Task Force on municipal services, a study was undertaken on "sewerage, drainage and treatment plants - responsibilities, finances, issues and policy changes needed." Study findings are given in the research section pages 35 to 37. In meetings with Cabinet Committee, Administrator KMC, Army monitoring team and ADB consultants, study findings and the policy changes needed were discussed. The study has been published this quarter. As a sequel to this research, a study is

being undertaken on the role of Karachi Development Authority (KDA) in sewerage, drainage and water supply services in Karachi. A case study of Surjani Township developed by KDA is in progress.

1.7 Statistics – Sewerage construction outside Orangi – Aug' 2000 overleaf:

SEWERAGE CONSTRUCTION OUTSIDE ORANGI - AUG'2000

S.NO.	AREA	LOCATION	INTERNAL SANITATION			COST (Rs. Million)	EXTERNAL MAINS-RFT	SANITATION COST (Rs. MILLION)
			LANES	RFT	LATRINES			
1	CHANSESAR GOTH	KARACHI	4	450	28	0.012	-	-
2	MANZOOR COLONY	KARACHI	153	46935	2908	2.170	4100	31.535
3	ISLAMIA COLONY	KARACHI	108	24840	1043	1.250	8050	1.443
4	BHITAI COLONY	KARACHI	-	-	-	-	+1100	0.400
5	WELFARE COLONY	KARACHI	106	23320	1272	1.520	1970	3.040
6	MUJAHID COLONY	KARACHI	17	5865	525	0.630	3435	0.842
7	JAMALI COLONY	KARACHI	20	3400	140	0.168	1882	0.328
8	MADINAH COLONY	KARACHI	69	10005	759	0.910	1654	0.572
9	UMER BALOCH	KARACHI	9	1610	130	0.156	370	0.060
10	BURMEE SHARIF	KARACHI	219	28680	3285	3.942	3510	0.988
11	BALOCH COLONY	KARACHI	10	1813	120	0.144	2800	0.340
12	AWAMI COLONY	KARACHI	38	5700	494	0.592	4444	1.314
13	PIRABAD	KARACHI	88	24840	440	0.528	3484	2.476
14	MUSLIMABAD	KARACHI	42	17346	420	0.504	-	-
15	RAJPUT COLONY	KARACHI	49	11660	539	0.647	2125	1.043
16	ZIA COLONY	KARACHI	97	24638	1552	2.948	3800	0.215
17	UMER COLONY 1	KARACHI	26	3180	318	0.381	900	0.059
18	UMER COLONY 2	KARACHI	17	1490	149	0.178	1790	0.116
19	NISHTARABAD	KARACHI	-	-	-	-	500	0.079
20	SHAH RASOOL COL	KARACHI	21	2814	210	0.252	1594	0.401
21	ZIAUL HAQ COL	KARACHI	111	13764	999	1.198	2960	0.665
22	BAWANI CHALI	KARACHI	44	4488	352	0.422	2360	0.748
23	KHANDO GOTH	KARACHI	6	1332	48	0.057	1160	0.282
24	KAUSAR NIAZI CLY. blk F	KARACHI	78	13260	1014	1.216	376	0.098
25	KAUSAR NIAZI CLY. blk H	KARACHI	40	4972	484	0.580	1180	0.202
26	REHMATIA COLONY	KARACHI	87	9570	655	0.786	3550	0.860
27	WAHID COLONY	KARACHI	19	4560	247	0.296	1520	0.357
28	ANJUMAN-E-ITTEHAT COL	MALIR	3	600	27	0.018	800	0.238
29	QASIMABAD	MALIR	2	360	20	0.014	340	0.073
30	KOT LAKHPAT/OTHERS	LAHORE	54	13473	711	1.496	180	N.A
31	QADRI COLONY - I	LAHORE	27	5794	308	0.730	-	-
32	QADRI COLONY - II	LAHORE	5	1064	43	0.125	-	-
33	YASRAB COLONY	LAHORE	5	1538	74	0.148	-	-
34	FAROOQ COLONY	LAHORE	3	540	24	0.078	-	-
35	NATIONAL COLONY	FAISALABAD	3	582	38	0.081	-	-
36	DHUDDIWALA	FAISALABAD	27	3573	161	0.415	-	-
37	HASANPURA	FAISALABAD	51	7664	540	1.211	-	-
38	RAJADA TOWN	FAISALABAD	4	635	37	0.083	-	-
39	AL-NAJAF COLONY	FAISALABAD	1	160	37	0.032	-	-
40	NIMAT COLONY	FAISALABAD	6	1600	64	0.173	-	-
41	JALVI MARKET	FAISALABAD	14	2591	97	0.266	-	-
42	FACTORY AREA	FAISALABAD	1	310	10	0.043	-	-
43	ABDULLAH TOWN	FAISALABAD	3	1668	48	0.190	-	-
44	JALVI TRUNK	FAISALABAD	-	-	41	0.057	1820	0.277
45	DARUSALAM COL	FAISALABAD	2	300	12	0.030	-	-
46	IQBAL NAGAR	FAISALABAD	2	418	22	0.048	-	-
47	BILAL COLONY	FAISALABAD	18	3232	178	0.520	-	-
48	MUJAHID TOWN	FAISALABAD	5	680	30	0.077	-	-
49	K.T.M. CHOWK	FAISALABAD	2	210	6	0.021	-	-
50	NISAR COLONY	FAISALABAD	32	12231	555	1.599	-	-
51	SATELLITE TOWN	FAISALABAD	10	2555	69	0.272	-	-
52	KHEKASHAN COLONY	FAISALABAD	-	-	-	-	*3800	0.703
53	MADINA COLONY	FAISALABAD	5	1039	68	0.141	-	-
54	DOGRA BASTI	FAISALABAD	4	572	34	0.084	-	-
55	HIMAT PURA	FAISALABAD	3	470	34	0.083	-	-
56	SOHAILABAD	FAISALABAD	2	450	30	0.077	-	-

57	AMERICAN BARRAKS	HYDERABAD	-	-	-	-	5297	1.200
58	AMERICAN QUARTER	HYDERABAD	-	-	-	-	+4610	0.770
59	AMERICAN QRT-II	HYDERABAD	-	-	-	-	+3615	0.502
60	GUJRATI PARA	HYDERABAD	-	-	-	-	+3920	0.430
61	MOMINABAD	GUJRANWALA	16	2979	204	0.317	-	-
62	GOLE TIKRI	SUKKUR	14	1650	155	0.199	9800	1.700
63	TENCH BHATTA	RAWALPINDI	1	464	23	0.209	-	-
64	DHOK MATKAL AND	RAWALPINDI	49	8742	542	0.833	175	0.013
65	DHOK HASSU		-	-	-	-	-	-
66	RASOOLABAD	MUZAFFARGARH					277	0.015
67	SHAGAI	SWAT	2	144	18	0.034	660	0.063
68	AMAN KOT	SWAT	3	1206	30	0.097		
69	LODHRAN	LODHRAN	24	5004	227	0.497	8755	1.970
70	JUGGOWALA	LODHRAN	-	-	-	-	2950	0.663
71	DUNIAPUR	LODHRAN	-	-	-	-	496	0.022
TOTAL			1895	378409	22756	30.802	110375	57.182

* Work in progress + Work stopped

2) RESEARCH, TRAINING AND PUBLICATION

2.1) Budget and Expenditure

RESEARCH SECTIONS EXPENDITURES	BUDGET 2000-2001	ACTUALS JUL-AUG'00
DIRECTOR/RASHID	137324	20777
RES OFF/SU. RAHMAN SIDDIQUI	55132	8186
RES OFF/RABIA SID	74176	10650
DRIVER/HAMEED	41176	6091
DRIVER/AYAZ	36000	5700
SALMA MIR	58588	8591
SANOBER HASAN	53500	7910
POL/VAN	10000	7743
S&R/VAN	15000	3375
POL/CAR	20000	2800
S&R CAR	15000	1290
TRANSPORTATION	5000	0
COMPUTER SUPPLIES	25000	160
COMPUTER MAINTENANCE	20000	6500
SURVEYS	10000	0
SURVEY/KHASDA	7500	7070
BOOKS & JOURNALS	20000	4615
STATIONARY	5000	0
TOTAL	608396	101458

OPERATOR/MERAJ	45712	6018
REPORTS	50000	23782
PAPER/COPIER	12000	-164
TONER	10000	29180
MAINTENANCE	40000	14100
TOTAL	157712	72916

AUDIO VISUAL		
PROCESSING	10000	8220
SLIDES-VIDEOS	10000	10000
TOTAL	20000	18220

2.2) Training:

1. Training at OPP-RTI is based on OPP programs. Courses have been developed for NGO/CBO workers, officials of donor and government agencies. The title of the courses are a) Community organisation b) Low Cost Sanitation Programme c) Techniques of Low Cost Sanitation d) Low Cost Housing Programme e) Technique of Low Cost Housing f) Health Education and Family Planning g) Micro Enterprises Credit Program h) Research, Extension, Monitoring and Documentation.

2. Training program on health education, immunization and family planning continues for staff of clinics, in and outside Orangi, members of local organisation and community activists, so that the health services can be provided to residents, by existing local institutions. A six day training is provided in health education and family planning. A 21 day training is provided in vaccination. 7 days theoretical training is provided in KHASDA model clinic and 14 days practical training in Urban Health Centre and Qatar Hospital. Certificate is awarded by the District Health Office. A 15 day dais training course is provided in collaboration with Sindh dais training program.

3. A 6 day training is imparted to members of CBOs and NGOs on Micro Credit Program. The training comprises of selection, recovery, accounts keeping and monitoring.

2.3) Youth/activists training program.

With respect to increased community efforts in low income settlements, need was felt to build up capacity of youth/activists to support community initiatives. OPP-RTI has found youth/activists willing to give time to work for the development of these settlements. The extent of community efforts is evident from the documentation of Katchi abadis, as detailed in proceeding pages.

A youth/activists training program on housing and sanitation is on going. The purpose of the training is to enable the youth/activists to take up work in this field independently. However, OPP-RTI's advisory support continues. The students are matric/intermediate in qualification and are identified thru contacts with OPP members or thru local tanzeems. Trainees get a stipend during the course.

In sanitation, training is imparted in surveying, documentation, levelling, designing, estimation, construction work, on site supervision and community mobilization. Trained activists in Islamia, Umer and Zia Colony are extending the sanitation programme. For the activists the focus is estimation, construction, on site supervision and community mobilization. Youths concentrate on surveying, documentation, levelling, designing and estimation.

2 students have been trained for plantable survey, mapping and level survey of settlements. On payment from residents and Sindh Katchi Abadi Authority they have completed plantable survey of 11 settlements. They have also been trained on level survey. On payment they have completed level survey of 3 settlements. Their work has taken the form of a support unit.

11 students are undertaking survey and documentation of Katchi Abadies in Karachi (outside Orangi). Documentation of sanitation, water supply, clinics and schools in total 203 katchi abadis has been completed. Sketch of 80 katchi abadis were also completed. Documentation of 42 natural nalas/drainage channels in Karachi measuring 4,25,372 rft. was completed. Of 23 nalas, detail catchment area survey was completed.

These natural nalas/drainage channels have been documented on a Karachi map. The scale of the map is 1: 10000. It is displayed on a wall of the OPP-RTI class room. The map shows a clear picture of Karachi's sewage disposal system.

Survey of 100 Katchi Abadies has been prepared for publication. Work on the remaining 106 Katchi abadies is in progress.

The training in housing comprises of survey, designing, estimation, construction and on site supervision. The duration of this training is 90 days. Guidance continues. Under OPP-RTI guidance out of 2 students trained, one is extending services, on payment, in the settlement. His work has taken the form of a support unit, with an office set up in the settlement. He in turn is training two youths who have joined the unit.

11 youths, one in housing, one in surveying and five in survey and documentation are under training on a 2 year fellowship. Four students have joined the OPP-RTI team for on the job training.

Youths supported by the Urban Resource Centre (a Karachi NGO) continue to be part of the training programme.

There are increasing requests from youths to join the program. The program has been organised so effective training can be provided to more youth. The senior youths are being encouraged to train and guide the juniors, so dependence on OPP-RTI team is reduced.

The training is a process, whereby students get involved in the on going work of documentation of services in Katchi abadis. This gives them an opportunity to understand and respect the dynamics of peoples work. Students who continue for 6-8 months and show the potential for learning are then provided a two year fellowship (i.e instead of a daily stipend a fixed monthly fellowship is provided).

For those who receive the fellowship, effort is made to develop avenues for their continued association in the development work, as the case of the housing support unit and the survey/mapping support unit. With fellowships for seniors, who then progress to support units, others join in the work of documentation of Katchi abadis and natural nalas/drainage channels.

Observing the success of the housing unit and of the survey/mapping unit, students are beginning to see a future in their work, so are associated on a more consistent basis.

Initially the turn over rate among the youth involved has been high. This has been expected, as whenever a new process begins, if there is even some hope, a step is taken, later as the process continues there is clarity, so the process is streamlined.

The documentation by the students of water supply and sanitation systems in Katchi abadies and of nalas in Karachi provides the base for replication of the sanitation programme, the nala development projects, SKAAs water supply projects and clarity in the replication projects in Lodhran and Faisalabad. The information has also provided the basis for review of KWSB's Greater Karachi Sewerage Plan, its Korangi Sewerage Project and its Private Sector participation programme. In the process of survey activists were identified in each settlement, this contact facilitates a wider network of development activists. The lecture series at OPP-RTI (as explained below) provides a forum for bringing people together.

This quarter a workshop was held in which the youths presented their work, lessons learnt, issues and ways to resolve it. With reference to two case studies, they discussed their role in their settlements, specially in solid waste management and tree plantation programs, how they could support the initiatives in their settlements.

In Sector 10, youths who are part of the training program, have successfully initiated tree plantation and solid waste management programs. Observing their success other youths have been motivated.

2.4) CBO activists forum:

In partnership with Urban Resource Centre (URC), a city development forum has been organised for the activists of CBO's in Karachi. These are CBO's with whom URC and OPP-RTI have worked. Need has been felt for a larger understanding among groups, to enable work on larger city issues. The series of forums aims to facilitate an understanding of the city, so strengthen the process of citizens role in city development. This quarter URC presented its transport study in a forum. Activists requested for more information to understand the transport problem and its solution. URC agreed to organise a series of forums on the issue.

For the activists in Orangi a similar lecture series has been initiated at OPP-RTI. This quarter the 4th lecture of the series was arranged. URC coordinator M. Younus Baloch presented a lecture on "Transport problem in Karachi and its solution". Many Orangi activists and OPP team members attended the lecture and participated in the question/answer session that followed. The lectures provide a forum for coming together and growing with a shared vision.

CBOs, NGOs contact:

Last quarter 8 CBOs/NGOs in Orangi and in settlements in Karachi were visited. This quarter 4 more CBOs were visited. Their work was observed. It appears that with a little peace in Karachi, people are coming together, strengthening their CBOs, to work effectively. The CBO initiatives are wide ranging i.e. in water supply, sewerage, solid waste, education, health, law and order (the Chowkidari Nizam), electricity, sui gas, tree plantation, labour education and human rights. Need is being felt to

come together on a common understanding of issues, so as to address development issues affecting the poor.

Thru contacts and observation the working of the 12 CBOs visited was reviewed. Following features have emerged:

- a) **Self help and lobbying:** most organisations begin with self help work, while at the same time they lobby with govt. agencies for development. On the basis of some self help work, credibility is established, so link is created with govt. officials. Considering this link to be a power line, the CBOs then spend most time in lobbying, without much gain, thus wasting time and in some cases this leads to breakup of the organization. The importance of self help and the relationship between self help and government support and role needs to be understood by the CBOs.
- b) **In replication role of a leader or teacher:** Organisations with successful initiatives are requested by CBOs/activists in nearby settlements for support. Most then expand as leaders i.e. use their CBO letter heads and banners or signboards with their CBO's name inscribed on it, for any activity in the other settlements. This is seen by activists of the other settlement as more a means to gain publicity and power than work, so is resented, leading to conflicts and limited expansion if any. But some have expanded their work and avoided conflicts by playing the role of a teacher i.e. guidance and advising other groups rather than taking action on their behalf.
- c) **Media for publicity or information:** Some develop linkages with local newspapers but use it mostly for publicity rather than for providing information about development. In two cases, where the CBO's were high profile, the publicity became adverse too, creating conflicts and confrontation with political activists. Most organisations who have maintained a low profile, not seeking publicity, are steady in their work, as they are not considered a threat by political activists (this considering the violent and aggressive stance of politics in Karachi)
- d) **Alliance with political parties creates conflicts and breakup of organisation:** Political parties culture is of patronage and promises. Their dependence is on govt. departments to deliver services. The govt. departments incapacity to deliver results in hollow patronage and unfulfilled promises. CBOs associating with political parties suffer the consequences, loose credibility in the area and breakup. Considering the state of political parties, the CBOs that do not align with them, but seek the support of elected members of the area irrespective of their political affiliation, sustain.
- e) **An activist spearheads the organisation:** In most CBOs one activist shoulders the most work, from lobbying with govt. agencies to organising work for self help. Organisations view their actions on short term. There is no long term thought, so no thought is given on developing a 2nd line of activists. Now that some CBOs are involved in long term actions like solid waste management, maintaining of external sanitation, O & M of electric supply and tree plantation, thought is emerging on the need for sustained organisations. Discussion on this aspect within the organisation is needed, so that other activists can emerge.

Request for visit have been received from 12 more organisations.

Need has emerged for a forum of the CBOs to discuss the features as explained above, as these relate to capacity building. It has been observed that replication of programs is easy but the issue is evolving a support organisation as an institution.

2.5) Training Groups:

Training groups from CBOs, NGOs, Govt. and donor agencies are coming frequently as can be seen from the table given below. It is a heavy burden on OPP-RTI, but it enables an important clientele to observe OPP's approach and replicate it.

Training Groups - Since 1992

Organisations	Jun. – Aug. 2000		Cumulative	
	Groups	members	Groups	members
1. Unicef -	-	-	28	154
2. World Bank-	-	-	9	59
3. US-Aid-	-	-	12	108
4. UNDP-	-	-	20	108
5. Govt. Agencies-	-	-	95	1260
6. NGOs/CBOs	4	28	387	2766
7. Academic Institute	3	33	9	95
TOTAL	7	61	560	4550

Some of them:

- 17 members from Shaheen Development Organisation Haripur received 4 days training on OPP Program.
- 4 members from Village Development Welfare Association Bhitserai Dadu, spent 3 days on micro credit program.
- 6 members from Sufi Shah Inayat Shaheed Sangat Fareedabad Dadu, received 3 days orientation training on Health and Credit Programs.
- Mr. Nejima Susumu from National Museum of Anthropology, Osaka Japan spent 2 days studying OPP programs.
- Ms. Naheed Rehman, student from Barkeley Univerisity, USA is on a two months orientation study, focussing on micro credit and health programs.
- 26 members from civil services academy Lahore spent a day on orientation training on OPP program.
- 16 members from civil services academy Lahore received orientation on OPP programs.

2.6) Visitors: Since 1992

Organisation	June. – Aug. '2000		Cumulative	
	Groups	Members	Groups	Members
1. Unicef	1	2	26	91
2. World Bank/ADB	1	3	55	160
3. US-Aid	-	-	20	43
4. UNDP/UN agen.	-	-	32	89
5. Other Donors	-	-	145	335
6. Govt. Agencies	4	9	102	408
7. Academic Inst.	5	9	106	600
8. Journalist Foreign	1	2	38	56
9. Journalist Nat.	-	-	29	47
10. NGOs/CBOs	9	25	202	695
TOTAL	21	50	755	2524

Some of them:

1. Mr. Khalid Sehgal and Mr. Baloch from Unicef Sindh studied water and sanitation programs.
2. Mr. Hamid Sharif, Mr. Ashok Sharma and Mr. Newin Sinsiri from ADB discussed OPP programs.
3. Mr. Muzzafar Iqbal, Ahmed Ali Khan and Ghafar Hafiz from National Bank Karachi discussed OPP programs.
4. Mr. Tariq Baloch and Mr. Shahid Xen from KMC discussed sanitation programs.
5. Col. S. Asif, D.G. from Multan development authority and Lt. Col. M.U. Sadi, MD from WASA Multan discussed the sanitation program.
6. Mr. Sharifur Rehman, Sarwar Khan and Mr. A. Zaheer from United Bank, S.I.T.E. Karachi, discussed the credit program.
7. Perveen A. Shaikh from ECDI Karachi and Mr. Allan Sauder from Waterloo Canada, discussed the micro credit program.
8. Mr. Amanullah Jahangir, Mr. Zafarul Haq and Mr. Ajaz Sumair from Karachi, discussed the credit program.
9. Ms. Asima Ali educationist, discussed teachers training program.
10. Kamran Lakhani and Amir Ali Bukhari from A.E.R.C. Karachi University, discussed OPP programs.
11. Prof. Dr. Herrle Peter and Susanne Herrle from Berlin Germany discussed the sanitation program.
12. Jawaid, Rehana Shaikh, Sadat Khan and Mr. Khalid Mehmood from Sungi development organisation, Abbotabad discussed the RTI.
13. 10 members from Idara Amn Insaf and community activists from Ittehad Welfare Committee, Karachi discussed the sanitation program.
14. Mr. Khateeb Alam and Mr. Attaullah from Faisalabad area upgrading program, discussed the sanitation program.
15. Mr. Zafar Junejo from Sindh, graduate association Karachi, discussed the support for programs.
16. Dr. Saeed A. Khan and Ali Mohammad from Anjuman Falah-o-Bahbood, Kauser Niazi Colony, discussed the sanitation program.
17. Mr. Ozair A. Hanfi from micro finance bank studied credit program.

2.7) Research Study:

- 1) A study on "sewerage, drainage and treatment plants - responsibilities, finances, issues and policy changes needed" was undertaken for the Task Force on municipal services.

Study conclusions are:

- 1) **At present KWSB is servicing only about 20% area in Karachi.** Servicing means maintenance and renovation of existing system. In these areas due to the malfunctioning and

defective system, as explained in report, most sewage is diverted to storm drains and natural nalas.

- 2) **KWSB's role in sewage disposal system development has been negligible.** In the, 20% area of Karachi, which is serviced by KWSB, development was undertaken by KDA (Karachi development authority). The only known development project undertaken by KWSB has been, upgrading of T.P-I, T.P-II, construction of Baldia sewerage project, Lyari trunks and T.P III, which are all components of the KWSB's Greater Karachi Sewerage Plan. The functioning of these projects, costing about Rs. 4 billion in foreign loans, is questionable as already shown in the case of T.P-I, II and Baldia project. **In the remaining 80% Karachi area, not serviced by KWSB, development has been undertaken by KDA, other development authorities, Cantt. Board, KMC, Co-operative housing societies, builders and the people themselves.**
- 3) **Natural nalas and storm drains serve as disposal channels for 90% sewage generated in Karachi.** In the areas under KWSB jurisdiction, i.e. 20% Karachi area, nalas and drains are also being used for sewage disposal. In the 80% remaining Karachi area, (including katchi abadis) not under KWSB jurisdiction, the sewage disposal points are the storm drains and natural nalas.
- 4) **Neither KWSB nor KMC/DMCs accept responsibility for maintainance/development of these natural nalas and storm drains. The result is the consequent overflows and breakdown of the sewerage system all over the city.** The KWSB MD and FAP office rejects the reality and persists on imposing a master plan (i.e. the Greater Karachi Sewerage Plan) which has no relation to the existing system in place. KMC's opinion is that these storm drains and natural nalas are sewage disposal channels. Therefore it is KWSB's responsibility to maintain them.
- 5) **The KMC, DMCs and KWSB's sewerage wing (responsible for O & M) are responsive to accepting the ground reality.** KMC, DMC's have already allocated budget for nala/drain trunk development as per Governor Sindh's directive of 3rd March, 1999. The KWSB sewerage wing accepts the ground reality but is helpless due to the KWSB policy.
- 6) **For financing the sewerage wing, KWSB is dependent on KMC subsidy.** For sewerage maintainance and repair KWSB's revenue receipt 1998-99 is Rs. 120 million (50% share in conservancy charge) while its expenditure budget is Rs. 483.4 million. The deficit is covered by subsidy from KMC of Rs. 275 million. The subsidy covers establishment, maintainance and repair cost.
- 7) **KWSB sewerage wing budget on maintainance and repair is mostly wasted, which means that KMC subsidy is wasted.** KWSB persists on revitalizing a collapsed system, while at the same time it negates the functional drain/nala disposal system. It spends huge sums on renovating and maintaining lane sewers, secondary sewers, and trunk while the actual disposal is neglected.
- 8) **KWSB's dependence on foreign loans for development projects is disastrous for the institution.** Both in terms of the failed projects and the KWSB's incapacity to repay the loans. Presently KWSB has a loan liability of Rs. 46 billion, which it has not been able to service. The known sewerage projects executed through foreign loans (as part of the Greater Karachi Sewerage Plan), costing more than Rs. 4 billion have failed to prove their usefulness.
- 9) **Inability of KWSB to service the loans has a negative implication on the budget of Sindh Government and its allied organizations.** The DMCs budget allocation due from Sindh Government have been deducted at source on account of KWSB loans and their servicing.
- 10) **Responsibility needs to be redefined.** KMC/DMCs are viable organisations to take responsibility for sewage disposal in Karachi. KMC/DMCs are responsive to accepting the ground reality as specified in Governor Sindh's directive of 3rd March 1999. KMC is financially

viable. It has the technical and administrative capacity to take the responsibility for developing and maintaining sewage disposal systems. The maintenance and repair wing at KWSB can function under KMC/DMC. KWSB is better suited to function as a Water Board.

For the above suggestions to be implemented, no changes are needed in the SLGO (Sindh local Govt. ordinance). However, a Government directive is needed as per SLGO clause, which states that "KMC - DMCs to take up any other role assigned by Govt."

For KWSB the Act needs to be changed.

2) A study on the impact of OPP programs, mainly the low cost sanitation program has been undertaken by Mr. Akbar Zaidi. Water Aid has sponsored the study. The study has been lately published by city press, titled "Transforming Urban Settlements-Orangi Pilot Project low cost sanitation program".

3) A study is in progress on the role of Karachi Development Authority (KDA) in sewerage, drainage and water supply services in the city

2.8) Surveys:

1. Survey has been undertaken of SKAA/KMC Katchi Abadies in Karachi, documenting the existing sanitation and water supply. One new survey was undertaken this quarter. Survey maps are being prepared for publication. 100 survey maps are complete for publication, the second batch of 103 maps is being prepared for a second volume.

Survey Results: May, '2000

No. of Katchi abadis surveyed	-	*203	
Total number of lanes	-	11,249	
Total number of houses	-	1,07,516	
Internal development: Peoples effort: Sewerage	Lanes	House	Investment (Rs.)
Lane+Latrine+H.Conn.	4,701	45,827	84,443,500
Latrine+H.Conn(Govt.) Sewer)		45,105	31,573,500
TOTAL		90,932	116,017,000
Water lines			
Lanes+H.Conn.	3,723	32,330	63,442,000
H.conn.(Govt. line)		30,034	21,023,800
TOTAL		62,364	84,465,800
GRAND TOTAL			200,482,800 (200.482 ml)
Govts. Work			
Sewerage (Lane only)	4,597	45,105	58,636,500
Water lines (Lane only)	3,056	30,034	39,043,810
TOTAL			97,680,310 (97.680ml)

* In Karachi according to SKAA report there are total 539 Katchi abadis, 95 of them are in Orangi. This survey is of Katchi abadis outside Orangi i.e. out of 444 Katchi abadis, survey is complete of 203 katchi abadis (45.72%). Data on Orangi settlement is available in separate tabulation.

External development

Investment on external development by Govt. and people has been tabulated for 1st batch of 106 Katchi Abadis statistics is given below:

Peoples effort:	No.	Length	Investment (Rs.)
Sewerage			
Secondary sewer	27	33,726	5,93,470/-
Water lines			
Secondary lines	14	7,837	1,04,530/-
TOTAL			6,98,000/- (0.698 ml)
Govts. work			
Sewerage			
Secondary sewer	194	5,54,574	18,308,365/-
Main sewer	101	1,12,474	43,992,180/-
Main drain	61	85,259	95,656,665/-
TOTAL			157,957,210/- (157.957 ml)
Water line			
Secondary lines	162	1,12,804	6,850,327/-
Main line	174	2,10,452	21,310,820/-
TOTAL			28,161,147/- (28.161 ml)
GRAND TOTAL			186,816,357/- (186.816 ml)

Lease charges recovered by SKAA, by March 2000 has been Rs. 128.552 million (information received from Sindh Katchi Abadi Authority.)

Lease charges recovered by KMC by June 99, from total 60,695 units in Katchi abadis has been Rs.325.064 million (information received from KMC Katchi Abadis Directorate.)

Survey shows that:

- People have the resources (Social, Managerial and Technical) and the willingness to undertake and maintain internal sanitation i.e lane sewers, secondary sewers and sanitary latrines.
- The criteria is the presence of some form of disposal. Presently it is mostly in the form of natural creeks/storm water drains.
- People also have the resources and the willingness to undertake and maintain internal water supply lines i.e lane and secondary pipelines.
- The criteria is the presence of a water main.
- The problem in water supply is the provision of water. In many cases water lines exist but there is no water. People are willing to pay the cost of water to KWSB, because presently they are paying more for informal connections/supply. The government's responsibility is to develop the source of water, people can take care of the distribution

- f) The problem in sanitation is the provision of external sanitation i.e trunk sewer/development of natural nalas and treatment plants. This is the governments responsibility.
- g) People are playing their rôle. There is need for government to play its role effectively.
- h) People organize, collect finances, hire a local mason to do the work. But the skills of level survey maintenance of slopes and knowledge of construction techniques particularly manhole construction is missing. There is need to build para technical skills within the community to support local initiatives.
- i) Due to the introduction of one window operation by SKAA and KMC, people have paid total Rs.453.616 million as lease charges to SKAA and KMC. The development charge recovered within lease charge (i.e 33%) can be used for the provision of external sanitation and water supply lines. This has already been proven in SKAAs development projects.

2. In 203 Katchi Abadis, survey of schools and clinics is complete. Survey statistics shows the extent of peoples efforts i.e:

	Govt.	Private	Total
Schools	61	142	203
Clinics	11	251	262

- 3. Profiles of activists, NGOs and CBOs of work outside Orangi is prepared on a regular basis. Five prepared this quarter.
- 4. Profiles of 40 Educational entrepreneurs has been prepared. Profiles of 58 schools was completed this quarter

2.9) Recent Publications:

- 1. Proposal for a sewage disposal system for Karachi - by OPP-RTI.(published by City Press)
- 2. Profiles of good borrowers of the credit program- in Urdu by OCT.
- 3. Competent and House Role Models, Cattle traders by RDT.
- 4. Sewerage, drainage and treatment plants – responsibilities, finances, issues and policy changes needed – by Perween Rahman.
- 5. Akthar Hameed Khan and the OPP- by Arif Hasan (published by City Press) in Urdu and in English.
- 6. Planning for Karachi – Agenda for citizens and NGOs - by Arif Hasan.
- 7. Primary Health Care and Family Planning Program in Orangi – by KHASDA
- 8. Scaling up of the OPP programs – potential and constraints – by Arif Hasan
- 9. Transforming Urban settlements-Orangi Pilot Project's low cost sanitation program – by S Akber Zaidi (published by City Press)

2.10) Statistics:

	June – Aug.'2000	Cummulative Aug'2000
Reports	1	83
Monographs	1	77
News Bulletin	1	25
Case Studies	12	629
Profiles	10	449
Video Cassettes	-	42
Slide Sheets	3	92
Photo Albums	18	795
Manuals	-	12

3) LOW COST SANITATION PROGRAMME.

3.1) Budget and Expenditure

STAFF	BUDGET 2000-2001	ACTUALS JUL-AUG'00
DIRECTOR/PERWEEN	138308	20937
JT. DIR./SALEEM	110488	17521
JT. DIR./RASHID KHATRI	0	0
MANAGER/NAUSHAD	90268	13264
TR. DFTMAN/ASHRAF	37084	5902
MANAGER/AMIR	68128	9477
CONSULTANT/SHAMSUD	54000	8000
DRIVER/A. BUKSH	48004	7202
POL/JEEP	20000	7067
S&R/JEEP	18000	1720
VISITORS	6000	2025
STATIONARY	5000	0
PAPER	3000	-300
TOTAL	598280	92815
<hr/>		
ORANGI SANITATION		
MANAGER/NADEEM	96160	14032
MANAGER/JAVED	95656	13950
SOC. ORG/MOIN	65704	9397
SURVEYER/MOHSIN	55924	7835
TOTAL	313444	45214
<hr/>		
DEMONSTRATION		
SANITATION	45000	12600
HOUSING	45000	0
OTHERS	10000	0
TOTAL	100000	12600

3.2) Introduction

Low cost sanitation is OPP's oldest program. Poor sanitation, is undoubtedly the most distressing problem of the low income Katchi abadies. The new immigrants succeed somehow in building houses but they fail to make proper arrangements for disposal of excreta and waste water i.e sanitation. The cost of flush latrines and underground sewerage built by contractors, is too high for poor people. OPP discovered low cost methods, through research and taught the lane residents, through technical and social guidance, to construct sanitary latrines in the homes, underground sewerage lines in the lanes and secondary sewers with their own money and under their own management. While trunk mains and treatment plants remain the responsibility of the government. The demonstration in Orangi has attracted the attention of other NGOs, donor agencies and local bodies. They are replicating the program in many places as described in the section on replication. Given above is the budget and staffing pattern of OPP-RTI's sanitation and housing section which is not only looking after the work in Orangi, but also training and supervising projects in Karachi and several other cities. Following are some details of the self financed, self managed and self maintained low cost sanitation in Orangi.

3.3) Statistics of Work in Orangi

Survey of Orangi – Nov. 1989 updated Nov'97

	OPP-AREA	NON-OPP AREA*	TOTAL
Mohallas	68	45	113
Lanes	3,784	3,472	7,256
Houses	54,322	50,595	1,04,917

* Comprising half of Orangi, here OPP started working in 1989 after the closure of the UNCHS CDP program in the area. Reference is given in statistics as the non OPP area, as per division of area in 1982 between OPP and CDP. By 1989 OPP started working in all of Orangi.

Cumulative construction – 1981 – Aug'2000

	CUM- MAY' 2000	JUNE TO AUG'2000	CUM- AUG'2000	PERCENT %
OPP AREA:				
SEWER LINE	3,655	5	3,660	96.72
LENGTH RFT.	8,76,585	1,120	8,77,705	
SEC. SEWER	294	1	295	
LENGTH RFT.	1,33,113	115	1,33,228	
S. LATRINE	53,510	64	53,574	98.62
NON OPP AREA:*				
SEWER LINE	2,453	10	2,463	70.93
LENGTH RFT.	6,50,521	2,199	6,52,720	
SEC. SEWER	115	-	115	
LENGTH RFT.	33,883	-	33,883	
S. LATRINE	38,394	116	38,510	76.11

TOTAL ALL ORANGI

SEWER LINE	6,108	15	6,123	84.38
LENGTH RFT.	1,527,106	3,319	1,530,425	
SEC. SEWER	409	1	410	
LENGTH RFT.	1,66,996	115	1,67,111	
S. LATRINE	91,904	180	92,084	87.76

Peoples investment in Low Cost Sanitation (Rs.)

	CUM- MAY'2000	JUNE'2000 TO AUG'2000	CUM- AUG'2000	AVERAGE
OPP AREA:				
SEWER LINE	12,280,917	42,200	12,323,117	3,366
SEC. SEWER	13,73,260	5,750	13,79,010	4,674
S.LATRINE	29,190,600	1,15,200	29,305,800	547
NON OPP AREA*				
SEWER LINE	11,978,598	1,02,950	12,081,548	4,905
SEC. SEWER	4,29,293	-	4,29,293	3,732
S. LATRINE	26,138,850	2,08,800	26,347,650	684

TOTAL ALL ORANGI- Cost Rs.

SEWER LINE	24,259,515	1,45,150	24,404,665	3,985
SEC. SEWER	1,802,553	5,750	1,808,303	4,410
S.LATRINE	55,329,450	3,24,000	55,653,450	604
TOTAL	81,391,518	4,74,900	81,866,418	

KMC/ADB trunk sewer – construction and KMC investment

NON-OPP AREA:*	JUN'94	AUG.'2000
TRUNK SEWER		116
LENGTH RFT		1,20,983
COST Rs.		36,294,900

These trunk sewers serve as disposal for 1,093 lanes in total 16 mohallas.

Nala development into box trunks – KMC construction and investment.

Nala Nos.	-	2 (Haryana and Bukhari Colony nala)
Length rft.	-	9,373
Cost Rs.	-	14.3 million

These box trunks serve as sewage and rainwater disposal for 850 lane sewers, serving 17,000 houses. These box trunks are in stages of construction.

3.4) Development of Orangi natural nalas- A part of external development:

The natural nalas are the main disposal for sewage and rainwater. Design has been prepared for the development of these nalas into trunk mains and rain water drainage channels.

OPP-RTI design for development of one tertiary nala, i.e. Haryana nala, 6668 rft costing Rs.8.4 million was approved by the Minister Local Govt. and Katchi Abadies and budget was sanctioned. This nala serves as the disposal for 700 lane sewers, comprising 14000 houses. **In March'98, work on site began. Construction of 3500 rft. covered drain was completed. Owners of 30 houses, have voluntarily demolished, parts of their houses to make space for drain development. Last quarter desilting of the completed drain and rectification of defects was completed. This quarter plantable survey of drain has been completed. Effort continues to restart work on the extension phase.** OPP-RTI role has been to monitor work and provide guidance to KMC site engineers and to community activists for supervision of work. This quarter meetings were held with KMC officials, Municipal Commissioner and DG tech. for sanction of on site work for extension of nala development by 1700 rft. Work has been sanctioned, on site work is awaited.

In two segments of the covered drain, community activists and youth have organised tree plantation and a solid waste disposal program.

Survey, design and estimate of 15 tertiary nalas and one main nadi 1,14,519 rft. was earlier completed. Total cost for nala development comes to Rs.291 million. For budget 1999-2000, KMC allocated Rs. 10 million, for development of 2 more tertiary nalas in Orangi. Design and estimates were provided, several meetings were held with KMC Administrator, DG technical and Administrator DMC West. Effort was made for development of more tertiary nalas. Finally administrative approval was given for development of one more nala (i.e. Ghaziabad nala). Work was awarded to a contractor. However, KMC informed that due to budget constraints Ghaziabad nala project will not be taken up. KMC has again allocated funds for nala development in the budget 2000-2001. With the new Municipal Commissioner effort is again being made for sanction of Ghaziabad nala project.

DMC west allocated budget (for the year 1999-2000) for one tertiary nala. Design and estimates were provided, for Bukhari and Sector 14 H nalas. Work on Bukhari Colony nala measuring 2700 rft. was started on site. 1000 rft. concrete drain was constructed. Work on site has stopped since October 1999 due to non payment of dues to contractor. Again DMC has allocated funds for nala development in budget 2000-2001. Effort is being made to restart work. Community activists are lobbying for the same.

3.5) Tree plantation and solid waste management:

In the past month community organisations in five settlements in Orangi have organised tree plantation in their settlements. The District Municipal Corporation (DMC) activated by the Administrator Mr. Umer Khan, provided support to peoples initiatives. 500 trees have been planted. In some cases DMC provided some tree saplings, in others excavated pits, provided fertilizer or just supported CBO work by visits.

In 3 settlements comprising 1000 houses, solid waste disposal has been organised since the past months, community is partnering with the DMC. The DMC is responsible for removing garbage from the neighbourhood main bin, whereas people take responsibility for house and lane level disposal. The component sharing approach, as in sanitation is applied.

Lately Mr. Umer Khan Administrator, DMC West, who encouraged and initiated the support to CBOs died of a heart attack. The Municipal Commissioner is continuing the support. It is observed that just a little support, from municipal corporations, mobilizes and strengthens community initiatives.

4) LOW COST HOUSING PROGRAM

4.1) Introduction

After the success of the sanitation program OPP started a housing program in 1986 following the same R & E approach. Surveys showed that poor peoples houses in Orangi had the following defects:-

- use of sub-standard manually made concrete blocks - the main building components for walls and foundation - caused cracks
- faulty construction techniques were used due to the ignorance, as well as quick fix attitude of masons and house owners
- the existing structure being weak, could not take the load of the conventional RCC roof, for ground plus one construction
- faulty ventilation

Two years were spent, on research on these problems and later years, on extension of research findings. Initial research and extension of research findings were in itself action research and so threw up another line of research and extension. The process continues.

Presently the focus of the programme is on training of masons and para architects, so that extension of package of advice, is more effective and independent.

Research consisted of:

- upgrading the local thallas (building component manufacturing yards): improving the concrete blocks and alternative roofing components.
- evolving standard construction design & techniques
- preparing standardised steel shuttering
- writing manuals and instruction sheets
- preparing audio visual aids
- construction demonstration models

Extension consisted in :

- finding thallawalas willing to participate in research and development (R & D)
- training masons - teaching them improved design and construction techniques and the better use of tools
- lending tools and shutterings
- providing accurate plans and estimates

R & E has reduced the cost and improved the quality of construction.

4.2) Present package of advice - the load bearing technology.

The present package of advice is as follows :-

- Appropriately designed in-situ foundation for a minimum ground + 1st floor construction
- 6" thick load bearing walls of machine made blocks
- Batten/tile or T-girder/tile roofing and proper fixing methods
- Precast staircase
- Proper orientation and ventilation
- Proper construction techniques

This load bearing construction is 1/3rd the cost of RCC (Reinforced Concrete Construction).

4.3) Extension of package:

An impact study has been undertaken. Total 64 units constructed within the span of 5 years have been surveyed.

The study shows:-

1. In 88% cases, foundation have been made of proper ratio in situ concrete, however design dimensions have not been adopted. Foundation bed is not laid, instead a straight footing of width 10" - 1'.6" concrete is constructed.
2. Damp proof course is not used.
3. Walls are made of machine made blocks. The wall courses are proper, wall is in plumb and the wall joints are proper.
4. In 80% cases, where need was to construct another storey, batton tiles have been used. In 16% cases, tier girder tiles have been used. In 100% cases, screeding has been used, however it has been made stronger by reinforcement. The problem is provision of ring beam. In 50% cases people have used the ring beam but the specifications have varied, effort has been to make it unnecessarily strong so expensive.
5. In 62% cases, cross ventilation has been adopted.

In efforts to facilitate extension of techniques, the study results are being presented and discussed with masons of different areas of Orangi. This quarter three masons meetings were held. Leaflets based on the study are being prepared for extension. Two leaflets, one on foundation and the other on wall construction were completed.

4.4) Upgrading the thalla:

In 1987 thru research and extension, first in one thalla (building component manufacturing yard) the block making process was modernized. Instead of the hand process of concrete block production which produced very poor quality blocks, the mechanized process was introduced. The unit comprised of a block making machine, moulds, a concrete mixture machine and water pump for curing. Ratio of concrete mix was determined, improved and cost effective aggregate was introduced. Compaction, vibration, curing and drying process was streamlined. Standard sizes of blocks were determined. The result was, the machine made blocks were 4 times stronger than the hand made blocks but were sold at the same price. This was because mechanization trebled daily production of blocks from 700/800 (in case of the hand process) to 2000/3000. Therefore the ratio of cement could be increased. This combined with the use of better aggregates, proper vibration, compaction, curing and drying, increased the load bearing capacity of machine made blocks to 800/1000 psi.

In 1987 four private thallas were mechanized with OPP-RTI supervision and loan. The production and sale in these 4 thallas has been documented. By August'2000, Rs. 26.356 million blocks have been sold, 60% of these have been sold outside Orangi.

Following the example of the four mechanized thallas, 53 thallas adopted the machine making process without any loan from OPP (survey Dec'96). Orangi has become a centre for the production of mechanized blocks in Karachi.

In Orangi one thalla started producing hollow blocks. We studied the process to see if introduction of low cost, good quality hollow blocks is possible. One thalla, and a production company producing hollow blocks in Karachi were visited, and masons were interviewed. Data was collected on design of block and its construction method.

A comparative study was undertaken between solid and hollow block construction. Hollow block construction is 35% more expensive, because labour cost, both for production and masonry are high and there is much wastage of material. Hollow blocks are used in frame structures, to reduce the load on foundation. In our package of advise the structure is load bearing since it is cost effective and also existing structures in Katchi abadis are all load bearing. **There is need to study whether 1) hollow blocks can be effectively used in load bearing construction and 2) frame structures can be made cost effective.** This study will be taken up at a later stage.

Presently emphasis is on extension of techniques researched earlier and minimizing defects. This is being done by training youths to work as para architects. One youth Siraj has been

trained. He is working independently, however OPP-RTI guidance continues. Two more youths have completed the 90 days training in housing. Youths are being trained by Siraj to join his technical unit.

4.5) Research - T-Girder and concrete tile roofing.

After the research on batten tile roof construction, research on another low cost roofing system was undertaken in March'96. Cost of the T-girder tile roofing is the same as batten/tile roofing (for Gd+1 construction, spanning 12ft). Advantage is that the capital cost for production, is 1/2 that required for batten/tile production and girders and tiers have reuse value. Despite efforts, we have failed, to introduce the production unit perfected at Raza Saheb's thalla. The uncertain law and order situation, spanning till mid 1999 has made it difficult, to introduce a new commercial unit.

4.6) Use of proper design and construction techniques for roofing:

In addition to clay tiles, availability of other locally made concrete tiles has increased. Sample tiles were tested. Strength was found to be adequate for ground plus one construction, provided the girder and tier sections, their spacing, fixing and screeding methods are proper. **Extension of proper design and construction method for both tier girder and batten tile roof continues.**

4.7) Construction and demonstration:

With the introduction of appropriate techniques, the construction units require careful supervision. To reduce pressure on our team, we have concentrated on training masons and youths as para architects. Effort is also being made to educate the house owners, through leaflets and contacts. Besides houses, proper ventilation in schools is being focused.

Progress-Supervised units:

Head	Cum- May'2000	June- Aug'2000	Cum- Aug'2000
Units	213	1	214
Completed	177	1	178
Stopped	36	-	36
In progress	-	-	-

4.8) Training, Extension and Documentation:

1. **Training of para architects as extension agents:** One trained youth Siraj, has started working independently as a para architect, setting up his own unit. He has trained two youths and 2 more are under training. He completed plans and estimates for total 117 units. For 99 units he received fees from owners. On 3 projects preparation of plan and estimate is in progress. Supervision of total 38 projects was completed. Agreement has been signed with the unit for survey, plan/estimate and supervision of schools, under the Education Project School Upgrading Program. Work in 30 school projects is complete. Guidance is being provided to this unit.
2. **Masons are being trained, total trained 42.**
3. Complete record of housing units has been maintained. For school construction record is being compiled
4. Lack of proper ventilation is a recurring problem in houses and schools. Through on site guidance, leaflets, posters, meeting with masons and house owners, the importance of ventilation is being emphasised. In total 30 schools, construction with proper ventilation, has been completed as part of the Education Programme.

5) EDUCATION PROGRAM : SUPPORT TO SMALL SCHOOLS

5.1) Educated youths take the initiative:

As the Sanitation Programme spread in Orangi and among Karachi Katchi Abadis, OPP-RTI came in contact with educated youth from these settlements, most of whom are college students. Having been educated themselves they had the desire to educate neighbourhood children. These children, could not go to school, either because they could not afford the high fees of established schools, or there were no schools nearby, or the working children were free only in the evening. Some educated youth were already giving private tuition. They had some space in their homes for starting a school but lacked funds for purchase of mats, stationery, black boards, table and chair. In some cases construction of a shed, or roofing of a verandah was needed.

5.2) OPP-RTI's support:

We decided to support these young entrepreneurs in setting up schools by providing small grants, ranging from Rs.1300 to Rs.6000/-. In April 1995, we provided support to Abdul Waheed of Islamia Colony for the first school. Rs.1300/- was given for construction of a roof over a verandah in his home which could be used as a classroom. Then 5 more youths from nearby settlements were provided support. Students from Ghaziabad in Orangi wanted to educate children from their settlement, who worked in the embroidery and carpet workshops. In Sept'95, they set up a night school, with a support of Rs.4500/-. Soon more requests for support from Orangi as well as from Katchi abadies outside Orangi started being received. We found that there were many small schools set up by educational entrepreneurs. These needed small support of Rs. 10,000 to 12,000/- for physical upgrading. Often it was found that with no support the initiative would fizzle out. Small grant support to initiatives proved to be effective in confidence building and solvency of the small schools.

5.3) Schools functioning:

Uptil Aug'2000 we have supported the setting up/upgrading of 75 small schools. Of these 60 schools are operating and have taken the shape of formal institutions. 14 schools have dropped out and one closed due to sudden death of the entrepreneur. Of the 60 schools, functioning 15 schools are in settlements outside Orangi. The drop out rate has been higher in the schools supported in the initial period. This was expected, as when a programme is initiated if there is even some chance of success, the step is taken. Later when the programme proceeds there is clarity and failure is minimized. As the programme has proceeded we are taking time in selecting the educational entrepreneurs. This quarter request for support was received from 18 schools. Effort is being made to acquire funds for support

Statistics April'95 – Aug.' 2000:

Schools	Teachers		Students			Fees (Range)	
	Tota	Male	Female	Total	Male		Female
60	309	99	210	6833	3956	2877	Rs.10-150

Due to many requests received from small schools in Orangi and the logistics of supporting schools outside Orangi, we have decided to support for the time being, small schools in Orangi.

5.4) Stages in expansion:

We have observed that there are three stages in establishment of these schools.

First: when educational entrepreneurs need small financial support, ranging from Rs.6000/- to Rs.12000/- for upgrading small schools.

Second: within a year the schools take an institutional shape with salaried teachers, and students paying fees. There is increased demand for enrolment of students. Need arises for physical expansion i.e construction of an additional classroom or roofing over existing structures. At this stage support amounting to Rs.20,000 to Rs.30,000/- is needed. This support is important for survival of the new schools. OPP-OCT credit program provides these schools with interest free loans.

Third: with support at both the stages, the schools become stable as formal educational institutions. They then develop the capacity to upgrade their schools thru taking loans and paying them back with interest. OPP- Orangi Charitable Trust (OCT) has given 379 loans for upgrading schools.

5.5) Support for expansion:

Increasing requests are being received from educated youths for upgrading small schools. Following grants have been received for support. Efforts are being made to acquire grants for supporting more small schools.

	Receipt (Rs.)		Expenditure (Rs.)	
	St. up	Phy.Exp.	St. up	Phy.Exp.
1) Asia Foundation		228725	529177	228725
	536275			
2) Rotary Club Int.	-	105000	-	105000
3) Old Association of Kinniard Society	-	53000	-	53034
4) MRM Associates.	-	10000	-	10000
5) Purveen Salman Khan	14000	8500	14000	8500
6) Homeless international	12127	-	9400	
	562402	405225	552577	405259

5.6) Revolving fund for support for physical expansion:

Ms. Yousuf Diwan has provided Rs. 5,00,000/- as revolving fund, for support, for physical expansion of schools. Ms. Yousuf visited the schools and expressed keen interest, in their expansion. Total 22 schools have acquired loans amounting to Rs.4,64,710/- from this fund from OCT, for further improvements. 17 schools are paying back the loan regularly. 11 schools are irregular in payment, effort is being made for regular recovery. Of two schools, loan was written off, due to death of the entrepreneurs. Two schools have paid back their loans.

For physical expansion, technical support is provided by the young technicians trained by the housing programme. Provision of adequate ventilation has been focused in physical upgrading of the schools.

5.7) Educational Entrepreneurs coordination:

The educational entrepreneurs supported, are now identifying other small schools needing support. This has increased small schools access to start up grant. This quarter teachers were introduced to training programs offered by organisations. Ms. Asima, an educationist has taken keen interest in teachers training. She visited several times and observed the teaching capacity of the schools and their needs. Effort is being made by her to support schools thru teachers training.

5.8) Documentation:

Audio visual documentation is being maintained. Profiles of 40 school entrepreneurs is available. Profiles of 58 schools was completed this quarter.

6) EXPERIMENTS AT THE RTI NURSERY

6.1) The experiments are:

- Control of water logging at the RTI nursery: This experiment has been successful. It has been replicated in NIPA.
 - Drip irrigation: Stopped due to acute shortage of sweet water.
 - Treatment of sewage water for use in plantation: Continues
 - Compost Khad: continues to be prepared and used.
-

6.2) Plantation of various types of forest and fruit trees at the RTI nursery:

Total 2926 forest & fruit trees of 13 species and 1914 decoration plants of 49 species are growing at the RTI nursery. This quarter Rs. 625/- was earned thru sale of plants. We are using office waste water for the plants, our nursery is therefore surviving the period of acute water shortage in Karachi.

6.3) Control of water logging at RTI plot - Construction of an underground channel:

Experiment was undertaken, on the construction and operation of an underground channel, 6' deep and 2' wide filled upto 1' with 4"-1' sized boulders (non porous rock, locally known as kala pathar). By Oct'96, 24,000 sft land at the RTI was reclaimed, by using this method of underground channel. The channel 1100 rft is connected thru gravity flow to the nearby sewer. The cost of the channel is Rs.49/rft. The channel is being monitored to test its performance. During the 1997 summer rains, 159 rft. of the channel, in sandy soil collapsed. However the functioning of the channel network remained unaffected, due to an alternate route, maintained in design. Later, the non functioning portion of the channel in sandy soil, was replaced by perforated PVC pipes. The cost has come to Rs.30/-rft. Performance of this system is being monitored. In the 1999 summer rains, the system functioned properly and continues to date. In the reclaimed land vegetables, fruit and forest trees are being grown.

On request, plan and estimate were provided to NIPA (National Institute of Public Administration -- Karachi) for construction of a similar channel in their compound. Work on site has been guided. Channel was completed in March'2000, the water table has gone down by 4'-5'. Foundation of buildings and the trees and plants affected by water logging and salinity have been safeguarded.

6.4) Treatment of sewage water for use in plantation:

As there is acute water shortage in Karachi, OPP-RTI office waste water was treated with EM and used in plantation. The result of use of EM was encouraging, where waste water is used with EM, growth of plants has been healthier. However availability of EM supplies has been a problem so its use had to be stopped.

Last quarter design and estimate for a small waste water treatment unit was prepared. The construction demonstration unit has been completed. Provision of a fan by Engineering Concern a consulting firm, is awaited.

V. OPP- KHASDA - Health and Family Planning Programme

1. Background
2. Revised Approach and Goals
 - 2.1) KHASDA Model Clinic.
3. Technical Training
4. Supply and Services
5. Clinic Visits for Extension
6. Loan given to the Orangi Clinics, Doctors, LHVs and TBAs
7. Replication Outside Orangi
8. Significant Highlights
 - 8.1) KHASDA-OPP Executive Board Meeting
9. Seminars and Work shops.
10. Visitors
11. Budget and Expenditure

V. OPP-KHASDA-HEALTH & FAMILY PLANNING PROGRAM

1) BACKGROUND:

The Health & Family Planning Model has evolved from Orangi is the concept of extensive action Research in the Health and Family Planning environments & structure of Orangi families.

OPP research revealed that there were two main causes for high incidence of disease in Orangi:

- a) Absence of modern sanitation &
- b) Ignorance of modern hygiene

In 1985, after the success of sanitation program, a health program was started for teaching modern hygiene and prevention of disease to the illiterate and semi literate housewives. Under the direction of a lady doctor, four mobile team of lady health visitors (one LHV & one lady social organizer).

Initial Goals:

1. Teach six month course on the prevention of common Orangi diseases.
2. Immunize the children.
3. Introduce family planning.
4. Give advice on nutrition, child care & kitchen gardening.

Methodology and initial results:

For teaching the course, every six months 80 houses of activist ladies were selected in the lanes. About 10 - 15 housewives from the neighbouring houses attended the session in the activist lady's house. The response to health education was as good as the response to sanitation. Among these Orangi families:

Over 90% children were immunized
44% families adopted birth control
Diseases were controlled to a considerable extent
Nutrition and hygiene were improved.

We now find that as a result of thousands of these neighbourhood meetings a great awareness has been created and Orangi women are quite willing to pay for immunization and family planning services. In response to the demand we find that a few clinics are providing these services on payment and many private clinics are willing to do likewise.

2) REVISED APPROACH AND GOALS:

Consequently we have decided to revise the approach of the health program. KHASDA's daily neighbourhood meetings have been terminated from 1st Nov'94. Two Health teams were also terminated from the KHASDA and transferred to Research and OCT staff. One Suzuki Health van was disposed and driver was relieved from the service. Now with a very small support organization having one lady Doctor as Director with a Suzuki 17 yrs. old jeep and Driver and two Health Teams only one LHV & one lady social organizer with one 14 yrs. old Suzuki High Roof van and driver. KHASDA has to run its Health and F.P programme in the largest with urban slum of Asia Orangi with a population of 1200,000 (approx.)

Area – 5760000 Sq.yards., Houses – 1,049,17, Lanes – 7,256 and Mohallas – 113. All the Nationalities of Pakistan resident here, Pathans, Biharies, Urdu speaking, Sindhi, Balochi & Bangali etc. KHASDA in its revised approach decided to undertake the following:

To upgrade the existing Health infrastructure in Orangi by providing them:-

- i) Technical Training
- ii) Supplies of vaccines supplies & services of family planning
- iii) Small credit from Orangi Charitable on their decision and in this way anchor the program institutionally in private clinics and integration with the community. KHASDA will undertake mainly the TECHNICAL TRAINING, SUPPLY AND SERVICES function and anchor the program institutionally in private clinics.

2.1) OPP-KHASDA MODEL CLINIC CENTER:

According to revised model KHASDA maintains one centre at OPP office for providing family planning services, as well as imparts training on vaccination and family planning & vaccination services to local activists. And TBA's training to local activists personal and Dais. It also provides vaccines and family planning supplies to private clinics and other activists centres. From this centre the following activities are supported:

Out Patients Record

Since July 2000 KHASDA-OPP started to maintain a register in KHASDA Model Clinic for the daily out patients activities record and Health Education advises about prevention of commonly found diseases, Health & Hygiene, Mother & Child care, Nutrition and Family Planning.

Date	No. of Womens	Motivation		Adoption		Training		Health Education
		F.Planning – Vacc.		F.P – Vacc.		Dai	Vacc.	
10-7-00 to 31-8-00	330	90	- 20	73	- 150	30	4	199

3) TECHNICAL TRAINING:

A) TBA Training:

TYPE OF TRAINING	AREA	NUMBER PREV.CUM MAR. 00 TO MAY, 2000	TRAINED JUNE '00 TO AUG. 2000
TBA'S	ORANGI	233	233
TBA'S	OUTSIDE ORANGI	184	184
SUB TOTAL TBA'S		417	Total= 417

Orangi dais are being trained with the co-operation of Sindh dais training program. Govt. of Sindh. Vaccines and F.P contraceptives to Orangi Clinics are being supplied on payment.

So far 233 Orangi dais and 184 dais from 27 Katchi Abadies, outside Orangi have been trained. Identification of dais was facilitated by local clinics/local organisations. Total 417 dais have been trained in collaboration with Sindh Dais Training Program, Govt. of Sindh. 117 trained dais have become sale agents for family planning supplies. They have persuaded women for IUCD, tubeligation and injection and referred them to KHASDA Model Clinic. In last quarter 46 Dais has taken F.P. supply. In this quarter 40 Dais has taken F.P. supply

TBA's Training Program is carefully supervised by follow up meetings in KHASDA-OPP Model Clinic. Dais are encouraged on improvement of child & maternity health care services safe motherhood is promoted through this forum and on promoting Family Planning services in their

areas and among their clients. Trained Dais has been provided certificates after 3 months. These certificates has been printed by KHASDA-OPP and signed by Sindh Govt Director of Health Authority. One group of 12 Dais can completes their training on 25 March 2000.

Family Planning supplies were provided to all the 12 dais on payment. No refresher course of Trained Dais in this quarter. In last quarter 3 Batches of 40 dais attended the follow up meetings. In this quarter 3 Batches of 45 dais attended the follow up meetings.

Few Highlights about trained dais:

As we are upgrade the existing health infrastructure in Orangi by providing them.

- (i) Training & skill improvement
- (ii) supplies
- (iii) credits

In the KHASDA weekly review meeting held on 11th May 2000 the programme was discussed and women Health meetings which were taken by master trainer Naheed Azra was reviewed. It was decided that KHASDA Health teams will start women Health and F.P. meetings four times in a month at maternity homes of those Trained Dais who are very active and running their own maternity homes. In this quarter 3 mothers meetings were held at TBA's Maternity Homes.

S.no	Date	Trained TBA	M.H Address	No of Wom.	No of Meet.	VACINATING				F.P				
						BCG	Dpt	Mes	TT	FL Unit	Op	jucd	T L	R.S
1	19/7/00	Pervaz	Sector 4/F	16	1	-	-	-	-	12		1		6
2	31/7/00	*	"	18	1	-	-	-	-			-		-
3	15/8/00	Shahid Tabasum	Sec.1/D H.No. 216	10	1	-	-	-	1	-	-	-		-
Tol.3		2 TBA's Mat. Home		44	3	-	-	-	1	12	3	1	-	15

B) Vaccinator Training:

AREA	NUMBER MAR.00 TO MAY. 2000	TRAINED JUNE'00 TO AUG.'2000
ORANGI	92	92
OUTSIDE ORANGI	64	1 65
TOTAL	156	- 157

In this quarter 1 Orangi activists in 1 batch from outside Orangi has been trained. So far 92 vaccinators in Orangi and 65 outside Orangi from 19 Katchi Abadies have been trained. 30 trainees have dropped out. Total registration for training has been 157. 76 vaccinators are very active.

4) SUPPLY & SERVICES

Vaccines:

Vaccines are being supplied to total 105 clinics from KHASDA Model Clinic. In last quarter 49 clinic's has taken vaccine supplies. In this quarter 50 clinics has taken vaccine supplies.

Children Immunized through OPP-KHASDA Model and other Clinics to June 2000 to August 2000.

Month	No. of Clinics	BCG	DPT I	DPT II	DPT III	Measl.	Bcomp	Full Imm.	TT I	TT II	TT Bos	Total Rs.
June	19	252	200	61	41	98	44	39	73	50	30	800
July	18	240	49	35	23	71	23	21	67	52	32	745
Aug.	13	264	83	64	55	56	28	22	21	18	11	535
Total	50	756	332	160	119	225	95	82	161	120	73	2080

Cumulative Jan 1984 - August 2000

No. of Clinics	BCG	DPT I	DPT II	DPT III	Measl	Bcomp	Full Imm.	TT I	TT II	TT Bos	Total Rs.
6349	30505	19838	18618	18417	15657	16973	15314	26993	26309	10760	32409

We are providing the information of vaccination program since the starting of vaccination. Programme in Orangi from month January years 1984 to August 2000. The cummulative figures of vaccination program will confirm the fully immunised children and T.T. vaccination in child bearing age girls & women.

Family Planning Contraceptives:

Family Planning Contraceptives supplied to Orangi clinics: June 2000 to Aug., 2000

Total 130 clinics have been taking F.P supplies, these clinics also refer Orangi women for IUCD, tubal ligation and injection to KHASDA Model clinic. In last quarter 52 clinics has taken FP supplies and 20 clinics has taken both supplies of vaccines & contraception. In this quarter 55 clinics has taken F.P. supplies & 21 clinics has taken both supplies of vaccines and contraceptive.

Family Planning contraceptives supplies & serves to clinics from June 2000 to August 2000.

F.P. supply through clinic June 2000 to August 2000

Month	No. of Clinics	Condom unit	O.plus Cycle	IUCD C.T/ML	Inj. NOR	Inj. DEPO	TUB	NORP	Total Rs.
June	16	96	58	8	59	114	2	-	829
July	21	541	95	10	105	102	1	-	2040
August	18	392	95	8	49	50	-	-	1223
Total	55	1029	178	26	213	266	3	-	4092

F.P. supply through TBAs June 200 to August 2000

Month	No. of TBAs	Condom Unit	O.plus Cycle	IUCD C.T/ML	Inj. NOR	Inj. DEPO	TUB	NORP	Total Rs.
June	16	11	40	-	-	10	-	-	430
July	12	12	18	2	10	20	1	-	400
August	12	12	12	-	10	9	-	-	461
Total	40	35	70	2	20	39	1	-	1291

We are providing the information of Family Planning Supplies since the starting of Family Planning program in Orangi from June 1985 to August 2000. The cumulative figures of supplies to meet the target of Birth Control.

The approx. population of Orangi is about 1200,000

MWRA = (Married Women of reproductive age)

Total population % 14 = MWRA in the target population 85714.28.

Total MWRA in Orangi uptill August 2000. = 85714.28

Cummulative

No. of Clinics	No. of TBAs	Condom Unit	O.plis Cycle	IUCD C.T/ML	Inj. NOR	Inj. DEPO	TUB	NORP	Total Rs.
6431	383	982690	30662	5223	13438	2971	287	10	62627

Rs. 62627 has been received by OPP-KHASDA Model clinic by the sale of contraceptive to clinics & Dais. This quarter Rs. 50383 /- have been received from contraceptive supplies & services.

5) CLINIC VISITS FOR EXTENSION:

JUNE 2000 TO AUGUST 2000

KHASDA-OPP both health teams visit Orangi Qasba & Islamia clinics for contact, supplies of vaccines, supplies of contraceptives and family planning services or any other health & F.P. problem.

Since 1994 total health outlets were identified as 647, in Orangi KHASDA-OPP Health teams visited 490 clinics out of this survey. New clinics were visited in Gulshan-e-Zia and Ghaziabad = Total 5 clinics of these area were visited in last quarter. In this quarter 8 new clinics in old areas are visited.

In this (107+7=114) clinics are more than 647 Health outlet is = 647+8 = 766 Total clinics.

SUPPLY TO CLINICS JUNE 2000 TO AUGUST 2000

Area	No. of Clinic	Old	New	Vaccine	F.P	Vaccine Train.	TBAs Train.
Afridi Colony	10	8	2	2	2	-	-
Aligarh	2	2	-	3	2	-	-
Bismillah	8	8	-	3	2	-	-
Banaras	2	2	-	2	2	-	-
Bijlee Nagar	10	8	2	3	1	-	-
Faqir Colony	10	10	-	2	7	-	-
Frontier Colony	31	31	-	-	6	1	-
Gulshan-e-Ghazi	-	-	-	-	-	-	-
Gulshan-e-Behar	3	3	-	3	3	-	-
Gulshan-e-Zia	2	2	1	-	-	-	-
Mominabad	10	10	-	4	5	-	3
Qasba	39	29	-	3	1	-	-
Sec. 1D	4	2	-	3	1	2	-
Sec. 8	3	3	-	1	1	-	-
Sec. 10	5	8	-	-	4	-	-
Sec. 1-A	2	2	-	2	1	-	-
Sec. 6/E	3	3	-	2	-	-	-
Sec. 7/E	3	2	1	4	1	-	-
Sec. 13	12	12	-	3	-	-	-
Sec. -15	6	6	-	-	3	-	-
Sec. 14	5	7	-	4	-	-	-

Sec. 11	6	6	-	2	3	-	-
Sec.-12/L	2	2	-	-	2	-	-
Tauheed Col.	3	2	1	-	1	-	-
Chisti Nagar	2	2	-	3	1	-	-
Sec. 11 ½	4	3	1	1	2	-	-
Ghaziabad	10	8	2	-	4	-	2
Gulshan-e-Zia	8	2	6	-	-	-	-
Sh. Waliulla Nagar	5	5	-	-	-	-	-
Total Visits	200	186	14	50	55	3	5

In last quarter these new 26 clinics were visited , they were only knowing about Green Star only one or 2 No. F.P. work. In this quarter 14 clinics were visited for supplies information.

OLD CLINICS OF LAST QUARTER JUNE 2000 TO AUGUST 2000.
TOTAL 161 CLINICS TABLE OF CONTRACEPTIVE SUPPLIES & SERVICES:

NAME OF AGENCIES	TOTAL CLINICS	OP	FL UNITS.	Inj. Nor- depo	IUCD C.T. ML	TL	NOR
KHASDA-OPP	109	746	549	415 - 195	70	11	-
GREEN STAR F.P.S.M.P	77	535	262	619 - -	62	-	-
MARI STOP SOCIETY	21	63	-	92 - -	16	-	11
PASBAN	48	120	174	110	30	-	-
KEY CONTRACP.	19	50	-	- - -	-	-	-

NOTE:

- 1) 10 Clinics has taken supplies only from KHASDA-OPP.
- 2) All other 151 Clinics has taken supplies from KHASDA-OPP and from other agencies also.
- 3) Out of these 161 Clinics 31 Clinics refused to give the exact figures of supplies. They take supplies but do not keep the record of sale to their Clients.

NEW CLINICS OF THIS QUARTER JUNE 2000 TO AUGUST 2000

NOTE:

In last quarter 26 clinics in these area of Gulshan-e-Zia & Ghaziabad Orangi and Shahwalliulla Nagar are not doing Family Planning. Now they are told about F.P. program from KHASDA-OPP Health Teams. In this quarter 14 new clinics in old areas were told about F.P. program.

NAME OF AGENCIES	TOTAL CLINICS	OP	FL UNITS.	Inj. Nor- depo	IUCD C.T. ML	TL
KHASDA-OPP	5	10	-	10 - 5	-	-
GREEN STAR F.P.S.M.P	1	5	-	5 - -	-	-
MARI STOP SOCIETY	1	3	-	- - -	-	1
PASBAN	-	-	-	- - -	-	-
KEY CONTRACP.	-	-	-	- - -	-	-

NOTE:

14 clinics has taken contraceptives supplies from KHASDA-OPP and also from other NGO's

Fertility Survey in Orangi by KHASDA-OPP

Fertility survey of 2000 samples in Orangi by KHASDA-OPP Health Teams has been completed. Now the Tables sheets & Filled Forms are submitted to consultant prof. (Retd.) Y.A. Adahami sahib for report writing. Report is submitted for revision to Mr. Adahami Sahib.

6) LOAN GIVEN TO THE ORANGI CLINICS, DOCTORS, LHV's, AND TBAs UPTO NOV. 1998

Rs.800,000/- has been loaned to 21 Health units Rs. 1064287/= repaid. Balance amount is Nil. Refer table for 1 open unit 1. One TBA Hajra Khatoon has applied for loan.

7) REPLICATION OUTSIDE ORANGI: JUNE 2000 TO AUGUST 2000.

Through the help of OPP-RTI and NGOs/CBOs, the OPP-KHASDA model is being replicated in several goths and katchi abadis in the vicinity of Karachi. Highlights are as follows:

WELFARE COLONY:

The settlement, situated in Central Karachi, comprises of 1416 houses and over 11,000 population. Health program is being extended through a clinic and trained dais. 15 dais have been trained. 2 boys have received vaccination training. In last quarter one dai has brought one IUCD client for contraception. In this quarter no report.

YOUSUF, SIDDIQ, AND RAHIM GOTH:

One trained vaccinator Jameela Khatoon is only conducting meeting for vaccination and F.P.

REHMANABAD:

It is a settlement in District Central, comprising of 600 houses. 12 dais were trained earlier. In last quarter no progress. In this quarter no progress report.

ISLAMIA COLONY NO.1

The settlement situated in Qasba Township, Manghopir Road comprises of 1169 houses. So far 16 activists completed vaccination training. 7 trained vaccinators are immunizing the children through local clinics. 2 dais, referred by the local CBO were trained. In last quarter 9 clinics were visited 3 clinic has taken vaccines supplies & 5 clinic has taken F.P. supplies. In this quarter 10 clinics were visited. 2 clinics has taken vaccines supplies and 6 clinics has taken F.P. supplies.

ISLAMIA COLONY NO. 2

The settlement is situated in Qasba Township. 6 dais have been trained. Two dais have set up maternity homes with a loan of Rs.10,000 each from OCT. Rs.300-400 is being charged for each delivery case. One person referred by City Clinic has been trained as vaccinator. Family Planning and vaccination supplies have been provided to the clinic. In last quarter 8 clinic were visited 5 clinics has taken F.P. supplies. In this quarter 9 clinics are visited, only one clinic has taken vaccines supplies, 5 clinics has take F.P. supplies.

SHAH RASOOL:

The settlement situated in South Karachi, comprises of 348 houses. Vaccines and family planning contraceptives were supplied to one clinic. 14 dais were trained. In last quarter one dai has taken F.P. supplies. In this quarter 2 Dais has taken F.P. supplies.

BALUCH COLONY:

Situated in the South of Karachi, comprises of 225 houses. Health Program is being extended through a local clinic. In last quarter no progress report. In this quarter one Dai has brought one I.U.C.D. case.

GOHERABAD:

So far 16 dais have been trained. 2 dais have been trained as vaccinators. In last quarter no progress. In this quarter one Dai has taken vaccines and F.P. supplies.

PEERBUKHARI COLONY:

So far 14 dais have been trained. In this quarter no progress report received.

BILAWAL SHAH NOORANI GOTH:

Earlier TBA training was completed. 3 dais became F.P supply, sale agents. 13 dais took supplies of Contraceptives. 3 clinics were supplied vaccines. 3 vaccinators were trained. In last quarter 2 Dais has taken F.P. supplies and brought one IUCD case. In this quarter one Dai has taken F.P. supplies.

RAJPUT COLONY GULSHAN-E-IQBAL:

Two vaccinators referred by clinics completed their training and received supplies of vaccines and contraceptives. 2 clinics took F.P. supplies. In last quarter one clinic has taken vaccine supplies and two clinics has taken F.P. supplies. In this quarter 2 clinics has taken F.P. supplies.

MANZOOR COLONY: 14 dais completed their training and took F.P. supplies. HOPE, an NGO started a clinic there. All dais are taking supplies from that clinic of HOPE, NGO.

REHMAN COLONY: In last quarter one Dai has taken F.P. supplies. In last quarter two dais has taken F.P. supplies and brought one IUCD case. In this quarter one Dai has taken F.P. supplies.

MAWAJ GOTH, BALDIA COLONY:

Sindhi Balochi speaking urban settlement in Baldia, old goth there is no sanitation, no health programme only the one dais training program was held by KHASDA-OPP in March 1997. In last quarter one dai taken F.P. supplies. In this quarter one Dai has taken vaccines & F.P. supplies.

SULTANABAD MANGHOPIR ROAD:

Shabana Ajmal a TBA trained in Model Clinic has been persistently remained in KHASDA-OPP Model clinic contact. She is also contraceptive sale agent. She reside at Sultanabad and has got her own maternity home in this Urban settlement at Manghopir Road. Baloch population is more and it has got mixed population. In last quarter two dais has taken F.P supplies. In this quarter one Dai has taken F.P. supplies.

8) SIGNIFICANT HIGH LIGHTS OF THE HEALTH & FAMILY PLANNING PROGAMME IN ORANGI:

KHASDA-OPP at its initiative conducted on Health outlets survey in Orangi and having a vision of community participation decided to upgrade the existing infra health structure by providing them:

- (1) Training
- (2) Supplies
- (3) Credit

Working on this policy since 1995 KHASDA-OPP has tried to build up a close contact with private health outlets and started providing them the above mentioned facilities.

Very soon we observed in the filed of Orangi the other NGOs as Maristops Society (Chota Gharana) and Green Star Family Planning (SMP) Pasban adopted the same methodology and started supplies and training to Orangi clinics.

Maristops Society (Chota Gharana) opened their centre by the name of Chota Gharana in Orangi in December 1996. KHASDA-OPP is in close contact with them in Orangi.

They are providing all family planning services. We are also in their good contact for female tubal ligation etc. Their team visits 30-40 clinics in Orangi in every month for their referral services of injections IUCD's, Tubal Ligation and supplies of contraceptives.

They also conduct motivators for family planning training's. Doctors training for family planning they conducted few TBA's training but this programme is suspended for the last 3-4 years. Similarly, Green Star F.P. Programme (SMP) are providing contraceptives supplies of their own to Orangi

clinics. KHASDA-OPP family planning contraceptives, multiloads on request from clinics in Orangi. This is a rays of hope of successful family planning services network demonstration in Orangi which will definitely provide better results in next five or ten years if a fertility survey has been conducted by KHASDA-OPP in this year.

8.1) KHASDA-OPP EXECUTIVE BOARD MEETING.

KHASDA-OPP Executive Board meeting for April, May and June 2000 was held on Thursday 10th August 2000 Chaired by Mr. Akhtar Hamid Khan sahib and attended by members Health & F.P. program was reviewed.

Dr. Shamim Z. Khan secretary KHASDA-OPP presented Deficient Budget for year 2000 for the approval of member. She also requested to Board members about the Urgent need for the two new one Suzuki high roof van and one Suzuki Jeep. As the both vehicles are very old. Jeep is 17 yrs. in use the repairs expenses are very high. KHASDA-OPP is badly in need of Fund for purchase of two new vehicles approx 8-10 lacs with comprehensive insurance cover. She also requested to review the salary structure. The request will be represented in writing to the Chairman of OPP society Mr. Tasneem Ahmed Siddiqui sahib in next meeting of OPP society.

Dr. Shamim Z. Khan presented KHASDA-OPP Health and F.P. program in OPP Society on 31st July 2000 (31-7-2000). NATPOW is totally finished. No reply on phone call to Islamabad. Report & letter are not received at old office address of NATPOW Islamabad.

9) SEMINARS AND WORKSHOPS:

- 1) Family Planning Association of Pakistan (FPAP) held a seminar on world population day "Population Growth efforts to arrest – Results 11-7-2000 at Regent Plaza. Sindh Minister for Health Maj. General (Rtd.) Mr. Ahasan Ahmad presented the Seminar. Dr. Shamim Z. Khan attended the Seminar and presented 82nd QPR to Minister.
 - 2) Dr. Shamim Z. Khan and Health Section attended the trained TBA's of KHASDA-OPP certificate distribution ceremony at District Karachi Health Director office at Ojha Govt. of Sindh on 12th July 2000 (12-7-2000). KHASDA-OPP trained TBA's Budes were distributed. Dr. Basheer Seikh of Sindh Govt. Health Directorate Dist. Karachi and Director KHASDA-OPP Dr. Shamim Z. Khan distributed these certificates & Badges.
 - 3) Dr. Shamim Z. Khan participated in UNICEF one day Seminar on consultation on "National Alliance for Children" and launching of the Report "The Progress of Nations 2000" on 27th July 2000 (27-7-2000) at Hotel P.C. Karachi.
 - 4) Dr. Shamim Z. Khan and Health Section participated in APWA Medical awareness meeting for "Hormone Replacement Therapy" on 5th August 2000 (5-8-2000) at Hotel Sharaton Karachi.
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10) VISITORS:

- 1) Sukhi Foundation Islamabad Team Miss. Rehana with 2 male members visited KHASDA-OPP on 28-6-2000. Mrs. Anjum Yaqoob briefed them the program.
- 2) STP – 1998 – Batch of DMG Southern – Area study tour group visited OPP-RTI all programs on 11-7-2000.
- 3) Soofi Shah Inayat, Shaeed Sangat, Fareedabad Tehsil Mehar Distt. Dadu Sindh a delegation visited KHASDA-OPP on 18-7-2000. Dr. Shamim Z. Khan briefed the KHASDA-OPP Health and F.P. Program.
- 4) CIDA monitoring team from Islamabad visited KHASDA-OPP on 7th April 2000 Ms. Salma Khurshid Canada Fund Monitor, Ms. Namoos Zehar Canada Fund Monitor held a session with Dr. Shamim Z. Khan Health Teams and met Trained TBA's trained vaccinators, Maternity homes and clinic owners, Doctors.

11) BUDGET AND EXPENDITURE

KHASDA RECEIPTS	BUDGET 2000-2001	ACTUALS JUL-AUG'00
ORANGI PILOT PROJECT	500000	125000
MEMBERSHIP FEE	1000	0
TRANSPORT	500	50
MEDICAL FEE	19500	6655
PROF. ON INVEST.	24000	0
TOTAL	545000	131705

EXPENDITURES	2000-2001	JUL-AUG,00
DIRECTOR/DR SZK	129596	20740
MANAGER/AYESHA	55348	8807
LHVS-2	99536	15854
SO/ANJUM	54268	8639
DRIVERS-2	82960	13280
SUBSTITUTE	6000	0
POL	58080	9619
S&R	43000	6628
MEDICAL ITEM	3000	0
TRAINING/WORKSHOP	40000	9780
MEETING	3000	500
CONTRACEPTIVES	5000	-3907
EOBI	9000	1200
PUBLICATION	20000	0
STATIONER/POST/T.PH	7512	2198
MAINTENANCE	5600	160
DEARNESS ALLOWANCE	18000	4600
EDUCATION ALLOWANCE	9600	0
CAPITAL EXPENDITURE	40000	0
AUDIO VISUAL	2500	334
TELEPHONE/FAX	5000	0
AUDIT FEES	6000	7000
TOTAL	703000	105432

VI. MICROENTERPRISE CREDIT PROGRAM - SEPTEMBER 1987 TO AUGUST 2000

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SECTION 1

1.1: INTRODUCTION

To meet the dual challenge of inflation and unemployment the working class people in Orangi, as elsewhere, are setting up Family Enterprises: modifying homes into workshops, making females active economic workers instead of mere dependants, and making all members of the family wage earners. On account of low overheads and cheap labour, Family Enterprises are extremely competitive, and there is a great demand for their products and services. There is great scope too for expansion if they could get credit capital at reasonable rates. But generally the microentrepreneurs cannot get loans from commercial banks because of formalities and demand for collateral and also bribes.

In September 1987, Orangi Charitable Trust (OCT) was registered to fulfill this need. OCT borrowed from banks, according to current rules, without any concessions, and then lent to micro units, without red tape and collateral. OCT could take greater risks and bear losses of defaults and bad debts because it was neither the custodian of depositors, (it did not accept any deposits), nor profit maker for shareholders (it had no shareholders and gave no dividends). Later OCT also got donations from Bank of Co-operatives, SNPO, CEBEMO, World Bank and above all BCCI (now INFAQ) Foundation, and was able to acquire its own equity capital.

OCT was fully aware of the hazards of easy lending without collateral to small entrepreneurs. It knew very well that today default and even blackmailing was the prevailing culture both among the rich and the poor. Nevertheless, OCT believed that if OCT behaved honestly and faithfully, the debtors too, in course of time, would respond in the same way. Gradually OCT would learn the art of selection and recovery, and establish a growing circle of honest and competent clients.

Let us examine what has happened in ten years in respect of issue of loans and recovery of principal and markup, the volume and nature of bad debts, rapid expansion and the problems of management and accounts, the emergence of competent and honest clients, and the achieving of solvency.

SECTION 2

2.1: ANNUAL ANALYSIS - LOANS, RECOVERY & MARKUP

In spite of adverse circumstances (amateur staff, lawlessness, default culture, blackmail, strikes, gangsterism, inflation, recession) the microenterprise credit not only survived but has grown vigorously, as the following annual tables of issue of loans and recovery of principal and markup will show:

TABLE I:
ANNUAL LOANS RECOVERY & MARKUP- SEPTEMBER 87 TO AUG 2000

YEAR	86 - 97	97 - 98	98 - 99	99-00	TOTAL
1.Total Loan (Rs)	87,221,280	24,227,330	18,771,050	12,197,150	142,416,810
2.Unit Accounts	5,122	894	748	452	7,216
3.Closed					
** Accounts	4,901	741	568	135	6,345
4.Repaid Closed					
**Principal (Rs)	81,127,680	16,171,838	13,682,500	3,548,800	114,530,818
5.Open Accounts	221	153	180	317	871
6. Repaid Open					
** Principal (Rs)	2,292,046	2,995,288	1,683,833	2,960,489	9,931,656
7. Total Repaid					
*(Open - Closed) (Rs)	83,419,726	19,167,126	15,366,333	6,509,289	124,462,474
8. Balance (Rs)	3,801,554	5,060,204	3,404,717	5,687,861	17,954,336
9.Paid Markup (Rs)	20,629,715	3,180,563	2,426,611	1,032,583	27,269,472
10. Bad Debt					
Principal (Rs)	8,699,924	593,397	196,901	0	9,490,222
11. Bad Debt					
Markup (Rs)	2,206,296	90,682	25,421	0	2,322,399
12.Bad Debt					
Units	1,284	70	20	0	1,374

The issue of loans increased from Rs. 1.1 million, given to 107 units in 87-88, to Rs. 16 million given to 793 units in 94-95. From Sep 1987 till Aug 2000 (i.e 13 years and 00month) Rs. 142.41 million was loaned to 7216 units. Of these 6345 have made full payment amounting to Rs. 114.53million. 871 accounts are open. Total repayment is Rs. 124.46 million, and recoverable balance is Rs. 17.95 million. Rs. 27.26 million was received as markup.

The table also shows separately the figures for each year.

NOTE: Bad debts are shown similarly, year by year in Tables 11,12,13,14 with annual percentages.

2.2: SPECIAL ACCOUNTS

Since 1991-92 loans have also been advanced for special purposes, for specified periods, and on special terms. Total amount of Rs. 10.57m has been spent in 69 cases. Rs. 10.07 has been received. Out of 69 accounts 66 have been closed. The balance of 3 remaining account is amounting to Rs. 0.494 million.

TABLE 2
SPECIAL ACCOUNTS

Year	Expenditure	Receipt	Balance
1991-92	647,858	607,858	40,000
1992-93	784,222	1,115,312	-331,090
1993-94	1,307,131	209,539	1,097,592
1994-95	2,250,195	1,702,505	547,690
1995-96	2,540,496	2,972,822	-432,326
1996-97	2,467,766	2,654,364	-186,598
1997-98	184,287	523,716	-339,429
1998-99	210,210	193,979	16,231
1999-00	178,137	95,996	82,141
1999-00	20,286	0	10,143
TOTAL	10,572,588	10,077,788	494,800

SECTION 3

3.1 EXPANSION OUTSIDE ORANGI:

From 1987 till 1991 loans were given only in Orangi. In 1990, Mr. I. A. Imtiaz, Secretary General of BCCI(now INFAQ) Foundation, urged OCT to extend help to microentrepreneurs living in areas outside Orangi. At the same time World Bank selected OCT as one of its four microenterprise projects. Since then INFAQ Foundation has donated Rs. 25.78 million and World Bank Rs. 08.95 million as revolving fund. These donations made it possible to issue loans to small entrepreneurs living in Karachi city, to small farmers, herders and traders of Karachi goths (villages), and to NGO's in Sindh and Punjab districts. (See tables 2,3,4 below).

Table 3 shows the extent of loan operation in Orangi and Outside Orangi:

TABLE 3
LOANS, RECOVERY & MARKUP IN ORANGI & OUTSIDE ORANGI
SEP 87 TO AUG 2000

	ORANGI	OUTSIDE ORANGI	TOTAL
Loans (Rs)	84,939,334	57,477,476	142,416,810
*Unit Accounts	4,599	2,617	7,216
*Closed Accounts	4,015	2,330	6,345
*Open Accounts	584	287	871
*Repaid Principal(Rs)	75,981,403	48,481,071	124,462,474
Balance (Rs)	8,957,931	8,996,405	17,954,336
Markup Paid (Rs)	16,596,267	10,673,205	27,269,472

TABLE 3-A
LOANS, RECOVERY & MARKUP IN ORANGI & OUTSIDE ORANGI
CURRENT YEARS JUNE 93 TO AUG 2000

	ORANGI		OUTSIDE ORANGI		TOTAL
Loans (Rs)	63,864,807		54,596,876		118,461,683
*Unit					
Accounts	3,013		2,441		5,454
*Closed					
Accounts	2,429		2,154		4,583
*Open					
Accounts	584		287		871
*Repaid					
Principal(Rs)	54,906,876		45,600,471		100,507,347
Balance (Rs)	8,957,931		8,996,405		17,954,336
Markup Paid(Rs)	11,346,625		9,846,110		21,192,735

OCT program began in Orangi in 1987. Since then loans amounting to Rs. 84.93 million were given to 4599 units. 4015 units have made full payment. 584 accounts are open with a balance of Rs. 8.95 million. Total repayment is: principal- Rs 75.98m and markup- Rs 16.59m. Outside Orangi loaning began in 1991- 9 years later. Total outside loan is Rs 57.47m to 2617 units. 2330 units have repaid in full. 287 accounts are open with a balance of Rs 8.99m.

3.2 GROUPS AND AGENTS:

For management of selection and recovery the clients were listed in groups and an agent was nominated for each group either from the group itself or from OCT staff. Groups have formed in five areas- 1. Orangi 2. Karachi city 3. Karachi goths 4. Sindh districts 5. Punjab districts. Table 3 shows their position as on Aug 31, 2000.

TABLE 4:
GROUPS (SEP 87 TO AUG 2000)

Groups	Units	Loan Amount(Rs)	Total Repaid (Rs)	Open Units	Balance In (Rs)	Markup Paid (Rs)
Orangi 48 Groups	4,599	84,939,334	75,981,403	584	8,957,931	16,596,267
Kar. City 10 Groups	264	4,652,421	4,299,341	21	353,080	1,366,831
Kar.Goths 8 Groups	326	15,220,755	12,286,663	12	2,934,092	3,111,312
Sindh Dst 38 Groups	749	17,904,320	13,746,979	147	4,157,341	2,620,678
Punjab Dt 20 Groups	1,278	19,699,980	18,148,088	107	1,551,892	3,574,384
Out Side Total 89 Groups	2,617	57,477,476	48,481,071	287	8,996,405	10,673,205
Gr. Total 137 Groups	7,216	142,416,810	124,462,474	871	17,954,336	27,269,472

TABLE 5
GROUPS CURRENT YEARS
JUNE 93 TO AUG 2000

Groups	Units	Loan Amount(Rs)	Total Repaid (Rs)	Open Units	Balance In (Rs)	Markup Paid (Rs)
Orangi 43 Groups	3,013	63,864,807	54,906,876	584	8,957,931	11,346,625
Kar. City 9 Groups	197	3,476,821	3,123,741	21	353,080	1,015,066
Kar. Goths 8 Groups	243	13,772,755	10,838,663	12	2,934,092	2,694,862
Sindh Dst 38 Groups	743	17,849,320	13,691,979	147	4,157,341	2,598,039
Punjab Dt 20 Groups	1,258	19,497,980	17,946,088	107	1,551,892	3,538,143
Out Side Total 75 Groups	2,441	54,596,876	45,600,471	287	8,996,405	9,846,110
Gr. Total 118 Groups	5,454	118,461,683	100,507,347	871	17,954,336	21,192,735

3.3 REORGANISATION

After four years the Groups have disappointed us. They show great eagerness to disburse loans but much reluctance to make punctual recoveries. Again with rare exceptions group leaders abuse their discretion: nepotism distorts the selection. With passage of time repayment becomes sluggish and the risk of Bad Debt increases. There are even attempts to misappropriate. We have come to the sad conclusion to stop the issue of new loans to some of the Groups permanently and to some temporarily. When they have repaid their old loans, OCT will enter into new and stricter agreements. We have also concluded that we were too optimistic in believing that most Groups are trustworthy and that OCT has the supervisory capacity to serve numerous Groups.

For the next year or two OCT will not expand its loan operation outside Orangi. In Orangi more efforts will be made to separate well tested competent and honest clients and accept them only as guarantors. They will be encouraged to deal directly with the OCT loan office. The discretion given to supervisors, agents, or group leaders will be severely curtailed.

OCT is in the fortunate position of having more than a thousand well tested honest and competent clients in Orangi - clients who have prospered by competent use of OCT loans and made honest repayments.

NGO's outside will also have to create similar circles of competent and honest clients and depend on them to serve as role models, guarantors and mentors.

3.4 SETTLEMENT WITH NGO'S IN PUNJAB

As part of OPP's commitment towards attaining of self-sustainability, OCT has reached a settlement with 3 NGO's in Punjab. All loans have been settled and there are no outstanding balances. Please see table 10 below for details.

1. Organisation for Participatory Development (OPD) Gujranwala: Credit Program collaboration started in May 1993. Since then 228 loans amounting to Rs. 3.4 million were disbursed. OPD has matured over the last 6 years and has accumulated its own revolving fund with which they are continuing their micro credit program.
2. Youth Commission for Human Rights (YCHR) Lahore: Credit Program was initiated in May 1993. A total of 252 loans for Rs. 3.21 million were issued. YCHR is now continuing with its own micro credit program revolving fund.
3. Community Development Concern (CDC) Sialkot: program initiated in July 1994. 106 loans for Rs. 1.3 million were issued.

SETTLEMENT WITH NGO'S IN PUNJAB

TABLE 6

	ITEMS	YCHR (LAHORE)	OPD (GUJRANWALA)	CDC (SIALKOT)
1	Total Loans Units	252	228	106
2	Total Loan Amount	3218980	3435500	1397000
3	Mark up Received	773196	686389	306254
4	Total Recovery Received	3992176	4121889	1703254
5	Bad Debt Amount	313917	134781	82068
6	Donation Amount	185357	430581	45038
7	Allowance Paid	276059	126000	175000
8	Expenditure (5+6+7)	775333	691362	302106
9	Net Gain (Loss)	-2137	-4973	4148
10	OCT Direct Cost	257732	228796	102084
11	Net Gain / Loss	-259869	-233769	-97936

SECTION 4

4.1 BAD DEBTS- NATURE AND VOLUME

As the purpose of OCT was to establish a self-sustained institution for small entrepreneurs, we anxiously monitored the nature and extent of default. We knew that in our country default, instead of remaining a tolerable burden, tends to magnify like a cancer. Huge defaults have ruined our cooperatives and other financial institutions for the poorer classes. From the very beginning we were determined to prevent stealing and shirking inside OCT and, by setting an honest example, create a circle of honest and loyal borrowers. OCT made it a rule not to conceal or overlook cases of default but to scrutinize them every month. Cases of irrecoverable defaults were promptly written off as bad debts twice or thrice each year. Updated bad debt tables were regularly published in the Quarterly Progress Reports. We are carefully analysing all cases of default. As the ledgers are now computerised, individual accounts of defaulters are compiled in annual files and reexamined thoroughly. Previously bad debt cases were classified as Dishonest, Incompetent and Unfortunate. As a result of the new scrutiny, the nomenclature was changed to 1. Discount cases 2. Failure cases and 3. Absconder cases

4.2 BAD DEBT DISCOUNT CASES:

These are cases in which the total payment made by clients exceeds the loan principal, though computerised ledgers show recoverable balance, which the borrowers were unwilling to pay for three reasons:

1. They did not want to pay markup
2. They had closed their businesses
3. They did not want further relation with OCT

It was decided to discount the balance.

There are 630 Discount cases from Sep 1987 till 31 Aug 2000. Details are given below:

TABLE 7
BAD DEBTS- DISCOUNT CASES SEP 87 TO AUG 2000

Year	86 -- 97	97 - 98	98 99	99 00	TOTAL
Total Loan (Rs)	87,221,280	24,227,330	18,771,050	12,197,150	142,416,810
Total					
**Units	5,122	894	748	452	7,216
Discount					
**Principal (Rs)	2,046,685	85,199	21,864	0	2,153,748
% Of Total	2.35	0.35	0.12	0.00	1.51
Markup					
*Recovery (Rs)	20,629,715	3,180,563	2,426,611	1,032,583	27,269,472
Discount					
**Markup (Rs)	212,588	2,499	10	0	215,097
% Of Total	1.03	0.08	0.00	0.00	0.79
Discount					
**Units	596	29	5	0	630
% Of Total	11.64	3.24	0.67	0.00	8.73

Discount cases caused bad debt loss of Rs 2,153,748 principal (1.51% of total loan) and Rs 215,097 markup (0.79% of total markup). The table shows the percentages separately for each year.

4.3 BAD DEBT FAILURE CASES:

From Sep 1987 till Aug 2000, the businesses of 398 borrower collapsed for the following reasons:

1. Some were murdered
2. Some died naturally
3. Some were incapacitated by blindness, paralysis, TB and other chronic illnesses
4. Some lost their capital by fire, looting, extortion etc.
5. Some became heroin and charas addicts
6. Some were shattered by family disasters
7. The majority just failed to keep going

Their account ledgers show that they did try to carry on work and repay their debts as long as they could. Looking at the failure ledgers we feel more sorry for the borrowers than for OCT's

loss. We see how hard the struggle for existence is for small people and we wonder how so many manage to survive.

The 398 cases of failure caused bad debt loss of Rs 3,961,199 principal (2.78% of total loan) and Rs 878,220 markup (3.22% of total markup received). Failure cases are 5.52% of total borrowers. For OCT the financial burden of failure cases is quite small.

TABLE 8
BAD DEBTS- FAILURE CASES SEP 87 TO AUG 2000

Year	86 97	97 98	98 99	99 00	TOTAL
Total Loan (Rs)	87,221,280	24,227,330	18,771,050	12,197,150	142,416,810
Total					
**Units	5,122	894	748	452	7,216
Failure					
*Principal (Rs)	3,438,383	415,653	107,163	0	3,961,199
% Of Total	3.94	1.72	0.57	0.00	2.78
Markup					
*Recovery (Rs)	20,629,715	3,180,563	2,426,611	1,032,583	27,269,472
Failure					
**Markup (Rs)	807,788	59,708	10,724	0	878,220
% Of Total	3.92	1.88	0.44	0.00	3.22
Failure					
**Units	354	33	11	0	398
% Of Total	6.91	3.69	1.47	0.00	5.52

1.4 BAD DEBTS- ABSCONDER CASES:

These are our tricky customers. They belong to three categories:

1. Neighbourhood bullies, with political clout, who consider loans as a tribute or a contribution and thumb their noses at OCT.
2. Swindlers who know that nowadays there are no legal sanctions and they can grab OCT's money with impunity. We also know from bitter experience that in reality no legal redress is available against bullies, swindlers, and crooks. Our law courts are a shambles.
3. Crooked losers, who after the collapse of their business did not come to OCT for exemption like the failure cases but preferred to abscond.

In all, since Sep 1987, there are 346 cases, of which approximately 25 are bullies, 25 swindlers and the rest crooked losers. Being fleeced by so many bullies, swindlers and crooks was partly OCT's own fault. In spite of its inexperience OCT expanded its operation. The annual issue of loans rose from Rs 1.1m in 87-88 to Rs 13.9m in 93-94. This was also the period when the chairman (the writer of this report), who was the chief monitor of management and accounts, was running around defending himself from blasphemy cases in Punjab courts and was twice hospitalised for ischemic heart failure. When he again gave his full attention to OCT, he stopped further expansion, changed the director, and purged some staff members. The abnormal rise in absconder cases was due to slack management. OCT has suffered the biggest loss from the 346 absconder cases, Rs 3,359,475 principal (2.36% of total loan), Rs 1,227,685 markup (4.50% of total markup received). Now it is hoped that in future OCT will not fall easily into the clutches of bullies and swindlers.

TABLE 9
BAD DEBTS- ABSCONDBERS CASES SEP 87 TO AUG 2000

Year	86 - 97	97 98	98 - 99	99 - 00	TOTAL
Total Loan (Rs)	87,221,280	24,227,330	18,771,050	12,197,150	142,416,810
Total					
**Units	5,122	894	748	452	7,216
Absconded					
**Principal (Rs)	3,199,056	92,545	67,874	0	3,359,475
% Of Total	3.67	0.38	0.36	0.00	2.36
Markup					
*Recovery (Rs)	20,629,715	3,180,563	2,426,611	1,032,583	27,269,472
Absconded					
**Markup (Rs)	1,184,523	28,475	14,687	0	1,227,685
% Of Total	5.74	0.90	0.61	0.00	4.50
Absconded					
**Units	334	8	4	0	346
% Of Total	6.52	0.89	0.53	0.00	4.79

An abstract is given below to show at a glance the total bad debts from Sep 87 to Aug 2000

4.5 TOTAL BAD DEBTS CASES

TABLE 10
TOTAL BAD DEBT CASES SEP 87 TO AUG 2000

Year	86-97	97-98	98-99	99-00	TOTAL
Total					
Loan (Rs)	87,221,280	24,227,330	18,771,050	12,197,150	142,416,810
Total					
**Units	5,122	894	748	452	7,216
Total B.D.					
Principal (Rs)	8,699,924	593,397	196,901	0	9,490,222
B.D.Principal					
% Of T. Loan	9.97	2.45	1.05	0.00	6.66
Markup					
Recovery (Rs)	20,629,715	3,180,563	2,426,611	1,032,583	27,269,472
Total B.D.					
Markup (Rs)	2,206,296	90,682	25,421	0	2,322,399
B.D.Markup					
% Of T. Markup	10.69	2.85	1.05	0.00	8.52
B.D. Units					
Total	1,284	70	20	0	1,374
B.D. Units					
% Of T. Units	35.07	7.83	2.67	0.00	19.04

Inspite of some slack management bad debt losses have been 6.66% of the total loans. With more alert management, and exclusion of bullies, swindlers and crooks, OCT may further reduce the percentage. However, while dealing with small entrepreneurs, and lending without collateral, losses due to the human condition of failure cannot be eliminated altogether.

SECTION 5

5.1 MANAGEMENT:

For OCT management was and remains a crucial problem. It has four aspects:

1. Maintenance and monthly monitoring of accounts
2. Professional and moral discipline of staff- rejection of the prevailing culture of shirking and stealing.
3. Selection of honest borrowers and creation of loyalty.
4. Ensuring good recovery and preventing excessive default.

Initially the chairman thought that the formation of cooperative societies, which had worked so well in the Comilla project, was a suitable approach for the Orangi entrepreneurs. He was sorely disappointed. Every cooperative failed. Unlike Comilla, the Karachi climate was hostile to cooperatives. Loans were therefore given to individual entrepreneurs, selected and supervised by OCT managers. Experience proved that supervised credit to individuals worked as long as the number of loanees remained small. But when the numbers became large and widely scattered, supervision faltered. Besides when the number of supervisors was increased, it became difficult to prevent the misuse of discretionary powers.

For three years, (91-94) OCT was in this predicament- OCT managers were giving hundreds of loans in widely scattered areas in Orangi and in Karachi city. In 1996 we began to see the tell-tale signs of breakdown- rising defaults and misuse of discretion. In order to save the program there seemed no other option except to reduce and restrict loanees as well as supervisors.

Fortunately the cooperatives reappeared in a new guise: NGO's who adopted our approach, came for training and became our affiliates. They undertook the responsibility of selection and recovery. Their performance in both respects was remarkable. From 1992 till Aug 2000 they issued 2617 loans, amounting to Rs 57.47m and recovered Rs 48.48m as principal and Rs 10.67m as markup (see table 3 above)

Now after four years of working with NGO's and Groups we have again been disappointed (see 3.3). Consequently OCT has decided not to expand its loan operation outside Orangi for the next one or two years.

5.2 OCT's PRESENT MANAGEMENT POLICY

1. In Orangi- to continue giving loans mainly to competent and loyal borrowers who have honestly repaid their previous loans. (there are more than 600). The best of them will be asked to form groups of new applicants under their supervision.
2. OCT's supervisors will now concentrate not on selection, but chiefly on recovery and promotion of autonomous groups for loan management, and joint purchase and marketing.
3. The accounts have been computerised and monthly printouts are prepared punctually, discussed in detail, and dispatched to group supervisors and NGO's with loan office comments.

4. For maintaining professional and moral discipline weekly and monthly meetings are held with the strictest regularity, attended by every staff member, to review the loan issue and recovery, the behavior of defaulters, as well as our own behavior. The chairman spends a lot of time with the staff and keeps pointing out that the progress of OCT depends entirely on the professional and moral integrity of OCT staff, and the loyalty of competent and honest borrowers.
5. At the same time well tested competent and honest clients are being encouraged to serve as role models, guarantors and mentors.

SECTION 6

6.1 PROFILE OF BORROWERS

OCT has given 7216 loans, 4599 in Orangi and 2617 outside. OCT's objective was not simply to alleviate poverty by giving tiny loans to the poorest of the poor as the Grameen Bank was doing. OCT wanted to provide adequate capital to emerging family enterprises so that they could expand their businesses which were very competitive on account of low overheads and cheap labour, and there was a big demand for their products and services. But most of them were unable to obtain any capital from banks due to formalities, and demands for collateral. With OCT's loans the micro entrepreneurs got additional investment and working capital to purchase equipment and raw materials, thus increasing production, reducing costs and employing more workers. Those who prospered became role models and teachers for relatives and neighbours. In Orangi OCT loans have resulted in a spectacular spread of stitching centres (475), consumer stores(1038) and women work centres (59). Schools and clinics have made improvements with OCT loans(407) and (91). Table 15 gives in alphabetical order the 64 professions to which the 7216 loans were given. These include urban and rural loans and loans to female entrepreneurs.

6.2 THE URBAN ENTERPRISES: PRODUCTS AND SERVICES

1) MANUFACTURERS: Bakeries(62), Banarsi weavers(146), carpet weavers(10), cosmetic factories(46), die makers(29), embroidery workshops(117), furniture workshops(20), garment factories(197), ice factories(4), industrial homes(8), kitemakers(18), leather works(41), moulding shops(100), paint brush makers(19), printing presses(48), shoe makers(189), steel works(28), thallas-block makers(51), wood works(19), workshops(142).

2) TRADES & SERVICES: Butchers(54), Clinics(91), cloth shops(173), Cold drink shops(38), consumer stores(1038), crockery shops(33), decorators(43), electric stores(227), junk dealers(21), laundries(4), medical stores(87), packing shops(64), pan shops(115), schools(407), small businesses(668), stationary shops(96), stitching centers(475), studios(7), suppliers(137), taxi-motorcycles(143), thelas-peddlers(318), transporters (27), typing institutes(22), video shops(86), women work centers(59).

The average loan is Rs 19,734.

6.3 RURAL LOANS

Since 1991 till AuG 2000, 1222 rural loans amounting to Rs 30.48m have helped petty traders, craftsmen, milk sellers, fishermen and farmers.

Table 11. Rural Loans, Recovery and Bad debts

upto 31 Aug 2000

Year	Loan (Rs) Amount	No. of Units	Repaid(Rs) Amount	Bad Debt Amount Rs	B.D Units	% Of Amount	% Of Units
90-91	556,000	27	556,000	41,359	6	7.44	22.22
91-92	1,052,000	52	1,052,000	171,302	13	16.28	25.00
92-93	1,939,000	93	1,939,000	114,286	15	5.89	16.13
93-94	4,432,040	231	4,400,580	364,652	39	8.23	16.88
94-95	6,252,320	241	5,935,918	512,017	45	8.19	18.67
95-96	3,677,690	130	3,612,696	387,002	40	10.52	30.77
96-97	1,813,000	125	1,802,390	218,841	20	12.07	16.00
97-98	460,000	12	460,000	23,863	2	5.19	16.67
98-99	6,190,550	174	4,665,486	0	0	0.00	0.00
99-00	4,112,650	137	1,948,126	0	0	0.00	0.00
Total	30,485,250	1222	26,372,196	1,833,322	180	6.01	14.73

Average rural loan is Rs. 24,947. Percentage of bad debt has been very low 6.01 % of total loan and 14.73 % of units.

6.4 FEMALE ENTREPRENEURS

In katchi abadis females are becoming active economic workers instead of remaining confined dependents. OCT has made special (and very expensive) efforts to help women workers and women entrepreneurs. Since 1987 OCT has loaned Rs 18.42m to 1202 lady entrepreneurs. Loans have been taken for stitching centers(288), consumer stores(160), schools(152), embroidery workshops(54), dairy cattle(55), clinics(47), garment factories(58), small businesses(79), women work centers(19), industrial homes(8), beauty parlours(10), and many other ventures. The yearly loan, recovery and paid markup are shown in the table below:

TABLE 12
Loan Recovery Markup And Bad Debts
Female Entrepreneurs - Sep 87 To Aug 2000

Year	Loan (Rs) Amount	No. of Units	Repaid(Rs) Amount	Bad Debt Amount Rs	B.D Units	% Of Amount	% Of Units
87-88	74,600	9	74,600	32,240	4	43.22	44.44
88-89	288,000	13	288,000	38,550	3	13.39	23.08
89-90	160,600	17	160,600	43,194	6	26.90	35.29
90-91	1,563,580	121	1,563,580	470,013	53	30.06	43.80
91-92	1,700,400	110	1,700,400	547,709	53	32.21	48.18
92-93	2,016,447	129	2,016,447	449,771	37	22.31	28.68
93-94	1,900,000	139	1,900,000	202,219	30	10.64	21.58
94-95	2,240,950	146	2,126,780	353,741	41	15.79	28.08
95-96	2,125,230	197	2,058,399	143,891	34	6.77	17.26
96-97	2,139,250	125	1,900,188	71,679	14	3.35	11.20
97-98	2,315,000	113	1,829,822	110,404	10	4.77	8.85
98-99	1,266,000	57	1,062,546	25,067	2	1.98	3.51
99-00	638,500	26	388,967	0	0	0.00	0.00
TOTAL	18,428,557	1202	17,070,329	2,488,478	287	13.50	23.88

Contrary to our expectation the recovery from the ladies has been not better but worse than the recovery from men. The percentage of female bad debts is 13.50% while the percentage of male bad debts is less than 8%. There are three reasons for this poor performance:

- 1) It is more difficult and very expensive to supervise female loanees.
- 2) Some of the female loanees were used by their crooked males to swindle OCT.

3) Our lady supervisors proved sadly incompetent.

However inspite of losses and dropouts ten years of costly efforts have created at least 300 competent and loyal female clients who are taking more loans and keeping in close touch with OCT's office. We will try to use them as the organisers of new applicants into disciplined groups under their supervision. Besides this most valuable asset of a growing group of competent women entrepreneurs, OCT now also possess well trained and dedicated lady staff members-accountant, loan officer, computer officer, and loan supervisor. The secretary of OCT is also a lady. OCT accounts and computer office looks very female friendly.

6.5 COMPLETE LIST OF PROFESSIONS OF BORROWERS, LOANS RECOVERIES AND PAID MARKUP

From Sep 87 till Aug 00, 7216 loans amounting to Rs 142.41m have been given to entrepreneurs belonging to 64 professions. They have repaid Rs 124.46m principal and Rs 27.26m markup. Although 1374(19.04%) out of 7216 caused bad debt losses of 6.66% to OCT (see table 8). 5842(80.96%) fulfilled OCT's objective i.e. they increased production and employment, expanded their business and added to their capital and equipment. By their success they have become role models for others. When we look at the accomplishment of these competent and loyal borrowers, and find their numbers growing every year, we forget our sorrow over the 398 failures, and our disgust at the 346 absconders(see tables 10&11). We feel that our faith in the micro-entrepreneurs has been justified.

TABLE 13

PROFESSIONS OF BORROWERS - LOANS AND REPAYMENTS SEP 87 TO AUG 2000

PROFESSION CATEGORIES	UNIT ACCTS	LOAN AMT	PRINCIPAL REPAID	MARKUP PAID	TOTAL PAYMENT
Agro Machinery	1	125.000	125.000	18.562	143.562
Bakeries	62	958.000	895.307	246.785	1,142.092
Banarsi Weavers	146	1,920.500	1,611.565	561.467	2,173.032
Butchers	54	1,094.000	1,071.854	168.183	1,240.037
Carpet Weavers	10	104.500	100.177	32.290	132.467
Clinics	91	2,254.400	2,199.914	481.820	2,681.734
Cloth Shops	173	3,439.000	2,793.639	649.290	3,442.929
Cold Drink Shops	38	766.000	706.600	123.706	830.306
Consumer Stores	1038	15,496.000	14,460.206	3,128.208	17,588.414
Cosmetic Factories	46	597.600	560.175	147.635	707.810
Crockery Shops	33	560.000	489.528	125.007	614.535
Dairy Cattle	496	11,406.300	10,639.071	2,044.548	12,683.619
Decorators	43	805.000	738.227	145.096	883.323
Die Makers	29	457.000	377.981	109.190	487.171
Electric store	227	3,638.100	3,385.329	834.573	4,219.902
Embroidery workshops	117	1,726.600	1,603.843	407.985	2,011.828
Fishery	186	11,018.215	8,489.915	2,341.747	10,831.662
Flower Makers	27	367.000	321.496	88.630	410.126

TABLE 17...CONTINUED

PROFESSION CATEGORIES	UNIT ACCTS	LOAN AMT	PRINCIPAL REPAID	MARKUP PAID	TOTAL PAYMENT
Furniture makers	20	374.600	315.849	103.654	419.503
Garment Factories	197	4,153.700	3,621.476	794.854	4,416.330
Gas Filling Centers	3	45.000	38.803	16.312	55.115
Hair Dressers	21	252.000	220.400	62.857	283.257
Hardware	27	555.000	533.422	98.664	632.086

Hotels	63	920,950	817,158	235,639	1,052,797
Ice Factories	4	425,000	425,000	71,579	496,579
In-House Staff	65	2,996,426	2,408,571	499,764	2,908,335
Industrial Homes	8	170,000	151,710	35,293	187,003
Jewellers	17	240,000	190,892	43,084	233,976
Junk Dealers	21	302,000	250,761	78,713	329,474
Kite Makers	18	230,200	230,200	39,902	270,102
Laundries	4	35,000	35,000	7,315	42,315
Leather Works	41	827,500	708,528	176,487	885,015
Locksmiths	1	5,000	5,000	3,204	8,204
Medical Stores	87	1,732,500	1,507,994	355,473	1,863,467
Moulding shops	100	1,419,500	1,280,608	362,279	1,642,887
Nurseries	3	57,000	57,000	12,656	69,656
Oil Depots	5	85,000	69,923	16,966	86,889
PCO's	2	50,000	39,744	5,414	45,158
Packing shops	64	881,000	804,414	175,585	979,999
Paint Brush makers	19	227,500	227,500	57,742	285,242
Pan Shops	115	1,305,200	1,208,489	233,296	1,441,785
Printing Presses	48	819,000	729,831	202,906	932,737
Repair Shops	29	515,400	434,950	94,971	529,921
Schools	407	12,463,981	10,411,984	1,652,861	12,064,845
Shoemakers	189	2,665,300	2,437,400	567,247	3,004,647
Small Business	668	10,606,870	9,818,025	2,177,808	11,995,833
Spare Parts	43	984,000	865,790	172,912	1,038,702
Stationery Shops	96	1,630,000	1,583,298	292,783	1,876,081
Steel Works	28	505,000	420,755	123,043	543,798
Stitching Centers	475	6,964,301	6,685,611	1,806,558	8,492,169
Studios	7	80,000	80,000	22,045	102,045
Suppliers	137	2,137,500	1,847,898	468,459	2,316,357
Taxi-Motorcycles	143	2,913,251	2,428,870	601,804	3,030,674
Thallas	51	1,209,600	1,044,656	285,639	1,330,295
Thelas	318	2,032,425	1,947,756	442,252	2,390,008
Tooth Powder makers	1	10,000	10,000	2,244	12,244
Transporters	27	635,000	531,169	110,251	641,420
Typing Institutes	22	619,000	522,456	234,874	757,330
Video Shops	86	1,482,000	1,297,667	288,571	1,586,238
Water & Land Dev	498	15,943,620	11,620,137	1,850,818	13,470,955
Wholesalers	1	40,000	40,000	8,837	48,837
Women Work Centres	59	1,127,971	1,127,971	144,881	1,272,852
Wood Workers	19	254,800	219,506	56,978	276,484
Workshops	142	2,754,500	2,638,475	519,276	3,157,751
TOTAL 64	2,216	142,416,810	124,462,474	27,269,472	151,731,946

SECTION 7

7.1 OPERATIONAL EXPENSES

OCT did not aim to make profits like commercial banks. At the same time OCT did not want to be a basket case depending mainly on foreign and domestic charity, always going around with a

begging bowl. Sooner or later it wanted to stand on its own feet, earning enough income to balance expenditure. For this purpose two guidelines were followed:

- 1) Markup was not subsidised but kept equal to current bank rate.
- 2) Operational expenses were kept quite low.

OCT is indeed fortunate that only three years after its inception (i.e. in 90-91) the ratio of operational overheads to disbursed loan fell to 8.73% and then to 4.86 in 94-95. The ratio of markup to overheads rose to 128% in 90-91 and 355% in 94-95.

TABLE 14
RATIO OF OPERATIONAL EXPENSES TO LOANS AND MARKUP
SEP 87 TO AUG 2000

Year	Loans (Rs)	Overheads (Rs)	% Of Loan	Markup (Rs)	% Of Overhds
87-88	1,175,475	141,573	12.04	40,969	28.94
88-89	1,117,450	186,655	16.70	131,232	70.31
89-90	1,892,900	368,849	19.49	186,045	50.44
90-91	4,374,980	382,052	8.73	492,560	128.92
91-92	6,162,500	453,525	7.36	904,027	199.33
92-93	9,231,822	575,726	6.24	1,315,652	228.52
93-94	13,940,040	733,907	5.26	2,308,257	314.52
94-95	16,025,950	779,593	4.86	2,771,206	355.47
95-96	15,457,273	962,474	6.22	3,402,094	353.47
96-97	20,763,090	1,461,405	7.03	4,100,133	280.56
97-98	21,705,180	1,675,723	7.72	4,859,939	290.02
98-99	19,238,750	1,991,396	10.35	3,890,574	195.36
99-00	11,307,200	1,999,894	17.68	3,253,218	162.66
00-01	45,500	310,482	14.65	401,035	129.16
TOTAL	143,472,110	12,023,254	8.38	28,067,941	233.44

NOTE: figure for 00-01 are for July to August 2001.

7.2 DETAILS OF OPERATIONAL OVERHEADS

OCT management has been reorganised in April 96. The posts of director and joint director have been abolished. Four sections have been established headed by an officer 1. Loan 2. Accounts 3. Recovery and 4. Loan Officer. Vice chairman has become the coordinator. The following chart outlines the setup.

TRUSTEES - CHAIRMAN VICE-CHAIRMAN

Loan Section	Accounts	Recovery	Ext/ Training
Loan Officer (Naila Ghyas)	Account Officer (Zehra Rizvi)	Recovery Officer (Ashfaqe)	Naila Ghyas Javaid Baig
Loan Manager 1 (Rafique Huner)	Accountant (Samina Naeem)		

Loan Manager 2 (Hani)	Computer Consultant (Amanullah)		
Loan Manager 3 (Allauddin)	Computer Officer (Kehkashan)		
Loan Manager 4 (Qamar Sultana)	Assistant (Shabbir)		
Assistant (Shahzad)			
Agents			

7.3 REASONS FOR LOW OVERHEADS

The OCT staff consists of only sixteen members. They are issuing and recovering loans and installments amounting to about Rs 20m annually, supervising on an average about 900 open and more than 60 special accounts. This small staff is able to do so much because:-

- 1) The accounts are computerised. Monthly printouts are punctually available in the first week. This facilitates monitoring.
- 2) Thanks to an annual grant of Rs 360,000 from the World Bank 30 agents from the groups have been appointed as group agents, who help OCT in selection and recovery.
- 3) By now 41 affiliated NGO's are also helping OCT in selection and recovery. In fact the NGO's are performing the functions of supervision more efficiently than OCT staff at no cost to OCT. Again an annual grant of Rs. 3 lakhs from the World Bank has enabled OCT to under take intensive training of NGO's.
- 4) Two lady officers and a transport is provided by OPP's Women's Program to OCT.
- 5) Besides OPP-Research and Training Institute(RTI) has provided free office accommodation to OCT.

7.4 BUDGET AND ACTUALS 2000-2001

TABLE 15
BUDGET AND ACTUALS OF CURRENT YEAR 2000 - 2001

EXPENDITURE	BUDGET 2000-2001	ACTUALS
Operational Over Head Tab 13	1,865,536	310,482
Capital Expenditure	200,000	38,919
Investment	2,471,864	0
Donations (Unit)	140,000	1,569
Donations (Other)	60,000	6,425
Bad Debts	1,500,000	380,085
Repayment	0	0

Markup Payments	200,000	0
Intercoop Accts	0	0
Loans	30,000,000	45,500
Special Accts	121,026	20,286
Abnormal Loss	20,000	0
Markup To RDT.	0	0
NRSP (SRSP)	0	0
Loan To OPP	0	242,853
Total Expenditure	36,578,426	1,046,119

RECEIPTS	BUDGET 2000-2001	ACTUALS
1. GRANTS		
SNPO	397,400	0
World Bank (Agent)	0	0
World Bank (Training)	0	0
N.R.S.P.	0	0
Women Section	200,000	0
Sub Total Grants	597,400	0

2. DONATIONS		
INFAQ - OPP Prog.	5,000,000	0
World Bank	0	0
SNPO	0	0
Mrs. Yousuf Diwan	0	0
Sub Total Donation	5,000,000	0

3. Markup	4,000,000	401,035
4. Fixed Deposit Pr	0	0
5. Recovery Of Loans	24,800,000	1,825,950
6. Special Accounts	121,026	0
7. Loans	2,000,000	0
8. Other Income	0	0
9. Received Bad Debt	0	1,700
10 Received Adj. & Don.	0	0
11. Sale Of Assets	0	0
12. Recovery From OPP	0	0
13. Recovery From RDT	0	0
Total Receipts	36,518,426	2,228,685

SECTION 8

8.1 DONORS

OCT received an initial grant of Rs 1.97m from OPP, of which Rs 1m was pledged to the National Bank Orangi branch to obtain overdraft facility. OCT issued loans from the overdraft account and deposited the recovered installments back into the account. From the second year many generous donors began to give annual grants for overheads and donations for revolving loan funds, which made OCT less and less dependent on bank overdrafts.

TABLE 16
GRANTS AND DONATIONS
SEP 87 TO AUG 2000

YEAR	GRANTS	DONATIONS	TOTALS
87-88	0	1,975,102	1,975,102
88-89	511,925	237,205	749,130
89-90	493,067	521,957	1,015,024
90-91	393,053	1,823,750	2,216,803
91-92	251,399	2,970,000	3,221,399
92-93	519,500	4,857,500	5,377,000
93-94	468,265	6,158,529	6,626,794
94-95	145,678	4,877,060	5,022,738
95-96	849,300	8,741,842	9,591,142
96-97	1,245,000	8,889,045	10,134,045
97-98	1,581,278	6,879,331	8,460,609
98-99	750,000	5,000,000	5,750,000
99-00	580,000	1,250,000	1,830,000
TOTAL	7,788,465	56,241,871	64,030,336

8.2 THE CHIEF DONORS

Our first donor was the Federal Bank Of Co-operatives. They sanctioned a grant of Rs 1m payable in 4 years, but the grant was terminated after 3 years because OCT did not succeed in forming cooperative societies. We are very sorry for our failure but we tried as hard as we could. We do not think the failure was due to lack of effort on our part. Our second donor was the Swiss NGO Program Office(SNPO) which began with an annual grant of Rs 2 lakhs for overheads in 1989, then raised it to Rs 4.5 lakhs in 1992, they have also given donations for rural loans. The Dutch agency CEBEMO has been giving Rs 80,000 annually since 1988 to support women's programs. NORAD gave Rs 5 lakhs for women consumer stores.

From 1990 onwards BCCI(now INFAQ) Foundation has donated large sums for loans.

DONATION - INFAQ FOUNDATION

YEAR	FEMALE ENTERPRISE	RURAL	MALE ENTERPRISE	INFAQ-OPP COLLABORATION	TOTAL
1990-91	600,000	300,000	0	0	900,000
1991-92	1,050,000	1,100,000	0	0	2,150,000
1992-93	1,667,000	1,327,500	0	0	2,994,500
1993-94	1,581,500	3,008,500	783,500	0	5,373,500
1994-95	1,391,060	1,667,000	1,819,000	0	4,877,060
1995-96	863,350	1,429,670	613,095	0	2,906,115
1996-97	274,000	285,000	1,148,550	1,975,075	3,682,625
1997-98	0	0	0	6,379,331	6,379,331
1998-99	0	0	0	5,000,000	5,000,000
1999-00	0	0	0	1,250,000	1,250,000
TOTAL	7,426,910	9,117,670	4,364,145	14,604,406	35,513,131

INFAQ Foundation is OCT's chief donor and also the sponsor and chief supporter of the Orangi Pilot Project (OPP).

The World Bank is the next big donor. It gave Rs 2.64m in 1991 for use as revolving fund. In 1995 the World Bank has sanctioned an annual grant of Rs 353,000 for appointing 30 agent supervisors for loan groups, and Rs 353,000 for training other NGO's to follow OCT's method for giving microenterprise credit in their localities. The grant was renewed for 1996.

In 1995-1996, Rs. 6.43 million was given as revolving fund, bringing the total to Rs.8.95 million.

DONATION WORLD BANK

YEARS	DONATION	GRANT
1992-93	1,863,000	0
1993-94	785,029	0
1994-95	0	353,000
1995-96	4,016,064	353,000
1996-97	2,426,420	1,059,000
1997-98	0	353,000
1998-99	0	0
1999-00	0	0
TOTAL	9,090,513	2,118,000

CHIEF DONORS - GRANTS

YEARS	CEBEMO	SNPO	TOTAL
1988-89	111,925	200,000	311,925
1989-90	80,000	200,000	280,000
1990-91	80,000	200,000	280,000
1991-92	0	139,500	139,500
1992-93	80,000	439,500	519,500
1993-94	80,000	388,265	468,265
1994-95	80,000	466,200	546,200
1995-96	0	496,300	496,300
1996-97	0	539,000	539,000
1997-98	0	584,000	584,000
1998-99	0	550,000	550,000
1999-00	0	530,000	530,000
TOTAL	511,925	4,882,765	5,394,690

SECTION 9

9.1 ACHIEVING SOLVENCY

TABLE 17
INCOME, EXPENDITURE, ASSETS & LIABILITIES
AUDITED FIGURES - 1987 - 1998

YEARS	INCOME	EXPENDITURE	ASSETS	LIABILITIES
87-88	1,990,101	162,985	2,012,321	185,201
88-89	771,964	346,649	2,939,836	687,404
89-90	1,106,306	667,588	3,753,469	1,062,319
90-91	2,573,830	932,405	5,813,520	1,480,945
91-92	3,877,206	1,297,584	8,162,804	1,250,607
92-93	5,840,170	826,145	13,017,312	1,091,090
93-94	7,913,564	968,158	19,691,628	820,000
94-95	7,624,809	1,541,138	25,755,650	800,351
95-96	11,452,898	2,641,407	33,766,821	32
96-97	15,182,813	5,298,843	43,650,759	-
97-98	9,150,898	2,202,616	50,714,273	115,232
98-99	6,902,203	2,649,602	54,940,643	89,001
99-00	3,268,753	2,289,620	55,837,635	6,860
TOTAL	77,655,515	21,824,740		

The generosity of donors, the loyalty of borrowers and the frugality of operation have made OCT a solvent institution.

- 1) OCT has its own revolving fund of Rs 17.95m (see table 21 above)
- 2) It has few liabilities.
- 3) All bank loans have been repaid

BANK	LOAN	REPAID
National Bank	27,977,939	27,977,939
First Women Bank	811,000	811,000
Allied Bank	544,855	544,855
City Bank	1,447,237	1,447,237
Habib Bank	23,552,473	23,552,473

- 4) Reserve fund is growing.

FIXED DEPOSITS: APR 1996	
ALLIED BANK	0
SAVING CERTIFICATES	29,867,500
TOTAL	29,867,500

Thanks to an annual World Bank grant of Rs 3 lakhs, OCT is able to arrange intensive training for them at OPP-RTI and OPP-OCT

VII.

**ORANGI PILOT PROJECT
RURAL DEVELOPMENT TRUST
PROGRESS REPORT
TO May 31, 2000**

Note: This report is presented in the following format
(Revised November 1999)

SECTIONS:

- I: OPP-RDT 1992-1999; A REVIEW
- II: PHASE 1 DEMONSTRATION NOTES & TABLES
- III: PHASE 2 DEMONSTRATION NOTES & TABLES
- IV: PHASE 3 DEMONSTRATION NOTES & TABLES
PERFORMANCE CRITERIA & RATINGS
- V: RDT-OCT ROLE MODEL LINKAGES
- VI: RECEIPTS & EXPENDITURES: BUDGET AND ACTUALS

TABLES:

- 1. PHASE 1 LOANS & RECOVERY SUMMARY
- 2. PHASE 2 LOANS & RECOVERY SUMMARY
- 3. PHASE 3 LOANS & RECOVERY SUMMARY
- 4. LOANS & RECOVERY ABSTRACT PHASES 1, 2, & 3
- 5. OPP-RDT 1992-1998 A REVIEW: PERFORMANCE RATINGS
- 6. OCT LOANS TO RDT ROLE MODELS ABSTRACT
- 7. OPP-RDT BUDGET: RECEIPTS & EXPENDITURE DETAILS

SECTION I

OPP-RURAL DEVELOPMENT TRUST:INTRODUCTION

Background: Agriculture in Pakistan is courting with disaster. Every year the yield per unit of major crops and livestock is falling while the prices of such commodities keep on rising. Thousands of acres of land are lost each year to waterlogging and salinity. The irrigation and outfall drainage system is in shambles. Farmers are getting such poor returns on their crops at times that they abandon their crops in the field. Out of despair, farmers are abandoning agriculture and moving to the urban areas in search of non-existent jobs, thus adding to the burden of the already overburdened cities.

The major hindrance is the lack of vision on the part of the agricultural policy makers. Although majority of Pakistan's farmers is peasant proprietors with holdings of 5 to 25 acres of land, yet they have been heavily neglected in terms of technical and credit assistance.

It seemed like a hopeless situation- a picture of gloom and doom. Some effort had to be made. We at the Orangi Pilot Project were not ready to lose hope. We wanted to be part of the solution. But first we had to apply the OPP Methodology to this problem as we had done it before to solve the problems- sanitation, housing & unemployment- of katchi abadis. Like a physician, we had to diagnose the disease, demonstrate the efficacy of the prescribed medicine and replicate the results.

In 1992, We set up the OPP-Rural Pilot Project. The initial objective was to enhance the productivity of peasant proprietors by turning them into commercial producers through technical assistance and credit.

We were assisted by an annual grant of Rs 3 lacs from National Rural Support Program (NRSP) to cover our operational overheads. We set up a small office in the OPP premises. The Swiss NGO Program Office (SNPO) offered us a grant of Rs 2.5 million to set up demonstrations of sustainable land use. This was Phase I, which was to run through March 1996.

SECTION II

Phase I (January 1993 to March 1996)

We began with the Baloch villages near the border of Sindh and Balochistan. Our focus was to identify peasant proprietors- farmers owning and working on 5-20 acres of land- and set up demonstrations of Water and Land development, animal husbandry, windmills, biogas and drip/sprinkler irrigation. We were looking for the entrepreneurial spirit and initiative in small farmers with a vision to nurture and encourage it, linking the commercial production of the farmers with the Karachi market.

In Phase I we set up a total of 40 demos for a total disbursement of Rs 2455345. 8 of these demos were Research & Experimental. These demonstrations have assets in stock or in the field. These assets are being disposed off and credited to the accounts. A summary table is given below:

TABLE 1**PHASE I SUMMARY OF LOANS, RECOVERIES, ASSETS & BALANCE TO MAY 31, 2000**

S. NO	DEMONSTRATIONS RATING & TYPE	NO. OF UNITS	LOAN AMOUNT	REPAID AMOUNT	ASSETS O/H BAD DEBTS	BALANCE AMOUNT
1	RESEARCH & DEVELOPMENT	8	813853	40240	773613	0
2	COMPETENT & HONEST	4	491150	287100	10900	193150
3	COMPETENT & DISHONEST	4	121459	28645	92814	0
4	INCOMPETENT & HONEST	12	505055	339514	165541	0
5	INCOMPETENT & DISHONEST	12	523828	140040	383788	0
	TOTAL	40	2455345	835539	1426656	193150

Results:

Out of 40 borrowers, 7 have repaid in full including 10% markup. 3 borrowers have paid the full principal amount. In 8 R&D loans Rs 40240 has been recovered and Rs 773613 remains as assets in storage or on site. **As of June 30, 1999 we have written off as bad debts all remaining balances, except 1 unit in which we expect to make full recovery.**

Conclusions:

At the end of Phase 1, after incurring much loss, we learnt much about agriculture development. We learnt that we could only play the role of a facilitator. We do not have the capacity to inculcate farming or entrepreneurship into people. We can merely bring out the latent farmer or entrepreneur in them by removing any technical or financial hurdles the peasant proprietors may be facing. We also learnt that it was very important to select the right clients- the competent and honest people.

Registration of OPP- Rural Development Trust

In June 1996, after four years of research, experiments, demonstrations and extension, we officially registered the Orangi Pilot Project - Rural Development Trust.

SECTION III**Phase 2 (April 1996 to September 1998)**

Although we incurred much loss due to our inexperience and lack of capacity, SNPO was willing to support us for Phase 2 with a grant of Rs 4.5 million to run till September 1998. We knew we were on the right track. We had to build up our expertise and knowledge of agriculture development. We talked to numerous peasant farmers and agriculture experts, visited research stations such as NARC and University of Faisalabad, studied new methods of agriculture and conducted field tests in the OPP nursery.

We hoped to generate a number of honest and competent clients who would work hard in implementing our suggestion package and become commercial producers. In time each of these successful peasant proprietors would become a role model & trainer and form a cluster group of like-minded peasant proprietors and lead them to commercial production.

Some of the activities carried out in Phase 2 were:

Arid Zone Development: We initiated 24 demos for the development of the arid zones of Sindh. These included fodder & vegetable growing, drip irrigation, small dam, animal feed, dairy shed, biogas and wheat cultivation. At the end of phase 2, RIDT has found through painful experience that the introduction and implementation of new methods, innovations and techniques is a slow and costly process that takes a long time to be accepted by peasant proprietors. Several times in the past we tried to introduce innovations such as drip irrigation, biogas, windmills, sprinklers

etc. The costs of demonstrations were extended as loans to the farmers. However, most of these innovations failed to produce desired results and the farmers were unable to payback the loans. As a research and extension institution we decided to take up the costs of such innovation-introducing demos under a special Research & Experiment section.

Paan Farming: We worked in two areas with paan farmers: Hub, Balochistan & Boharo, Sindh. Paan farming is capital intensive. We have provided credit to 7 farmers to set up paan sheds. Out of 7 farmers, only 1 failed. The group of 6 farmers are competently cultivating paan on a successful commercial scale and honestly repaying our loans.

Sugar Cane Farming: The sugar cane average yields in Sind are low, ranging from 500 maunds to 1000 maunds per acre. Majority of our farmers use chemical fertilisers. We discussed the situation with Sain Ghulam Qadir of Pir Patho about increasing the yields by using Farm Yard Manure (FYM). In January 96 When we set up an initial demonstration on 10 acres with FYM, the yields jumped by 300 to 500 maunds per acre. Encouraged by the results, we asked Sain to include more like minded farmers next year. In 1998, 3 others joined in and further improved the yields. Some acres yielded as high as 2000+ maunds per acre. We are now giving credit to the sugar cane farmers on a yearly basis.

Rice Farming: In December 97, we were approached by members of the Nojawan Welfare Association from the village of Bijari near Golarchi in Badin district. They had heard about RDT providing credit on easy terms for agriculture. We visited their village and found that their main crop was IRRI-6 rice. Their yields were very low- 26 maunds per acre average. Based on our experience with FYM in sugar cane we suggested the usage of FYM for rice cultivation. They informed us that they did not have enough resources to procure FYM. We set up an initial demo with 7 farmers to plant 15 acres of rice with FYM. The results were fantastic. The FYM acres yielded 46 maunds per acre. The results convinced 15 people to plant 30 acres of FYM rice next year. We also introduced line sowing and the rice weeder(from Bangladesh). These resulted in even higher yields of 62 maunds per acre. In Chak 5, where we introduced the program in the second year, the yields were as high as 75 maunds per acre. In both the villages the loans were returned on time and with markup. We are now giving credit and advice to rice farmers in Bijari and Chak 5 on a yearly basis.

Small Business: As we worked in the field of agriculture in some areas, there was a felt need for giving credit for small business expansion in the rural areas. We started out with a few test cases and gradually built around honest and competent clients.

Conclusions:

By the end of Phase 2, the pendulum began to shift in our favour. We became better versed in the art of selection, monitoring and recovery. We began select the potentially competent and honest clients and gradually built a base of competent and honest role models, through which we could replicate our package.

Given below is the summary of Phase 2:

TABLE 2

PHASE 2 SUMMARY OF LOANS & RECOVERIES TO MAY 31, 2000

S. NO	RATING TYPE	NO. OF UNITS	LOAN AMOUNT	REPAID AMOUNT	ASSETS O/H BAD DEBTS	BALANCE AMOUNT
1	RESEARCH & DEVELOPMENT	6	470565	125285	0	345280
2	COMPETENT & HONEST	37	3679955	2955850	0	724105
3	COMPETENT & DISHONEST	8	717491	163270	0	554221
4	INCOMPETENT & HONEST	3	373750	273000	0	100750
5	INCOMPETENT & DISHONEST	7	306825	101792	0	205033
	TOTAL	61	5548586	3619197	0	1929389

Results:

Out of 61 borrowers, 26 have repaid their loans in full with 15% markup, 5 borrowers have asked their markup to be written off. One borrower has returned his loan unutilised. The remaining loans are still open for recovery.

Affiliated NGO's: During Phase 2 we also affiliated 2 NGO's:

1. Soan Valley Development Program, headed by Mr. Gulbuz Afaqi in Khushab
2. Sindh Rural Support Program, headed by Mr. Aijaz Qureshi, in Hyderabad

SVDP is working mainly in the vegetable farming area, providing credit and technical expertise to the cauliflower producers of the Soan Valley.

SRSP is working with the villagers of Ahmedabad in the rehabilitation of reclaimed saline land. Both the NGO's are also linked with OCT in providing agri-input and small business credit in their areas.

SECTION IV

PHASE 3

Phase 3 started in October 98. SNPO has allocated a grant of Rs 20 lakhs for this phase. **On MAY 31, 2000 Phase 3 came to an end.**

TABLE 3

PHASE 3 SUMMARY OF LOANS & RECOVERIES TO MAY 31, 2000

S No	IC NO	STRT DATE	NAME & LOCATION	TYPE	LOAN AMNT	REPAID AMOUNT	BALANCE DUE
1	107	OCT 98	CHAK5.GP2.SUNFLWR 8	WLD	730000	730000	0
2	108	OCT 98	CHAK5.GP3.GOATS 5	ANH	63000	0	63000
3	109	DEC98	BIJARI.GRP1.FYM.10	WLD	494200	4000	490200
4	110	DEC98	BIJARI.GRP2.GAS.20	SPL	40000	40000	0
5	111	DEC98	CHAK36.GRP1.SNFL 5	WLD	100000	86000	14000
6	112	DEC98	CHAK36.GRP2.GOATS.4	ANH	20000	20000	0
7	113	FEB 99	ANEEL 3 KINJHAR	WLD	121000	0	121000
8	114	FEB 99	SAIBAN. WINDMILL	R&D	30000	0	30000
9	115	FEB 99	JUMBO GRASS	R&D	47500	31540	15960
10	116	APR 99	AFB CHAK 5 SEM NALA	WLD	75000	0	75000
11	117	MAY 99	IMAM BUX GRP EMERGENCY	WLD	200000	0	200000
12	118	SEP 99	ISFS. BIJARI (BIOGAS.LATRINE)	R&D	100000	0	100000
13	119	SEP 99	FATEH MD., TRNSPORT. BIJARI	SPL	100000	0	100000
			TOTAL 13 DEMOS		21255800	911540	1209160

PHASE 3 NOTES:

NO: 107 NAME: CHAK5. GROUP 2 LOCATION: CHAK 5. GOLARCHI
TYPE: WLD SUNFLOWER PRODUCTION AMOUNT: 730,000
OCTOBER 98: 18 farmers from Chak 5 applied for loans to plant sunflower in November 98. Sunflower will be harvested in April 1999. Some of the sunflower will be planted on the rice fields where FYM was previously applied.
FINAL DEC 99 UPDATE: Total of Rs 730000 was deposited. Due to loss in harvest markup was waived upon request.

NO: 108 NAME: CHAK5. GROUP 3 LOCATION: CHAK 5. GOLARCHI
TYPE: ANH (GOAT REARING) AMOUNT: 63,000
OCTOBER 98: 5 landless hari women were selected by AFB, Chak 5 to do a demonstration of rearing goats. The concept is to provide capital for 2-3 goats and let the women raise the goats and pay off the loans by selling the kids within a year. If this model is successful it may be further replicated. AFB will liason to provide vet. Service at a nominal charge.
NOVEMBER 98 UPDATE: 5 women have received the loans for purchasing goats.
DEC 98 UPDATE: Goats are fairing well.
JANUARY 99 UPDATE: One goat has died.
FEBRUARY 99 UPDATE: No further problems.
MARCH/APRIL 99 UPDATE: Recovery by October 99
MAY 99 UPDATE: One goat killed in cyclone.
JULY/AUG/SEP/OCT 99 UPDATE: Payment in November 99.
MARCH/APRIL/MAY 00 UPDATE: Payment deferred till after rice harvest.

NO: 109 NAME: BIJARI GROUP(10) LOCATION: BIJARI
TYPE: WLD(FYM-RICE) AMOUNT: 494,200
DECEMBER 98: After the success of the 98 rice crop in Bijari (**62 maunds per acre average yield with FYM-Weeder method**) and the repayment of the loans, a new plan for the 1999 rice season was made. A total of 36 applications are to be sanctioned for Bijari for 98-99 season. The total amount is Rs 15,95,750/-. These loans are to be utilised for purchase of FYM for 150 acres (300 Truckloads), agri inputs and land development for the 98-99 sunflower and rice crops.
FEBRUARY 99 UPDATE: RDT has disbursed 10 loans for Rs 494,200. The remainder of 26 loans for Rs 11,01,550 have been issued by OCT. OCT has also issued 10 small business loans in Bijari for Rs 185,000. 30 trucks of FYM has been purchased collectively distributed to farmers by NWA, Bijari.
APRIL 99 UPDATE: About 90 trucks of FYM have been unloaded. Plantation starts in May 99
MAY 99 UPDATE: Prepared fields were damaged by cyclone and heavy rainfall. Standing paniri of rice (seedlings) also damaged. Plantation will be delayed till 2nd week of June 99.
JUNE 99 UPDATE: Rice plantation is proceeding at full speed. Should be completed by July 99.
JULY 99 UPDATE: Plantation has been completed.
AUGUST 99 UPDATE: Some problem with pest attacks as weather has been cloudy.
SEPTEMBER 99 UPDATE: Projected yields look good.
OCTOBER/NOVEMBER 99 UPDATE: Harvest yields are being calculated. Payments will be made by December 99.
MARCH/APRIL/MAY 00 UPDATE: Payment deferred till after rice harvest.

NO: 110 NAME: BIJARI GROUP 2 LOCATION: BIJARI
TYPE: SPL (GAS CYLINDERS) LOAN AMOUNT: RS 40,000

DECEMBER 98: Households in Bijari utilise either manure cakes or wood for cooking. Manure is a very precious commodity for crop production and should not be utilised for cooking. Fuel wood is fast becoming a scarce commodity due to over harvesting and lack of reforestation. Gas cylinders are available in Mirpur Bhatero, a small town 30 kms away from Bijari. 20 villagers of Bijari were organised by Nojawan Welfare Association to get these gas cylinders. One person was contracted to collect empty cylinders and have filled ones delivered for a fee to be paid by users. The set up & initial cost of the total package per household was around Rs 3000. The villagers contributed Rs 1000 and RDT loaned Rs 2000 per household. This loan is to be paid off in one year.

FINAL FEBRUARY 00 UPDATE: PAID RS 40000.

NO: 111 NAME: CHAK 36 GROUP 1 LOCATION: GOLARCHI
TYPE: SUNFLOWER PRODUCTION LOAN AMOUNT: RS 100,000

DECEMBER 98: Chak 36 is another village in the Golarchi area. Fundamental Human Rights & Rural Development Association (FHRRDA) is a CBO working in the Golarchi area. This tanzeem is headed by Mr. Hassan Mashori who was introduced to RDT by Mubashir of Chak 5, Golarchi (Anjuman Falaho Behbood) with whom we have been working for one year.

We visited Chak 36 on 12-12-98 and discussed the local situation with the farmers and tanzeem members. They are under the same pressures from the baniyas and from low production. This year due to water damage to rice crops, they have even less funds to invest in the sunflower crop.

It was agreed that RDT will initiate a pilot program in Chak 36 under the assurance & collective responsibility for selection and recovery of FHRRDA and AFB(Chak 5). 5 loans of Rs 20,000 each are to be sanctioned for sunflower growing. These loans are to be paid back in full, including markup of 50 paisa/Rs 1000/day, by April 1999.

FEBRUARY 99 UPDATE: Loans have been disbursed and sunflower planted.

MARCH 99 UPDATE: Sunflower to be sold by April 99.

APRIL 99 UPDATE: Recovery in full by May 99

MAY 99 UPDATE: Have deposited Rs 86000.

JUNE 99 UPDATE: Mashori has promised Rs 14,000 payment in July 99.

MARCH/APRIL/MAY 00 UPDATE: Still have not received the Rs 14000.

NO: 112 NAME: CHAK36 GROUP2 LOCATION: GOLARCHI
TYPE: ANH (GOAT REARING) LOAN AMOUNT: RS 20,000

4 loans of Rs 5000 each are to be sanctioned to 4 women members of Fundamental Human Rights & Rural Development Association (FHRRDA) for goat raising/family enterprise. These loans are to be repaid with markup within one year.

FEBRUARY 99 UPDATE: Loans have been disbursed for family enterprises. Details in March.

MARCH 99 UPDATE: Loans were disbursed to women for small business.

APRIL 99: Recovery in full by May 99

FINAL MAY 99 UPDATE: Have repaid Rs 20,000. Have requested that markup be waived.

NO: 113 NAME: ANEEL HASHIMI 3 LOCATION: KINJHAR LAKE
TYPE: WLD (BANANA CROP) LOAN AMOUNT: 121,000

FEBRUARY 99: Aneel has been both a challenge and a thorn in our sides. He started out with us in Dec 95 with a great plan to develop 60 acres of arid zone hilly tract with water pumped from Kinjhar Lake via a 1000 meter RCC pipeline. Due to our technical incompetence, we underestimated the level of investment required. Due to incompetence, poor market rates and

high costs of production, initially most of the crops produced no profit. At one point we were ready to cut our losses and quit. However, Aneel persisted, landed with a dishonest partner who swindled him out of his earnings and left him holding the bag. Once again we came to his assistance and bailed him out with the assistance of two of our role models Sain Ghulam Qadir and Raees Taj who were instrumental in getting his banana crop contracted out for Rs 2 lacs to be paid out in 18 months.

Aneel needs a third loan of Rs 121000 to cover his labour and diesel costs for maintaining his banana crops till the contractor takes over.

He has deposited the advance of Rs 50,000 received from the contractor against the contract price of Rs 2 lacs.

MAY 99 UPDATE: Payment of Rs 50,000 delayed till July 1, 99.

JUNE 99 UPDATE: Payment on July 1, 99.

JULY 99 UPDATE: Payment received Rs 50,000.

AUGUST/SEP/OCT/NOV 99 UPDATE: Next Payment in December 99.

DECEMBER 99/JAN 00 UPDATE: Payment has been deferred till Mar 2000.

FEBRUARY /MAR/APRIL/MAY 00 UPDATE: Rs 10000 deposited in IC 39

NO: 114

NAME: SAIBAN

LOCATION: KOTRI

TYPE: WINDMILL

LOAN AMOUNT: 30,000

FEBRUARY 99: OPP-RDT had Merin Pvt. Ltd install a windmill on the farm of Dost Mohammad in Dildar Goth in May 1995. Dost Mohammad has abandoned his farm and the windmill is lying idle.

Mr. Tasneem Siddiqi, Chairman of Saiban, Khuda ki Basti, Kotri expressed interest in installing the windmill in Kotri. We agreed to supply the windmill free of cost if Saiban paid for the all the transfer & reinstallation charges.

Merin has already dismantled the windmill and is refurbishing it for reinstallation. Mr Tasneem Siddiqi has agreed to reimburse RDT all expenses incurred in transfer, refurbishing and reinstallation, provided RDT advances the sum to Merin. RDT has advanced a sum of Rs 30,000 for dismantling and refurbishing charges.

MARCH 99 UPDATE: Windmill is being refurbished.

APRIL 99 UPDATE: Windmill installation site in Kotri is to be visited in May 99

MAY 99 UPDATE: Visit postponed due to cyclone.

JUNE /JULY 99 UPDATE: Visited with Mr. Ghani of Merin to KKB in Kotri. Met with Mr. Shahid of KKB. He gave us a tour of the 3 possible site areas. Now Mr. Shahid and Mr. Ghani will select the best area and install windmill. RDT will coordinate overall function.

AUGUST/SEP/OCT/NOV 99 UPDATE: Mr. Shahid is not well.

MARCH 00 UPDATE: Will try to install windmill by April 2000

APRIL 00 UPDATE: Windmill has been installed. Pipeline remains to be laid.

MAY 00 UPDATE: Work completed. Awaiting payment from Saiban

NO: 115

NAME: JUMBO GRASS

LOCATIONS: VARIED

TYPE: R&D

AMOUNT: 47500

FEBRUARY 99: Rahman Sahib of Gadap introduced us to Jumbo Grass, which is a multiple-cut sorghum fodder grass imported by ICI from Australia. The seeds are planted in March and till November give 5-6 cuttings for a total yield of 1500-2000 maunds of fodder per acre. At average rate of Rs 20 per maund that can produce fodder worth 30,000 rupees from an acre. We purchased 50 kg of seeds from ICI, Hyderabad @ Rs 100/kg. The sowing rate is 8 kg per acre. We gave 25 kg to Aneel to plant 3 acres in Kinjhar. His total costs of plantation is Rs 42,000. We plan to give another 25 kg to Bijari farmers.

MARCH 99 UPDATE: 3 acres of Jumbo grass planted by Aneel. 3 Acres planted in Bijari.

APRIL 99 UPDATE: Jumbo grass growing well. First cutting expected in May 99.

MAY 99 UPDATE: First cut from 1.5 acres yielded 434 maunds on May 20, 1999. Sold to contractor for RS 22 per maund to be cut and transported by contractor. Contractor deposited Rs 8540. The second half will be cut in first week of June and the second cut will be in end of June 99.

The Jumbo grass in Bijari did not receive proper irrigation due to shortage of canal water. Initial reports gathered indicate a yield of 30 maunds per acre. Details will be available next month.

JUNE 99 UPDATE: Aneel's first cut from the other 1.5 acres only yielded 294 maunds. The amount is still with the contractor. Next cut should be ready in July 99. No figures from Bijari Jumbo grass yet.

JULY 99 UPDATE: Cutting every month of Aneel Jumbo grass. Contractor is keeping the money on deposit. Detailed figures in August 99 (both Aneel & Bijari)

AUGUST/99 UPDATE: Aneel grass money is with the contractor. Bijari grass was damaged in cyclone.

SEPTEMBER/OCT 99 UPDATE: Received 13000/ from Aneel.

NOV/DEC 99/JAN/FEB/MAR 00 UPDATE: Waiting for further payments

APRIL/MAY 00 UPDATE: Rs 10,000 collected from Hafiz Brohi & deposited.

NO: 116

NAME: SEM NALA

LOCATIONS: CHAK 5

TYPE: WLD

AMOUNT: 75000

APRIL 99: The villagers of Chak 5, Ahmedabad had constructed a SEM NALA, an outfall drain to facilitate the outflow of the saline water from the fields. This Nala now needs to be de-silted and deepened. The estimated cost to get the job done privately is Rs 75,000. Instead of waiting for the government to complete the job, the villagers have decided to get it done through private contractors. RDT has agreed to advance them the costs as a loan which will be repaid in one year (50% at the rice harvest in Dec 2000 and 50% at the sunflower harvest in April 2000).

MAY 99 UPDATE: Sem nala was constructed by hiring a private excavator for 124 hours. The total cost was Rs 100,000. The nala was extremely valuable in draining the post cyclone water accumulation. Due to the nala the water drained in 2 days. Otherwise it would have taken 15-20 days for the water to drain and hence cause delays in planting of the rice crop.

JUNE 99 UPDATE: Nala was extremely crucial in the planting of rice crop for 99-2000.

MARCH/APRIL /MAY 00 UPDATE: Payment deferred till after rice harvest.

NO: 117

NAME: IMAM BUX PAAN GROUP

LOCATIONS: BOHARO

TYPE: WLD EMERGENCY DAMAGE LOAN

AMOUNT: 200000

MAY 99: Four sheds of the Imam Bux group were severely damaged by the May 20, 1999 cyclone. The director RDT visited these sheds and saw the actual damages. All four sheds have collapsed. The pipes and wires have broken and the reed mats have been destroyed. The estimated cost of repairs for each shed was around Rs 100,000. Nazar Mohammad asked for emergency loan of Rs 50,000 for each shed. The repayment will start in August 1999. They have promised to sit with us in November 99 and discuss full repayment of all their outstanding loans.

RDT also made the following observations and recommendations:-

1. The paan sheds which were larger than 1 acre suffered the greatest damage. In the same area the 1 acre sheds withstood the winds and rain. It was discussed and recommended that in rebuilding the sheds they should be anchored securely in modules of ½ acres to give strength and stability. In future sheds should be done in modular and self supporting units of no larger than ½ acre.
2. As a test greenhouse sheets should be tried for top cover instead of reed mats. Linkages have been made with the market and manufacturer of greenhouse sheets. One roll of sheet is to be prepared and tried out for its efficiency and durability.
3. It was also recommended that research be carried out on installation of sprinklers/misters to see their effect on paan production.
4. RDT came to the conclusion that more research needs to be done in helping the paan group increase their production and decrease their costs of production. We shall be incorporating the above recommendations in the paan shed in the coming months and also assessing the potential of the paan market.

JUNE 99 UPDATE: Rebuilding is complete. Will visit in July 99.

JULY 99 UPDATE: Could not visit in July. Will try in August.

AUGUST/SEP 99 UPDATE: Payments should restart in October 99.

OCTOBER /NOV/DEC 99 /JAN/FEB/MAR /APR/MAY 00 UPDATE: Payments are coming in on the previous loans but less than what was agreed upon. We are pressurizing Nazar Mohammad.

NO: 118 NAME: ISFS LOCATION: BIJARI
TYPE: R&D BIOGAS & LATRINE LOAN AMOUNT: 100000

JUNE 99: Gangu Juma is a village in Taxila, where a UNICEF consultant, J.F. Audic is developing an Integrated Sanitation & Farming System. The concept is to recycle and reuse all human and animal waste through biogas digester, lemna & spirulina ponds and fish farms. They have already built 10 biogas digesters of different designs. The two main achievements of this projects are:

- The low cost of the biogas plants.
- The training of the youth of GJ to built these biogas plants.

UNICEF is funding the costs of the technology transfer to Bijari, where we plan to demonstrate the utility of ISFS by building one demo of biogas and latrine. UNICEF's grant of Rs 3.6 lakhs will cover the travel & training costs of consultants and Village trainees. The constructions costs will be advanced to villagers as a loan which will be paid back by the end of December 2000.

SEP 99 UPDATE: Actual ground work started on 15th September on two components:

1. 14 feet diameter 25 cubic meter capacity fixed dome BIOGAS plant
2. 4 WC-3 Bathroom Communal Latrine

The sites were selected in consultation with the villagers and UNICEF consultant Jean Audic. ISFS trained mason from Gangu Juma- Yascen led a team of 6 trainees in the construction of Latrines and biogas plants. The concept is to use the model construction as an on the job training for local youth. This will ensure that local technicians do future constructions.

OCTOBER 99 UPDATE: Latrine construction has been finished. Hydroponics need to be completed. Biogas construction is complete. Digester needs to be filled.

DECEMBER 99 UPDATE: Work on filling digester will start after Eid. Latrine is ready for usage.

JANUARY /FEB/MAR /APR/MAY 00/ UPDATE: Waiting for Jean Audic visit to start filling digester

NO: 119 NAME: FATEH MOHAMMAD LOCATION: BIJARI
TYPE: R&D FYM TRUCK OVERHAUL AMOUNT: 100000

SEP 99 UPDATE: Fateh Mohammad owns a truck that has been hauling Farm Yard Manure from Karachi and taking livestock & rice to Karachi for the last 3 years. The body of the truck was in bad shape and needed overhauling. RDT gave a loan of Rs 100000 to Fateh Mohammad for this purpose. This loan will be returned after the rice harvest in December 2000.

DECEMBER 99/JAN/FEB/MAR/APR/MAY 00 UPDATE: The truck takes livestock to market twice a week. It is currently transporting rice to mills in Karachi and bringing back FYM from Karachi to Bijari.

TABLE 4
LOANS & RECOVERY ABSTRACT
PHASES 1 & 2 & 3 TO MAY 31, 2000

NO	PHASE NUMBER	UNITS	LOAN	REPAID	BD'S/ASSTS*	BALANCE
1	TOTALS PHASE 1	40	2455345	835539	1426656	191350
2	TOTALS PHASE 2	61	5548586	3619197	0	1929389
3	TOTALS PHASE 3	13	2120700	911540	0	1209160
	GRAND TOTALS ALL 3 PHASES	114	10124631	5366276	1426656	3331699

- ASSETS ON HAND (IN STOCK & IN FIELD): Rs 773613
- BAD DEBTS/WRITE OFF Rs 653043

Performance Criteria and Ratings:

We have chosen two criteria to rate our performance in the last SIX years:

1/ COMPETENCE: The ability to increase productivity

2/ HONESTY: The repayment of our loan

Based on the above criteria we identified 4 RATINGS of clients:

1/ COMPETENT & HONEST: Those who increased their productivity and repaid our loans

2/ COMPETENT & DISHONEST: Those who increased productivity but didn't repay our loans

3/ INCOMPETENT & HONEST: Those who did not increase productivity but repaid our loans

4/ INCOMPETENT & DISHONEST: Those who neither increased productivity nor repaid loans

Here is a review of the 3 phases based on the above criteria:

TABLE 5

OPP-RDT 1993-1999 A REVIEW OF SUCCESS & FAILURES

TO MAY 31, 2000

ITEM	PHASE 1	PHASE 2	PHASE 3
TOTAL DEMOS	40	61	13
DEMOS EXCLUDED *b	8	6	8
DEMOS REVIEWED	32	55	5
RATING 1 DEMOS C+H	4	37	5
PERCENTAGE OF 1	13	67	100
RATING 2 DEMOS C+D	4	8	
PERCENTAGE OF 2	13	15	
RATING 3 DEMOS I+H	12	3	
PERCENTAGE OF 3	38	5	
RATING 4 DEMOS I+D	12	7	
PERCENTAGE OF 4	38	13	
SUCCESSFUL DEMOS a*	12	43	5
PERCENTAGE SUCCESS	38	77	100
FAILED DEMOS *a	20	13	0
PERCENTAGE FAILURE	63	23	0

NOTE *a: SUCCESS/FAILURE DEFINED: Rating 1 clients are total successes and Rating 4 clients are total failures. Rating 2 & 3 clients are only 50% successes. Thus we added 50% of type 2& 3 to successes and 50% to failures to get the above results.

NOTE *b: 8 demos in Phase 1 have been excluded because they were Research & Experiment demos where we were learning how to set up a particular alternate/new technology.

6 Research & Experiment demos have been excluded in Phase 2. In Phase 3 we have included 5 demos. The other 8 will be added to our review as their results come in.

ACHIEVEMENTS/CONCLUSIONS/LESSONS LEARNT AT END OF PROJECT

It can be observed that we are succeeding slowly and painfully in developing a competent and honest clientele. Our experience in selection of clients is getting better which is evident by the success rate increasing from 38% in Phase 1 to 77% in Phase 2 to 100% in Phase 3.

We acknowledge the attempt to introduce innovations such as windmills biogas, drip irrigation has stalled due to lack of competent and honest clients, specially in Phase 1. We are now concentrating on developing a base of such clients first and then will try again to reintroduce these innovations.

SECTION V

ROLE MODELS AND LINKAGE WITH ORANGI CHARITABLE TRUST:

As Phase 3 disbursements are almost complete we are now redefining our role. RDT has in the last 6 years has set up over 110 demonstrations. We have found our competent and honest role models. We are now narrowing our focus to increasing the per acre yield of crops such as rice, sunflower, sugar cane, wheat and paan through natural farming practices. We are now in a position to concentrate in the villages of Bijari, Chak 5, Pir Pattho & Boharo and develop them into models of increased production and development. The expansion and replication will be done through the recommendation of our model villages.

RDT will now provide credit through its sister organisation Orangi Charitable Trust. RDT will select, monitor and recover the loans. RDT will get 50% of the markup earned by OCT after deducting any bad debts incurred.

TABLE 6

OCT RURAL LOANS TO RDT ROLE MODELS									
TO February 29, 2000									
S	LOAN	GROUP	LOAN	NO.	LOAN	LOAN	REPAID	BALANCE	MARKP
NO.	DATE	NAME	TYPE	UNIT	AMOUNT	DUE	AMOUNT	AMOUNT	PAID
1	Feb-98	BIJARI SB1(1G)	SML BUS	5	65000	Feb 99	65000	0	8329
2	Jan-99	BIJARI R1 (1H)	RICE	15	750000	Jan 99	750000	0	125327
3	Apr-99	CHAK 5 R1(1I)	RICE	37	1596000	Feb 00	1139513	456487	160487
4	Feb-99	BIJARI R2 (BJ)	RICE	36	1286550	Feb 00	272241	1014309	57759
5	Jan-98	G. QADIRSG1(GQ)	SUGAR CANE	19	950000	Jan 99	950000	0	159332
6	Feb-99	G. QADIR SG2(GR)	SUGAR CANE	29	1450000	Feb 00	1267053	182947	207561
7	Jun-98	SRSP SB1(RR)	SML BUS	16	355000	Jul 99	321290	33710	41026
8	Dec-98	SRSP AI 1 (SR)	AGRI INPUTS	16	400000	Jan 00	400000	0	34175
9	May 99	SRSP AI 2 (ST)	AGRI INPUTS	36	965000	My 00	881123	83877	90638
10	May 99	SRSP LR 1 (SQ)	LAND REHAB	5	250000	My 00	0	250000	0
11	Aug 99	SRSP SB 2 (RB)	SML BUSINSS	17	360000	AG 00	107649	252351	31921
12	Nov 99	BIJARI SF 2(BB)	SUNFLOWER	20	692350	May00	30500	661850	2500
13	Nov 99	CHAK5 SF 2(BC)	SUNFLOWER	33	1115000	May00	0	1115000	0
		TOTAL		284	10234900		6184369	4050531	919055

SECTION VI

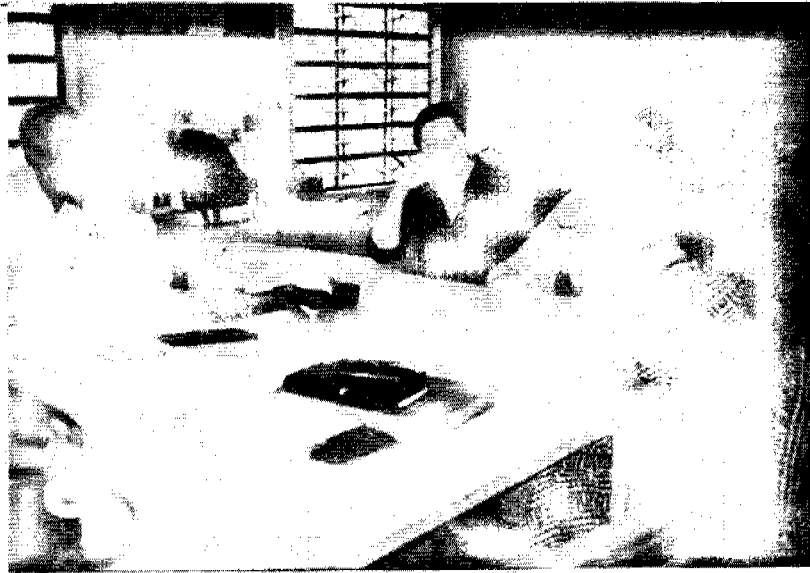
RECEIPTS & EXPENDITURE: BUDGET AND ACTUALS

TABLE 7: RECEIPTS & EXPENDITURES FROM JULY 1, 1999 TO JUNE 31, 2000

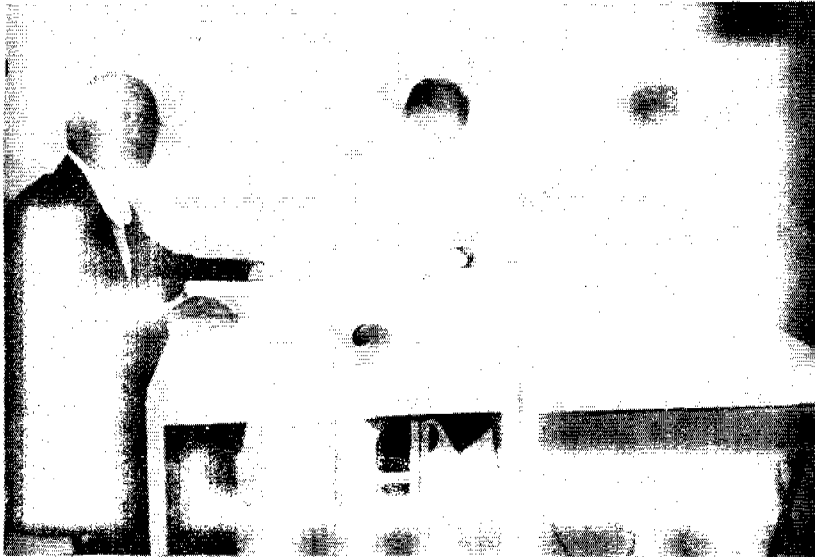
RECEIPTS	BUDGET 99-2000	ACTUAL TO MAY 31 2000	EXPENDITURE	BUDGET 99-2000	ACTUAL TO MAY 31 2000
GRANTS			OPERATIONAL OVERHEADS		
NRSP	300000	300000	DIRECTOR AKBAR	110684	99357
OPP	200000	50000	J.DIR ASHEAQ	36000	36000
TOTAL	500000	350000	DRIVER RAHIM	38108	34186
			DRIVER SHAMIM	38108	34186
			SAMINA	12000	11000
DONATIONS			DEARNESS ALLW	13200	12650
SNPO PHASE 3	1000000	700000	SUB TOTAL SAL	248100	227379
UNICEF	350000	362917	CONTINGENCIES		
TOTAL	1350000	1412917	STATIONERY	1000	2122
			TELEPHONE	24000	* 27251
SERVICE CHARGES			BANK CHARGES	2000	2412
PHASE 1	20000	1909	POSTAGE	1500	1032
PHASE 2	100000	65453	AUDIT FEES	6000	7000
PHASE 3	100000	0	TEA ALLOWANCE	2400	2200
TOTAL SRVS CHGES		67363	TOURING&ENTER	10000	6969
			PHOTOCOPYING	2000	8035
RECOVERIES			DOCUMENTATION	3000	2791
PHASE 1	200000	21000	QPR PRINTING	10000	0
PHASE 2	3000000	501810	COMPUTERSUPPLY	1000	180
PHASE 3	1000000	393000	SUB TOTAL	62900	60292
TOTAL	4200000	915810	TRANSPORT		
			POL HILUX	40000	39758
			S & R HILUX	27000	25298
LOANS			POL HI ROOF	9000	14571
PHASE 3	0	225000	S & R HIROOF	6000	16025
			MISC TRANSPOR	4000	1250
			TAX INSURANCE	3000	
			SUB TOTAL	86000	96902
			OVER TIME TA	2000	3500
			TRAINING	50000	56022
			CAPITAL EXP	50000	120515
			TOT.OVERHEAD	500000	564610

END OF OPP-RDT REPORT

VISITORS/TRAINING GROUPS



Prof. Dr. Herrle Peter and Susanne Herrle from Berlin University are briefed on OPP concepts and programs



Dr. Orlando and his colleague from Banking and Rural Deptt. peoples credit & finance corp., get a presentation on credit program



Representatives of Asian Dev. Bank beings briefed about OPP concepts and programs



DMG officers from Lahore get a presentation on OPP programs

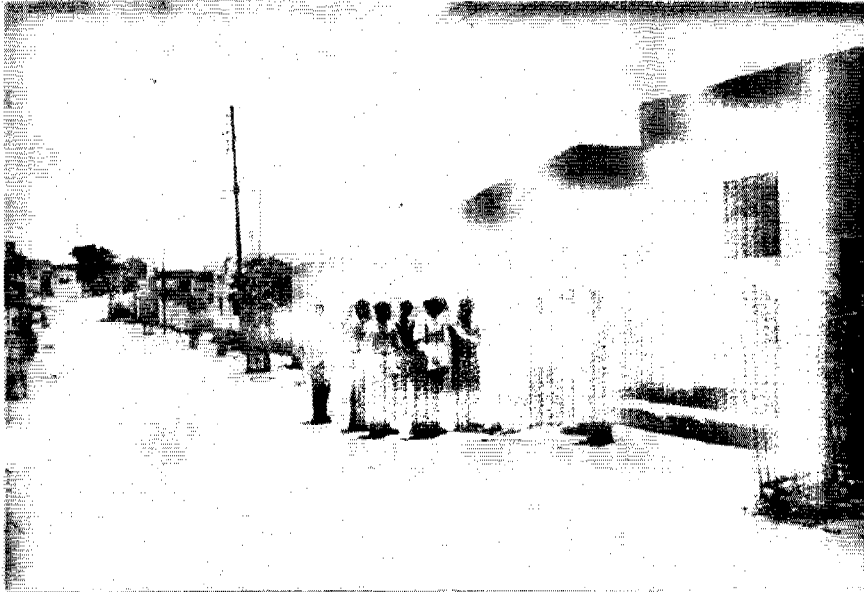


A group from Christian co-operative society receiving briefing on credit program



Orangi activists attend the fourth lecture of the series, delivered by Younus Baloch of URC

YOUTH TRAINING PROGRAM



Students on orientation visit to Orangi Welfare Project, Ali Nagar



Senior students supervise the work of their junior colleagues



In monthly review meetings work is reviewed and guidance provided

LOW COST SANITATION -WORK IN ORANGI

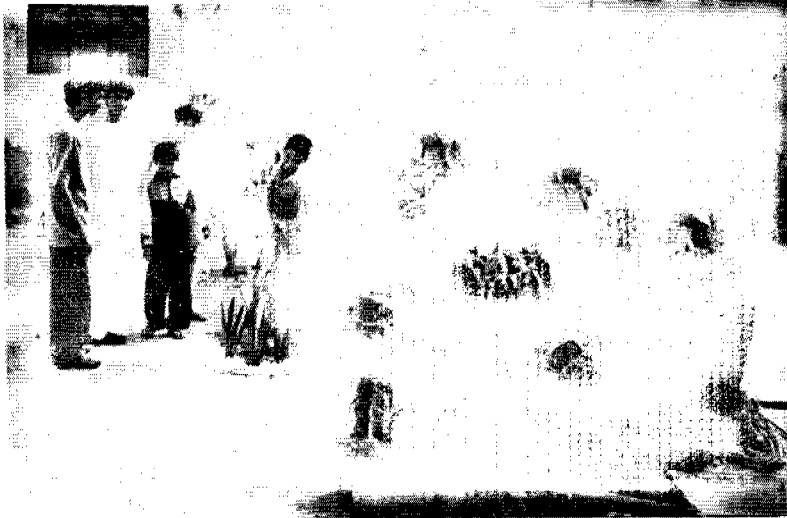


Rectification work is being carried out in Yaqoobabad



Lane activist supervises the construction of lane sewer in Ghaziabad

NALA DEVELOPMENT- IN AND OUTSIDE ORANGI



A group of young activists have started planting trees alongside Haryana Nala



Small drains are being linked to the main Manzoor colony drain

24 feet wide section of Manzoor colony nala under construction. OPP-RTI is monitoring this work

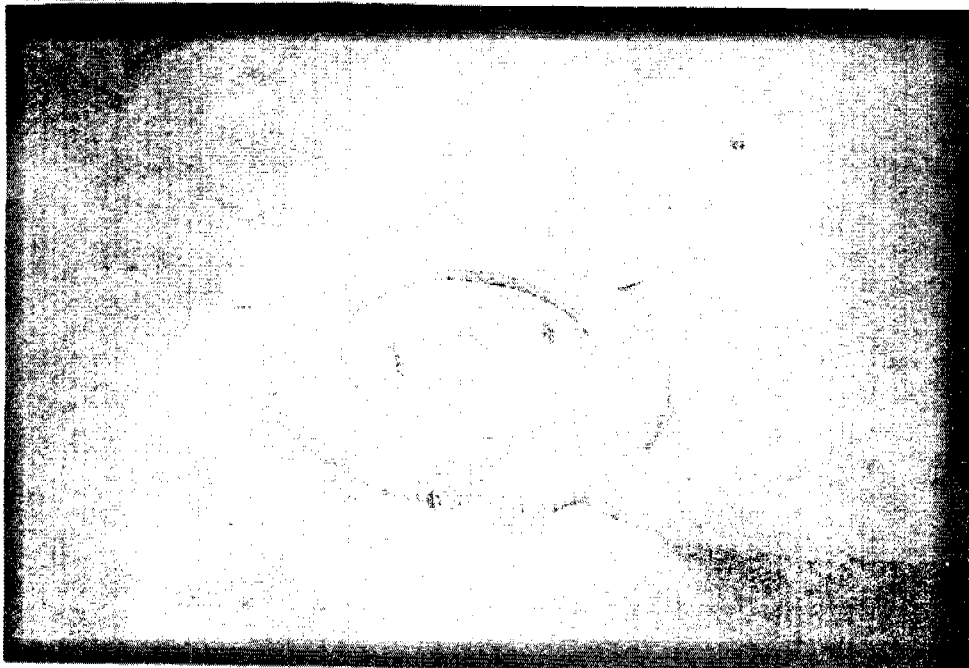


REPLICATION IN KARACHI WITH SKAA

External sewerage work is being tested thru water pressure in Kausar Niazi Colony

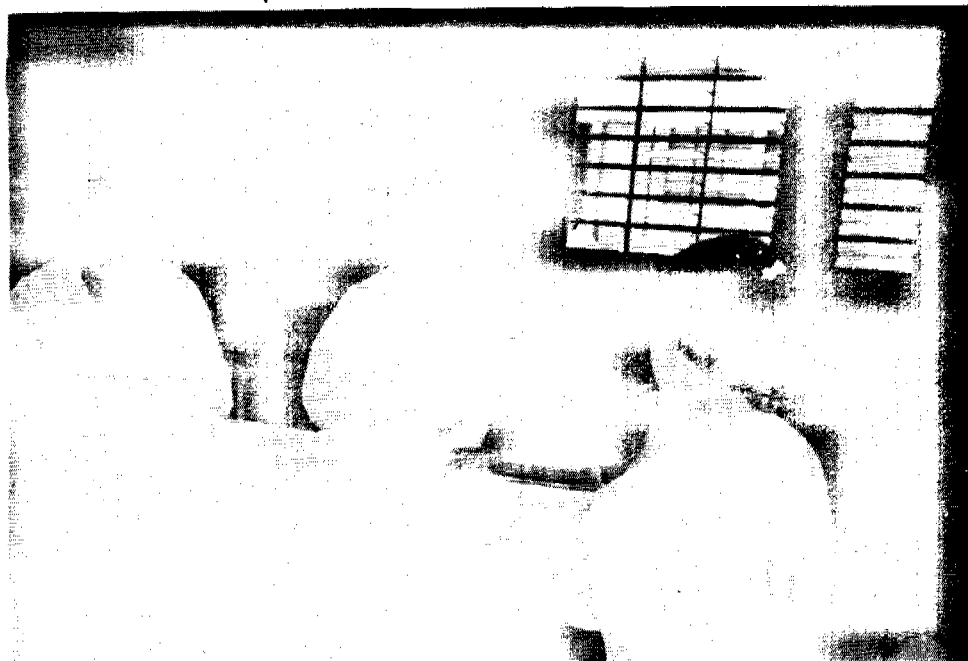


Provision for surface water inlet has been made by the community in SKAA manhole



REPLICATION OUTSIDE KARACHI

LODHRAN.



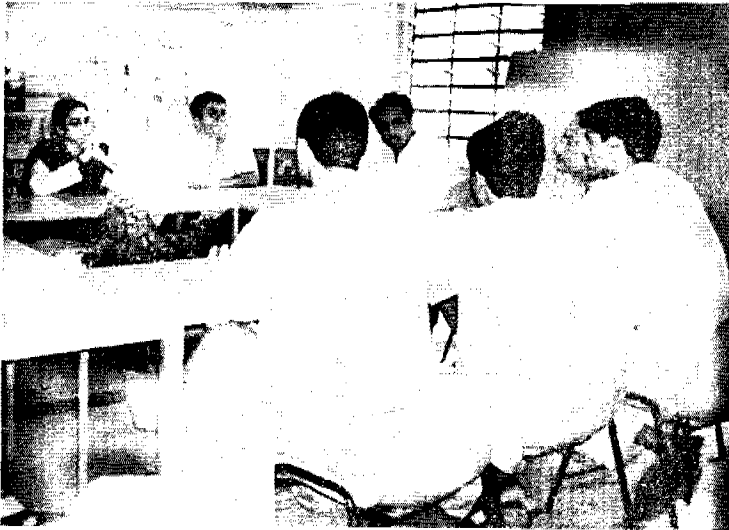
Administrator, Lodhran Municipality spent a day at OPP-RTI

A Secondary sewer completed by Lodhran Municipality to facilitate lane connections

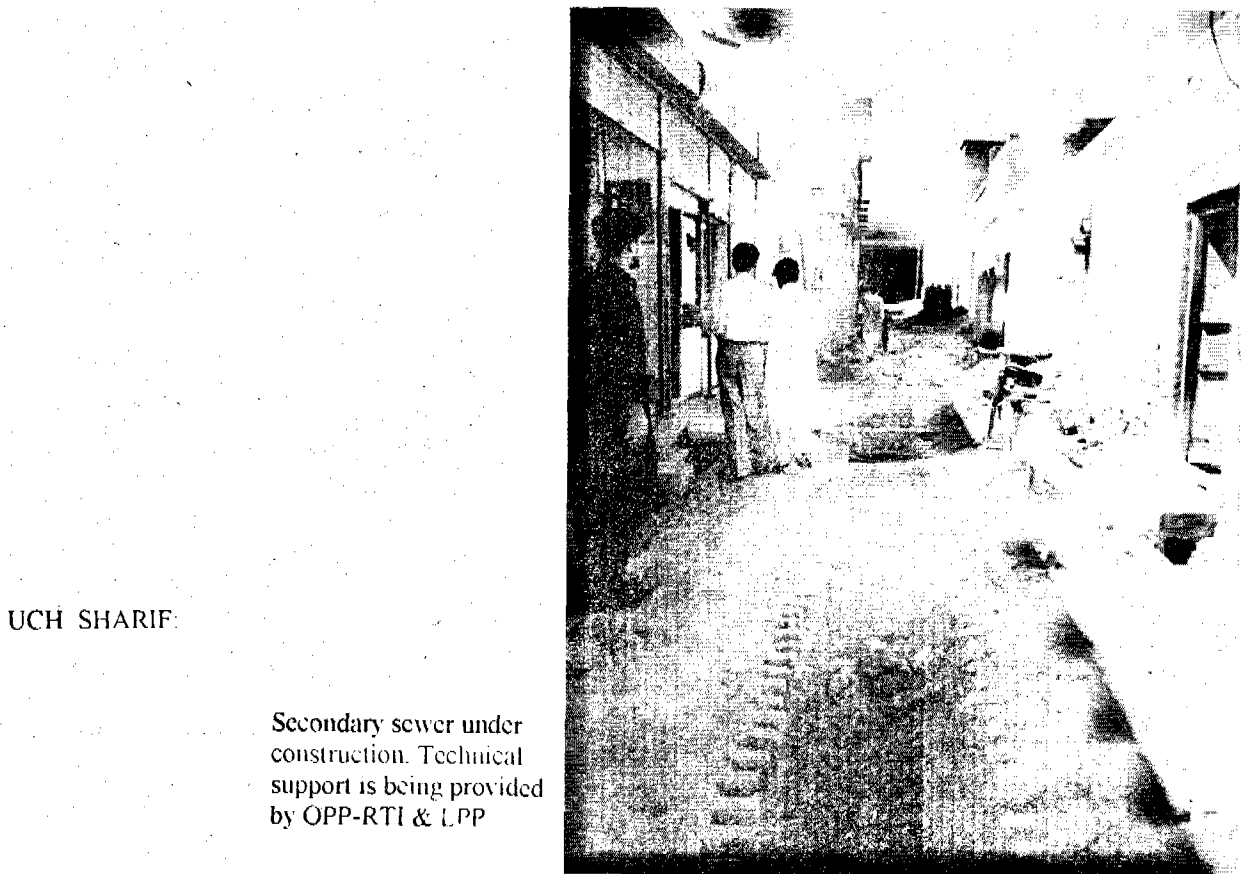


JUGGO WALA:

Members of community and NRSP on orientation of OPP programs



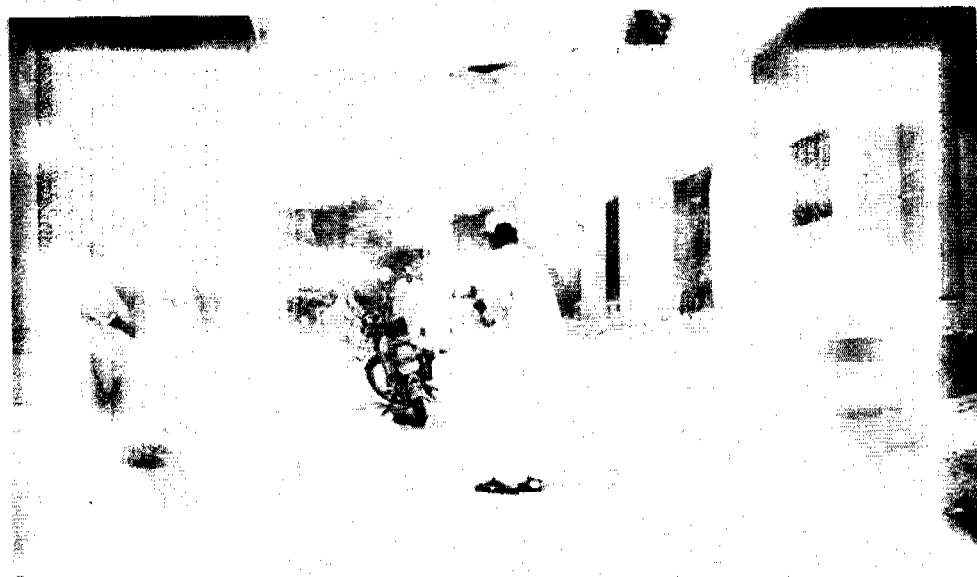
On site work is being checked by OPP-RTI



UCH SHARIF:

Secondary sewer under construction. Technical support is being provided by OPP-RTI & LPP

REPLICATION IN KARACHI WITH CBOs



On request technical support is being provided to a local CBO in Ittihad Town, Baldia

Representatives of mohalla committee Gulshan-e-Zia presenting their work to OPP-RTI members



LOW COST HOUSING PROGRAM



Masons meeting in Christian Colony Ghaziabad

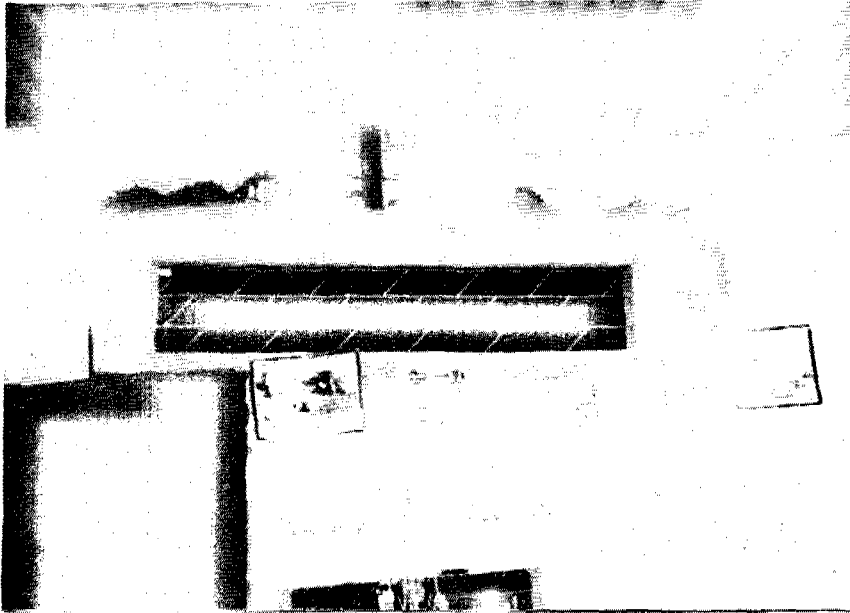
Community Architect Siraj providing technical services to Rahe-Nijat at Adam Goth



EDUCATION PROGRAM



With a small financial Support, Wafa children School and Mashallah Public School have improved their ventilation



Support and guidance is being provided to a newly formed group of small schools



Vaccination training at
Qatar Hospital



Contraceptives being
supplied to an Orangi
clinic



Dr. Bashir Shaikh Director
Ojha Sanitarium
distributing certificates
to TBAs

MICRO ENTERPRISES CREDIT PROGRAM



Riaz Ahmed at work at his washer cutting machine



Mohammad Aslam at his ready made garments unit



Sewing machine repair unit belong to Mohammad Amin

THE ORANGI PILOT PROJECT – Institutions and programs – June' 2000

Orangi is Karachi's largest katchi abadi and has a population of 1.2 million. The Orangi Pilot Project (OPP) was established here in 1980 by Dr. Akhter Hameed Khan, the renowned Pakistani social scientist. In 1988 the project was upgraded into four autonomous institutions: The OPP Research and Training Institute (OPP-RTI), the Orangi Charitable Trust (OCT), Karachi Health and Social Development Association (KHASDA) and the OPP Society which channelises funds from the Infaq Foundation (a Pakistani Charity) to these institutions. Rural Development Trust (RDT) establishment in 1992 is the fifth institution.

The OPP considers itself a research institution whose objective is to analyse outstanding problems of Orangi, and then through action research and extension education, discover viable solutions. These solutions can then be applied, with modifications where necessary, to other settlements and become part of state policies. The OPP does not fund development but by providing social and technical guidance it encourages the mobilisation of local resources and the practice of cooperative action. Based on these principles, the OPP has evolved a number of programmes, some of which are described below.

OPP- Research and Training Institute

OPP-RTI undertakes the Low Cost Sanitation, Housing and Education programs, the research and training for these, and facilitates the research and training activities of OCT and KHASDA.

The Low Cost Sanitation Programme enables low income families to construct and maintain an underground sewerage system with their own funds and under their own management. For this programme, the OPP-RTI provides social and technical guidance (based on action research), tools and supervision of implementation. The OPP-RTI's work has shown that people can finance, build and maintain sanitary latrines in their homes, underground sewerage line in their lanes and secondary sewers in their neighbourhoods. This development is called "internal" development. However, people cannot build "external" development consisting of trunk mains, treatment plants and long secondary sewers. This only the state can provide. In Orangi, according to May 2000 statistics, 91,904 houses (there are 1,04,917 houses in Orangi) have invested Rs. 81.39 million on internal development. People have laid 6,108 lane sewer lines, 409 secondary sewers and constructed 91,904 sanitary latrines. The state would have spent over six times to do this work. The programme is being replicated in five cities of Pakistan, (in 4 cities by NGOs/CBOs and in 1 city by the municipal committee) and in 49 settlements in Karachi by the Sindh Katchi Abadi Authority (SKAA) and the Karachi Municipal Corporation (KMC). The OPP-RTI concept has been accepted by the KMC and SKAA and is being applied to their development plans. The work of development of *nalas* (natural open drains) into trunk mains is in progress in Orangi and Manzoor Colony. KMC is financing these projects costing over Rs. 100 million. In Manzoor Colony, with the development of the *nala* into trunk mains, a large area of the city consisting of katchi abadis, middle and high income areas with a population of one million is benefited. **The program has now extended from a lane to the city.** In April 1999 the Sindh government rejected an ADB loan of US\$ 100 million for the Korangi Sewerage Project on the basis of an alternative presented by OPP-RTI which reduced costs to 20 percent of the ADB funded project. Karachi NGO's consisting of URC, CREED, AAI, Shehri, Piler, Fishermans Cooperative, Korangi CBOs and OPP-RTI, have come together and lobbied for the acceptance of the low cost option.

The Low Cost Housing Programme provides loans and technical assistance (based on research) to building component manufacturing yards, or *thallas* as they are called in Orangi, so that they can mechanise their production, improve their products, train their staff and increase their production. In addition, the programme also trains masons in using the new technologies and components that are being developed at the manufacturing yards. Also, house builders and masons are given advice on planning, light, ventilation and other related design aspects, costs and techniques of construction. To provide such advice, the OPP-RTI is in the process of training youths from the Orangi communities as para professionals, who then provide technical services

and are paid by house owners or those who want improvement to their units. The OPP-RTI housing programme thus tries to create a more equitable relationship between the actors in housing drama, as a result of which housing has improved in Orangi.

So far, 57 *thallas* have been mechanised due to which employment has been generated and machine made blocks and roofing elements are being fabricated, not only for Orangi, but for the rest of Karachi as well. In addition, 39 masons have been trained and 2 para-architects, after a training of 2 years at the OPP-RTI, have started working independently, designing homes and community buildings and are being paid for it.

Education Programme which started in 1995, through social and technical guidance improves and upgrades the physical conditions and academic standards of private schools in Orangi. These private schools cater to the needs of the vast majority of Orangi school going children. Physical improvements are made with loans from OCT and grant and advice from OPP-RTI. Academic improvements are made by arranging teacher's training through existing relevant resource organisations.

Financial support is extended during three stages of establishment of these schools. One, a small start up grant of Rs. 3,000 to Rs. 12,000 is provided for strengthening the small schools. Two, within a year the school is institutionalised and then arises the need for physical expansion. An amount of Rs. 20,000 to Rs. 30,000 is needed to add a new room or to make major expansion in existing rooms. This support is very important for the survival of the school. At this stage an interest free loan is provided through the OCT. And three, loan for further expansion is needed, as the school is by now a formal educational institution and can now take loans on interest which can be repaid through its income.

OPP-RTI has provided start up grant support to 75 small schools of which 60 schools have become solvent and are educating 6,833 students. The start up grant is a source of confidence building for the small schools. 22 schools have acquired interest free loans from OCT while 379 with interest loans, have been given to schools. Teacher's training through Allama Iqbal Open University and other experts is also coordinated. The education entrepreneurs hold meetings at OPP-RTI office, where they share information on registration and teaching methods.

Training groups: There is an increasing number of training groups coming to the OPP-RTI. The training groups comprise members of NGOs, CBOs, government agencies and international and donor agencies. Since 1992 training has been provided to 553 groups, comprising 4,489 members.

The research, programmes and their documentation, have provided NGOs, CBOs and government agencies with successful models for overcoming the physical, social and economic problems faced by low income settlements and communities. These have been successfully tested through government-OPP-community participation projects but have still to become official policy.

Increasingly, the OPP-RTI is getting involved in policy issues and promoting macro-level solutions, based on its models, to sanitation, health, housing and economic issues. This has led the OPP-RTI to document 197 *katchi abadis* in Karachi along with physical and economic proposals for upgrading the *nalas* of Karachi through which most of the city's sewage flows. For this work, the OPP-RTI trains young people from low income settlements who after their training become, not only an asset to the community to which they belong, but also a part of a larger movement to create self-reliance, freedom from foreign loans and grandiose projects and a more equitable relationship between low income communities and government agencies and their plans. At present there are 20 young people under going training for survey and documentation of existing infrastructure and amenities in low income settlements and of the *nalas* and drains of Karachi. In addition, there are 2 young people undergoing training in becoming para-architects. One previously trained para-architect is now practicing in his settlement. Another trained surveyor is providing services of mapping settlements. Both are

receiving fees for their services from the community. Both are also training other young members in becoming surveyors and para architects.

KHASDA (Karachi Health & Social Development Association)

KHASDA manages the health program. The program originally consisted of developing women's organisations at the lane level where a sanitation system has been built. A mobile team of experts gave advice to such organisations, through discussions and meetings, on common diseases in Orangi, their causes and ways of preventing them. It also gave advice on hygiene, immunisation and family planning. As a result 90 per cent of households that were part of this programme, immunised their children and over 45 per cent families adopted birth control. However, the program could not reach more than 3,000 families through this method and the project was revised in 1994.

In the revised model the health programme is institutionally anchored to the local private clinics and provides technical training, supply of vaccines and family planning components. TBAs and vaccinators training is arranged. A health centre is operated at KHASDA office, which provides training, supplies vaccines and family planning components to the local activists and TBAs. Due to the sanitation and health programme, infant mortality in those parts of Orangi that built their sanitation system in 1982, has fallen from 130 to 37 in 1991. So far 405 TBAs and 154 vaccinators have been trained. 127 clinics are provided vaccines and family planning supplies.

OCT (Orangi Charitable Trust)

The Family Enterprise Economic Programme is run by the OCT which was formed in 1987. The OCT, from its revolving fund as well as through borrowing from commercial banks gives credit to small family businesses but without red-tape and collateral. These loans vary between Rs. 1,000 and Rs. 50,000 with average loan amount being between Rs. 15,000 – Rs. 25,000. The aim of these loans is to increase production and generate jobs, which they have done. Loans are usually given to people who have expertise in what they plan to do or are already operating businesses. Interest is charged on the loans at the current bank rate of 18 per cent. Presently, 7,216 units have been supported by OCT loans of Rs. 142,319,510. Out of these Rs. 107,200,118 have been paid back with a mark up of Rs. 26,165,693. The total default rate has been 6.10% of the total loans. The World Bank has also given a grant as a revolving fund for the programme. OCT also provides line of credit to NGOs/CBOs to on lend to small businesses in their community.

RDT (Rural Development Trust)

RDT set up in 1992 provides credit to rural entrepreneurs. So far RTD has disbursed loans amounting to Rs. 10 million to 114 borrowers.

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