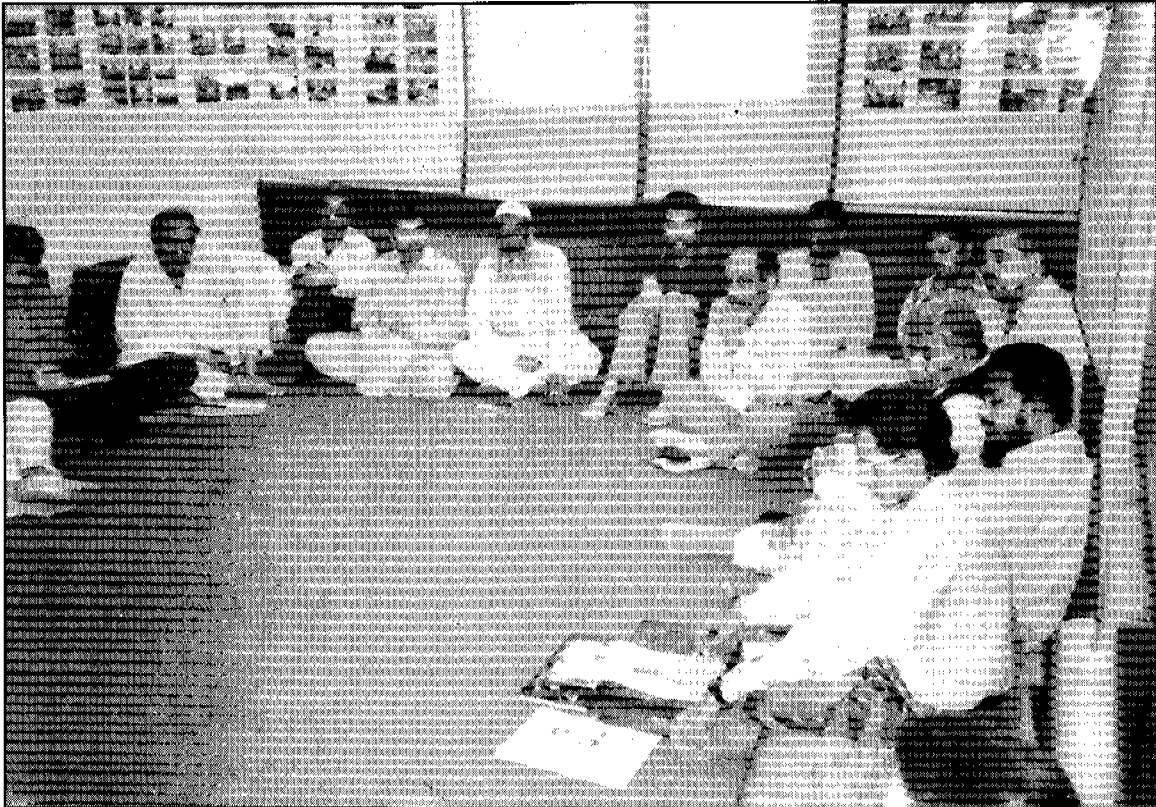


ORANGI PILOT PROJECT Institutions and Programs

91ST QUARTERLY REPORT JULY,AUG,SEPT'2002



Community Based Organisations present their work at bimonthly forums. Presentation are a means of confidence building and strengthening initiatives.

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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 1986

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 1995.

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 :

i. OPP Society Council: It receives funds from INFAQ Foundation and distributes the funds according to the budgets to the Women Section (OCT), OPP-RTI, Khasda and RDT. For details of distribution see page 4.

ii. 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 KHASDA, OCT and RDT. Ms. Perween Rahman is the Director. Mr. Arif Hasan is the principal advisor. For details see report on pages 5 to 58

iii. 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 59 to 71

iv. OPP-Orangi Charitable Trust (OCT) undertakes the micro credit program. Mr. Anwer Rashid is the Director – For details see report on pages 72 to 94

v. OPP- Rural Development Trust (RDT) undertakes the rural program. Mr. Anwer Rashid is the President. See report on pages 95 to 105.

3. Replication of Low Cost Sanitation by NGOs, Govt. Agencies, UNDP, City Govt, Town and Union Councils is proceeding in many places in Karachi, Faisalabad, Pindi, Lodhran, Uch, Swat, Multan and Gujranwala. Misereor, Cordaid and Water Aid continue their support. For details see OPP-RTI report-pages 5 to 29.

Youth program has expanded to include training of more community architects and surveyors. The documentation of the Karachi drainage channels and infrastructure in Katchi Abadis of Karachi by the youth continuous, it provides the basis for expansion of the program at the city level. For details refer report on pages 31 to 33.

Community based organizations are strengthening their initiatives at the neighbourhood level, encompassing neighbourhood governance. For details refer report on pages 33 to 34 & 45 to 49.

The Devolution of Power Plan introduced by the govt. since 14th August 2002 strives for partnerships with communities. The elected members of the Local Bodies the Nazims (Mayors) and Councillors are frequenting OPP-RTI and seeking support in replication of the model of component sharing. A number of Lane Managers and Community Activists associated with the OPP program have been elected as Nazims and Councillors.

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4. The performance of OPP-Rural Development Trust was reviewed. Infra-structure development loan has been stopped, loan for agro-input in rural areas has been continued. OPP-RDT till Aug' 2002 has disbursed total loan amounting to Rs. 19.88 million to 486 borrowers. Efforts have been made to recover the outstanding balance amount. Rs. 11.96 million has been received in principle. Rs. 742844 has been received as mark up. Balance amount is Rs. 5.27 million.
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5. OCT has till Aug'2002 disbursed loan amounting to Rs. 163.34 million to 8615 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 on pages 79-101. OPP-Micro Credit Trust has till Aug' 2002 disbursed loans amounting to Rs. 5.64 million to 591 borrowers.
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6. Oxford University press published a book by Dr. Akhter Hameed Khan "Orangi Pilot Project-remnisences 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 nine books and two monographs 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. The publication has recently been translated and published in Urdu. vii) "Housing for the poor" by Arif Hasan. Price Rs. 385/- viii) "Transforming Urban Settlements-The Orangi Pilot Project's Low Cost Sanitation Program" by S. Akbar Zaidi. Price Rs. 225/- ix) Working with Community - by Arif Hasan.

Three monographs printed recently by OPP-RTI are, i) "Sewerage, drainage, treatment plants: responsibilities finances, issues and policy changes needed" by Perween Rahman. Available in Urdu and in English and ii) "Scaling up of the OPP programs" by Arif Hasan. iii) Katchi Abadis of Karachi- documentation of sewerage, water supply lines, clinics, schools and thallas - Volume I (first hundred katchi abadis surveyed)

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7. On the third death anniversary of Dr. Akhter Hameed Khan, founder of the OPP, the "Third Dr. Akhter Hameed Khan Development Forum" is being held in Karachi on 20th Oct' 2002.
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II. RECEIPTS, EXPENDITURE AND ASSETS-Audited Figures (In Rupees -1980 -2001)

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). Audited figures of institutions are given with their report for OPP-RTI on page 57, for OCT on page 94 for OPP-KHASDA on page 71 and OPP-RDT on page 104. Below only the OPP society audited figures are being presented.

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
2000-2001	3600000	5191818	682435

III. RECEIPT AND EXPENDITURE (2002-2003)

1) Abstract: of Institutions

	BUDGET	RECEIPTS JUL-AUG'02	EXPENDITURE	
			BUDGET	JUL-AUG'02
OPP Society	4,100,000	1,550,000	4,100,000	1,417,775
OPP-RTI	8,480,000	829,000	8,480,000	14,12,976
OPP-OCT	28,423,798	1793746	28,4283,798	2,771,343
OPP-KHASDA	1,045,000	503,105	1,045,000	142,402
OPP-RDT	5,950,000	412,807	5,950,000	318,905

Detail of budget are given for OPP-RTI on pages 57, & 58, for OCT on page 92-93 for OPP-KHASDA on page 70 and OPP-RDT on page 104-105. Below only the OPP society budget is being presented.

2) OPP Society -Receipts & Expenditures- Jul – Aug'2002

RECEIPTS OPP	BUDGET 2002-2003	ACTUAL JUL-AUG'02	EXPENDITURE OPP	BUDGET 2002-2003	ACTUAL JUL-AUG'02
INFAQ FOUNDATION	4,100,000	1,550,000	RAMZAN ALLW	264,450	0
			GRANTS:		
			OPP-RTI	2,000,000	500,000
			KHASDA	1,000,000	500,000
			RDT	450,000	225,000
			WOMEN SEC	264,524	132,262
			OCT	121,026	60,513
G.TOTAL	4,100,000	1,550,000	G. TOTAL	4,100,000	1,417,775

IV ORANGI PILOT PROJECT – RESEARCH AND TRAINING INSTITUTE

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1.6 Working with NGOs, CBOs and Government outside Karachi

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- Akhter Hameed Khan Memorial Trust – Rawalpindi
- Environment Protection Society - Swat
- Lodhran Pilot Project - Lodhran
- Juggo Village – Lodhran
- Conservation and Rehabilitation Centre - Uch Sharif
- UNDP – Plus Program
- Punjab Katchi Abadi and Urban Improvement Deptt. (PKAUI) and Partner NGOs/CBOs
- Khairpur City District/Larkana
- Community Development Network

1.7 Working with NGOs, CBOs and Government in Karachi

- SKAA-OPP-RTI Project
- Survey of SKAA and KMC/KCDG Katchi Abadis
- Orangi Project of KMC/KCDG-ADB
- Khuda Ki Busti – Taiser Town - Saiban
- Junejo Town
- Manzoor Colony
- Development of Natural Nalas/Drainage Channels into box trunks
- Documentation of Natural Nalas/Drainage Channels
- Greater Karachi Sewerage Plan and Korangi Sewerage Project of the KWSB: Review and Alternative Proposal
- Citizen's position on policy for Water and Sanitation for the City
- Local Govt. Devolution Plan
- Site Town UC-8, Malir Town UC-5, Lyari UC-2 and Gulshan Town

1.8 Statistics: Sewerage Construction outside Orangi – Aug' 2002

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- 5.2 OPP-RTI's Support
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- 5.5 Support for Expansion
- 5.6 Revolving Fund for Support for Physical Expansion
- 5.7 Educational Entrepreneur's Coordination and Teachers Training
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- 7.1 Receipts, Expenditure and Assets: Audited Figures 1989-2001
- 7.2 Receipts and Expenditure: Budget 2002-2003 and Actuals of July – Aug'2002

1. REPLICATION OF THE LOW COST SANITATION PROGRAM

1.1 The Component Sharing Model

The model that has evolved from Orangi is the **component sharing concept of development** with people and government as partners. The illustration is, there are two levels of a modern sanitation system:

a) Internal development comprising of:

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

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

b) External development which 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 NGOs/CBOs, Foreign donor agencies (UNDP), Official agencies (Karachi City District Govt, Sindh Katchi Abadi Authority, Lodhran District Govt, Khanpur City and Punjab Katchi Abadi Authority).

1.2 Advisory Services

On request advisory services are being provided to Karachi City District Govt. (KCDG) for external development in Karachi. Appointment continues with Sindh Katchi Abadi Authority (SKAA) for *katchi abadis* in Karachi. On request advisory support is being provided to the Punjab Katchi Abadi Authority to continue with the UNDP PLUS program of replication in three cities in Punjab i.e. Faisalabad, Gujranwala and Multan. The UNDP Plus program came to an end in July 2002, the Punjab Katchi Abadi Authority is continuing with the programme. On request support is being provided to the Union Councils in Site, Malir and to the Gulshan-e-Iqbal Town.

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 provided a grant of Rs. 4,30,034 for support to NGOs/CBOs for the programme of water supply and sanitation. CORDAID has provided a grant of Rs 510,000 for support to NGOs/CBOs 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, AHKMT in Rawalpindi, EPS in Swat, CRC in Uch, LPP in Lodhran and OPE in Gujranwala.

1.4 Some Lessons Learnt while Working with Government and NGOs/CBOs

1.4.1 Working with Government

- #### **a)**
- Community participation is not the problem, governments and professionals participation in peoples work is needed. Everywhere faced with problems, communities are trying to solve

their problems. Community initiatives need to be respected, accepted and supported by professionals and govts.

- b) In planning following is needed:
- i) Map with documentation of existing work. So as to avoid duplication and the tendency of doing everything from scratch.
 - ii) On the basis of documentation of existing works, provision of a master plan/investment plan to avoid ad-hoc work.
 - iii) While doing detail plan for the settlement, consideration of the relationship within the settlement and its surroundings to avoid working in isolation.

Lack of above results in waste of resources.

- c) Issue is waste of resources rather than lack of resources.
- d) Where head of the respective development agency, agrees with the concept of partnership, the technical and managerial capacity of the agency can be mobilised in the proper direction, ensuring quality, time schedule and cost effectiveness of work.
- e) Frequent transfer of officials affects the process of work, causing delays and dead locks.

1.4.2 Working with NGOs/CBOs

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

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

Considering the existing capacity of NGOs/CBOs, capacity building as stated in items b and c takes time.

1.5 Govts Devolution of Power Plan and the Component Sharing Model of Partnership.

On 14th August 2001 Govt. of Pakistan implemented the new, Devolution of Power Plan, accordingly the local bodies institutions have been restructured. Elections for the three tiers i.e. City/District, Town and Union Councils were held. The Municipal Corporation and Committees have been replaced by City/District Govts. Specialized agencies like the Karachi Water and Sewerage Board (KWSB), Water and Sanitation Authority (WASA), Public Health Engineering Department (PHED) are in a transitional phase, to be merged with the City Govt. within a year (the deadline of June 2002 was extended). All functions are to be within City/District govts. shared by Town and Union Councils.

Component sharing model of partnership

The Devolution of Power Plan strives for partnership between govt and community at the grassroots level. OPP model of component sharing evolved in the sanitation program demonstrates this partnership. Beginning with low cost sanitation, the component sharing concept has been

successfully applied by OPP-RTI, govt. agencies and many partner NGOs/CBOs to water supply, solid waste management, tree plantation, electricity supply, management of security and can be applied to the fields of education, health, housing and micro enterprise. Examples of application to these sectors are:

- **Water supply:** Govt takes care of the water mains and supply till the neighbourhood, people take care of distribution i.e. they finance, manage and maintain the lane water lines and small secondary lines.
- **Solid waste management:** People collect garbage from their homes and deposit into the neighbourhood bins, govt. ensures collection from the neighbourhood bin and transportation to the cities dump site.
- **Housing:** People build their houses as the case everywhere, govt to support thru housing loans and technical guidance.
- **Health:** People set up and manage clinics and maternity homes, the trend observed in many places, govt. to support these clinics and maternity homes with vaccines, family planning supplies and training, while concentrating on taking care of hospitals.
- **Education:** People set up and manage schools, the trend observed in many places, govt needs to support these schools with grants for physical upgrading, organizing teachers training while focusing on setting up and managing colleges and universities.
- **Tree plantation:** Within the neighbourhood people plant trees and maintain them, while govt to plant and maintain trees along the main roads.
- **Micro enterprises:** Setup in peoples homes are every where, govt needs to support these thru credit, training and access to market.
- **Parks:** Govt. to secure and construct boundary wall, people to be supported to form committees to plant trees, maintain and use it.

NGOs/CBOs have an important role in supporting both the community and govt. in building the partnership.

City wide application – Responsibilities at the level of City, Town, Union Councils (UC) and Communities.

Based on the component sharing model, responsibilities can be shared at the levels of City, Town, UCs and Communities. Details of how this can be done are available with OPP-RTI.

Partnership with people makes development sustainable and within local resources, avoiding dependence on foreign loans.

Interest has been generated in the OPP model. This quarter elected Nazims (Mayors), Councillors and Town Officers from Orangi, Site, Jamshed and Malir towns in Karachi and from Lahore and Faisalabad have requested OPP-RTI for support. As a first step effort is being made to prepare Union Council Plan books for Karachi and guide work in Punjab cities.

Based on the survey of 334 Katchi Abadis (KA) in Karachi (113 K.As in Orangi and 221 K.As outside) and the model as presented above, plan for Katchi Abadis development has been prepared. This quarter presentation was made to the City Govt's. Technical Advisor, meeting with the City Nazim is scheduled.

1.6 Working with NGOs/CBOs and Government outside Karachi

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

Water Aid is providing core funding to the local organisation Anjuman Samaji Behbood for water and

sanitation programme. Water supply was the priority problem of the settlement Hasanpur, where ASB is based. Funds of Rs 200,000 for laying of a water main to serve 1,000 houses were arranged through WaterAid. In December 1995, 132 running feet (rft.) 6" dia AC pipe for road crossing was laid. ASB lobbied Water and Sanitation Authority (WASA) and acquired connection from the water main.

Water supply program: In February 1996, 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 through 9 lanes, came to Rs 194,901. Since then in another 35 lanes 3" dia 6,785 rft. water lines have been laid on self help. 365 houses have contributed Rs. 4,83,886/- for the lane lines, Rs 104,100 for the main line, Rs 2,19,000 for house connections, Rs 4,65,275 as connection fee to WASA and Rs 18,100 as ASB service charge. In nine more settlements i.e. Nisar Colony, Iqbal Nagar, Chibhan, Sanora, Punjpir, Nimat, Bilal, Shakoorabad and Nadir Town, ASB has supported laying of water lines in 23 lanes, 6,832 rft. 302 houses have contributed Rs 4,36,628 for lane lines, Rs 1,81,200 for house connections, Rs 3,57,575 as connection fee to WASA and Rs 10,415 as ASB service charge. In total 67 lanes, 15,542 rft water lines have been laid with 667 houses investing Rs 2.47 million.

ASB has organised a water committee in Hasanpura comprising of activists, selected by the residents. The committee is managing the finance and implementation of water mains. All accounts are carefully maintained. Residents are paying back the cost of the water main. The water committee has already recovered finances from 365 houses. This amount is used for extension of main water line as well as sewer mains. The water committee is extending both the water supply and sanitation program in Hasanpura and in other settlements.

Sanitation Program: Since February 1996 on self help total 335 lane sewers, 4 large and 5 small secondary sewers of total length 91,269 rft. have been laid. 4,515 houses have invested total Rs.14.677 million for secondary sewers, lane sewers, connections and sanitary latrines.

The sanitation program has been extended to 49 settlements, more settlements are requesting support. ASB work that began in Hasanpura and Dhuddiwala has been extended to total 49 settlements in Faisalabad. For details please refer statistics on pages 27 to 29.

This quarter 11 lane sewers have been laid. Work has been in progress on lane sewers and secondary sewers in 5 settlements.

For construction of large secondary sewers where needed, such as in Kehkashan Colony, Rukanabad chak 117, Yakta market and Rasheed Nagar, ASB is using a revolving fund of Rs. 500,000/- provided by Water Aid. The cost of the large secondary sewers is being paid back by the residents as lane sewer connection charges. ASB has prepared a case study on this fund, its use and benefit.

Coordination with Govt:

UNDP Plus program came to an end this July. ASB's coordination continues with District Govt. and WASA for laying large secondary and main sewers. Last quarter in four areas Elahiabad, Rashid nagar, Millat Road and Nawabad missing links 11,670 rft. in main sewers, were completed by WASA investing Rs. 4.2 million. In Azamabad, Murzipura, Sheikhpura road, Shamsabad and Himatpura Katchi abadis 24,390 rft. main sewer costing Rs. 29.92 million contracted by WASA is in progress. For Ahmadabad UC 249 Katchi Abadi funds of Rs. 0.5 million for main sewers 1000 rft. were sanctioned, tendering is in process.

In Bhahi wala Road UC 200 plan and estimate for a secondary sewer 15"-24" dia 3300 rft. serving

3200 houses was provided by ASB. WASA's estimates were Rs. 2 million ASB estimates came to Rs. 0.75 million only. Due to acute sewage disposal problem in the area, residents decided to do the work on self help, instead of indefinitely waiting for WASA.

Work on site began in March 2002. 1500 rft. 18" dia sewer has been laid. Investment by the people has been Rs. 4,50,000. Union and District Govt Nazims have supported the initiative. Union Council Nazim assisted community mobilization and money collection, which was organized thru lane managers committees. Lately work has stopped due to the upcoming elections.

This quarter on request ASB provided technical guidance to Faisalabad Development Authority (FDA) for desilting and functioning of a main sewer 15"-30" dia 8,220 rft. The sewer located in Shersingwala 279 RB, was laid by FDA in 1983, since then it is nonfunctional as pipes plugged during construction were not unplugged. ASB is 1st jointly identifying the manholes (which have been lost under road construction). In 570 rft. sewer manholes have been identified, work is in progress.

Replication in Jaranwala Town: This quarter on the request of Nazim of nearby Jaranwala Town, ASB is providing support for replication of the sanitation program. UNDP Life program has provided core funding support to ASB for expansion of the program and is facilitating partnership with the Town office.

Training groups and visitors: Many government and donor officials, professionals, development activists, journalists, social organizations 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.

Documentation: Documentation on available maps, of main disposals, pumping stations, main and secondary sewers identified by WASA is available with ASB. Audio visual documentation of on going work continues. Four video documentaries on ASB work are available. This quarter BBC made a documentary on ASB which was telecast on BBC earth report.

1.6.2 Akhter Hameed Khan Memorial Trust (AHKMT) Dhok Matkal and Dhok Hassu – Rawalpindi

Lately AHKMT has received core funding support from Water Aid.

As per AHKMT report since Sept' 2001 work on total 14 lane sewers and one secondary sewer of total length 2,341 rft. comprising 94 houses was completed. Peoples investment in sanitary latrines, lane sewers and secondary sewer has been Rs. 2,75,193. This quarter work on laying lane sewers was in progress in three settlements. On request plans and estimates for 48 lane and 4 secondary sewers were provided to the community in 9 settlements. Effort is being made by AHKMT to coordinate construction of external development by Govt. On request surveys documenting sewage disposal system for two Union Councils (UC) was completed. Meetings were held with, Nazims and Councillors of 3 UC's two Deputy Mayor of Rawalpindi, Director General Katchi Abadis Punjab, Town Nazim and officials for the sewerage department.

1.6.3 Environmental Protection Society (EPS) – Swat

EPS has been working with communities in Swat since 1991. Since December 1998 WaterAid has provided core funding support for extension of the sanitation program.

As per EPS report, on request from the community map, plan and estimate for sewage disposal system was prepared for total 12 villages/settlements.

Work was completed in total three settlements, Shagai, Banr and Amankot and in one village Chalyar. People have contributed labour and aggregate for the scheme, while pipes and cement have been contributed by local govt. in the settlements and by donor TVO in the village. People have managed construction while EPS has provided social and technical guidance. Total 74 lane sewers 9,049 rft, 8 secondary/main sewers 4,156 rft. and 5 main septic tanks have been completed. 459 houses have contributed Rs. 5,92,330, Govts. investment has been Rs. 1,38,484. TVO contribution has been Rs. 4,99,270.

EPS technical unit (TU) earlier completed survey of natural drainage channels (Khwar) in Mingora and Kalam. Survey includes level survey, documentation of existing sewage disposal system and survey of the land proposed for the sewage treatment plant serving 14,000 houses. Estimate for rehabilitation of Mingora drainage channels was also completed. EPS is lobbying govt. for its implementation.

This quarter no report was received from EPS.

1.6.4 Lodhran Pilot Project (LPP) - Lodhran

Requested by Jahangir Tareen (initiator of LPP) a visit was made in April 1999 to Lodhran, a city in Punjab with a population of 65,501. Disposal of sewage was a major problem in the city. Technical guidance was provided to Lodhran Pilot Project, for initiating the sanitation program. For external development LPP to work in partnership with Municipal Committee (presently the District Govt). During the visit it was observed that some sewerage lines and disposal works made by PHED exist. However the work was ad hoc, 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. By December 1999 survey was completed and maps were provided by the consultant. Khalid Warrach 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 organised its team and office set up. A social organiser and surveyor were trained and added to the team. As the program has expanded more surveyors, draftsmen and members documenting the work have been trained and added to the team. District Govt. Lodhran has provided its separate premises to LPP for setting up of its office.

Documentation of existing sewage disposal system of Lodhran was completed by MC engineer Khalid. Documentation showed that: a) within MC boundary about 60 per cent space is vacant, settlement is taking place and there are agricultural fields in the periphery b) in 70 per cent of the settled area sewer lines or open drains exist laid by PHED/MC. There are three 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, external development was identified and implemented. In the budget 1999-2000 and 2000-2001 total 12 projects for rectification/extension of existing main sewers and for new main sewers were approved and implemented by Municipal Committee (MC). Total 12,835 rft. main sewers costing Rs. 2.93 million were completed. 114 lane sewers benefited, as these started functioning where previously they had remained choked. In addition many connecting lane sewers have been laid by people on self help (details are in proceeding para).

The external development has been undertaken as part of a master plan prepared by LPP.

Earlier MC decided as a policy to undertake lane paving, where sewers were laid by residents on self help. So far 27 lanes have been paved, govts. investment has been Rs. 1.15 million.

Due to local body elections and changes in the govt. setup, as a result of the devolution of power plan, new external development projects have been delayed. LPP's involvement in replication work in Khanpur city, has slowed down work in Lodhran. Since last quarter LPP team made efforts to organize work so as to revive its focus on work in Lodhran. Therefore this quarter work has progressed.

Since April 2000, work on lane sewers began. Total 99 lane sewers, 18,782 rft. have been completed in Lodhran. 686 houses have invested total Rs 1,794,000 in lane sewers and sanitary latrines. Work on 16 lane sewers was completed this quarter. Motivation is in progress in 5 settlements. District Govt. engineer continues to provide technical support to LPP, he works as a team member. LPP members are mobilising community and liaising with Town Govt.

LPP has extended the program to the adjacent towns and villages: This quarter work has been in progress in two villages. In Piplywala on site work is in progress on the 3000 rft. mainline. Here a govt. disposal exists. In Chak No. 319 WB work on the disposal i.e. collecting well was completed, work on lane sewers 1286 rft. is in progress. Total 24 lane sewers have been laid on selfhelp in villages of 15 MPR, Chak 343 WB and in towns Dhnote, Bahalwalpur, Dunyapur, Basti Khanpur and Kehror Pucca. People have invested total Rs. 4,47,620 in internal development. Survey, plan and estimates for sewer system were completed for one more village Nai Basti, for 3 villages estimates for desilting existing sewers were also completed. In the two towns of Dunyapur and Kehror Pucca on the request of Town officials, LPP has completed mapping and documentation of existing sewage disposal systems. For Dunyapur an MOU has been signed with the Town officials. In Kehror Pucca on the request of community survey, plan and estimates were completed of settlements Faizabad and Munshiwala.

In Juggo village the project was started by NGO National Rural Support Program (NRSP). On request OPP-RTI and LPP provided regular technical support. By July 2000 total work completed was a treatment plant, main sewer, secondary sewers and 9 lane sewers (Statistics corrected). Then work stopped. Since January 2002, on NRSP request LPP has been guiding/supporting community for internal development. So far total 22 lane sewers have been completed, 209 houses have invested Rs. 6,37,000 on lane sewers and sanitary latrines, NRSP investment in external sanitation has been Rs. 9,83,000.

LPP support to Khanpur City: Nazim of Khanpur City requested LPP support in solving the sewage disposal problem of the city. Khanpur is located about 200 km. from Lodhran and has a population of about 1,50,000. In Sep' 2001 a joint visit was made by LPP and OPP-RTI members. Discussions were held with the engineers on the concept of program and roles of govt. and community.

A main sewer laid in 1992, costing Rs. 30 million has been non functional since, as pipes plugged during construction, were not unplugged. Since Feb' 2002 LPP team is assisting Khanpur City engineers in unplugging and desilting the main sewers. The main sewer designed to serve a large part of the city, being non functional, two ponds served as disposals. With the main sewer made functional, ponds have dried up. This quarter LPP proposal for a main trunk sewer, costing Rs. 6 million was approved by City Nazim. Process of tendering is in progress. LPP coordinator is providing continuous on site support, he has organized an office and a support team.

LPP support to NGO, NRSP for village sanitation: Details were provided in last report. Presently LPP is independently working in villages as reported above.

LPP work is an important demonstration, attracting many training groups and visitors. This gives an opportunity to a wider group of actors to observe the dynamics of peoples work, enabling its expansion and replication.

1.6.5 Juggo Village – Lodhran

The project was started by the NRSP, detail report was provided in the 90th QPR. Since January 2002 LPP has been guiding and supporting community for internal development therefore the report has been included in section 1.6.4.

1.6.6 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. Two training groups visited OPP-RTI for orientation training. In June 1999 UNDP Life program provided a grant for core funding for the sanitation program. Presently Water Aid support for core funding continues. CRC team trained six young members from the community in plan-table survey and computer mapping. Through plan-table survey the team prepared maps of the city with documentation of sewage infrastructure and level survey. On CRC's request OPP-RTI prepared a conceptual Master Plan for sewage disposal for Uch city. The Master Plan has been presented to the Govt. by CRC in efforts to mobilize govt. finances for external development (main sewers and sewage treatment plants). Last quarter CRC Director held a meeting with the Governor of Punjab and other officials to lobby for the same. Effort continues.

As per CRC report, total work completed is 37 lane sewers 4,684 rft. and eight secondary sewers 1605 rft. 149 houses have invested total Rs. 7,32,000. This quarter work has been in progress on lane sewers in Shamsbagh, on request plans and estimates were provided for 7 lane sewers and one secondary sewer 1513 rft. Meetings were held with Nazim and Councillors of Union Council, on request guidance and estimate was provided for repair and desilting of a main trunk sewer.

Earlier Public Health Engineering Deptt. (PHED) completed laying one main and two secondary sewers 9" – 21" dia of total length 9,516 rft. CRC team together with area activists monitored the work to ensure quality. Defects in quality of pipe, levels and manhole construction were identified and with the support of Deputy Commissioner (DC) and Administrator Town Committee, the defects were rectified. Since Jah' 2002, CRC has made efforts for final cleaning of the sewer and electric connection for the disposal pumps. This quarter work was completed, the sewer is now functional.

Regular meetings and contacts with Nazims, Councillors and local body officials continues.

CRC members are being regularly guided to streamline documentation of work thru regular weekly meetings, preparation of quarterly reports/case studies and maintaining record of work in files.

1.6.7 UNDP Plus Program – Faisalabad, Multan and Gujranwala

Replication in three cities, Faisalabad, Multan and Gujranwala was initiated by the UNDP-Plus program. Since Feb'2001 OPP-RTI provided training and guidance to the team so as to support community for internal development and coordinate external development with govt.

In July 2002 UNDP informed that the plus program project period is complete. Since July the project is being continued by the Punjab Katchi Abadi and Urban Improvement Deptt. (PKAUI) - which was the govt. deptt. responsible for implementing and coordinating the plus program and the partner NGOs/CBOs.

Detail report was presented in the 90th QPR. The report being presented below shows the work being continued by PKAUI and local NGOs/CBOs.

1.6.8 Punjab Katchi Abadi and Urban Improvement Deptt. (PKAUI) and partner NGO/CBOs.

PKAUI is coordinating support to the program, by allocating funds for external development and facilitating partnership between the NGOs/CBOs and govt.

Faisalabad

UNDP Plus in partnership with Anjuman-e-Samaji Behbood (ASB) facilitated external development by WASA. Coordination of implementation by WASA is now being managed by ASB. The report has therefore been included in section 1.6.1. Below some details are presented to document the transition from UNDP plus program to program of partnership between PKAUI and NGOs/CBOs.

Plus program facilitated provision of city map, documentation of existing govt. sewage disposal and external sanitation in settlements. Projects were identified jointly with ASB, which provided support for technical design, community mobilization and internal sanitation. Maps were acquired of Faisalabad city, documentation was provided by WASA, which was updated simultaneous to the projects identified.

Last quarter UNDP Plus program assisted by PKAUI mobilized Govt. Finances amounting to Rs. 18.554 million for 2 projects of external sanitation, comprising 5,850 rft of main sewers. Total Rs. 34.12 million govt. finances were mobilized for 10 projects of external sanitation comprising 37,060 rft. main sewers. Close coordination with ASB strengthened community mobilization and technical support

Internal development: Total 47 lane sewers and 1 secondary sewer of total length 13,385 rft. were laid. 681 houses in 11 settlements invested Rs. 1.913 million for latrines, lane sewers and secondary sewers.

External development: 1) In 3 settlements UNDP Plus financed secondary sewers of total length 11,94 rft costing Rs. 2,12,000. Work was earlier completed. 14 lane sewers connecting to the secondary sewer were laid by people on self help. 2) Four main sewers 11,670 rft costing Rs. 4.2 million were completed by WASA (Water & Sanitation Authority), these were missing links in existing sewers, identified jointly by UNDP Plus and ASB. Last quarter work started on site on 5 main sewers 24,390 rft. costing Rs. 29.92 million serving more the 13 settlements. ASB is coordinating and monitoring work. Project of UC 249 of 1000 rft. main sewer costing Rs. 0.5 million was sanctioned by WASA, tendering is in process, another 1000 rft main sewer costing Rs. 0.5 million for UC 258 is in process for sanction 3) In Union Council 200, work on site is in progress on a large secondary sewer of length 3,300 rft. being laid by community on self help, (for details please refer report in section 1.6.1)

Multan

City maps and documentation of existing sewage disposal systems acquired by UNDP plus are now available with NGO Shersaz, which is continuing with the program.

Internal development: Total work earlier completed by UNDP plus were 52 lane sewers of length 8,358 rft comprising 537 houses in 17 settlements. Peoples investment in latrines, and lane sewers were Rs. 1,262,058.

External development: In 2 settlements 2 secondary sewers of 479 rft costing Rs. 75,200/- were earlier financed by UNDP Plus. For 5 settlements Govt. funds amounting to Rs. 6.28 million were mobilized for main sewers. In four settlements work on laying of main sewers of total length 7,365 rft. and a disposal station was completed by WASA last quarter. Work on one main sewer 1,450 rft. costing 0.36 million was contracted by WASA. NGO Shersaz is coordinating its implementation.

Gujranwala

UNDP plus program worked with local NGO partners OPE, Sahe, BLCC and Al Watan Forum. The NGOs supported community for internal development while UNDP plus coordinated external development.

Two organisations OPE and Al Watan Forum continue with the program. Training and small core funding support is being provided by OPP-RTI. BLCC and Sahe have requested OPP-RTI support for expansion of program in another city Sialkot.

Internal development: Total work completed has been, 68 lane sewers, 15,428 rft. and 5 secondary sewers 744 rft. comprising 1657 houses. Peoples investment on latrines and lane sewers has been Rs. 2.19 million. This quarter 16 lane sewers 4096 rft. were laid. Work continues on more lane sewers.

External development: Last quarter 5 secondary sewers 3,550 rft. identified by Plus were laid by WASA, these serve as disposals for 8 settlements. Internal development is being mobilized as reported above. A number of main and secondary sewers are being laid in various settlements by WASA. These need to be documented.

This quarter members of Al-Watan Forum received 5 days training at OPP-RTI. OPE members visited, discussed their program and requested support for expansion.

OPP-RTI members visited and discussed the transition with City manager UNDP plus as well observed OPE work on site.

Lahore - NGO-Muawin

Supported by PKAUI, NGO Muawin has lately initiated work in Katchi Abadis of Lahore. Settlements where external development was financed by PKAUI were identified. Surveys and community contacts are in progress. Backup support is also being provided to NGOs Shehrsaz in Multan and Muqaddar in Sargodha for replication.

Lahore - PKAUI

Requested by the Director General Punjab Katchi Abadi and Urban Improvement Deptt. (PKAUI) two visits were made by OPP-RTI members. Together with DG, PKAUI meetings were held with members of P & D Deptt. and UNDP.

A presentation was made to Governor Punjab. OPP model and its replication was discussed. PKAUI's efforts for continuation and expansion of the program is being supported.

PKAUI has sanctioned funds for external development in Sargodha and Bahawalpur. In Sargodha NGO Muqaddar has initiated surveys and contacts in two settlements Sulaimanpura and Islampura, mobilizing community for internal development.

Replication in the cities of Punjab province is increasing. An important aspect is the training and advisory role being played by LPP and ASB, with OPP-RTI providing the back up support. Lately the support by PKAUI has mobilized more NGOs and govt. deptts.

1.6.9 Khairpur City District/Larkana City District

No progress this quarter.

1.6.10 Community Development Network

This quarter the third meeting of partners network was held at Soan Valley. CRC, ADO, LPP, AHKMT, EPS, SVDP (Soan Valley development project), OPP-RTI and OPP-OCT participated. Members decided the 1) objectives of the network, 2) criteria for membership and 3) financial aspects of coordination. New members were identified, their invitation to the next meeting was decided. A coordinator for the network was identified, it was decided to mobilize funds for coordination. Each organization presented developments in their work and the issues faced. An additional feature of the meeting was the on site visit to observe SVDP work, meetings with the community members and the support donor SPO. The next meeting of the network is scheduled to be held at OPP-RTI in October.

1.7 Working with NGOs, CBOs and Government in Karachi

1.7.1 SKAA - OPP-RTI Project

- a) **SKAA Policy:** In 1994 Sindh Katchi Abadi Authority (SKAA) agreed as its policy to finance external sanitation and water mains through amount generated from lease recovery from the respective settlements. Since then SKAA's work with OPP-RTI has followed the process as explained below.
- b) **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 finalisation. e) Financing and 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 through water pressure (for sewerage works) h) NOC (No Objection Certificate) by community and OPP-RTI is sought by SKAA before final payment to contractor. i) Supply of tools to the local CBO for assistance in maintainance of external development. 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.
- c) **Documentation of Existing Sanitation and Water Supply:** Of total 61 settlements completed.
- d) **Identification of External Sanitation and Water Supply:** Of total 44 settlements provided to SKAA. Of total 24 settlements second, third and fourth phases of work were identified.
- e) **External Sanitation:** Detail plan and estimate of total 36 settlements were reviewed and finalised. Of total 23 settlements plan and estimate of additional phase was finalised. Work in total 27 settlements has been completed by SKAA. Total 55,005 rft. 9" to 15" dia trunk sewers and 5,227 rft covered main drain has been completed. In addition 4,360 rft sewer mains were desilted. SKAA's investment has been Rs.20.3 million. In the 27 settlements, internal sanitation comprising total 1098 lane sewers 2,15,071 rft 6"-9" dia exists, laid by people, investing total Rs.14.079 million. Work in progress on laying 9"-12" dia 2,640 rft. main sewer in Abbasi Nagar and Mecca Colony is being monitored.
- f) **External Water Supply:** In 19 *katchi abadis*, water mains total 65,176 rft, 3"-6" dia, costing Rs 5.8 million was laid by SKAA. In these settlements out of total 899 lanes, in 424 lanes, water lines exist laid on self help. People's investment has been Rs 6.142 million. Work in progress in Mecca

Colony, on the 1,040 rft main water line is being monitored.

g) External Road Paving: In addition to external sanitation and water supply SKAA has undertaken external (main) road paving in total four settlements. OPP-RTI team has monitored work.

h) 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 $\frac{1}{4}$ - $\frac{1}{2}$ that taken by contractor and quality was 100 per cent. After this successful demonstration, in May 1995 SKAA adopted this method as its policy. Departmental work in 24 settlements has been completed.

i) Maintenance of External Sanitation: Neither SKAA nor local govt. has taken up the responsibility for maintenance of external sanitation. To assist community in maintenance of external works, SKAA has provided extra manhole covers and sets of tools to local organizations in 22 settlements. Where needed people undertake maintenance on self help and sometimes after much lobbying acquire assistance from Union Councils.

j) Training: SKAA engineers were 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 quality 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 takes up work as a whole or in phases, as needed. Defects in work have been checked on regular monitoring. This quarter 2 review meetings were held, between SKAA engineers and OPP-RTI team.

k) Devolution of power plan and SKAA

As per the new govt. setup, like many govt. agencies, SKAA is in a transitional phase. In this period SKAA will not take up new settlements but complete both lease (provision of land title) and external development in settlements already in process. SKAA is to slowly hand over its functions of provision of land title and development in Katchi Abadis to Towns, keeping only the basic functions of notification, approval of regularization plans, training and monitoring support to the staff of Towns. In addition SKAA's new function would be to undertake low cost housing and resettlement schemes. Being in a transitional phase development work has been slow. This quarter work has been in progress in two settlements and for three settlements designs were finalized.

1.7.2 Survey of SKAA and Karachi City District Govt. (KCDG) Katchi Abadis

This quarter survey of one more Katchi abadi was undertaken. Total 222 *katchi abadis* have been surveyed. Of these 61 belong to SKAA and 161 are KCDG *katchi abadis*. Survey of 221 *katchi abadis* comprising 12,227 lanes and 1,19,522 houses shows that people have laid sewer lines on self help in 4,924 (40.3 per cent) lanes and water lines in 3,726 (30.52 per cent) lanes, investing Rs 124.15 million and Rs 85.805 million respectively. Government's work in internal development also exists i.e. sewer lines have been laid in 5,226 (42.74 percent) lanes and water lines in 3,635 (29.77 per cent) lanes. Government's investment has been Rs 110.512 million and Rs 48.409 million respectively. SKAA has recovered Rs 167.9 million and KMC/KCDG has recovered Rs 324.06 million as lease charges from the settlements (SKAA report March'2002 and KMC report June 1999). Government and peoples investment in external development in 196 *katchi abadis* surveyed, has been tabulated of others tabulation is in progress. For detail statistics refer report in research section pages 37 to 40.

The first volume of 100 *katchi abadis* with maps, statistics and analysis has been published. For the second volume maps are being prepared.

1.7.3 Orangi Project of KMC/KCDG – ADB

External Development : Work of trunk sewer in 10 SPA's was completed by June 1994. The sewers total 120,983 rft were cleared, checked through water pressure and defective covers were replaced. In all SPA's community activists monitored the construction of ADB (Asian Development Bank) financed KMC trunk sewers. OPP-RTI provided technical guidance.

Despite repeated request to KMC to make formal arrangements for maintenance, there was no response. Neither KMC nor KWSB was willing to take responsibility for maintenance. However where possible people cleaned the trunk sewers on self help and replaced broken manhole covers. For cleaning, community activists hired municipal sweepers and supervised 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 government's centralised maintenance system and incapacity, it became 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 were guided to form maintenance committees for external sanitation. In Ghaziabad, Mansoor Nagar, Gulshan-e-Zia and Gulshan-e-Behar area activists are lobbying support from the Union Councils.

In the local bodies elections held in August 2001 many area activists and lane managers were elected as Nazims (Mayors) and Councillors of Orangi Union Councils. They made efforts and acquired sewer cleaning machines and sweepers. Trunk sewers in Raees Amrohvi, Lal Shahbaz, Yaqoobabad, Sadiqabad, Ghaziabad, Gulshan-e- Zia, Gulshan-e-Behar and Mansoor nagar were cleaned, in Lal Shahbaz the main sewer was rectified partly financed by the people. Last quarter in Gulshan-e-Bihar cleaning and rectification of the trunk sewer was completed, technical guidance was provided to the Nazim of UC-6. This quarter 970 rft. main sewer in Gulshan-e-Zia and Ghaziabad were cleared, on request on site technical guidance was provided to the Nazim of UC-7, rectification of trunk sewer in Mansoor Nagar is in progress.

Internal Development: Out of 2,152 lanes, in 1,154 lanes, sewers have been laid. This quarter work on lane sewers has been in progress in Ghaziabad and Mansoor Nagar. Due to shortage of water, need for construction of T-Haudi as interception chamber for house connection, is being extended. Breaking of manhole covers due to plying of water tankers is a recurring problem. Where the covers are flushed with the ground level this problem is avoided, in others where the covers are raised above the ground level there is frequent breaking of covers. Leaflets prepared on proper house connections and method to avoid breaking of covers are regularly provided to community activists and members.

1.7.4 Khuda Ki Busti – Taiser Town - Saiban

Land supply for the poor is the focus of the NGO 'Saiban'. Khuda Ki Busti is their project located in the periphery of Karachi. 60 acres of land with 1700 housing plots was acquired from the govt, and the scheme was planned. Presently more than 1400 families have acquired plots and are residing in the settlement. Cost of Rs. 37,000 for an 80 sqyd plot is paid in installments to Saiban which has an office in the settlement. Immediate possession of land with the first payment, construction of a house and residing in it, is an important condition for acquiring land.

Saiban has facilitated provision of sewerage, transport, water and electricity with the amount collected as development charge, (included in the cost of land). Earlier on request for technical support for sanitation, OPP-RTI member visited site. Poor quality of work (due to lack of supervision and leaving work upto the contractor) and problems in maintenance, were the issues observed.

To maintain quality of work and low cost, OPP-RTI member spent a month on site, providing training to local masons and to Saiban members, while supervising a demonstration unit of 2 lanes and a secondary sewer. Actual cost was documented, which came to Rs. 700/house as against Rs. 1,000/house, the cost previously when left to the contractor. Laying the sewer line in the centre of the lane instead of on the sides and using cylindrical shutterings for in-situ manholes in place of block masonry were some of the techniques introduced.

On request plan and design for sewerage system for Khuda Ki Basti phase I was provided to Saiban. Meetings were held with community as well as with the Saiban team, OPP model of people not only financing but also managing and maintaining the work was discussed.

Total 72 lane sewers and 5 secondary sewers, 31, 118 rft comprising 1384 houses have been completed by Saiban. Peoples investment has been Rs. 3.493 million. Earlier Saiban had decided to hand over the responsibility of management and maintenance of internal development to the people.

Last quarter Saiban team and activists from the settlement visited OPP-RTI and observed work at site. Saiban team is unable to handover complete responsibility to the people for internal development. In meetings concern has been expressed over the incapacity of people. This is the teams psychological barrier. Finally, in a meeting it was decided by the team that in Khuda ki Basti II (an extension project in the adjacent 40 acres), internal development in addition to being financed by the people, will be managed and maintained by them. As otherwise, it was understood by the team that problems of management and maintenance would limit their work.

Earlier, as per OPP-RTI design and on site technical guidance, construction of a sewage treatment plant (STP) for the settlement was completed. This quarter functioning of the STP was disrupted due to fault in the operation of the windmill. Effort is being made to use the treated sewage water, for trees and plants.

Institutional strengthening of Saiban is being focused. Regular meetings to review work and provide guidance have lately been held, likewise on site visits were made by OPP-RTI members. Two trained members of the OPP-RTI youth program have joined Saiban, they are providing technical support for the sanitation and housing program.

1.7.5. Junejo Town

Earlier 2 lane sewers, 200 rft and a secondary sewer 990 rft was laid. Peoples investment has been Rs. 1,19,000. Area activist Rana Sadiq mobilized the community, OPP-RTI members provided technical guidance. Junejo town is located adjacent to Manzoor Colony. The Manzoor Colony drain project (as explained below) serves as a sewage disposal for this settlement. Last quarter KWSB started laying a trunk sewer parallel to the covered drain. Activists of Junejo town, Manzoor Colony and Akhter Town stopped the construction of the trunk sewer, on the premise that it is a duplication of work and a waste of finances (cost of the trunk sewer is Rs. 3.5 million). In meetings the activists were told by the govt. engineers that sewage from Katchi Abadis cannot flow in this drain, despite the fact that two main sewage drainage channels serving a large part of Karachi's formal settlements disposes into this drain. The activists lobbied the UC and Town Nazim to seek OPP-RTI advise. On request OPP-RTI visited site. A letter was provided to the activists supporting their point of view. This quarter the work was abandoned by KWSB.

1.7.6 Manzoor Colony – Development of natural nala into covered drain.

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

In 1997 AFB together with another CBO "Muttahida welfare organisation" then lobbied Karachi Metropolitan Corporation (KMC presently the KCDG) for development of the natural *nala* as external sanitation. **The *nala* 11,700 rft. serves as a sewage disposal channel 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 per cent 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 were 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 1997, the alternative plan was provided to community groups. Minister Local Government and Katchi Abadis, Secretary Local Government and Deputy Commissioner (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 September 1997 the Minister approved the alternate design of covered concrete drain and its budget. Detail project estimates prepared by KMC were reviewed. In May 1998 work was contracted by KMC at Rs 93.3 million.**

On site work began. By July 1998, 200 rft drain wall was constructed. In August 1998 work on site was stopped.

However, by mid October 1998 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 Government 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 1998 Governor ordered a stop to work on site. Community activists and OPP-RTI held meetings with the Governors Inspection Team (GIT).

In March 1999, 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 9,500 rft. concrete drain and 5,500 rft roof slab.** This quarter regular site visits were made, progress of work was very slow. So far more than 130 house owners have voluntarily demolished parts of their houses, to make space for *nala* development. Community members have played a role, in convincing house owners for voluntary demolition.

Problems in work: Earlier a house owner filed a court case and took a stay order on the plea that his house has been leased by KMC (the present City Govt.) so could not be touched. Work therefore was in progress from the other end i.e. from the disposal point, where along 4000 rft of the *nala*, clear width is available. Later newly elected UC Nazims stopped the work on the complaint that the drain is aligned more on one side, so more land is being acquired in their UC. OPP-RTI advise

was sought. It was explained that alignment is equal on two sides, w.r.t. the *nalas* centre point, this was confirmed on site. Then the Nazims insisted that roads be made on both sides of the drain, a recurring request that has stopped work a number of times earlier. It took about 2 months for the govt. engineers to convince the Nazims that as per design, road is required on one side only. This quarter work on site was very slow due to resource constraints on the part of Karachi City District Govt.

Development of parks along side the drain. Two pieces of vacant land along the drain were surveyed by OPP-RTI and govt. engineers and proposed for the development of parks. This quarter due to efforts by community activists and councilors of Union Councils, the Town Office has designated the land for development of parks. Likewise signboard has been installed.

1.7.7 Development of Natural *Nalas*/Drainage Channels into box trunks

Natural *nalas* (drainage channels) in Karachi serve as the main disposal for 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/covered drains** serving as main disposals for sewage and rainwater. Earlier, Welfare Colony and Pirabad *nalas* of total length 5,505 rft, were developed as box trunks, by SKAA and DMC West respectively. Work on Manzoor Colony *nala* is in progress as already explained. Report on development of Orangi *nalas* is given below.

As per OPP-RTI design, in March 1998 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* served as disposal for 700 lane sewers comprising 14,000 houses. In June'2000 construction of phase-1 3,500rft. covered drain was completed. OPP-RTI monitored work, together with area activists. **Total 30 houses voluntarily demolished parts of their houses, to make space for drain development.** After a years effort in July 2001 KMC started work on 1700 rft phase-2 of the covered drain development. Construction work was completed in Sept' 2001. **Twelve houses voluntarily demolished parts of their houses to make space for *nala* development.** KMC engineers regularly supervised the work, OPP-RTI and community activists monitored construction. Five existing culverts along the length of the drain need reconstruction. Since Sept' 2001 effort is being made for the same. This quarter meetings were held with the Executive District Officer (EDO) Works and Services City Govt., need for construction of the culverts was stressed. Union Council Nazim was also guided to lobby for the same.

After more than two years of effort by community organizations and OPP-RTI, **KMC agreed to finance the development of another *nala* in Orangi i.e. the Ghaziabad *nala* of length 4,900 rft. costing Rs. 9.31 million, serving as sewage disposal for 425 lanes and 8,500 houses. In July 2001 Ghaziabad *nala* development was sanctioned. Work on site began in Sept' 2001.** This quarter construction of the covered drain was completed KMC/KCDG engineers have supervised work. OPP-RTI and community activists have regularly monitored work. Regular weekly review meeting have been held with KCDG engineers. Defects/problems in work were identified which were rectified/controlled. Recurring problems were maintaining concrete ratio and fair face finish. KCDG engineers have coordinated work very well, good quality of work has been maintained and the construction work has been completed on time. Final cleaning of drain and placement of cover slabs remains.

After many presentations and meetings with Minister, Governor and many Govt. Officials, in March 1999 Governor Sindh issued a directive that KMC would develop and upgrade main nalas/drains, as sewage and rain water drainage channels, for which budget would be allocated annually. OPP-RTI has since been making efforts for implementation of the directive.

In November 2001 meetings were held with newly elected Karachi City Nazim and his technical advisor. City Nazim together with Nazims of 3 towns in Karachi visited OPP-RTI. Proposal for sewage disposal system for Karachi, need for development of nalas into box trunks and the surveys, documentation available with OPP-RTI were presented and discussed. Later meetings were held with Nazims of Orangi Town and of ten Union Councils (UC). Need to develop Orangi nalas into box trunks, serving as main sewage disposal channels was stressed. On request design and estimates of nalas/box trunk were provided to the UC Nazims and to the Town Officer. Copies were provided to CBO's and activists.

Last quarter several meetings were held with, Nazims of 5 Orangi UCs, Town officers, Director Khushal Pakistan Project (KPP) and Executive District Officer (EDO) City Govt. Plans designs and estimates of 4 Orangi nalas were provided. **KPP approved Rs. 11.2 million for the development of one, Hanifabad nala into a covered drain, 5,282 rft. serving as disposal for 425 lane sewers comprising of 8,500 houses.**

Lately work on site began. OPP-RTI monitored work and provided on site guidance to Town engineers. However the contractor has disregarded all instructions and design specifications. **In the 200 rft. drain bed and wall completed, the quality of work is substandard.** Defects have been documented. The Union Council Nazim and Naib Nazim are supporting the contractor. City Govt. and Town Engineers incharge of the project have been repeatedly informed. Effort is being made to control the poor quality of work.

Meetings were held this quarter with Director KPP and EDO works and services City Govt. On request plans and designs for three nala development projects were again provided. Effort is being made to process two projects thru KPP and one thru City Govt.

This quarter another meeting was held with Salim Azhar Naib Nazim Gulshan Town and technical advisor to the City Nazim. A presentation was made on water supply, sanitation, health and education needs of Karachi Katchi Abadis. A paper was also provided. It was mutually decided to hold a meeting with the City Nazim. On request proposal for development of Madinah Colony nala was provided. Effort is being made for the development of Essa Nagri nala for which design and estimate was earlier provided to the Naib Nazim.

This quarter several meetings were held with Nazim UC-8, Site Town. On request design and estimates for two nalas, Muslimabad and Islamia were provided. Nazim is making efforts for its inclusion in KPP.

Lately it has been observed that many open drains all over the city (which serve as combined sewage and rainwater disposals) are being covered, also natural nalas are being converted into drains.

1.7.8 Documentation of Natural Nalas/Drainage Channels

63 natural *nalas*/drainage channels, of total length 5,67,149 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. Plan, design and estimates for development of total 32 nalas have been provided to KMC / KCDG and SKAA.

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. The map is regularly updated. This map and the maps of individual drainage channels are being prepared for publication.

1.7.9 Greater Karachi Sewerage Plan (GKSP) and Korangi Sewerage Project of KWSB (Karachi Water and Sewerage Board). Review and Alternative Proposal

Documentation on 1) the failure of Asian Development Bank (ADB) financed, KWSB project of Baldia, TP-1, TP-2 and Lyari Trunks, 2) process of rejection by Governor Sindh on 2nd April 1999 of the ADB loan of US \$70 million for KWSB's Korangi Sewerage Project costing US \$ 100 million, on the basis of a low cost alternative proposed by OPP-RTI and 3) the refusal of KWSB to undertake the Korangi Sewerage Project thru local resources, were presented in the 86th quarterly report. Details are available in OPP-RTI files.

OPP-RTI proposal for a Sewage Disposal System for Karachi published as a monograph presents an alternative to the KWSB Greater Karachi Sewerage Plan. The alternative is: i) the existing functional system and present use of *nalas* for sewage and rain water disposal needs to be accepted and *nalas* need to be 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 decentralised, 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 km. 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. These can be developed thru loans from the Federal Govt.

The nala development projects by SKAA and KMC/KCDG as explained in 1.7.6 and 1.7.7 follow the OPP-RTI proposal.

1.7.10 Citizen's Position on Policy for Water and Sanitation for the City of Karachi

Among the citizens groups in Karachi there is a growing interest to address the dilemma of water supply and sewage disposal in Karachi, so the interest in the OPP-RTI proposal.

Over the past four years thru 1) several forums organized by the NGO Urban Resource Centre (URC) on city's sewage and water issues and 2) the process of stopping the ADB-KWSB's disastrous Korangi Sewerage Project while developing an alternative, several city NGOs, CBOs and citizens have come together, as a network on Water and Sanitation named the "Peoples Voice". 23 groups including OPP-RTI are members, while there are many more groups that support the network as needed.

In June 2000, NGOs and CBOs in Karachi came together on a Common Agenda for the City's Water and Sanitation needs and the way forward. A Citizens Position Paper was prepared and widely circulated.

The citizens have strongly advocated use of local resources as opposed to foreign loans and working on ground realities i.e. building on what exists rather than superficial mega projects. **The position paper is available with OPP-RTI and URC.** Subsequent activities were the citizens concerns and detailed comments on the World Bank (WB) Pakistan Country Assistance Strategy (PCAS). In may 2001 concerns were registered by the network at the W.B. meeting on PCAS. Later

presentations were made to the media, City and Town Nazims. OPP-RTI alternative for sewage disposal for the city was presented as a case study demonstrating the use of local resources and lack of dependence on foreign loans.

Last quarter a meeting was held of the network. Members discussed the uncertain situation due to the on going process of devolution of the KWSB to the level of City, Town and Union Councils. The statement in the media by the Sindh Finance Minister of his efforts to acquire foreign loans, city taxes being collected by the Federal Govt. while City Govt was being pressurized to take loans, were the concerns expressed by the members. Information is being acquired on the govt's plans and projects.

Another meeting was held, "an action plan" prepared by the City Govt. was discussed. It was observed that activities planned are adhoc, there is no information on revenue generation, mega projects are planned, while the relationship between city needs, finances generated and action plan is missing. There was however one positive aspect, City Govt. had mentioned holding of public hearings and ensuring transparency, but then this was to enable citizens participation in future plans. Stressing that city plan has to relate to the local resources that can be generated, it was decided that the network would prepare a Conceptual City Plan based on available resources, covering the four major city needs i.e. water supply, sewage disposal, transport and solid waste. Information on City's resources are being acquired. To support the networks position of avoiding foreign loans, documentation is being undertaken of the many failed foreign funded projects in Karachi.

This quarter one of the network member, 'Creed' has circulated its comments on the World Bank – Pakistan Govt. "Poverty Reduction Strategy". Creeds concerns are being supported by the network.

1.7.11 Local govt. Devolution Plan - Karachi

Devolution plan for Karachi implemented from 14th of August, decentralizes the city into 18 towns, 178 Unions Councils (UC) and one City Govt. A govt. committee formed to determine the functions has suggested adoption of the OPP-RTI proposal for decentralization of responsibilities at the levels of City, Town, Union and Community (neighborhood). OPPs concept of component sharing in sewage disposal has been applied to water supply, solid waste disposal, roads, parks, play grounds, tree plantation, health, education, housing and electricity.

The concept of people being responsible at neighborhood level with govt. complimenting their initiatives is being presented at various meetings and training sessions. This quarter training groups at OPP-RTI comprising Nazims, Councillors, Govt. Officials, community activists and members of NGOs from all over Pakistan, visited site and observed the same. Effort is being made to incorporate the OPP-RTI development model into the govts. training program for the Nazims and Councilors. A leaflet explaining the model is being provided to NGOs/CBOs, Community Members and Govt. Officials.

This quarter Nazims and Councilors from Karachi UC's of Orangi and Site, visited and requested support. Maps of UC's are not available with them. OPP-RTI is providing maps and documentation of the UC's. Detail UC plan books of total 6 Union Councils of Orangi were provided to the Nazims, CBOs and area activists. Of 3 UCs these are in progress.

1.7.12 Site Town UC 8, Malir Town UC 5, Lyari UC 2 and Gulshan Town

Earlier the Nazims of Site Town UC-8 and UC-9, Malir Town UC-5 and Lyari Town UC-2 visited OPP-RTI. OPP concept and support was discussed. This quarter on request UC plan book for UC-8 Site Town was prepared, meetings was held with the Nazim, UC plan book was explained, on request plans and estimates for development of Pirabad/Muslimabad and Islamia nalas was provided.

Last quarter Nazim of Malir Town UC-5 together with his councilors and area activists visited OPP-RTI and observed work at site. A visit was made to the UC, it comprises of both katchi abadis and planned areas (mostly private housing societies). Disposal of sewage is a major problem of the UC. Nazim agreed to adopt the component sharing concept. Two areas were selected. On request detail survey, plan and estimates have been prepared and provided.

Of UC-2, Lyari Town no progress as of last quarter.

Initiatives in Gulshan Town have already been explained in the section 1.7.7.

Continued....

1.8 Statistics – Sewerage Construction Outside Orangi – Aug' 2002

Sr. No.	Area	Location	Internal Sanitation			Cost (Rs. Million)	External Sanitation	
			Lanes	Rft	Latrines		Mains. Rft	Cost (Rs. Million)
1	Chanesar Goth	Karachi	4	450	28	0.012	-	-
2	Manzoor Colony	Karachi	153	46935	2908	2.170	*9445	72.643
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	Madina 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 I	Karachi	26	3180	318	0.381	*900	0.059
18	Umer Colony 2	Karachi	17	1490	149	0.178	1790	0.116
19	Nishterabad	Karachi	-	-	-	-	500	0.079
20	Shah Rasool Colony	Karachi	21	2814	210	0.252	1594	0.401
21	Zia-ul-Haq Colony	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 Col. Blk-F	Karachi	78	13260	1014	1.216	376	0.098
25	Kausar Niazi Col. Blk-H	Karachi	40	4972	484	0.580	2230	0.540
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-Ittehad Colony	Karachi	3	600	27	0.018	800	0.238
29	Qasimabad	Karachi	2	360	20	0.014	340	0.073
30	Noor Afshan Colony	Karachi	6	760	60	0.114	500	N.A
31	Junejo Town	Karachi	2	200	28	0.061	990	0.058
32	Umer Colony	Karachi	64	10389	1130	0.946	-	-
33	Deh Taisar	Karachi	72	27618	1384	3.318	*3500	0.275
34	Generalabad	Karachi	9	1565	52	0.818	2191	0.963
35	Farooq-e-Azam	Karachi	14	1085	106	0.090	432	0.107
36	M.Ali Colony	Karachi	42	4625	280	0.276	2168	0.621
37	Kot Lakhpat/Others	Lahore	54	13473	711	1.496	180	N.A
38	Qadri Colony - I	Lahore	27	5794	308	0.730	-	-
39	Qadri Colony - II	Lahore	5	1064	43	0.125	-	-
40	Yasrab Colony	Lahore	5	1538	74	0.148	-	-
41	Farooq Colony	Lahore	3	540	24	0.078	-	-
42	National Colony	Faisalabad	5	1052	67	0.154	-	-
43	Dhuddiwala	Faisalabad	39	5943	235	0.694	-	-
44	Hasanpura	Faisalabad	54	8524	604	1.376	524	0.131
45	Rajada Town	Faisalabad	6	1161	87	0.190	-	-
46	Al-Najaf Colony	Faisalabad	5	1260	56	0.156	-	-
47	Nimat Colony	Faisalabad	11	3860	128	0.434	-	-
48	Jalvi Market	Faisalabad	22	3421	235	0.517	-	-
49	Factory Area	Faisalabad	1	310	10	0.043	-	-
50	Abdullah Town	Faisalabad	3	1668	48	0.190	-	-

Sr. No.	Area	Location	Internal Sanitation			Cost (Rs. Million)	External Sanitation	
			Lanes	Rft	Latrines		Mains. Rft	Cost (Rs. Million)
51	Jalvi Trunk	Faisalabad	-	-	41	0.057	1820	0.277
52	Darusalam Colony	Faisalabad	2	300	12	0.030	-	-
53	Iqbal Nagar	Faisalabad	2	418	22	0.048	-	-
54	Bilal Colony	Faisalabad	18	3232	178	0.520	-	-
55	Mujahid Town	Faisalabad	5	680	30	0.077	-	-
56	K.T.M. Chowk	Faisalabad	2	210	6	0.021	-	-
57	Nisar Colony	Faisalabad	36	13353	615	1.801	-	-
58	Satellite Town	Faisalabad	15	3785	142	0.463	-	-
59	Kehkashan Colony	Faisalabad	-	-	-	-	+3800	0.703
60	Madina Colony	Faisalabad	5	1039	68	0.141	-	-
61	Dogar Basti	Faisalabad	4	572	34	0.084	-	-
62	Himat Pura	Faisalabad	5	805	53	0.134	-	-
63	Sohailabad	Faisalabad	2	450	30	0.077	-	-
64	Aslam Gunj	Faisalabad	5	1305	89	0.217	-	-
65	W. Town	Faisalabad	4	780	72	0.159	-	-
66	Sandhu Pura	Faisalabad	1	310	6	0.031	-	-
67	M. Ali Park	Faisalabad	3	1800	52	0.191	-	-
68	Yasinabad	Faisalabad	5	1283	96	0.223	-	-
69	Rukanabad Chak no. 117	Faisalabad	-	-	-	-	2400	0.215
70	Yakta Market	Faisalabad	-	-	58	0.081	1150	0.080
71	Zulfiqar Colony	Faisalabad	4	900	47	0.129	-	-
72	Nadir Town	Faisalabad	2	430	32	0.075	-	-
73	Rashid Nagar	Faisalabad	-	-	-	-	1775	0.560
74	Murad Colony	Faisalabad	3	400	52	0.142	330	0.038
75	Elahiabad	Faisalabad	19	5754	328	0.864	7665	2.300
76	Usman Town	Faisalabad	3	410	18	0.072	-	-
77	Hamyar Town	Faisalabad	8	1387	55	1.088	-	-
78	Yousuf Town	Faisalabad	6	2340	60	0.331	350	0.038
79	Green Town	Faisalabad	7	3325	217	0.837	320	0.042
80	Partab Nagar	Faisalabad	2	700	26	0.121	-	-
81	Muzaffar Colony	Faisalabad	2	800	30	0.140	-	-
82	Harcharnpura	Faisalabad	2	800	30	0.140	-	-
83	Bhahiwala Road UC-200	Faisalabad	-	-	-	-	3300	0.750
84	Millat Road	Faisalabad	-	-	-	-	1850	0.910
85	Nawabanwala	Faisalabad	-	-	-	-	1080	0.500
86	Rasool Park	Faisalabad	6	2748	158	0.400	-	-
87	Faisal Town	Faisalabad	5	670	17	0.061	-	-
88	Muslim Town	Faisalabad	-	-	-	-	*3400	0.516
89	Saeed Colony	Faisalabad	4	1260	52	0.193	-	-
90	Sheerinabad	Faisalabad	2	830	30	0.110	-	-
91	American Barracks	Hyderabad	-	-	-	-	5297	1.200
92	American Quarter	Hyderabad	-	-	-	-	+4610	0.770
93	American Quarter- II	Hyderabad	-	-	-	-	+3615	0.502
94	Gujrati Para	Hyderabad	-	-	-	-	+3920	0.430
95	Gole Tikri	Sukkur	14	1650	155	0.199	9800	1.700
96	Tench Bhatta	Rawalpindi	1	464	23	0.209	-	-
97	Dhok Matkal and	Rawalpindi	59	10357	640	1.527	595	0.049
98	Dhok Hassu	-	-	-	-	-	-	-
99	Nawab Colony	Rawalpindi	5	774	36	0.092	180	0.027
100	Habib Colony	Rawalpindi	3	436	24	0.054	-	-
101	Hazara Colony	Rawalpindi	2	252	6	0.020	-	-
102	Meherabad	Rawalpindi	1	210	6	0.019	-	-

Sr. No.	Area	Location	Internal Sanitation			Cost (Rs. Million)	External Sanitation	
			Lanes	Rft	Latrines		Mains. Rft	Cost (Rs. Million)
103	Farooq-e-Azam Colony	Rawalpindi	1	158	6	0.019	-	-
104	Dhoke Kala Khan	Rawalpindi	1	259	12	0.030	-	-
105	Bilal Colony	Rawalpindi	1	72	4	0.097	-	-
106	Rasoolabad	Muzaffargar	-	-	-	-	277	0.015
107	Shagai	Swat	3	985	29	0.102	660	0.076
108	Aman Kot	Swat	21	2599	113	0.343	800	0.077
109	Banr	Swat	1	450	17	0.043	-	-
110	Chalyar	Swat	49	5015	300	0.496	2696	0.195
111	Lodhran	Lodhran	99	18782	686	1.794	12835	2.938
112	Thakkerwala	Lodhran	-	-	-	-	1600	0.350
113	Faizabad	Lodhran	-	-	-	-	700	0.200
114	Juggowala	Lodhran	22	11816	209	0.637	4373	0.983
115	Lahori	Lodhran	8	1922	120	0.248	4240	0.674
116	Duniapur	Lodhran	5	1237	40	0.098	496	0.022
117	Ibrahimwala	Lodhran	4	896	13	0.043	-	-
118	Dehnote	Lodhran	4	633	25	0.058	-	-
119	Kherorpuccha	Lodhran	2	273	6	0.017	-	-
120	Uch	Uch	32	4185	125	0.668	9516	N.A
121	Mohallah Khawajgan	Uch	5	499	24	0.064	550	0.034
122	Uch	Uch	-	-	-	-	1055	0.095
123	Gulnar Colony	Multan	7	1016	78	0.180	349	0.066
124	Islam Pura	Multan	5	659	35	0.096	-	-
125	Datta Colony	Multan	1	200	10	0.028	-	-
126	Chah Taqiwala	Multan	-	-	-	-	3865	5.060
127	Ghausabad	Multan	-	-	-	-	2000	0.500
128	Amirabad	Multan	-	-	-	-	700	0.170
129	Bukhari Colony	Multan	-	-	-	-	800	0.190
130	Shah shams Colony	Multan	39	6483	414	0.958	130	0.009
131	Mominabad	Gujranwala	16	2979	204	0.317	-	-
132	Irsal Colony	Gujranwala	13	3066	230	0.509	137	0.021
133	Samanabad	Gujranwala	9	1838	142	0.300	230	0.012
134	Ghazipura	Gujranwala	3	361	18	0.044	-	-
135	Raja Colony	Gujranwala	8	2400	174	0.383	240	0.026
136	Kamboh Colony	Gujranwala	1	105	8	0.017	-	-
137	Shahzada Shaheed Col.	Gujranwala	2	1200	90	0.198	-	-
138	Shahrukh Colony	Gujranwala	6	1054	55	0.152	-	-
139	Sarfraz Colony	Gujranwala	2	387	54	0.109	-	-
140	Camp # 4	Gujranwala	1	240	15	0.036	-	-
141	Tariqabad	Gujranwala	4	1139	75	0.172	-	-
142	Jagna Town	Gujranwala	7	1828	114	0.311	-	-
143	Khalid Colony	Gujranwala	1	145	11	0.024	-	-
144	Kot Habibullah	Gujranwala	1	200	13	0.030	-	-
145	Mubarik Shah	Gujranwala	2	297	15	0.041	-	-
146	Gulshan Town	Gujranwala	1	150	9	0.022	-	-
147	Mian Sansi	Gujranwala	1	360	33	0.068	-	-
148	Shamsabad	Gujranwala	1	75	5	0.011	-	-
Total			2567	520206	30649	52.651	182688	115.653

* Work in progress + Work stopped ● Incl treatment plant

2. RESEARCH, TRAINING AND PUBLICATION

2.1 Budget and Expenditure (in Rs.)

Research Section's Expenditures	Budget 2002-2003	Actuals Jul- Aug'02
Director Research	159,435	12,420
Research Officer/Saifur Rahman Siddiqui	64,140	10,223
Research Officer/Rabia Siddiqui	85,572	13,663
Driver/Hameed	47,580	7,599
Asstt. Manager/Sanober Hasan	64,173	10,239
Petrol for Van	25,000	8,021
Service and Repairing of Van	20,000	1,000
Insurance Van	22,000	0
Petrol for Car	25,000	0
Service and Repairing of Car	20,000	0
Insurance of Car	25,000	0
Transportation	2,500	0
Computer supplies	25,000	4,110
Computer maintenance	20,000	21,980
Surveys	10,000	0
Books and Journals	20,000	1,495
Stationary	5,000	710
Total	640,400	91,460
Operator/Meraj	53,151	8,466
Reports	50,000	43,710
Paper for Copier	12,000	7,966
Toner	10,000	10,584
Maintenance	40,000	14,100
Total	165,151	84,826
Audio Visual Processing	10,000	4,047
Slides-Videos	10,000	3,240
Total	20,000	7,287

2.2 Training

- a) 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) Techniques of Low Cost Housing f) Health Education and Family Planning g) Micro Enterprise Credit Program h) Research, Extension, Monitoring and Documentation.
- b) Training program on health education, immunisation 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.

- c) 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 and Support 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 2.11.1.

A youth/activists training program on housing and sanitation is on going. Presently 20 youths are part of the program. 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 through contacts with OPP members or through local *tanzeems*. Trainees get a stipend during the course.

In sanitation, training is imparted in mapping, documentation, levelling, designing, estimation, construction work, on site supervision and community mobilisation. For the activists the focus is estimation, construction, on site supervision and community mobilisation. Youths concentrate on surveying, documentation, levelling, designing and estimation. Training on mapping and documentation is provided to all the youths participating in the program, detail technical and social mobilization training is provided to activists and youths in the replication projects.

11 students are undertaking survey and documentation of *katchi abadis* in Karachi (outside Orangi). Documentation of sanitation, water supply, clinics and schools in total 222 *katchi abadis* has been completed. Sketch of 93 *katchi abadis* were also completed. Documentation of total 47 natural *nalas*/drainage channels in Karachi measuring 4,91,443 rft. was completed. Of 23 *nalas*, detail catchment area survey was completed.

These natural *nalas*/drainage channels have been documented on a Karachi map, which is regularly updated. The scale of the map is 1: 10,000. It is displayed on a wall of the OPP-RTI class room. The map shows a clear picture of Karachi's sewage disposal system.

Monograph on survey of 100 *katchi abadis* has been published as volume I. Work on volume II comprising 100 more *katchi abadis* is in progress.

This quarter too, due to increased requests from the Nazims of Union Councils (UCs), students have been involved in the survey of Orangi and Site Town settlements for preparation of UC plan books. The survey includes detail documentation of existing systems of sewage disposal, water supply, solid waste disposal, educational and health facilities, parks and playgrounds. Surveys of total ten UCs (1,3,5,6,7,8,9,10 & 11 in Orangi and of UC-8 Site Town) are complete, of 5 more UC's (UC 2,4,12 and 13 in Orangi and UC 9 Site town) it is in progress. Survey of these UCs is taking time as maps of settlements need to be updated or made afresh.

Students have been trained for plantable survey, mapping and level survey of settlements. On payment from residents and SKAA they completed plantable survey of, 13 settlements, three natural *nalas* and of 8 Karachi Circular Railway Stations. They have also been trained on level survey. On payment they completed level survey of three settlements. Their work has taken the form of a support unit. They are providing backup support to TTRC (as explained below) for training more youths.

The training in housing comprises of survey, designing, estimation, construction and on site supervision. The duration of this training varies. Guidance continues. Under OPP-RTI guidance one trained youth 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, details of his work are explained in section 4.8.a. He in turn has trained two youths who have joined the unit. The Technical Training and Resource Centre (TTRC) explained in section 2.4 is a joint initiative of this unit and the plantable survey unit.

11 youths, three in housing, one in surveying and 4 in survey and documentation are under training on a 2 year fellowship. Three students are in the OPP-RTI team for on the job training.

There are increasing requests from youths to join the program. The program has been organised so effective training can be provided to more youths. The senior youths are training and guiding the juniors, so dependence on OPP-RTI team has been 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 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/TTRC, the survey/mapping support unit and lately the hiring of two senior students by NGO Saiban to support their housing and sanitation program. With fellowships for seniors, who then progress to forming support units, others join in the work of documentation of *katchi abadis* and natural *nalas*/drainage channels.

Observing the success of the housing unit/TTRC, the survey/mapping unit, and the case of students joining NGO Saiban, 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 was high. This was expected, as whenever a new process begins, if there is 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 abadis* and of *nalas* in Karachi provides the base for replication of the sanitation programme, the nala development projects, SKAAs water supply projects, the model of neighbourhood governance, the UC plan books, the linkup with the govts. devolution plan and clarity in the replication projects. 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 has facilitated a wider network of development activists. The lecture series at OPP-RTI and URC as explained in section 2.6 has provided a forum for people to come together. The NGO/CBO contact program as explained in section 2.7 is an effort to further strengthen the network.

2.4 Youth initiatives:

In Bilal Colony Orangi the youth group Bilal Welfare Organisation has lately started the development of a park on a vacant piece of land along the Ghaziabad drain. Meetings were held with the group technical guidance was provided.

Youths of the housing unit and the survey mapping unit have together initiated a Technical Training and Resource Centre (TTRC). They have observed that students who graduate from Polytechnic

have no viable practical course, so cannot survey, draft or prepare map/plan, making employment very difficult. This quarter TTRC completed 2 training courses in which 7 graduates participated. Fees were charged. In addition requested by OPP-RTI, TTRC conducts 21 days training course for students, training them on mapping and documentation surveys needed for the preparation of the Union Council (UC) plan books. This quarter one course was conducted. TTRC has conducted total nine training courses, comprising 32 participants. TTRC is being guided in the institutionalization of its work.

Bright Education Society is being guided to setup a library and an Internet Centre in its school premises, initiating a Youth Resource Centre

2.5 Youth survey

Youth survey was initiated to ascertain direction for supporting youths. Thru discussions and interviews it was observed that beyond secondary education (i.e. the 10th grade) youth within katchi abadis have very limited access to higher education. The public sector colleges have very limited seats and private colleges are too expensive. In Polytechnic too, admission is very difficult, due to limited seats. Most youths then get involved in micro enterprises, as the only alternative, while at the same time they try to undertake short courses in computer, english language or technical training (most popular choices) as and when they can save enough finances. Youths are depressed by the situation, having negative social implications.

The Karachi violence between 1990-95 has also affected youths higher education. Due to continuous firing between rival political groups which intensified in the night, students could not study. At times they could not reach their examination centers due to violent strikes, so most could not get the required grades for admission in colleges. This coupled with the crippling economic situation, changed the future of the youths.

69 interviews were completed. Report compiled this quarter, shows that 74% of the youths are doing some kind of job while studying. 60.4% are taking care of their educational expenses. A favoured career choice is information technology i.e. being able to undertake diploma or short courses, next choices are completing B.com/M.com, undertaking business, teaching, becoming a doctor or nurse, followed by many other career dreams.

Besides support to youths for technical training, effort is being made to initiate youth resource centers or vocational training centers, supporting youths as a resource base for skill training and information.

2.6 CBO Activists Forum

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. The lectures/forums at OPP-RTI and likewise at the Urban Resource Centre (URC) are documented; these can be made available on request.

This quarter preparation have been made for the third Dr. Akhter Hameed Khan Development Forum. The forum scheduled for 20th October provides an opportunity for CBO activists from all over Pakistan to come together.

2.7 CBOs, NGOs Contact

Total 37 CBOs/NGOs in Orangi and in settlements in Karachi were visited. Urban Resource Centre (URC) has joined the program. This quarter 5 more NGOs/ CBOs were visited. Profiles of the groups visited have been compiled. The NGO/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, safe-guarding amenity plots from encroachment, savings and credit, labour education, rehabilitation of street children, youth resource centres, theatre and human rights.

Through contacts and observation, the working of the first CBOs visited was reviewed. Several features that emerged were detailed in the 88th QPR. This quarter work of 3 more CBOs visited was reviewed.

It has been observed that implementation of programs is easy but the issue is evolving a support organisation as an institution to sustain efforts. Need has emerged for forums where CBO's can present their work to other NGOs/CBOs. This is seen as a step in confidence building and strengthening.

This quarter the fourth forum was organized jointly at URC. CBOs, Farheen Education Society (FES) Orangi, and Voluntary Organisation and Institute for Community Education (VOICE) Lyari presented their work. Activists from CBOs participated, discussed and drew lessons from the CBOs work. FES based in Orangi, besides managing a school organizes joint activities together with 10-20 schools. The activities are teachers training, book fairs, science exhibitions and visits to educational sites. The effort to evolve as network of schools and undertake joint activities, were considered as positive points. The members advised FES to make efforts to acquire and develop its own premises, so as to strengthen the societies work, presently FES school and activities are on rented premises. VOICE's past experience with donor programs, the conflicts it created within the organization, leading to its breakup, so the collapse of programs and the present effort by the organization to renew activities afresh were noted with interest by the participants. The setup of a library and efforts by VOICE to guide Union Council Nazim for area development were considered as positive activities, however about the free training program on stitching and embroidery, members guided VOICE to charge fee as this would lead to sustainability. More CBOs will be presenting their work in quarterly forums at URC. The presentation gives an opportunity to the CBOs to develop presentation skills and thru focused discussions develop an understanding of the relationship of their work to the larger reality.

2.8 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

Organisation	June - Aug' 2002		Cumulative- Aug'2002	
	Groups	Members	Groups	Members
UNICEF	-	-	28	154
World Bank	-	-	9	59
USAID	-	-	12	108
UNDP	-	-	26	150
Government agencies	1	7	108	1,400
NGOs/CBOs	8	28	421	2,939
Academic Institute	1	37	22	366
Total	10	72	626	5,176

Some of them this quarter:

- K. Hussain from NGORC studied the OCT program.

- Four members from NRSP-Turbat studied the sanitation program.
- Ten members from CIP-Peshawar received 2 days orientation on sanitation program.
- Four members from NRSP – Hyderabad observed the OCT program and visited site.
- Three members from SAP-Pak received 3 days orientation on OPP programs.
- M. Zakaria from Al-Watan Forum Pakistan, Gujranwala received 5 days training on sanitation program.
- Eight members from UC-5, Malir studied sanitation program on site.
- 37 students from various local institutions received a days orientation.
- Two members from Social Development Corporation, Sudan received 3 days orientation on OPP programs and visited site.

2.9 Visitors Since 1992

Organisation	June - Aug' 2002		Cumulative-Aug'2002	
	Groups	Members	Groups	Members
UNICEF	-	-	27	94
World Bank/ADB	-	-	58	165
USAID	-	-	20	43
UNDP/UN agencies	-	-	34	93
Other Donors	-	-	155	356
Government agencies	5	13	163	603
Academic institutions	1	1	129	722
Journalist (Foreign)	-	-	41	60
Journalist (National)	2	2	41	63
NGOs/CBOs	9	15	289	917
Total	17	31	957	3,116

Some of them this quarter:

- Mehrunisa and G. Fatima from UC-2, Faqir Colony requested support.
- Akhter Hussain officer Orangi Town discussed the solid waste program.
- Nazim Saddiq Akber and Councillor UC-8, Site Towh discussed the proposals for sewage disposal in their UC.
- Three engineers from Orangi Town and Sector 10 activists discussed the Hanifabad drain project.
- K. Raza from Geo-TV, Karachi documented credit program.
- R. Agha from Pakistan Network, Islamabad discussed credit program.
- W. Bukhari and I. Baloch from KZR Associate studied sanitation program.

- Four members from Global Welfare Organization discussed credit program
- S.M. Ahmed from "Pakistan Micro Finance Network, Islamabad discussed OCT program.
- M. Muhammad and M. Ilyas from organization Pan Environment, Gujranwala discussed sanitation program.
- City Net member from Yokohama studied OPP programs.
- Philip Dehart from Habitat for Humanity discussed partnership in housing program.
- Ch. Amir P&D and M.H. Bhatti from UNDP Area Development program Azad Kashmir understood OPP programs.
- Moinuddin Khan Town Officer Jamshed Town visited and requested support.

2.10 Research Studies

Some latest studies are:

- 2.10.1** A study on youth activities and support needed has been undertaken. On the basis of this study, and interaction with youth groups, youth initiatives are being guided, as explained in section 2.4.
- 2.10.2** Solid waste disposal in Orangi – Efforts by Union Councils and community initiatives. Study is in progress.
- 2.10.3** Katchi Abadis (KA) of Karachi – development needs. Based on the survey of 334 Katchi Abadis (including 113 K.As in Orangi) report has been prepared.
- 2.10.4** On the basis of documentation of 50 housing units in Orangi, technical guidance and extension needs were determined. Report is complete.

2.11 Surveys

2.11.1 SKAA/KMC (KCDG) Katchi Abadis

Survey has been undertaken of SKAA/KMC (KCDG) *katchi abadis* in Karachi, documenting the existing sanitation and water supply. One new survey was undertaken this quarter. Survey maps are being prepared for publication. **Volume I including 100 survey maps has been published, the second batch of 100 maps is being prepared for a second volume.**

Survey Results: Aug' 2002

No. of katchi abadis surveyed	-	*222
Total number of lanes	-	12,227
Total number of houses	-	1,19,522

Internal Development	Lanes	Houses	Investment (Rs)
Peoples Effort:			
Sewerage:			
- Lane + Latrine + House Connection	4,924	48,325	57,990,000
- Latrine + House Connection (Govt.) Sewers	-	52,762	36,933,400
Total		101,087	94,923,400
Water Lines:			
- Lanes + House Connection	3,726	32,362	42,070,600
- House connection (Govt. lines)		37,239	22,343,400
Total		69,601	64,414,000
Grand Total			159,337,400 (159.337 million)
Government Works:			
- Sewerage (Lane only)	5,226	52,762	158,286,000
- Water lines (Lane only)	3,635	37,239	48,410,700
Total			206,696,700 (206.696 million)

* 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 222 *katchi abadis* (50 %). Data on Orangi settlement is available in separate tabulation.

Continued.....

External development			
Investment on external development by government and people has been tabulated for 196 <i>katchi abadis</i> , statistics is given below: (statistics corrected as of last quarter)			
	Number	Length	Investment (in Rs)
Peoples Effort:			
- Secondary sewer	54	43,512	969,438
- Secondary water lines	27	12,366	150,412
Total			1,119,850 (1.119 million)
Government Work:			
- Secondary sewer	310	194,369	33,754,765
- Main sewer	166	151,111	53,936,055
- Main drain	86	100,761	111,551,337
Total			199,242,157 (199.242 million)
- Secondary water lines	263	176,478	11,739,688
- Main water line	255	277,641	28,860,722
Total			40,600,410 (40.6 million)
Grand Total			239,842,567 (239.842 million)

Lease charges recovered by SKAA, by Mar'2002 has been Rs 167. 905 million (information received from SKAA.)

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:

- a) People have the resources (social, managerial and technical) and the willingness to finance, manage and maintain internal sanitation i.e sanitary latrines, lane sewers and secondary sewers. Out of 12,227 lanes, 4,924 (40.27%) lane sewers have been laid on self help. With people investing Rs. 95.66 million in sanitary latrines, lane sewers and small secondary sewers.

Govt. too has laid lane sewers in total 5,226 lanes (42.74%) investing Rs. 158.28 million. Govts. work has been five times more expensive then peoples work.

- b) The criteria for laying the lane sewers is the presence of some form of disposal. Presently it is mostly in the form of natural *nalas*/drains.
- c) The problem in sanitation is the provision of main disposal i.e external sanitation comprising large secondary sewers, trunk mains/development of natural *nalas* and treatment plants (TPs). Govt. in places, has undertaken construction of large secondary sewers/drains investing more then Rs. 199.242 (corrected) million but these mostly dispose in the cities main natural *nalas*/drains just like in the rest of the city areas. Development of these natural

nalas/drains into trunk mains and provision of TPs where the *nalas* join the sea remains just like the large secondary sewers, an important task of the govt.

- d) People also have the resources and the willingness to finance, manage and maintain internal water supply lines i.e lane and secondary pipelines. In 3,726 (30.47%) lanes, water lines exist laid on self help, with people investing total Rs. 64.41 million in lanes, secondary water lines and house connections. In some places several water lines exist in a lane, some houses have combined and taken connection from a main line, while in other cases individual houses have taken direct connections. Govt. too has laid lane water lines in total 3,635 (29.72%) lanes investing Rs. 48.410 million.
- e) The criteria for laying the water lines is the presence of a water main. Govt. has undertaken laying of large secondary and main lines investing more then Rs. 40.6 (corrected) million.
- f) The problem in water supply is the provision of water. In many cases water lines exist but there in no water. In places people have made borings in their homes and in mosques. Water is mostly brackish, so used for toilets and other cleaning purposes. For drinking and cooking, sweet water is purchased thru private tankers costing an average of Rs. 400-500/house/month. People are willing to pay the cost of water to govt. because presently they are paying more for informal connections/supply. Development of the source of water and main supply is important and has to be the govt's responsibility. People can take care of the distribution.
- g) In many cases it has been observed that govt. has just laid the main water line, main sewer/main drain in the settlements while the lane and small secondary, water lines and sewers have been laid by the people. Due to lack of finances govt. (i.e. KMC and KWSB) has practised the component sharing approach, i.e. govt. provides the main sewer, main water line and water, people take care of the neighbourhood network.
- h) People organize, collect finances, hire a local mason to do the work. But in sewerage the skills of level survey, maintenance of slopes and knowledge of construction techniques particularly manhole construction is required. In water supply knowledge of the required diameter of pipe and proper jointing technique is needed. There is therefore 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. 492.96 million as lease charges to SKAA and KMC. The development charge recovered within lease charge (i.e. 33 per cent) can be used for the provision of external sanitation and water supply lines. This has already been proven in SKAA's development projects. Lately KMC too has shown interest in adopting this policy for the katchi abadis within its jurisdiction.
- j) People are playing their role. There is need for government to work in partnership with people, complimenting their work so as to effectively utilize available resources. This partnership will enable government to upgrade Katchi Abadis with local resources. This partnership is evident on the ground, it needs to be accepted as a policy for effective development.

Survey of Schools and Clinics:

In 222 *katchi abadis*, survey of schools and clinics is complete. Survey statistics shows the extent of peoples efforts i.e:

	Government	Private	Total
Schools	67	164	231
Clinics	11	281	292

Survey shows that:

- i) Private health clinics are every where providing health services to the people. These are mostly clinics set up by health practitioners . Common ailments are treated, vaccination and family planning services are increasingly in demand. Most clinics however face problems in accessing vaccines and family planning supplies. Govt. clinics in settlements are negligible only 11 (3.7%) as compared to 281 (96.23%) private clinics.
- ii) The schools set up by the people far exceed those by govt. The people are aware of the importance of education, so set up their own schools.164 schools (70.99%) are private and 67 (29%) are govt. These are formal schools (both primary and secondary levels) set up mostly by area individuals. Fee is charged averaging Rs. 25-150/ student/month and teachers are paid salaries.The fee increases in higher classes. The govt. schools are free but people prefer to pay fees and send their children to private schools, where they say education is better.

2.11.2 Profiles of activists, NGOs and CBOs of work in and outside Orangi is prepared on a regular basis.

Of six prepared this quarter.

2.11.3 Profiles of Educational Entrepreneurs:

Two more profiles have been completed this quarter.

2.11.4 Instruction sheets/Leaflets

Recent leaflets being widely circulated are i) The Devolution Plan and the OPP Model, explains the component sharing model ii) Survey of Katchi Abadis, shows results and list of katchi abadis surveyed iii) Karachi Sewage Disposal and Water Supply – Reality, problem and need iv) Katchi Abadis of Karachi – ground reality and development needs v) Dr. A.H. Khan-guide lines for development work.

2.12 Recent Publications

- a) Proposal for a sewage disposal system for Karachi - by OPP-RTI
- b) Profiles of good borrowers of the credit program- by OCT (in Urdu).
- c) Competent and House Role Models, Cattle traders - by RDT.

- d) Sewerage, drainage and treatment plants – responsibilities, finances, issues and policy changes needed – by Perween Rahman (in Urdu and in English).
- e) Primary Health Care and Family Planning Program in Orangi – by KHASDA.
- f) Scaling up of the OPP programs – potential and constraints – by Arif Hasan.
- g) Transforming Urban settlements-Orangi Pilot Project's low cost sanitation program – by S. Akber Zaidi.
- h) Orangi Pilot project - Institutions and Programs in Urdu and in English.
- i) Housing for the poor – by Arif Hassan.
- j) Working with Community – by Arif Hasan.
- k) Katchi Abadis of Karachi – Survey of existing sewage disposal, water supply system, schools, clinics and thallas – Volume I (100 Katchi Abadis surveyed) – by OPP-RTI
- i) The changing nature of the informal sector in Karachi – as a result of global restructuring and liberalization –by Arif Hasan.

2.13 Statistics

	June –Aug'02	Cummulative Aug'2002
Reports	1	91
Monographs	2	82
News Bulletin	-	27
Case Studies	11	680
Profiles	8	324
Video Cassettes	-	42
Slide Sheets	-	133
Photo Albums	21	913
Manuals	-	12

3. LOW COST SANITATION PROGRAMME

3.1 Low Cost Sanitation Programme: Budget and Expenditure

Staff	Budget 2002 – 2003	Actuals July –Aug'02
Perween Rahman, Director (OPP-RTI)	160,515	25,637
Saleem Alimuddin, Joint Director (OPP-RTI)	128,094	20,457
Ashraf, Manager	58,467	9,512
Amjad, Draftsman	0	0
Amir, Manager	77,628	10,843
A. Buksh, Driver	55,104	8,823
Petrol – Car	30,000	9,082
Servicing and repairing – Car	25,000	11,770
Insurance – Car	20,000	17,072
Visitors	6,000	1,335
Stationary	5,000	0
Paper	3,000	0
Total	568,808	114,531
Orangi Sanitation:		
Nadeem, Manager	108,888	17,487
Javed, Manager	107,868	17,333
Moin, Social Organiser	73,470	11,833
Mohsin, Surveyor	62,730	10,086
Gouhar Surveyor	0	0
Total	352,956	56,739
Demonstration:		
Sanitation	45,000	6,555
Housing	45,000	153
Others	10,000	0
Total	100,000	6,708

3.2 Introduction

Low cost sanitation is OPP's oldest program. Poor sanitation, is undoubtedly the most distressing problem of the low income *katchi abadis*. 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. This constitutes the component sharing concept of development. The demonstration in Orangi has attracted the attention of other NGOs, foreign agencies and local municipalities. 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

3.3.1 Survey of Orangi – November 1989 Updated November 1997

	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 programme 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.

3.3.2 Cummulative Construction: 1981 to Aug' 2002

	Cumm. May'2002	Jun' to Aug'2002	Cumm. Aug'2002	Percentage
OPP Area:				
- Sewer Line	3,660	-	3,660	96.72
- Length (Rft.)	877,705	-	877,705	
- Secondary Sewer	296	-	296	
- Length (Rft.)	133,298	-	133,298	
- S. Latrine	53,574	-	53,574	98.62
Non-OPP Area:*				
- Sewer Line	2,560	6	2,566	73.9
- Length (Rft.)	675,760	1,410	677,470	
- Secondary Sewer	120	-	120	
- Length (Rft.)	35,875	-	35,875	
- S. Latrine	39,917	102	40,019	79.09
Total All Orangi:				
- Sewer Line	6,220	6	6,226	85.8
- Length (Rft.)	1,553,465	1,710	1,555,175	
- Secondary Sewer	416	-	416	
- Length (Rft.)	169,173	-	169,173	
- S. Latrine	93,491	102	93,593	89.2

3.3.3 People's Investment in Low Cost Sanitation (Cost in Rs)

	Cumulative May'2002	June to Aug'2002	Cumulative Aug'2002	Average
OPP Area:				
- Sewer Line	12,323,117	-	12,323,117	3,367
- Secondary Sewer	1,382,510	-	1,382,510	4,671
- S. Latrine	29,305,800	-	29,305,800	547
Non-OPP Area:*				
- Sewer Line	12,893,863	10,500	12,904,363	5,028
- Secondary Sewer	435,793	-	435,793	3,632
- S. Latrine	28,880,250	183,600	29,063,850	726
Total All Orangi:				
- Sewer Line	25,216,980	10,500	25,227,480	4,052
- Secondary Sewer	1,818,303	-	1,818,303	6,836
- S. Latrine	58,186,050	183,600	58,369,650	624
Total	85,221,333	194,100	85,415,433	

3.3.4 KMC/ADB Trunk Sewer: Construction and KMC Investment

Non-OPP Area:	June 1994 to Aug'2002
Trunk Sewer	116
Length (Rft.)	120,983
Cost (Rs.)	36,294,900

These trunk sewers serve as disposal for 2,152 lanes in total 16 *mohallas*

3.3.5 Nala Development into Box Trunks – KMC/KCDG Construction and Investment

<i>Nala</i> Nos.	4 (Haryana, Bukhari, Ghaziabad & Hanifabad <i>nala</i>)
Length rft.	16,382
Cost Rs.	35.3 million

These box trunks serve as sewage and rainwater disposal for 1,700 lane sewers, serving 34,000 houses. These box trunks are in stages of construction.

3.4 Development of Orangi Natural *Nalas*: A Part of External Development

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

OPP-RTI design for development of one tertiary *nala*, i.e. **Haryana *nala***, 6,668 rft costing Rs 8.4 million was approved by the Minister Local Govt. and Katchi Abadis and budget was sanctioned. This *nala* serves as the disposal for 700 lane sewers, comprising 14,000 houses. **In March'98, work on site began. By June 2000, construction of 3,500 rft. covered drain was completed. Owners of 30 houses, voluntarily demolished, parts of their houses to make space for drain development.** OPP-RTI role has been to monitor work and provide guidance to KMC site engineers and to community activists for supervision of work. In July 2001 after more than a years effort, work on the extension phase of 1700 rft *nala* development began. Construction of the covered drain has been completed. Effort is being made for the reconstruction of 5 culverts along the length of the drain. This quarter meetings were held with govt. officials for the same.

After more than two years of effort in July 2001 KMC sanctioned development of another *nala*, **the Ghaziabad drain project**. OPP-RTI design was accepted. The 4,900 rft. drain costing Rs. 9,31 million. serves as sewage disposal for 425 lanes and 8,500 houses. This quarter construction of the drain was completed. Final cleaning and placement of cover slabs remains. Owners of 14 houses have voluntarily demolished parts of their houses to make space for drain development. Community activists and OPP-RTI have monitored work to maintain quality. Regular weekly on site review meetings have been held with KMC (KCDG) engineers. Local organization and Union Council Nazims facilitated the voluntary demolitions and are safeguarding the vacant space along the drain, which is planned to be used for tree plantation and parks. A local organization 'Bilal Welfare' has lately started the development of a park along the drain on selfhelp.

Design and estimates for drain development, of 17 tertiary and one main *nala* of total length 1,18,687 rft. is available with OPP-RTI. On request design and estimates for development are provided to Town and Union Council Nazims, CBOs and activists.

This quarter on request plan, design and estimates for the development of three *nalas* was provided to the Project Director Khushal Pakistan program (KPP) and to the Executive District Officer City Govt.

Last quarter development of Hanifabad *nala* into a covered drain 5,282 rft. costing Rs. 11.2 million, serving 200 lanes was approved by KPP. Lately work on site began. 200 rft. drain bed and wall has been constructed, the quality of the work is substandard. Effort is being made to control the quality of work.

3.5 Union Council (UC) Plan Books

As per the govts. devolution plan, there are 13 Union Councils in Orangi. Requests have been received from 11 UC Nazims for support in preparing UC development plans.

UC plan books are therefore being prepared. The plan books comprise 1) maps of the UC and of the individual settlements within each UC, 2) documentation of existing situation w.r.t. sewage disposal, water supply, health, education, solid waste disposal, park/playground and 3) identification of the role of community/govt. and development needs.

Plan books of total 6 Union Councils (UC's 5,6,7,8,9 and 10) are complete. Meetings were held with the Nazims, UC plan books were presented and proposals were discussed. On request UC plan books were provided to CBO activists and discussed. CBO activists are coordinating development. Surveys for 2 more UC's are complete of five it is in progress.

3.6 Union Council Development

3.6.1 UC-6

UC comprises of 722 lanes, and 11,239 houses. In 539 lanes sewers exist, 526 lane sewers laid by people on selfhelp and 13 lane sewers laid by the govt.

Close coordination with the UC Nazim has been maintained. Organisation of work to maintain quality and focus on external development is being stressed. Earlier UC plan book and component sharing concept was discussed. UC Nazim, as an area activist earlier undertook self help sewer work in his lane as well participated in tree plantation and solid waste disposal programs with his CBO. He has accepted the component sharing concept of internal/external development as detailed in section 1.5.

External sanitation : On request secondary sewers part of external development were identified and surveyed for the UC. Work on total 3 secondary sewers 1178 rft. was completed by the UC. OPP-RTI provided on site supervision. Designs for rectification of KMC-ADB trunk sewers in Gulshan-e-Behar and Gulshan-e-Zia were earlier provided. Work on site on the Gulshan-e-Behar trunk sewer was lately completed, the line is functional, but needs constant maintainance. Work on the Gulshan-e-Zia trunk sewer was completed last quarter. Cleaning of the KMC/ADB sewers has been undertaken regularly. This quarter for two weeks the Town Nazim recalled the kundimen deputed to the UC, maintainance of main lines became difficult. UC Nazim then hired private kundimen avoiding dependence on the Town. Work on the development of Ghaziabad nala as covered drain (box trunk) was completed this quarter as explained in section 3.4. Nazim is mobilizing govt. finances for the development of a remaining nala in his UC, the Gulshan-e-Behar nala 3,071 rft, of which 1500 rft. of the nala was desilted last quarter. Community members are being advised by the Nazim to lay lane sewers on self help. A problem is the constant effort by the Town Nazim to bypass UC Nazim and undertake adhoc development works thru the councilors in the UC, going against the system laid out in the devolution plan. Due to this problem substranded work on 16 lane sewers (statistics corrected) was undertaken last quarter. UC Nazim is resisting this interference, convincing the councilors to follow his plan and filing complaints with the Town Nazim on the sub standard work. This quarter town supported work on lane sewers stopped.

Solid waste disposal: The Nazim, with the help of area activists has organized pickup of solid waste from the main bins. UC plan book with a map showing the disposal points has helped in organizing the work. People are responsible for disposal of solid waste from the house and lane upto the main neighbourhood bin, govt picks up from the main bin. As per the new system a refuse van and 15 health workers have been deputed to the UC by the Town. This quarter the system of pickup from the main bin functioned, there was no interference from the Town as reported last.

Water supply: This quarter repair of leakages on 150 rft. main and secondary line and placement of three valves was undertaken by the UC, repair of leakages and laying of pipes in lanes is being undertaken by the people. The main problem is availability of water. The UC being at the tail end, water from an 18" dia main line is often diverted to other UCs, thru unofficial connection (mostly approved by the Town Nazim). UC-6, together with UC-7 is lobbying with Town and City for information on the quota of water for their UCs and for fixing a meter to measure supply. Unable to get this information, effort is being made by the Nazims for connection from an alternative source (the Hub main line).

Road and lane paving: Where people have laid lane sewers on self help UC Nazim is complimenting the work by undertaking lane paving. This quarter paving of one lane and construction of one main road was completed. Lane paving in total 15 lanes and construction of 4 main roads is complete.

Tree plantation: Requested by area activists and Nazim, OPP-RTI completed construction of a demonstration sewage treatment unit, so that treated sewage water can be used for plantation. Use of water and tests remain. The activity is being managed by the CBO Ghaziabad Falahi Tanzeem. CBO Bilal Welfare organization has started development of a park along the recently completed Ghaziabad drain. Observing tree plantation in UC-6, sample survey has been completed of one settlement to ascertain the number and types of trees planted.

3.6.2 UC-9

UC comprises of 586 lanes and 9,099 houses. In 502 lanes sewers exist, 389 lane sewers laid on self help and 113 lane sewers laid by govt.

Earlier meetings were held with the Nazim, UC plan book was presented and discussed. CBO activists also participated in the meeting. UC plan book was provided to the area CBOs.

Last quarter due to some election irregularities the Nazim was replaced.

External sanitation: The main problem are the many open drains along the main road used as main sewage disposals. Earlier Nazim had agreed to cover, rectify or convert these into main sewers. On request last quarter OPP-RTI prepared plans and designs for the same and provided to the Nazim. Effort is being made to mobilize the new Nazim likewise. Meetings have been held but the Nazim is preoccupied with the problem of water shortage and the upcoming elections.

Solid water disposal: Like UC-6, refuse van and health workers have been deputed to the UC by the Town. Due to change of Nazim and organizational issues the system could not be streamlined. The CBO Orangi Welfare Project is lobbying with the new Nazim for regular pickup from the main bins. In three settlements comprising 1,000 houses the CBO has organized household collection upto the main bin.

3.6.3 UC-7

UC comprises of 970 lanes and 14,453 houses. In 464 lanes sewers exist, 308 lane sewers laid on self help and 156 lane sewers laid by govt.

There has been regular coordination with the Nazim and area activists. UC plan book was earlier provided and explained.

External sanitation: On request survey was undertaken of KMC-ADB trunk sewers, plans and designs were earlier prepared for rectification and maintainance and provided to the Nazim. Work on rectification of a trunk sewer started last quarter has stopped due to shortage of funds. Work on total 2 secondary sewers have been completed. OPP-RTI has provided on site guidance. The Nazim is making efforts for channelization of the Sadiqabad nala 7,272 rft. into a covered drain (box trunk). This nala serves as disposal for 700 lane sewers.

3.6.4 UC-8

UC comprises of 614 lanes and 6,140 houses. In 502 lanes sewers exist, 473 lane sewers laid on selfhelp and 29 laid by govt.

Last quarter UC plan book was completed. Meetings were held with the Nazim, plan book was provided and explained. On request plans and designs were provided for external sanitation including rectification and maintainance of existing main sewers, desilting, repairing and covering of main open drains and laying of main sewers. However, due to a dispute in election result the Nazim

was replaced. This quarter several meetings were held with the new Nazim. On request UC plan book and plans and designs for external sanitation as explained above were provided. As the new Nazim's position is not yet officially settled, his involvement in UC work has been adhoc.

3.6.5 UC-5

UC comprises of 701 lanes and 9,913 houses. In 573 lanes sewers exist, with 447 lane sewers laid on self help and 126 lane sewers laid by govt.

Several meetings have been held with the UC Nazim. This quarter on request UC plan book and plan for external sanitation was completed and provided to the Nazim.

In most of the Orangi UC's Nazims are focusing on provision of water supply, managing sewage and solid waste disposal. For solid waste disposal effort is being made by them to organize regular pick up from the main bins. For UC-5,6 & 9 Orangi Town and UC-8 Site Town, OPP-RTI is documenting efforts so as to guide it. This quarter except in UC-6 in all other UC's there has been slow progress of work. The reasons have been the power tussle between Town and UC's, the budgetary constraints and lately the national elections.

3.7 Community Initiatives in Tree Plantation, Solid Waste Management, Electricity and Water Supply. Support by the elected Nazims (Mayors) and Councillors. Application of the component sharing model.

Earlier community organisations in ten settlements in Orangi organised tree plantation in their settlements. This quarter Ghaziabad Falahi Tanzeem and Bilal Welfare Organisation in UC-6 have been active as explained in section 3.6.1 under sub head tree plantation.

Earlier in 5 settlements in Orangi comprising 1,210 houses, solid waste disposal was organized. The Govt. 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. Regular pick up of garbage from the main bins is a recurring problem. CBO activists have lobbied the newly elected Nazims (Mayors) and Councillors, effort is being made by them to organize regular pick up of garbage from the main bins. In UC-6 only regular pick up of garbage from the main bins has been organized by the UC- Nazim. A survey has been completed of settlements in UC 6 & 5. Peoples initiatives have been documented. These will be reported in the next quarterly report.

The initiative of CBO "Ghaziabad Falahi Tanzeem" that organized 300 houses in Ghaziabad and acquired electricity on self help on the model of component sharing, has been reported in detail in 86th quarterly progress report. Case study is available in files. The CBO has organized the maintainance of the distribution network on self help, while maintenance of the mainline and transformer is coordinated with the Karachi Electric Supply Corporation. The CBO activist, is guiding another settlement Bismillah colony comprising of 450 houses, to replicate the model.

Water Supply and its distribution in Orangi has been the peoples main demand in the local bodies election. The problem of water supply in Orangi, peoples initiatives in repairing leakages, placing valves and laying pipes at the neighbourhood level and Nazims support by repairing the mains and pumping setups and placing valves was reported in detail in the 88th QPR. Peoples initiatives and Nazims support continues.

On the basis of OPP-RTI research guidance is being provided to the CBOs and Nazims on acquiring the sanctioned water quota, installing meters to measure supply to the UC's and ensuring distribution.

In 3 UC's (5,6, & 7) acute water shortage persists. Being at the tail end, distribution is mismanaged before it reaches the UCs. Effort is being made by the Nazims and CBOs to acquire the sanctioned quota for the UCs. In UC-6 and 7 combined effort is being made by the Nazims and CBOs to develop an alternative source of water supply.

3.8 Demonstration of low cost lane paving

On request from CBO activists, UC Nazims and Councilors for low cost designs for lane paving, three designs of concrete pavement were demonstrated at the OPP-RTI office. Lately tests for load and cost analysis were completed. The cost is high at Rs. 3,600/house, therefore other alternatives need to be explored.

4. LOW COST HOUSING PROGRAMME

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 advise, 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 was undertaken. Total 64 housing units constructed within the span of 5 years were surveyed.

The study showed that:

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

A second study comprising survey of 50 housing units was undertaken this quarter. Weaknesses and strengths as stated above were again observed.

In efforts to facilitate extension of techniques, the study results are being presented to and discussed with masons of Orangi. Leaflets based on the study are being extended.

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 together with other improved techniques was introduced. (details were provided in previous report). The result was, the machine made blocks were 4 times stronger than the hand made blocks but sold at the same price. 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 Aug' 2002 29.161 million blocks worth Rs. 138.51 million 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- a latest survey is in progress). Orangi has become a centre for the production of mechanized blocks in Karachi. With the blocks sold at these thallas, annually an average 2,500 houses benefit from use of improved building components.

Presently emphasis is on extension of techniques researched earlier and minimizing defects. This is being done by training youths to work as community architects/extension agents.

4.5 Research: Ferrocement Roofing Channels

After the research on batten tile roof construction and T-girder tile roofing, experiment on the ferrocement roofing channels was carried out in September 2001. Demonstration roof was constructed. It was observed that mass scale production, construction and strict supervision can ensure quality and cost effectiveness. It was therefore suitable in the case of a builder unlike the situation in Orangi.

4.6 Use of Proper Design and Construction Techniques for Roofing

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. We have therefore concentrated on training masons and youths as community architects/extension agents. Effort is also being made to educate the house owners, through leaflets and meetings. Proper ventilation in houses and schools is an important focus.

Progress-Supervised units:

Head	Cum- May'2002	June to Aug'2002	Cum- Aug'2002
Units	237	2	239
Completed	193	4	197
Stopped	39	-	39
In progress	5	3	3

The demonstration units are now being supervised by the trained community architects, with guidance from OPP-RTI as needed.

4.8 Training, Extension and Documentation – setting up of the Technical Training Resource Centre (TTRC)

- a) **Youths trained as community architects have setup the TTRC and are managing the extension of the housing program and its documentation:** It began when one trained youth Siraj, started working independently as a community architect, setting up his unit the SS consultants. He trained more youths to join his unit. Later together with his colleague Ashraf and teacher M. Hakeem the TTRC was setup. Presently two more youths trained by the TTRC, are the additions to the team. So far plans and estimates for total 173 units were completed. For 155 units fees was received from owners. On 8 projects preparation of plan and estimate is in progress. Supervision of total 60 projects was completed. Agreement was signed with TTRC for survey, plan/estimate and supervision of schools, under the OPP-RTI Education Project School Upgrading Program. Work in 45 school projects is complete. Guidance is being provided to this unit. Training of more community architects is being managed by the TTRC, with OPP-RTI providing the back up support. This quarter TTRC conducted 2 training courses on housing, mapping and documentation for total 7 youths.
- b) Masons are being trained, total trained 70, of which 25 masons have been trained by TTRC.
- c) Complete record of housing units and school construction has been maintained. Since the past year TTRC is maintaining this record.
- d) Lack of proper ventilation is a recurring problem in houses and schools. Through on site guidance, leaflets, posters, meetings with masons and house owners, the importance of ventilation is being emphasised. In total 45 schools, construction with proper ventilation, has been completed as part of the Education Programme. For 4 more schools plans have been prepared.

5. EDUCATION PROGRAMME: 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'2002 we have supported the setting up/upgrading of 127 small schools. Of these 111 schools are operating and have taken the shape of formal institutions. 15 schools have dropped out and one has closed due to the sudden death of the entrepreneur. Of the 111 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 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 25 schools, 13 schools were supported another 10 have been finalized for support. Since April'2001 Homeless International, has provided a grant of Rs. 500,000/- for supporting the schools. Lately the grant has been increased, so more schools can be supported.

Statistics April'95 – Aug' 2002:

Schools	Teachers			Students			Fees (Range)
	Total	Male	Female	Total	Male	Female	
111	750	223	527	14163	8010	6153	Rs.30-150

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 (Orangi Charitable Trust) 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- OCT has so far given 384 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.

	Receipt (Rs.)		Expenditure (Rs.)		Aug'2002
	St. up	Phy.Exp.	St. up	Phy.Exp.	
1) Asia Foundation	5,36,275	2,28,725	5,36,275	2,28,725	
2) Rotary Club Int.	-	105,000	-	1,05,000	
3) Old Association of Kinniard Society	-	53,000	-	53,034	
4) MRM Associates.	-	10,000	-	10,000	
5) Purveen Salman Khan	14,000	8,500	14,000	8,500	
6) Homeless international	9,12,127	-	6,23,100		
	1,462,402	4,05,225	1,173,375	4,05,259	

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. Total 41 schools have acquired loans amounting to Rs.7,64,710/- from this fund from OCT, for further improvements. 21 schools are paying back the loan regularly. 5 schools are irregular in payment, effort is being made for regular recovery. Of 2 schools, loan was written off, due to the death of the entrepreneurs. 13 schools have paid back their loans.

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

5.7 Educational Entrepreneurs Coordination and Teachers Training:

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

Earlier two teachers training course were conducted, in which 48 teachers belonging to 20 schools participated. Three teachers training courses were completed during the month of June, July(the period when schools are closed for summer holidays). Total 83 teachers participated in the training. As previously, training was provided by the Bright Education Society (BES). This organization has been set up by the same group of youths, who were the first to be supported by a startup grant for their school. With the school as the base BES has developed trained staff and is supporting other schools with teachers training. In one course Streamline School (SS) also provided back up support as trainers. Three school based organizations the BES, SS and Farheen Educational Society are emerging as resource base for teachers training. Effort is being made to strengthen their activities.

The grant support is a source of confidence building for the schools, which then get encouraged to strengthen and network . Small schools are coming together as networks of 20 to 40 schools and organizing joint activities like teachers training, science exhibitions, book fairs and visit to educational sites. Five such groups are active in Orangi. For strengthening the coming together of schools and linking up the training activity, lecture series has been organized. Lately 76 teachers participated in a lecture titled "Dyslexia" by Ms. Sughra Hussain.

5.8 Documentation:

Audio visual documentation is being maintained. Profiles of total 73 school entrepreneurs has been compiled. Two profiles were prepared this quarter.

6. EXPERIMENTS AT THE OPP-RTI NURSERY

6.1 The Experiments are:

- Control of water logging at the OPP-RTI nursery thru construction of an underground channel: This experiment has been successful. The water table has gone down, the channel is now dry. The design of the underground channel its construction are documented in files. The channel has been replicated in the National Institute of Public Administration (NIPA) Karachi.
- Treatment of sewage water for use in plantation: Continues.
- Compost Khad: Continues to be prepared and used.
- Vermicomposting – could not be managed due to incapacity.

6.2 Plantation of Various Types of Forest and Fruit Trees at the RTI Nursery:

Total 1570 forest & fruit trees of 18 species and 1,552 decoration plants of 58 species are growing at the RTI nursery. We are using recycled office waste water for the plants, our nursery has therefore survived the period of acute water shortage in Karachi.

6.3 Treatment of sewage water for use in plantation:

Design and estimate for a small wastewater treatment unit was prepared. Construction of the unit at the OPP-RTI nursery was completed at a cost of Rs. 30,000/-. Functioning of the unit began. In August 2001 water samples were tested, the treated water could be used for trees and plants . Its use has made the plants grow healthier. Lately effort has been made to eliminate the use of aeration fan, which is expensive and requires electricity. EM technology has been used instead, the foul smell has been reduced, with use of the recycled water for plants and tress, the result is good. Water test remains.

On request a similar plant has been designed for an NGO Saiban for their housing project in Deh Taiser Karachi. Construction of the treatment unit was completed in Deh Taiser, a windwill was also installed for lifting the water. Last quarter the treatment plant (TP) became operational. Recycled water was used for plants and trees. This quarter effort was made by Saiban to streamline operation of TP and use of water for plants/trees.

Last quarter another unit was constructed in UC-6 Ghaziabad. This quarter preparation of EM was unsuccessful. Effort is being made to operationalize the unit.

6.4 EM (Effective micro organism)

It is a natural manure that can be prepared with fruit and vegetable wastes. EM is being used for waste water recycling at OPP-RTI nursery.

7. FINANCIAL DATA IN PAK RUPEES
(Rs 59 is equal to US\$ 1)

7.1 Receipts, Expenditure and Assets: Audited Figures in Rupees 1989-2001

Year	Receipt (in Rs)	Expenditure (in Rs)	Assets (in Rs)
1989-90	1,179,325	1,178,875	450
1990-91	1,582,348	1,499,627	83,171
1991-92	2,023,931	1,418,992	688,110
1992-93	9,151,534	3,005,457	6,834,187
1993-94	4,995,532	3,545,598	8,284,121
1994-95	5,436,822	3,868,298	9,852,645
1995-96	5,137,698	3,875,828	11,114,515
1996-97	7,058,909	5,208,577	12,964,847
1997-98	7,517,002	4,984,717	15,497,134
1998-99	4,677,139	5,382,980	14,791,291
1999-2000	8,356,012	6,003,400	17,143,903
2000-2001	7,136,859	6,091,122	18,189,640

7.2 Budget 2002-2003 and Actual July - Aug' 2002

Heads	Receipts			Expenditure	
	Budget 2002 - 2003	Actual Jul - Aug'02		Budget 2002 - 2003	Actual Jul - Aug'02
Grant			RTI Sections		
Orangi Pilot Project Society	2,000,000	500,000	Administration and Accounts	629,139	87,801
			Central Office	705,609	36,043
CORD Aid	1,403,928	0	Sanitation and Housing	568,808	114,531
Misereror	835,883	0	Sanitation 1 & 2	352,956	56,739
Homeless International	500,000	* 0	Nursery program	106,175	18,749
Homeless International	750,000	* 0	Endowment Fund For NGOs & CBOs	500,000	0
WaterAid	1,344,678	* 0	Capital Expenditure	300,000	325,259
Silavip	300,000	* 0	Publication	165,151	84,826
CORDAID (NGO'S&CBO'S)	510,000	0	Research Section	640,400	91,460
Insurance Claim	0	300,000	Audio/Video	20,000	7,287
Refund	0	8,000	Demonstration	100,000	6,708
Profit on FDTR	676,511	0	Consultancy Fee	180,000	90,000
Publication	50,000	4,800	Misereror	835,883	47,913
Training Fee	100,000	15,600	WaterAid	1,344,678	124,947
			Motorcycle	44,000	0
Nursery	7,000	600	Training Cost	25,273	90
Membership Fee	2,000	0	Loan and Advance	10,000	1,826
Other income	0	0	EOBI	56,000	9,278

			Cordaid. (CBOs, NGOs)	510,000	133,588
			Dependant's Funds	54,000	10,500
			Education Programme	750,000	140,411
			Gratuity fund	109,356	0
			SESSI	20,000	2,700
			CBOs/NGO's Contact/Forum	300,000	22,320
			RTI/Dep.Cert	152,572	0
Grand Total	8,480,000	829,000	Grand Total	8,480,000	1,412,976

* Received in budget year 2001-2002

V. OPP- KHASDA - Health and Family Planning Programme

Content

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3. Technical Training
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5. Clinic Visits for Extension
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7. Reproductive Health Education program in Adolescence girls (schools) & women target groups
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10. Replication Outside Orangi
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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 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 reside 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: Health education program is continued to daily clients at Model Clinics.

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.	
June' 02 to Aug'02	401	61 - -	35 - 270	20	4	401

CUMMULATIVE JULY 2000 TO AUG'2002

Date	No. of Womens	Motivation	Adoption	Training		Health Education
		F.Planning – Vacc.	F.P – Vacc.	Dai	Vacc.	
July 2000 Aug' 2002	3890	538 - -	413 - 2799	102	58	3803

2.2) HEALTH EDUCATION/ THROUGH TBA'S:

From the very beginning of TBA's training we are teaching them to focus on primary health care health education and family planning to their clients.

Now from this quarter Table of Health Education through TBA's is included. They are taking care of mother & child health care, prevention from common diseases, Nutrition, Breast feeding, Vaccination and Family Planning.

Date	No. of TBA's	No. of women	Health Education					
			Mother and child care	Prevention of Diseases	Nutrition	Breast Feeding	Vaccination	FP
June	9	13	"	"	"	"	"	"
July	6	8	"	"	"	"	"	"
August	7	9	"	"	"	"	"	"
			"	"	"	"	"	"
Total	22	30	"	"	"	"	"	"

3) TECHNICAL TRAINING:

A) TBA Training:

TYPE OF TRAINING	AREA	NUMBER MARCH-MAY'2002	TRAINED JUNE TO AUG'2002
TBA'S	ORANGI	271	271
TBA'S	OUTSIDE ORANGI	184	184
SUB TOTAL TBA'S		455	Total= 455

Trained TBAs have persuaded women for IUCD, tubeligation and injection and referred them to KHASDA Model Clinic. In last quarter 67 dai has taken F.P. supplies. 2 batches of 15 dais attended the follow up meeting. In this quarter 65 dais has taken F.P. supplies 2 batches of 20 dais attended follow up meetings.

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.

Family Planning Lecture by Green Start F.P. program: F.P. lecture was arranged for the group of trained TBAs on 5th August'02 at KHASDA-OPP model clinic. Lecture was delivered by Dr. Farhana and Dr. Shakeela of Green Star F.P. program SMP and introduced by Dr. Shamim Z. Khan As we are upgrade the existing health infrastructure in Orangi by providing them.

- (i) Trained TBAs taking mother & child care
- (ii) Promoting breast feeding
- (iii) Promoting F.P.
- (iv) Helping in identifying target women group for reproductive health education.

In Khuda Ki Basti no. 3 Taiser Goth Surjani Town, North Karachi of Malir Development Project of NGO Saiban KHASDA-OPP is running primary health care and F.P. program in "Mothers" monthly meeting and providing immunization and F.P. services and supplies.

The table is given below about the meeting in Khuda ki Basti No. 3

Date	No of Meet.	No. of Women	VACINATION				FAMILY PLANNING					
			BCG	DPT	Mes	TT	Fl Unit	OP	lucd	Inj.	TL	RS
28-6-02	1	10	-	3	-	-	-	3	-	-	-	15
28-7-02	1	12	-	4	-	-	-	-	-	-	-	20

Commulative 3rd Oct' 2000 to May 2002.

26 310 53 14 4 85

KHASDA-OPP is very much willing to continue this meeting. This reveals that program can be replicated and needed in other Karachi "Katchi Abadis". But KHASDA-OPP is facing very hard for its rotten vehicles repairs expenditure and restraining the expansion of such a very important and successful program of public health.

B) Vaccinator Training:

AREA	NUMBER MARCH TO MAY' 2002	TRAINED JUN'02 TO AUG' 2002
ORANGI	110	2 112
OUTSIDE ORANGI	74	- 74
TOTAL	184	2 186

Total 186 vaccinator has been trained so far. 102 vaccinator are very active.

4) SUPPLY & SERVICES

Vaccines:

Vaccines are being supplied to total 105 clinics from KHASDA Model Clinic. In last quarter 55 clinics has taken supplies. In this quarter 55 clinics has taken vaccines supplies

Children Immunized through OPP-KHASDA Model and other Clinics to June -Aug' 2002

Month	No. of Clinics	BCG	DPT I	DPT II	DPT III	MeasI	Bcomp	Full Imm.	TT I	TT II	TT Bos	Total Rs.
June	19	350	60	50	50	108	10	8	80	110	80	1040
July	20	310	60	50	50	115	10	9	89	80	70	1170
Aug	18	384	90	53	53	187	17	15	131	190	52	1500
Total	57	1044	200	153	153	410	37	32	300	380	202	3710

Cumulative Jan 1984 - Aug '02

No. of Clinics	BCG	DPT I	DPT II	DPT III	MeasI	Bcomp	Full Imm.	TT I	TT II	TT Bos	Total Rs.
6678	37119	40528	3321	19763	18269	17690	15780	28986	28093	12794	58728

We are providing the information of vaccination program since the starting of vaccination. Programme in Orangi from month January years 1984 to Aug'2002. The cummulative figures of

vaccination program will confirm the fully immunised children and T.T. vaccination in child bearing age girls and women.

Family Planning Contraceptives:

Family Planning Contraceptives supplied to Orangi clinics: June – Aug'2002.

Total 136 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 65 clinics has taken F.P. supplies 30 clinics has taken both supplies F.P. vaccines. In this quarter 66 clinics has taken F.P. supplies 31 clinics has taken both vaccines and F.P. supply.

F.P. supply through clinic June - Aug' 2002

Month	No. of Clinics	Condom Unit	O.plus Cycle	IUCD C.T/ML	Inj. NOR	Inj. DEPO	TUB	NORP	Total Rs.
June	22	1000	100	10	100	80	-	-	925
July	23	66	90	6	50	50	1	-	810
Aug	21	100	50	8	43	30	2	-	986
Total	66	1106	240	24	193	160	3	-	2721

F.P. supply through TBAs June – Aug' 2002

Month	No. of TBAs	Condom Unit	O.plus Cycle	IUCD C.T/ML	Inj. NOR	Inj. DEPO	TUB	NORP	Total Rs.
June	22	200	10	-	10	10	-	-	278
July	16	-	31	1	30	33	1	-	200
August	24	20	20	1	5	5	1	-	200
Total	65	220	61	2	45	48	2	-	678

We are providing the information of Family Planning Supplies since the starting of Family Planning program in Orangi from June 1985 to Aug'2002. 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 Au'2002. = 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.
6929	827	489245	33476	5398	15282	4911	322	10	101094

Rs. 101094 has been received by OPP-KHASDA Model clinic by the sale of contraceptive to clinics & Dais. This quarter Rs. 3399/- have been received from contraceptive supplies & services.

Significant note about F.P. program

Drop out rate in F.P. program specially in I.U.C.D's Injactable contraceptive is hardly .5% only

5) CLINIC VISITS FOR EXTENSION:

Now total health outlets in Orangi are 864. In this quarter 184 clinics has been visited.

June – Aug' 2002

SUPPLY TO CLINICS June – Aug'2002

Area	No. of Clinic	Old	New	Vaccine	F.P	Vaccine Train.	TBAs Train.
Afridi Colony	6	6	2	2	2	-	-
Aligarh	2	2	-	3	2	-	-
Bismillah	8	8	-	3	2	-	-
Banaras	6	6	-	2	2	-	-
Bijlee Nagar	8	8	2	3	1	-	-
Faqir Colony	8	8	-	2	7	-	-
Frontier Colony	16	16	-	1	8	1	-
Gulshan-e-Ghazi	4	4	-	-	-	-	-
Gulshan-e-Behar	3	3	-	3	3	-	-
Gulshan-e-Zia	2	2	-	-	-	-	-
Mominabad	12	12	-	6	5	-	3
Qasba	18	18	-	3	1	-	-
Sec. 1D	4	4	-	3	1	2	-
Sec. 8	3	3	-	1	1	-	-
Sec. 10	8	8	-	1	4	-	-
Sec. 1-A	2	2	-	2	1	-	-
Sec. 6/E	3	3	-	2	1	-	-
Sec. 7/E	3	3	-	2	1	-	-
Sec. 13	8	8	-	2	2	-	-
Sec.-15	6	6	-	1	3	-	-
Sec. 14	7	7	-	2	-	-	-
Sec. 11	7	7	-	2	5	-	-
Sec.-12/L	3	3	-	1	2	-	-
Tauheed Col.	3	3	-	-	2	-	2
Chisti Nagar	3	3	-	3	2	-	-
Sec. 11 ½	9	3	-	3	3	-	-
Ghaziabad	8	7	1	-	3	-	-
Gulshan-e-Zia	7	5	2	3	-	-	-
Sh. Waliulla Nagar	7	5	2	3	-	-	-
Total Visits	184	180	4	57	66	4	5

In last quarter 10 clinics were visited for supplies information. In this quarter 30 clinics were visited for supplies and information.

OLD CLINICS OF LAST QUARTER SEPT' 2000 TO MAY 2002
TOTAL 225 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	168	930	1849	575 - 345	106	15	-
GREEN STAR F.P.S.M.P	114	630	262	684 - 380	145	-	-
MARI STOP SOCIETY	35	87	300	117 - 32	16	-	17
PASBAN	48	120	224	110	30	1	-
KEY CONTRACP.	22	50	-	120- -	-	-	-

NOTE:

- 1) 30 Clinics has taken supplies only from KHASDA-OPP.
- 2) Total Clinics has taken supplies from KHASDA-OPP and from other agencies also.
- 3) Out of these 225 Clinics 40 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 - Aug'2002.

NOTE:

In last quarter 30 new clinics were contacted for health & F.P. program. In this quarter 30 new clinics were contacted for health & F.P. program and supplies.

NAME OF AGENCIES	TOTAL CLINICS	OP	FL UNITS.	Inj. Nor-Nor. Depo	IUCD C.T. ML	TL
KHASDA-OPP	4	40	130	20 - 35	4	1
GREEN STAR F.P.S.M.P	3	20	-	10- -	10	-
MARI STOP SOCIETY	3	3	50	---	-	3
PASBAN	-	-	-	---	-	-
KEY CONTRACP.	1	-	-	20	-	-

NOTE:

- 1) 2 clinics from these 12 new clinics has taken contraceptives supplies from KHASDA-OPP only.

**6) BENEFICIARIES THROUGH/ TOTAL SUPPLIES FIGURES APPROX.
From Jan'1995 to May 2002**

Family Planning through/supplies & services total figures approx. 70625. Total vaccines supplies total figures approx full immunized children 23353 children and women.

TRAINEESE:

TBA's = 455 TBA's trained.
Vaccinator= 186 Vaccinators are trained.

Family Planning orientation Training through Green Star Family Planning Programme. Total 150 (Lady doctors, Male doctors L.H.V's, Homeopaths).

TABLE OF BENEFISHARIES June to Agu'2002. F.P VACCINES TRAINING.

FP	VACCINES	TRAINING	HEALTH EDUCATION
1200	335	3	401

7) REPRODUCTIVE HEALTH EDUCATION PROGRAM

Reproductive health education in adolescents secondary classes school girls has been held in 3 Orangi schools training is for 12 days.

- i) In Al Faisal School sector 10 Orangi 12 girls students.
- ii) In Ureshia Public School sector 8 Orangi – 20 girls students
- iii) Streamline School at Shah Faisal Chowk sector 16 Orangi – 12 girl students. The training is started in other school of Orangi.

Reproductive health education in adult women target group has been held at KHASDA-OPP client Mrs. Fahmeeda Rafeeqe H.No. 64, Sec. 5-AL Qasba Colony, 9 women completed their training for 16 days training period.

Other RHE meeting was held at KHASDA-OPP trained Dai's residence at Islam Nagar sector 11 Orangi 17 adult women completed the 16 days training.

8) LOAN GIVEN TO THE ORANGI CLINICS, DOCTORS, LHV's, AND TBAs DEC'00 TO FEB'01

No old loans are on record. In last quarter Mr. Shamsha of medical store in Islamia Colony no. 2 got loan of Rs. 10,000/- from OCT through KHASDA-OPP. In last quarter L.H.V. Aiasha of "Aiasha Clinics" in sector 12 Orangi got loan of Rs. 10,000 from OCT through KHASDA-OPP. Recovery is regular.

9) IMPACT & RESULT OF COMPARATIVE SURVEY OF F.P. PROGRAM.

Impact and result of comparative survey of Family Planning Program.

- i) In 1000 house holds of project area over whelming majority about 91% has got awareness of Family Planning.

However, in 1000 house holds of non project area only 61% of house holds has got any knowledge about F.P.
- ii) In project area the level about the contraceptive and types of F.P. methods are quite high than to the non project area. The difference in the levels of knowledge clearly indicates that KHASDA-OPP project has been successful in creating Family Planning awareness and adopters among the communities.
- iii) In the 1000 household of project area, about 66 percent reported practicing F.P. The CPR (the number of currently married women who are using family plan method between the age of 15 to 49) for the project area according to the study finding is 66 percent.

This is higher then the CPR rate for Pakistan, 18 percent (SDP 1999). According to the social development in Pakistan Annual Review 2000 use of family planning is 17 percent (with urban at 28 percent and rural at 12 percent).

In comparison only 12 percent of the 1000 households in non project area were practicing F.P. in the CPR (the number of currently married women who are using F.P. method between the age 15 yrs to 49 yrs.) for the non project area according to the study finding was only 12 percent.

In project area 1000 households out of 66% I.U.C.D. 38% pills 24% injections 23 of were the most common F.P. methods used followed by condoms 9% and withdrawal 4%.

In the non project area 1000 households 12% currently practicing F.P. pills was the most popular method. This was followed by I.U.C.D., injections and condoms.

- iv) From project area 69% discussed the method of using F.P. with others. In non project area households 12% very limited F.P. discussion positive and very encouraging.

This shows the impact of KHASDA-OPP F.P. community participation oriented program approach and methodology.

10) REPLICATION OUTSIDE ORANGI: JUNE TO AUG'2002

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:

KHASDA-OPP Helath & F.P. program has been replicated in 15 Katchi Abadis of Karachi as follows:
1) Welfare Colony 2) Yousuf Siddiq and Rahim Goth 3) Rehmanabad 4) Islamia Colony no. 1 5) Islamia Colony no. 2 6) Shahrsool 7) Baloch colony 8) Goharabad 9) Pirbukhari Colony 10) Bilawalshah Noorani Goth 11) Rajput Colony Gulshan-e-Iqbal 12) Manzoor Colony 13) Rehman Colony 14) Mawaj Goth Baldia Colony 15) Sultanabad Manghopir Road.

In last quarter 27 clinics are visited 14 clinics has taken F.P. supplies and 3 clinics has been taken vaccines supply. 13 dais has been taken F.P. supplies. 2 dais trained vaccinators also has taken vaccines supplies. 3 dais brought 3 I.U.C.D. cases.

In this quarter 22 clinics were visited 13 clinics has taken F.P. supplies. 5 clinics has taken vaccines supplies. 15 dais has been taken F.P. supplies. 3 dais brought Tubaligation case.

11) KHASDA-OPP EXECUTIVE BOARD MEETING (April, May June 2002).

KHASDA-OPP quarterly board meeting for the month of April, May, June'2002 was held on 30th July 2002. Program was monitored by the members secretary KHASDA reported in the meeting that KHASDA is in need of 'An Evaluation Report' of its program by a professional expert for which fees and publication at least Rs. 400,000/- are required. KHASDA-OPP new program of reproductive health education in adolescent girls and women target groups in Orangi is continuing.

It can also be started in male adolescent boys students and youth and male target groups if KHASDA gets financial assistance for this program.

KHASDA-OPP is in badely need of two new vehicles, one Suzuki Jeep & one Suzuki Highroof.

Dr. Shamim Z. Khan informed board members that contact and negociation are continued with NATPOW, Islamabad and NATPOW, Karachi.

12) SEMINARS AND WORKSHOPS:

Director KHASDA-OPP has attended the following seminars and workshop:

- 1) NGO resource cant "strengthening civil society for how citizens make a difference on international perspective. Dr. Kum area Naidoo lectures on 6th June 2002.
- 2) Dialogue for development form family health program on warked populatin day in All Pakistan F.P. Associate (APFP) KHASDA-OPP Health section participated on 12th July 2002.
- 3) ON world population day PAUHNA held a ceremony of launching ceremony of its case study documents "Coverage to Challenging and Change" on 6th August 2002.

13) VISITORS:

The following visitors visited KHASDA-OPP and they were briefed about the Health F.P. program and field visit.

- 1) Miss. Rabia Asif Zaidi from NCC Lahore visited on 6th June 2002.
- 2) Mr. Khadim Hussain from NGO resource center – Young Development Professional Program Shanghar Sindh visited on 15th June 2002.
- 3) Sy. Muhashir Ali senior research demorghaphes from Pakistan Institute of Development Economy, Islamabad visited on 21st June 2002.
- 4) Prof. Mr. Aijaz Quereshi RGM of NRSP with Dr. Najma and one lady visited 13th Aug'2002.
- 5) Mr. Amir Rana and Mrs. Hina Shahid and Ms. Tasleem from SAP, Lahore visited on 16th Aug'2002.
- 6) Delegation from social development foundation govt. of Sindh Ms. Islah Hasan, Mr. Jaffer and Mr. Mohammad visited on 28th Aug'2002.

14.1) Budget and Expenditure

KHASDA RECEIPTS	BUDGET 2002-2003	ACTUALS Jun-Aug'02
ORANGI PILOT PROJECT	1,000,000	500,000
MEMBERSHIP FEE	1000	0
TRANSPORT	500	0
MEDICAL FEE	19500	2,835
TRAINING FEE		270
PROF. ON INVEST.	24000	0
TOTAL	1,045,000	503,105

EXPENDITURE	2002-2003	Jul-Aug'02
DIRECTOR/DR SZK	167,415	24,595
MANAGER /AYESHA	71,203	11,403
LHVS- SHAGUFTA	64,462	10,330
LHVS-SHAGUFA	64,462	10,330
SO/ANJUMAN	69,801	11,181
DRIVERS-2	102,598	16,516
SUBSTITUTE	24,000	0
POL JEEP/VAN	78,000	15,577
S&R-JEEP/VAN	45,000	4,145
MEDICAL ITEM	20,000	-16
TRAINING/WORKSHOP	50,000	3,230
MEETING	6,000	530
CONTRACEPTIVES	20,000	-948
EOBI	9,000	1,464
PUBLICATION	70,000	100
STATIONER/POST/PHOTOST	20,000	2,271
EVALUATION	70,000	0
MISC	5,359	0
MAINTENANCE	15,000	26,775
ELECTRICITY AND GAS	15,600	0
DEARNESS ALLOWANCE	18,000	4,600
EDUCATION ALLOWANCE	9,600	0
CAPITAL EXPENDITURE	0	0
AUDIO VISUAL	5,000	319
TELEPHONE/FAX	7,500	0
FORUM	10,000	0
AUDIT FEES	7,000	0
TOTAL	1,045,000	142,402

14.2. Receipt, Expenditure and Asset – Audited Figures (in Rupees 1989-2001)

Year	Receipt (in Rs)	Expenditure (in Rs)	Assets (in Rs)
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
1999-2000	716092	669932	403187
2000-2001	565000	729424	463763

**Orangi Pilot Project –Orangi Charitable Trust
Micro credit program**

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1. INTRODUCTION:

The micro credit programme was started 1987 in Orangi, a low income settlement of over 1 million population.

OPP discovered that this growing settlement of Orangi was full of the enterprising spirit. The most impressive demonstration of the spirit of enterprise is the creation of employment everywhere in the lanes: inside the homes there are around twenty thousand family units, shops, workshops, peddlers and vendors. In response to the dual challenge of inflation and recession, the residents have invented working family, modifying homes into workshops, promoting the women from more dependents to economic partners and wage earners, abandoning the dominant partial pattern with surprising speed.

OPP research revealed two significant factors: first there was unlimited demand for products and services of these family units. Secondly, the family units were extremely competitive (on account of very low overheads, and very cheap and docile labour). The working family units of Orangi were completely integrated with the main Karachi markets. In fact, many units are supplying goods to famous firms, who just put their labels and make big profits. What is required is to support their initiatives. Research further revealed that the production and employment in the urban as well rural areas could easily be increased provided the credit is accessible, as there was no shortage of market demand or productive labour. But they could not get credit at reasonable rate, because banks were inaccessible to them. The lack of bank credit forced them to buy raw materials at exorbitant prices while they had to sell their products at depressed prices and forego expansion.

1.2 OBJECTIVE:

In 1987 OCT was registered to support people's efforts in their economic development and peasant proprietors by providing credit. The objective of the program is to make the credit accessible to existing micro enterprise units at market rate of interest to increase production & generate employment.

1.3 THE BASIC PRINCIPLES:

1. Loan to be given to existing family enterprises.

OPP-OCT supports people's initiatives. Support is provided to those who are involved in manufacturing and trading to enhance their production or sales. So the OCT credit programme is not for the poorest of the poor. It has been proved that increase in production generates employment in the neighborhood. Thus the poor are absorbed in the enhanced economic growth. The survey showed that the credit of Rs. 5760 in the manufacturing units create one employment for the poor.

2. Credit is not available to set-up new business.

Successful business, whatever is the scale, requires

- a) Business management skill
- b) Skill to produce/sale goods

- c) Marketing skills
- d) Finances & its management

If the finances are made available to those who do not have managerial capacity, skills or marketing the programme would not be sustained.

3. Credit to be provided without collateral. Personal guarantee is required from the neighbourhood as social collateral.
4. Credit to be given at bank rate of interest.
5. OPP would borrow from Pakistani banks instead of depending on foreign funds.
6. OPP is neither the custodian of depositors nor profit makers for share holder.
7. Saving component is not the part of the credit programme. The ongoing small enterprises had been set-up by the entrepreneurs with their own savings and they keep on expanding their business by further investment through savings/profits. In addition in the low income settlements in Pakistan, especially in the Urban community, there is a traditional saving system known as "BISI" system (Chit fund) is very effective, in which Twenty or Thirty men & Women formed a committee and every members pay a certain amount and the total amount is utilized by one member and it continues till the last member.
8. The operational cost of the institution to be kept very low to make the institution sustainable.
9. Nothing is kept secret. The bad debt loan and write off amount are mentioned in the quarterly report which is available to the community, NGOs and donors.

1.4 METHODOLOGY:

Loan process at present (2000 onwards) is an improved version of what we adopted in 1987-1992, 1992-1995 and 1995-2000. We keep on evaluating the method, identifying the weaknesses and rectifying it.

1.4.1 Loan thru social organizer: (1987 – 1992)

Orangi, a settlement of over 1 million population, has been divided into four zones, one social organizer / field supervisor is made responsible for each zone.

Field supervisor used to make quick survey of Orangi to look at people's involvement in trading and manufacturing, OCT selected some of them and offered financial support in terms of Credit for expansion of their business. Loans were issued by the program Director on Supervisor's recommendation.

1.4.2 Loan thru extension agent: (1993 – 1995)

In 1992 enormous demand for Credit was created. To meet the enormous demand there were two options. Firstly through hiring more staffs which would definitely increase the operational cost of the institution. Secondly by identifying the volunteers as an extension agent for loan appraisal to meet the demand with a nominal payment of Rs. 1000 per month.

Second option, extension of program through extension agents, was adopted which proved cost effective and rapid growth.

1.4.3 Loan thru good borrowers: (1996 – 1999)

In 1995 the program was reviewed. Each and every loan was evaluated. It was found that a few loans were wrongly selected on recommendation of extension agents on the basis of nepotism and self gain. Therefore the role assigned to extension agents was withdrawn and the responsibility assigned to extension agents was shifted to good borrowers. Good borrowers are those who paid the money regularly on time, utilized the loan amount properly and expanded their business 720 borrowers out of total 6000 borrowers were identified. Series of meetings were held in a group of 30 – 35 good borrowers. They were offered to identify and recommend 2 borrowers at a time in their neighborhood with full responsibility of recovery of loan on time. In the beginning they were reluctant and response was limited. In the 3rd quarter of 1996 the tide began to turn and extension of loan through good borrowers improved the quality of loan and recovery.

1.4.4 Reverification by recovery officer an additional check: (1999 Onwards)

Besides recommendation from good borrowers and field verification by the supervisor, one more step has been included i.e., re-verification by the recovery officer before finalizing the loan application in the loan committee to ensure the loan to be risk free.

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 2002 Rs. 163.34 million was loaned to 8615 units. Of these 7295 have made full payment amounting to Rs. 134.2 million. 1320 accounts are open. Total repayment is Rs. 142.47 million, and recoverable balance is Rs. 208.75 million. Rs. 28.82 million was received as markup.

TABLE 1:
LOANS RECOVERY & MARKUP- SEPTEMBER 87 TO AUG 2002

YEAR	Sep. 87 to Aug 02 OPP – OCT	Sep. 00 to Aug 02 OPP – MCT	TOTAL
1.Total Loan (Rs)	157,702,901	5,646,950	163,349,851
2.Unit Accounts	8,024	591	8,615
3.Closed Accounts	7,036	259	7,295
4.Repaid Closed Principal Rs	131,776,587	2,439,950	134,216,537
5.Open Accounts	988	332	1320
6. Repaid Open Principal (Rs)	7,335,725	1,101,821	8,437,546
7. Total Repaid			
*(Open+Closed) (Rs)	138,932,312	3,541,771	142,474,083
8. Balance (Rs)	18,770,598	2,105,179	20,875,777
9.Paid Markup (Rs)	28,286,547	542,678	28,829,225

10. Bad Debt Principal (Rs)	12,036,355	6,184	12,042,539
11. Bad Debt Markup (Rs)	2,409,648	62	2,409,710
12. Bad Debt Units	1,696	3	1,699

2. REPLICATION OF MICRO CREDIT PROGRAM

Strengthening of CBOs and NGOs, training and core funding support has been provided to NGOs/CBOs for replication of the Micro Enterprise Credit Programme. Training and guidance has been provided to 20 CBOs/NGOs and core funding support has been provided to 6 CBO's based in 6 cities, two more CBO's based in 2 cities have been selected for support.

Three types of support are provided to strengthen CBOs/NGOs:

- a) Training/Guidance
- b) Core funding support
- c) Line of Credit

2.1 Training/Guidance:

The training process begins with:

- i) 3 days orientation training: On request from an NGO/CBO, who either wants to replicate the credit program or is already managing a similar program, a 3 day orientation training is provided. On an average 4-5 members of the NGO/CBO participate.

Guidance is provided on the concept and methodology of the programme i.e. to provide credit:

- to existing micro enterprises
- at bank rate of interest, without any subsidy
- without any collateral, with just personal guarantee of two neighboring entrepreneurs.
- Of amount ranging between Rs. 2000 – Rs. 50,000 Average credit amount comes to Rs. 15,000

Methodology of the work is explained and training guidance is provided on:

- Sample survey, of the project area, to find out the number and nature of existing micro enterprise.
- Investigation of the managerial, financial, production and marketing capacity of NGOs/CBOs.
- Selection to begin with, of 6-10 micro enterprises with credit needs ranging from Rs. 5000 –Rs. 10,000. The selection criteria is, those units in which a) marketing is ensured b) current margin of profit ensures repayment c) there is capacity for increasing production.
- Procedure of loan and disbursement.
- Account keeping and banking (organisations, individual borrowers, their ledgers and monthly printouts)
- Documentation and monitoring (report writing, data collection, preparation of case studies and profiles)
- Review of program (analysis and setting of direction)

- ii) **One week practical training:** When NGO/CBO selects 6-10 micro enterprise units in their area, they come to the credit program for line of credit. Two members of the organisation spend a week receiving practical training on the methodology. Line of credit is provided by OPP-OCT.
- iii) **On site training/guidance:** Two to three months after the 1st batch of units are provided credit, the credit program team member visits on site for 2-3 days. Work is reviewed, training is provided as needed. Twice a year visit by credit program member continues.
- iv) **Training/Guidance:** Twice a year NGO/CBO members visit, for review and guidance. This process continues on a regular basis.

However, in case of problem in management and direction of work, number of on site visits and visits by NGO/CBOs to credit program increases.

In addition guidance on organisational structure, management, finances, and program direction continues with increasing interaction.

2.2 Core funding support:

The NGOs/CBOs needed an average of Rs. 60,000 annually as core funding. The amount needed was small so more organisations were supported. Initially it was understood that a minimum of Rs. 1,00,000/- would be needed as core funding for one organisation. However, the amount needed has been small. This has enabled continuation of support to the same organisation for more than one year as well as to new CBOs/NGOs. This support has been provided by OPP-RTI thru Cordaid budget.

2.3 Line of Credit:

Trained NGO/CBO have been provided line of credit to support the microenterprises in their own community.

In Sindh 64.49 million Rupees has been given as loan to 1227 units thru 25 CBO/NGOs in 11 cities/villages.

In Punjab 21.86 million Rupees has been given to 1416 units thru 13 NGO/CBOs in 11 cities/villages. (refer also table 3 & 4)

TABLE 2
LOANS, RECOVERY & MARKUP IN ORANGI & OUTSIDE ORANGI
SEP 86 TO AUG 2002

	ORANGI			OUTSIDE ORANGI		G. TOTAL
	OCT	MCT	TOTAL	OCT		
Loans (Rs)	90,700,934	5,646,950	96,347,884	67,001,976		163,349,860
Unit Accounts	4,769	591	5,360	3,255		8,615
Closed Accounts	4,471	259	4,730	2,565		7,295
Open Accounts	298	332	630	690		1,320
Repaid Principal Rs	84,525,233	3,541,771	88,067,004	54,860,589		142,927,593
Balance (Rs)	6,175,701	2,105,179	8,280,880	12,141,387		20,422,267
Markup Paid Rs	17,027,327	542,678	17,570,005	10,847,610		28,417,615

2.4 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. (refer table 5)

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. Credit is continued with their own resources.

3. 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 a year. 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 (refer table 6)

3.1 Reasons for bad debt:

3.1.1 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

There are 759 Discount cases from Sep 1987 till Aug' 2002.

3.1.2 Failure cases:

From Sep 1987 till Aug'2002, the businesses of 551 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 551 cases of failure caused bad debt loss of Rs 5.28 million principal (3.19% of total loan) and Rs 906,153 markup (3.19% of total markup received). Failure cases are 7.01% of total borrowers.

3.1.3 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 392 cases, of which approximately 25 are bullies, 50 swindlers and the rest crooked losers. Being fleeced by so many bullies, swindlers and crooks was partly OCT's own fault. OCT has suffered the biggest loss from the 392 absconder cases, Rs.3.89 million principal (2.61% of total loan), Rs.1,236,581 markup (4.49% of total markup received). Now it is hoped that in future OCT will not fall easily into the clutches of bullies and swindlers.

(refer table 6)

In spite of some slack management bad debt losses have been 7.87% of the total loans. With more alert management, and exclusion of bullies, swindlers and crooks, OCT has further reduced the percentage. However, while dealing with small entrepreneurs, and lending without collateral, losses due to the human condition of failure cannot be eliminated altogether.

4. 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 700). The best of them will be asked to form groups of new applicants under their supervision.
2. OCT's supervisors will now concentrate not only 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 officer's 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.
5. At the same time well tested competent and honest clients are being encouraged to serve as role models, guarantors and mentors.
6. The loan committee has been fully authorised to accept or reject the loan application.

5. PROFILE OF BORROWERS:

OCT has given 8024 loans, 5360 loans in Orangi and 3255 outside. OCT's objective was not simply to alleviate poverty by giving tiny loans to the poorest of the poor. 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 (519), consumer stores(1199) and women work centres (59). Schools and clinics have made improvements with OCT loans(435) and (96). Table 15 gives in alphabetical order the 69 professions to which the 8024 loans were given. These include urban and rural loans and loans to female entrepreneurs.

5.1 The urban enterprises: Products and services:

5.1.1 Manufacturers:

Bakeries(71), Banarsi weavers(148), carpet weavers(11), cosmetic factories(48), die makers(30), embroidery workshops(119), furniture workshops(23), garment factories(220), ice factories(4), industrial homes(6), kitemakers(18), leather works(45), moulding shops(105), paint brush makers(19), printing presses(49), shoe makers(201), steel works(30), thallas-block makers(51), wood works(22), workshops(164). (refer table 7)

5.1.2 Trades & services:

Butchers(54), Clinics(91), cloth shops(175), Cold drink shops(38), consumer stores(1055), crockery shops(34), decorators(44), electric stores(230), junk dealers(21), laundries(4), medical stores(89), packing shops(65), pan shops(116), schools(409), small businesses(671), stationary shops(97), stitching centers(477), studios(7), suppliers(138), taxi-motorcycles(143), thelas-peddlers(318), transporters (27), typing institutes(22), video shops(88), women work centers(59).

The average loan is Rs 19,780.

5.1.3 Rural loans:

Since 1991 till Aug'2002, 1606 rural loans amounting to Rs 36.62 million have helped petty traders, craftsmen, milk sellers, fishermen and farmers.

Average rural loan is Rs. 24,507.

5.1.4 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 18.95 million to 1225 lady entrepreneurs. Loans have been taken for stitching centers(289), consumer stores(161), 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.

(refer table 9)

6. 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. (refer table 10)

6.1 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 700 open 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 38 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.
- 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. DONORS:

OCT received an initial grant of Rs 1.97 million from OPP, of which Rs 1 million 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. (refer table 11)

7.1 The chief donors:

- 1) INFAQ foundation is OCT's chief donor. It has provided so far 35.5 million rupees as revolving fund for loan. (refer table 12)
- 2) The World Bank has provided 8.95 million rupees. (refer table 13)
- 3) CEBEMO has provided 0.5 million rupees. (refer table 14)
- 4) SNPO has provided 5.28 million rupees. (refer table 14)

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 16.62 million
- 2) It has few liabilities.
- 3) All bank loans have been repaid (refer table 15)
- 4) OCT has its own reserved fund amounting to Rs 35.5 million. (refer table 16)

TABLE 3
REPLICATION OF CREDIT PROG. IN SINDH DISTRICT.

S. No.	Name of NGO's / CBO's	OCT		SINDH DISTT.		Total Loan	Open Units	Balance Amount
		Contact Person	Working Area	Starting Year	Total Units			
1	S. A. I. Bhitaj Wel.	Mussrat Hussain	Larkana	1994	4	40,000	0	0
2	Rais Taj / G. Qadir	G. Qadir	Thatta	1993	63	2,900,000	0	0
3	V. W. A. (Tharecha)	Dr. Liaquat Abro	Larkana	1994	7	75,000	0	0
4	Aamir Hussain	Aamir Hussain	Gijjo	1994	9	155,000	0	0
5	Pak Social Welfare	Ghaffar Sherani	Hyderabad	1994	15	133,000	0	0
6	Nojawanian Wel. A.	Fathah Mohd.	Bijari	1998	76	2,793,900	41	1,676,159
7	A. Falah-o-Behbood	Mubashar	Golarchi	1999	70	2,711,000	70	1,542,197
8	Young Star Wel.	Sikandar Ali	Dadu	1997	2	25,000	0	0
9	Sofi S. Inayat	Rafiq Mustafa	Dadu	1996	31	502,900	0	0
10	Bhittai Wel. Asso.	Manzor Mirani	Larkana	1994	31	339,000	0	0
11	Bukhari S. W. Asso.	Salcem Jaisar	Larkana	1993	76	1,052,820	15	240,219
12	Samaj Sudhar	Zulfiqar	Larkana	1993	7	62,000	0	0
13	T.R.D.P.	Dr. Sonu	Tharparker	1997	3	75,000	0	0
14	S.R.S.P.	Sattar	Sanghar	1998	429	8,589,000	242	3,464,965
15	N.R.S.P.	Rasool Bux.	Badin	1996	52	551,000	0	0
16	All Sindh Rind Wel.	Ghafoor Shah	Hyderabad	1991	82	1,390,000	0	0
17	Ittehad Wel. Asso.	Shamsuddin	Dadu	1993	3	25,000	0	0
18	Khuda ki Basti	S. Shahid	Hyderabad	1995	28	492,500	7	100,002
19	Ilyas Group	M. Ilyas	Hyderabad	1993	59	1,080,000	0	0
20	Falah-o-Behbood	Abdul Rehman	Khairpur	1997	1	10,000	0	0
21	Wel Deh Gujthro	Mehboob Shah	Karachi	1996	6	95,700	0	0
22	Anjuman-e-Tajiran	Babu Rahim	Qasba	1997	13	140,000	0	0
23	Sujak Samudi	Yousuf / Ali M.	E. Hyderi	1993	213	11,879,755	4	1,593,360
24	Sehat Samaj Sudhar	Lal Jan	Gadap	1990	41	775,500	0	0
25	Korani Credit Soc.	Arshad Yaqoob	Karachi	1994	19	360,000	6	47,609
27	P.F.F.F.	M. Ali Shah	Lyari	2002	49	388,000	47	332,494
28	L.D.C.	Mukhtar Bhutti	Karachi	2002	4	35,000	4	30,651
				Total	1393	36,676,075	436	9,027,656

TABLE 4
REPLICATION OF CREDIT PROG. IN PUNJAB DISTRICT.

S. No.	Name of NGO's / CBO's	OCT		PUNJAB DISTT.		Total Loan	Open Units	Balance Amount
		Contact Person	Working Area	Starting Year	Total Units			
1	Soan Vellay Dev.	Gulbaz Afaqi	Khushab	1997	285	5,469,000	161	1,651,683
2	A. Islahe Mashra	Ch. Riaz	Harapur	1997	90	1,815,000	1	6,700
3	Sudhar	Fawad Usman	Kusur	1996	40	463,000	0	0
4	Awami Committee	Asif Rasheed	Multan	1997	15	251,000	0	0
5	Omeed	K. Zia Siddiqui	Multan	1997	52	580,000	0	0
6	A. Samaji Behbood	Nazir Ahmed	Faisalabad	1994	277	4,351,500	0	0
7	Y. C. II. R.	Shazia Khan	Lahore	1993	252	3,218,980	0	0
8	O. P. D.	Qurban Raza	Gujranwala	1993	228	3,435,500	0	0
9	Community Dev. C.	A.Shakoor Mirza	Sialkot	1994	106	1,397,000	0	0
10	Boo Ali Sina Wel.	Waseemullah	Muzafagar	1996	13	159,000	0	0
11	A. Falah-o-Behbood	Hameedullah	Rawalpindi	1997	37	415,000	0	0
12	T. Falah-o-Behbood	Zafar Iqbal	Kotli Lohar	1996	28	440,000	0	0
13	Credit Wel. Asso.	Robina Tariq	Rawalpindi	1997	16	250,000	0	0
14	Al-Falah Dev. Org.	Hameedullah	Rawalpindi	2002	101	1,408,000	98	1,060,517
				Total	1540	23,652,980	260	2,718,900

REPLICAION OF CREDIT PROG. IN N.W.F.P. DISTRICT

S. No.	Name of NGO's / CBO's	OCT	N.W.F.P. DISTT.		Total Units	Total Loan	Open Units	Balance Amount
		Contact Person	Working Area	Starting Year				
1	Development Vision	Bukshish Illahi	Taxila	2002	15	100,000	15	100,000

TABLE 5
SETTLEMENT WITH NGO's IN PUNJAB

	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

TABLE 6
TOTAL BAD DEBT CASES SEP 87 TO AUG 2002

Year	86-99	99-00	00-01	01-02	02-03	TOTAL
Total						
Loan (Rs)	130,946,260	12,197,150	2,004,000	11,364,450	6,838,000	163,349,860
Total						
**Units	6,764	452	201	747	451	8,615
Total B.D.						
Principal (Rs)	12,048,355	0	3,579	2,978	0	12,054,912
B.D.Principal						
% Of T. Loan	9.20	0.00	0.18	0.01	0.00	7.37
Markup						
Recovery (Rs)	25,854,512	1,244,915	257,870	974,627	85,691	28,417,615
Total B.D.						
Markup (Rs)	2,409,648	0	56	20	0	2,409,724
B.D.Markup						
% Of T. Markup	9.32	0.00	0.02	0.01	0.00	8.47
B.D. Units						
Total	1,698	0	2	2	0	1,702
B.D. Units						
% Of T. Units	25.10	0.00	1.00	0.00	0.00	19.75

TABLE 7
PROFESSIONS OF BORROWERS - LOANS AND REPAYMENTS SEP 87 TO AUG 2001

PROFESSION CATEGORIES	UNIT ACCTS	LOAN AMT	PRINCIPAL REPAID	MARKUP PAID	TOTAL PAYMENT
Agro Machinery	1	125000	125000	18562	143562
Bazat Bazar	6	67000	10480	1620	12100
Bakeries	83	1233000	1069483	305510	1374993
Banarsi Weavers	150	1990500	1932675	566418	2499093
Bangle Shop	1	10000	3311	689	4000
Bi-Cycle	4	20000	4645	1255	5900
Butchers	62	1219000	1169372	185555	1354927
Cable Network	2	30000	23523	3512	27035
Cap Maker	3	45000	3636	864	4500
Carpet Weavers	11	112500	107088	33009	140097
Chemical Soap	4	40000	28602	4631	33233
Clinics	100	2464400	2297963	478824	2776787
Cloth Shops	213	4044000	3608419	618021	4226440
Cold Drink Shops	49	916000	815123	127591	942714
Computer Centre	3	40000	3492	958	4450
Consumer Stores	1255	18438500	16765881	3227589	19993470
Cosmetic Factories	48	617600	601210	144716	745926
Crockery Shops	41	645000	603751	123084	726835
Cut Piece	2	20000	5130	870	6000
Dairy Cattle	508	11561740	10968316	1980575	12948891
Decorators	48	905000	853361	156846	1010207
Decoration	7	75000	17982	3518	21500
Die Makers	30	467000	457058	118507	575565
Dressing House	1	5000	2024	376	2400
Dry Grass	1	15000	2635	365	3000
Egg Suply	2	25000	25000	2410	27410
Electric store	266	4208100	3841586	887938	4729524
Embroidery workshops	127	1841600	1791265	421504	2212769
Fishery	186	11018215	9456315	2341747	11798062
Fishing	33	334000	53200	9000	62200
Flower Makers	27	367000	355523	81730	437253
Fruit Shop	7	75000	11221	1779	13000
Furniture makers	28	479600	413609	108082	521691
Garment Factories	269	5386700	4720038	878046	5598084
Gas Filling Centers	5	65000	55655	17945	73600
Gift Centre	2	15000	11266	1486	12752
Glass Work	2	20000	6392	1208	7600
Grass Shop	1	10000	1750	650	2400
Hair Dressers	32	367000	302444	68404	370848
Hardware	34	655000	598658	105908	704566
Hotels	90	1260950	1067737	255790	1323527
Ice Factories	6	490000	447509	80560	528069
Ice Shop	1	10000	3024	976	4000
Ice Pop Suply	2	20000	20000	2204	22204
In-House Staff	65	3723026	3529726	621673	4151399

Industrial Homes	8	170000	151710	38793	190503
Jewellers	22	333000	268340	44336	312676
Junk Dealers	31	417000	350567	71239	421806
Kaj / Button Shop	1	20000	6434	1566	8000
Kite Makers	20	245200	232261	40341	272602
Laundries	6	55000	38229	8086	46315
Leather Bags / Other	3	25000	19260	2805	22065
Leather Works	52	992500	888866	172341	1061207
Locksmiths	1	5000	5000	3204	8204
Medical Stores	117	2157500	2015582	354032	2369614
Milk Shop	5	45000	22207	3511	25718
Moulding shops	113	1564500	1443208	355780	1798988
Nikil Polish	1	15000	8551	1149	9700
Nurseries	3	57000	57000	12656	69656
Oil Depots	6	95000	86683	16652	103335
Oil Machine	1	2000	1045	155	1200
PCO's	10	125000	62751	7651	70402
Packing shops	71	971000	911793	174640	1086433
Paint Brush makers	20	247500	237960	60082	298042
Pan Shops	144	1626200	1451744	257205	1708949
Paper Bag	2	25000	9523	2477	12000
Paper Cone	6	90000	50935	6792	57727
Paper Decorator	5	60000	49876	7597	57473
Photo State	4	65000	18924	2976	21900
Pillow Maker	1	5000	2670	430	3100
Plumber	1	10000	10000	1029	11029
Poultry Farm	1	5000	0	0	0
Powder Milk - Tea Shop	2	30000	30000	4812	34812
Power Loom	1	10000	8990	1760	10750
Printing Presses	50	849000	818100	211606	1029706
Radio / TV Shop	1	10000	5331	669	6000
Repair Shops	31	545400	491608	92545	584153
Safai Kamai Bank	1	30000	8932	1068	10000
Schools	452	13738981	11401428	1870642	13272070
School Bags	1	30000	3407	1393	4800
Shoemakers	227	3127300	2893668	621288	3514956
Small Business	700	10765380	10632519	2093772	12726291
Spare Parts	62	1294000	1077605	168588	1246193
Stationery Shops	116	1950000	1784029	326568	2110597
Steel Works	35	605000	568299	138458	706757
Stitching Centers	526	7594301	7342759	1847399	9190158
Studios	8	90000	81741	22704	104445
Sun Glasses	1	10000	8854	1146	10000
Suppliers	154	2350500	2172827	470250	2643077
Surgical Centre	1	15000	3917	583	4500
Sweet Shop	2	20000	11179	1936	13115
Taxi Driver	1	15000	4547	1453	6000
Taxi-Motorcycles	158	3156251	2700595	596333	3296928
Tea Store	5	85000	21817	4183	26000

Thallas	55	1294600	1181509	292065	1473574
Thelas	349	2189425	2085830	460296	2546126
Thela Fish	2	10000	4449	851	5300
Thela (Pot - Onion)	2	20000	7721	1879	9600
Tooth Powder makers	3	50000	12684	3060	15744
Toys	1	5000	2878	322	3200
Transporters	32	730000	684376	90392	774768
Typing Institutes	25	669000	536930	239400	776330
Vegetable Shop	10	105000	19070	2830	21900
Video Shops	101	1707000	1535897	314034	1849931
Water & Land Dev	724	20170620	13636468	2111468	15747936
Watch Maker	1	15000	15000	3248	18248
Wholesalers	1	40000	40000	8837	48837
Women Work Centres	59	1127971	1127971	144881	1272852
Wood Workers	24	329800	282833	68761	351594
Workshops	199	3529500	3063900	549533	3613433
Zari	14	95000	16424	4476	20900
Zari Centre	5	35000	8304	2096	10400
TOTAL	8.615	163,349,860	142,927,593	28,417,615	171,345,208

TABLE 8

Table 11. Rural Loans, Recovery and Bad debts
upto 31 Aug 2002

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	6,030,391	571,976	59	8.39	19.09
95-96	3,677,690	130	3,677,690	432,302	44	10.52	30.77
96-97	1,813,000	125	1,813,000	219,600	22	12.07	16.00
97-98	460,000	12	460,000	23,863	2	5.19	16.67
98-99	6,190,550	174	4,749,044	0	0	0.00	0.00
99-00	4,112,650	137	2,335,800	0	0	0.00	0.00
01-02	1,828,500	105	2,090,790	0	0	0.00	0.00
02-03	2,468,000	164	57,175				
Total	36,620,750	1606	29,161,470	1,939,340	200	5.30	12.45

TABLE 9

Loan Recovery Markup And Bad Debts
Female Entrepreneurs - Sep 87 To Aug 2002

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	2,133,356	406,184	44	16.65	29.45
95-96	2,125,230	197	2,096,403	180,219	38	7.97	18.78
96-97	2,139,250	125	2,039,041	145,134	21	6.78	16.80
97-98	2,315,000	113	2,192,149	244,429	21	10.56	18.58
98-99	1,266,000	57	1,209,357	64,793	9	5.06	14.04
99-00	638,500	26	579,996	1,888	1	0.30	3.85
01-02	321,000	13	187,654	0	0	0.00	0.00
02-03	225,000	10	17,994				
TOTAL	18,954,557	1225	18,159,577	2,826,343	320	14.90	26.12

TABLE 10
RATIO OF OPERATIONAL EXPENSES TO LOANS AND MARKUP
SEP 87 TO AUG 2002

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	345,000	1,813,201	525.56	1,240,907	68.43
01-02	12,475,100	1,777,781	14.25	1,089,552	5.62
02-03	2,276,000	358,676	15.75	199,697	55.67
TOTAL	158,722,710	15,652,430	9.86	30,197,062	192.92

TABLE 11
GRANTS AND DONATIONS
SEP 87 TO AUG 2002

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
00-01	422,528	19,584	442,112
TOTAL	8,210,993	56,261,455	64,472,448

TABLE 12
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
2000-01	0	0	0	19,584	19,584
TOTAL	7,426,910	9,117,670	4,364,145	14,623,990	35,532,715

TABLE 13
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

TABLE 14
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
2000-01	0	397,400	397,400
TOTAL	511,925	5,280,165	5,792,090

TABLE 15
LINE OF CREDIT FROM BANKS

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

TABLE 16
RESERVE FUND

FIXED DEPOSITS: APR 1996	
ALLIED BANK (TDR)	3,500,000
NATIONAL BANK (TDR)	5,000,000
SAVING CERTIFICATES	27,000,000
TOTAL	35,500,000

TABLE 17
BUDGET AND ACTUALS OF CURRENT YEAR 2002 - 2003

BUDGET AND ACTUALS 2001-2002

RECEIPT	BUDGET	ACTUALS
	2002-2003	JUL-02 TO AUGUST-02
GRANTS	-	
WOMEN SECTION (INFAQ)	264,524	132,262
SUB TOTAL	264,524	132,262
PROFIT OF INVESTMENT	250,000	105,439
MARKUP	4,200,000	198,913
RECOVERIES FROM LOAN	17,500,000	1,296,614
RECEIVED BAD DEBITS	5,000	
OTHER INCOME	9,248	
SPECIAL ACCOUNTS	121,026	60,518
SALE OF ASSETS		
INCASHMENT OF INVESTMENT	2,074,000	
SUBTOTAL	24,159,274	1,661,484
LOANS		
LOAN FROM RDT		
LOAN FROM OPP		
NATIONAL BANK LOAN	2,000,000	
BANK OF KHYBER LOAN	2,000,000	-
SUBTOTAL	4,000,000	-
GRAND TOTAL	28,423,798	1,793,746

OCT EXPENDITURES BUDGET & ACTUALS 2002-2003

OVERHEADS	BUDGET	ACTUAL
1 STAFF	2002-2003	JULY 02--AUGUST 02
Director /Anwer Rashid	159,426	13,041
Recovery Officer/ Ashfaqe	-	7,201
Accountant/Samina Naeem	80,340	12,824
Asst. Rec. Officer /Javaid Baig	81,597	13,049
L. Manager/Alouddin	91,680	16,698
L. Manager /Rafique Huner	71,553	11,469
L. Manager/Qamar Sultana	63,972	10,201
L. Manager /Haneef Arain	75,048	12,051
L. Manager/ Saeed Khan	62,661	14,046
L. Manager/Ayaz Ahmed	61,983	9,455
Asst.Acc. Officer / Mohd Shabbir	67,944	10,859
Acct. Acc. Officer. /Shezad	56,814	8,624
Comp. Officer/Kehkashan	66,240	10,560
Driver -1/ Mohd Iqbal	48,111	7,680
Driver - 2/Yousuf Siddique	56,079	-
Legal Advi/Shahid Iqbal	18,000	3,000
SUB TOTAL STAFF:	1,061,448	160,758
2. HONORARIUM	65,000	17,400
3.i CONSULTANTS AMAN	-	7,000
ii RECOVERY OFFICER/ASHFAQ	36,000	6,000
iii CONSULTANT ABRAR KHAN	40,800	10,200
iv CONSULT KAMRAN ADIL	8,000	1,700
4. TRAINING	60,000	795
5. TRAVEL ALLOWANCE	20,000	4,422
6. EDUCATION ALLOWANCE	24,000	3,400
7. DEARNESS ALLOWANCE	48,000	6,500
SUBTOTAL	301,800	57,417
8 OPERATIONAL COST		
PRINTING	100,000	725
STATIONARY	8,000	2,694
POSTAGE	15,000	1,488
COMPUTER SUPPLIES	30,000	6,415
COMPUTER MAINTENANCE	10,000	-
TELEPHONE	25,000	11,041
ELECTRICITY	35,000	43,805
LEGAL EXPENSES	20,000	-
MEETING	20,000	2,104
MAINTENANCE	50,000	7,537
AUDIT FEES	18,000	-
BANK CHARGES	30,000	2,977
LOAN AGREEMENT	5,000	(2,250)
POL/VAN 9179	-	-
S&R/VAN 9179	-	-
POL/ HI LEX CB 0843	35,000	7,745
S&R /HI LEX CB 0843	20,000	13,835

TRANSPOTATION	-	5,021
WATER BILL	10,000	
AUDIO VISUAL	15,000	246
REPAIRING (motor cycle)	24,000	6,000
PHOTO COPY	15,000	-
OVER TIME	5,000	848
PENTION	18,000	3,000
OLD AGE BENEFITS	30,000	4,800
POL/ VAN C.k 9178	25,000	3,936
S&R/VAN C.k.9178	15,000	4,996
ASHFAQ POL / VAN 7855	-	2,000
MISCELLANEOUS	5,000	-
BOOKS & JOURNALS	2,000	-
FORUM Dr. Akhter Hameed Khan	70,000	-
INSURANCE for C.K.9178	20,000	
SUBTOTAL	675,000	128,963
TOTAL OVERHEADS	2,038,248	347,138
LOANS	20,000,000	2,276,000
BAD DEBTS (*1)	1,000,000	23,308
DONATION UNITS	15,000	3,186
DONATION OTHERS	25,000	-
DISTRESS LOAN	-	-
CAPITAL EXPENDITURE	100,000	35,290
ADVANCE	-	65,685
SPECIAL ACCOUNT	121,026	20,436
INVESTMENT	-	-
RECEARCH	200,000	300
PUBLICATION	100,000	-
REFUND TO MCT	264,524	-
NATIONAL BANK LOAN	2,000,000	-
BANK OF KHYBER LOAN	2,000,000	-
MARKUP PAYMENT	560,000	-
SUB TOTAL	26,385,550	2,424,205
GRAND TOTAL	28,423,798	2,771,343

Table 18
INCOME, EXPENDITURE, ASSETS & LIABILITIES
AUDITED FIGURES - 1987 - 1998

YEARS	INCOME	EXPENDITURE	ASSETS	LIABILITIES
87-88	1,990,101	162,985	2,012,321	185,204
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		

Orangi Pilot Project Rural Development Trust

(Progress Report to Aug.'02)

Contents

1. Introduction
 - 1.1 Background
 - 1.2 Objective
 - 1.3 Phases
 - 1.3.1 First Phase
 - 1.3.2 Second Phase
 - 1.3.3 Third Phase
 - 1.3.4 Fourth Phase
 - 1.3.5 Fifth Phase

2. Research

Table

- | | |
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| Table 1: | Demonstration Report Phase 1 |
| Table 2: | Financial Progress Report Phase 1 |
| Table 3: | Demonstration Progress Report PHASE 2 |
| Table 4: | Financial Progress Report PHASE 2 |
| Table 5: | Financial Progress Report Phase 3 |
| Table 6: | Financial Progress Report Phase 4 |
| Table 7: | Abstract Demonstration First Phase to Fifth Phase To Aug.'02 |
| Table 8: | Loans & Recovery Abstract First Phase to Fifth Phase TO Aug.'02 |
| Table 9: | OPP-Rural Development Trust Budget & Actual 2002-2003 |

Rural Development Trust

1. Introduction

1.1 Background

Rural Development program was initiated in 1992 in the neighborhood villages of Karachi.

RDT discovered that small farmers are facing problem of scarcity of water, for both irrigation and drinking. In arid zone, water table is going down up to its limit. While in perennial zone, along with shortage of water there is a problem of water logging and salinity. These both kinds of situations are reducing cultivable land year by year. There is lack of information about availability of good quality seeds, fertilizer and pesticides to farmers. Also due to weak financial capacities of small farmers, they have to buy these things by taking loan from money-lender or from supplier on high rates. Small farmers also forced to sell their crop on cheaper price. Due to small production they have less bargaining capacity. Resulting, increasing un-employment in rural areas, forcing more rural-urban migration and burdening more on cities.

RDT initiated Rural Program with introducing innovative technologies like water and land development, animal husbandry, windmills, biogas plant and drip/sprinkler irrigation as 'turn key' operation. These innovative technologies were not accepted by farmers. Because farmers did not consider them as a solution for their priority issues, as well as these were not according to their social, technical and financial capacities, but they accepted use of Farm Yard Manure as the alternate of chemical fertilizer. Because they were already familiar with this. Similarly, loan for water and land development and for buying of seeds, fertilizer and pesticides helped them for a better crop and made them independent from suppliers and money-lenders. RDT now proceeding towards research and demonstration to overcome scarcity of water, on farm water management and alternate crops, increase in income through better water resource management.

1.2 Objective

In Jun. 96, RDT registered to enhance the productivity of peasant proprietors by turning them into commercial producers through technical assistance and credit.

1.3 Phases

RDT went through different phases. Which are as follows;

1.3.1 First Phase (Jan. 93 – Mar. 96)

The main concept was to introduce innovative technologies to farmers to increase their production by taking advantage of big assessable market of Karachi to develop *entrepreneur ship in use value* producers to change them as *commercial producers*. Villages in the periphery of Karachi were selected as target area, which is linked with potential market of Karachi. Innovative technologies were windmill, biogas plant, feed mill and drip irrigation. They have plenty of land, which was uncultivated due to shortage of water, weak financial capacity and they have earning from other sources like live stick and dairy farm. It was assumed that innovative technologies will bring better agriculture production and Karachi market will be available for better returns. This will develop entrepreneur ship in to these farmers.

At the end of the first phase, it was observed that it was not possible to change them in entrepreneur. It is concluded that main cause of failure was due to lack of capacity i.e. social and technical with OPP-RDT.

Table 1

Demonstration Report Phase 1 (Jan. 93 – Mar. 96) to August 2002

S. No	Demo, Name & Location.	Type	Grant	Loan	Repaid		Assets
					Principal	Mark Up	
1	OPP Bia Gas Plant, OPP	R&E	67508	-	-	-	-
2	Bio Gas Shuttering(in stock)	R&E	25713	-	-	-	-
3	Wind Mill(in stock)	R&E	144143	-	-	-	-
4	Feed Mill(in stock)	R&E	38500	-	-	-	-
5	Shariful Hasan(Orangi)	R&E		151671	40240		111431
6	Shaukat(Orangi)	R&E	148500	-	-	-	-
7	Farooq-e-Azam, Karachi.	R&E	113838	-	-	-	-
8	Dost Mohammad (Dildar Goth)	R&E	123980	-	-	-	-
Total Research and Demo 8 Exp			662182	151671	40240	-	111431

Table 2

Financial Progress Report Phase 1 (Jan. 93 – Mar. 96) To August 2002

S. No	Name & Location	Type	Unit	Loan	Repaid		B/Debts	Balance
					Principal	Mark Up		
1	Sakro	WLD	13	275931	174300	-	101631	0
2	Malang Goth	WLD	3	157418	34540	-	122878	0
3	Ali Bux Goth	WLD	3	82500	34300	-	48200	0
4	Aneel Hashmi. Kinjhar Lack	WLD	1	337150	144000	-	0	193150
5	Sain Ghulam Qadir, Pir Putho	WLD	1	110000	110000	-	0	0
6	Ebrahim Eydri.	ANH	2	307055	172114	-	134941	0
7	Dildar Goth	WLD	6	243838	27045	-	216793	0
8	Ali Bux, Gulbai goth	WLD	1	28600	0	-	28600	0

9	M. Shafi Abdullah Goth	WLD	1	44000	44000	-	0	0
10	Allh Bux Baloach, Sakran.	WLD	1	55000	55000	-	0	0
Total			32	1641492	795299	0	653043	193150

1.3.2 Second Phase (Apr. 96 – Sep. 98)

In second phase, experiments and introduction of innovative technologies and selection for honest and competent farmer remained continue to change them as entrepreneur. Also efforts made to work with commercial producers in rural Sind and Punjab. Additionally, farm yard manure (FYM) and alternate crops like paan introduced to farmers.

At the end of this phase it is concluded that innovative technologies are capital intensive and is a slow process to make it acceptable for farmers. Also introduction of paan as alternate crop did not give encouraging results. But FYM was accepted by farmers. Similarly, credit for seeds, fertilizer, pesticides and water and land development showed success as 100% principal recovered. Which showed importance and potential of agro input in terms of credit. In phase-2 NGOs were also identified, which were working for rural development. Additionally, one group of progressive farmers also identified.

Table 3

Demonstration Progress Report PHASE 2 (Apr. 96 – Sep. 98) To August 2002

S. No	Name & Location	Type	Grant	Repaid		Assets
				Principal	Mark up	
1	Junhan Jundejo Dam, Badin.	WLD	115000	-	-	-
2	Saifal, Pir Kas.	WLD	105800	-	-	-
3	Ghazi Goth Drip Irr. Experiment.	WLD	135455	-	-	-
4	Khariabad Drip Irr. Experiment.	WLD	51060	-	-	-
5	Mohammad Khan, 2 Bijari.	WLD	5750	-	-	-
6	Khalid Rahman, Sujjwal.	WLD	57500	-	-	-
Total Research and Demo 6 Exp			470565	0	0	0

Table 4

Financial Progress Report PHASE 2 (Apr. 96 – Sep. 98) To August 2002

S. No	Name & Location	Type	Unit	Loan	Repaid		B/Debts	Balance
					Principal	Mark up		
1	Sakro	WLD	4	517500	517500	-		0
2	Hub	ANH	5	639130	636630	-	258630	2500
3	Rehan Ahmed, Karachi.	ANH	1	10000	10000	-		0
4	SVDP	WLD	5	494500	494500	-	119000	0

5	Pir Patho	WLD	3	368000	368000	-		0
6	Taj Mohammad, Gijjo.	WLD	1	57500	57500	-		0
7	Bijari.	WLD	12	512325	512325	-	2925	0
8	Mohammad Khan	WLD	1	34500	34500	-		0
9	Pyaru Khan	WLD	1	34500	34500	-		0
10	Abdul Majeed	WLD	1	34500	34500	-		0
11	Sarfraz, Ghazi Goth	WLD	1	57500	57500	-		0
12	Imam Bux Group.	WLD	4	690000	574000	-		116000
13	Chak 5, Group Rie, Golarchi.	WLD	1	57500	57500	-	4500	0
14	Nazar Mohammad 2, Winder.	WLD	1	345000	0	-	3750	345000
15	SRSP Group 1, Ahmedabad.	WLD	1	172500	172500	-		0
16	Shafi Mohammad, Dhabeji.	WLD	1	46000	46000	-	41000	0
17	Ghulam Mhd., Goongo, Surjani.	WLD	1	34500	34500	-	33000	0
18	Anell Hashmi 2, Kinjhar.	WLD	1	40250	0	-		40250
19	M. Zaan, Mol.	WLD	1	136741	136741	-	116741	0
20	Orangi.	ANH	3	117300	117300	-	50100	0
21	DR. Yusuf.. Mirprkhas.	WLD	1	57500	0	-		57500
22	Aarb Goth.	ANH	2	143750	143750	-	93750	0
23	Gulbad Khan, Kohat.	WLD	1	57500	57500	-	44500	0
24	Abdur Rehman, Gadap.	WLD	1	230000	230000	-		0
25	Salahuddin, Dildar Goth.	WLD	1	11500	11500	-	6500	0
26	Baqar Shah, Ebrahim Hydri.	ANH	1	143525	143525	-	95033	0
27	Yuus, Kharabad.	WLD	1	34500	34500	-		0
	TOTAL		57	5078021	4516771	0	869429	561250

13.3 Third phase (Oct.98 – Nov. 2000)

In phase 3, more focus was given on credit for;

- buying seeds, fertilizer, pesticides to avoid high mark up of money lender and high cost from supplier.
- on farm water management, for example lining of water channel or laying of pipe for irrigation.
- water and land development.

Also experimentation continued at lesser extent and did not give encouraging results.

It is concluded that agro input in terms of credit have more potentials. RDT have lack of technical skill to modify innovative technologies as per acceptable for farmers. It is also concluded that recovery had been issue due to lack of management capacity, which needs to be improved.

Table 5

Financial Progress Report Phase 3 (Oct. – Nov.2000) To Aug. 2002

S. No	Name & Location	Type	Total Units	Total Amount (Rs.)	Repaid		Bad debts (Rs.)	Balance (Rs.)
					Principal (Rs.)	Mark up (Rs.)		
1	CHAK5, GRP 2&3	WLD	23	793000	730000			63000
2	AFB, CHAK5, SEM NALA	WLD	1	75000	0			75000
3	BIJARI		32	734200	561000			173200
4	CHAK36		9	120000	120000		14000	0
5	ANEEL HASHMI-3, KINJHAR	WLD	1	121000	0	-		121000
6	JUMBO GRASS DEMOS	R&D	1	47500	31540	-		15960
7	SAIBAN, WINDMILL, KOTRI	R&D	1	78800	78800	-		0
8	IMAM BUX GRP, EMERGENCY	WLD	1	200000	0	-		200000
TOTAL			69	2169500	1521340	0	14000	648160

1.3.4 Fourth Phase (June2000 – upto Aug.)

On the basis of the lessons learnt from first phase to third phase. OPP-RDT improved the credit methodology and selection and focused only on credit for agro input. OPP-RDT identified CBOs, provided training which enabled them for better selection and recoveries. Credit has been given for infrastructure development like lining of irrigation channel and water resource development. In the end of fourth phase, OPP-RDT has become a viable institution for rural development.

Table 6**Financial Progress Report Phase 4 (June 2000 – upto Aug.)**

S. No	Name & Location	Total Units	Total Amount (Rs.)	Recovery		Bed Debt (Rs.)	Balance (Rs.)
				Principal (Rs.)	Mark up (Rs.)		
1	Ghulam Qadir Grp, Pir Putto	61	305,0000	1,050,000	229,865	Nil	2,000,000
2	SRSP, Sanghar	227	4625,000	4,241,715	5,153	Nil	383,285
3	SSISS, Daddu	20	458,500	458,500	58,210	11,079	Nil
4	AIM, Harun Pur	43	1050,000	190,612	76,104	Nil	859,388
5	SVDP, Khoshab	16	280,000	6,178	1,322	Nil	273,822
6	IKKSWA, Kohistan	5	250,000	Nil	Nil	Nil	250,000
Table		372	9,713,500	5,947,005	370,654	11,079	3,766,495

1.3.5 Fifth Phase

Interventions continued on the same focus and with same strategy as phase 4. Credit for agro input continued. Also credit for infrastructure was provided to farmers.

Now RDT is exploring possibility for technical input for infrastructure development like irrigation channel, land leveling and water resource development.

2. Research

OPP-RDT is now conducting research for new interventions. These interventions are related to scarcity of water and water resource management. A visit has been made to Soan Valley Development Project (SVDP) in Khoshab, a rain fed area. This valley is facing problem of shortage of water. Ground water is depleting due to;

- Less rain falls since few years.
- Farmers are producing cash crops specially collie flower, which needs bulk amount of water for irrigation.
- Deforestation for commercial and fuel purposes, resulting less rain falls.

Shortage of water is on such extent that villagers are buying water for even daily consumption. Research on the following are being undertaken;

Check Dam

To deal with issue of shortage of water in Soan Valley, this is an immediate need to recharge aquifers and storage of water. Discussions with community and experts indicated check dams as most suitable and low cost option for this purpose. Research is in progress for a low cost and durable design of check dam.

On farm water management

In both perennial and rain fed areas, a bulk amount of water waste due to unlined pattern of irrigation system on farm. This water can be conserve and use to irrigate more land. Due to weak financial capacity and lack of technical knowledge farmers are reluctant to carry out on farm water management. OPP-RDT is willing to find out low cost and low tech options for on farm water management. This includes lining of farm channels, use of different pipes and technologies like sprinkler.

Irrigation Channels

In perennial areas, unlined canal and tributaries are causing water logging salinity due to seepage of water. This lose also creating shortage of water at the tale end. Lining of irrigation channels have dual affects as prevention from water logging and salinity and reduction in wastage of water due to seepage. OPP-RDT is being making effort to find out options for low cost and low tech designs of irrigation channels.

Availability of quality seeds

Farmers are facing problem related to availability of quality seeds. In market lower quality seeds mix with high quality seeds are available on high quality seeds rate. It needs to identified suppliers/institutions where high quality seeds available and to develop linkage between farmers and supplier/institutions to ensure availability of high quality seeds.

Alternate Crops

Mostly farmers engaged in producing cash crops as these crops give better returns. These crops need bulk amount of water for irrigation. There is a need to introduce alternate crops, which can give same/better income with lesser use of water.

Market Research

Unstable market is a major issue for farmers. It needs a market research to understand the market mechanism and to identified the crops which have continues demand and stable market rates.

Drinking water

It is observed that in rain fed areas, the enormous depletion of water is not only generates shortage of irrigation but also of drinking water as well. Similarly, drinking water is also problem for the perennial areas where canal closes from tow to 5 months. It needs storage of water for the time period of canal closure. Pond was traditional way to store water in the past. Later concrete tanks introduced as reservoirs. These tanks ca ensure more hygienic conditions but high cost. OPP-RDT is trying out to find options for tank reservoir/pond by considering hygiene, low cost and low tech factors appropriate for local conditions.

Table 7

**Abstract Demonstration
First Phase to Fifth Phase To Aug.'02**

S. No	Phase	Total Demo	Amount (Rs.)
1	First	8	813,853
2	Second	6	470,565
3	Third	Nil	Nil
4	Fourth	Nil	Nil
5	Fifth	Nil	Nil
Total		14	1,284,418

Table 8

Laons & Recovery Abstract First Phase to Fifth Phase TO Aug.'02

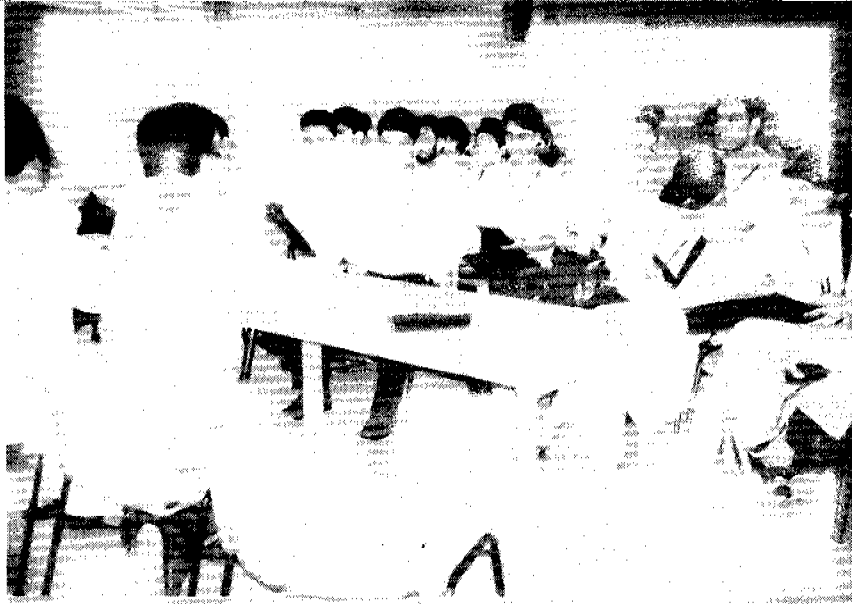
S. No	Phase	Total Units	Total Amount (Rs.)	Recovery		Bed Debt (Rs.)	Balance (Rs.)
				Principal (Rs.)	Mark Up (Rs.)		
1	First	32	1,641,492	795,299	0	653,043	193,150
2	Second	57	5,078,021	4,516,771	0	869,429	561,250
3	Third	69	2,169,500	1,521,340	0	14,000	648,160
4	Fourth	372	9,713,500	5,947,005	370,654	11,079	3,766,495
Table		530	18,602,513	1,278,045	370,654	1,547,551	5,169,055

Table 9**Budget & Actual 2002-2003**

Items	Budget 2002-2003	Actual Jul.'02-Aug.'02
Receipts		
Grant OPP	450,000	225,000
RECOVERY	5,000,000	58,189
MARKUP	500,000	24,621
ADVANCE TO OCT	-	104,997
Total Receipts	5,950,000	412,807
Expenditures		
A. Salaries		
J. Director/ Ashfaq	93,408	10,561
Mr. Rasheed Khatri	122,976	-
Mr. wajihuddin Ansari	71,808	11,299
Driver/Rahim	50,736	8,017
Driver/Shamim	50,736	8,017
Accounts/Samina	12,000	2,000
Special Allowance/Qamar sultana	6,000	500
Dearness Edu. Allowance	15,000	1,750
Edu. Allowance	9,600	1,400
SUB TOTAL	432,264	43,544
OPERATIONAL COST		
Printing	3,000	363
Stationary	2,000	-
Telephone	-	-
Bank Charges	30,000	-
Postage	1,000	(7)
Audit Fees	9,000	-
Photo copying	1,000	-
Documentation	2,000	-
Quarterly Progress Reports	-	-
Advance	-	3,000
Touring & Entertainment	10,000	2,635
D. OVERTIME	2,000	-
Pol Jeep	-	-
S&R Jeep	-	-
POL SUZUKI HIROOF	28,000	6,100
S/R. POL SUZUKI HIROOF	15,000	13,270
Ins./Taxes/Token	40,000	-
Misc.	3,736	-

SUB TOTAL	146,736	25,361
TOTAL OVERHEADS	579,000	68,905
B/DEBTS	200,000	-
DONATION	1,000	-
Advance/KHASDA	-	-
ADVANCE RAHEEM	-	-
F.Capital Exp.	10,000	-
ADVANCE TO OCT	-	-
LOAN	5,160,000	250,000
SUB TOTAL	5,371,000	250,000
GRAND TOTAL	5,950,000	318,905

VISITORS/TRAINING GROUPS



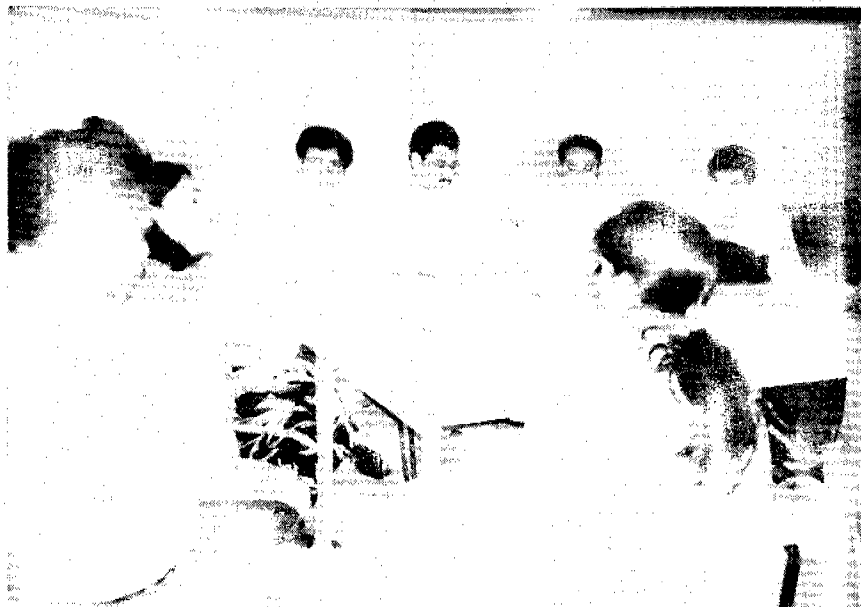
A visit of 35 students from all over Pakistan organized by KZR.



Members of SAP Lahore being briefed on OPP Concepts and Programs.



Mr. Ghulam Kibria delivering a lecture on "Causes of Pakistan's Economic and social decline."



A group from CARITAS Karachi gets a briefing on OPP's Credit Program.



Team members of NRSP Turbat on a 2 days orientation training.



Group from CIP Peshawar consisting of govt./NGO officials and U.C Nazim on a 2 days training in Sanitation Program.

YOUTH TRAINING PROGRAM

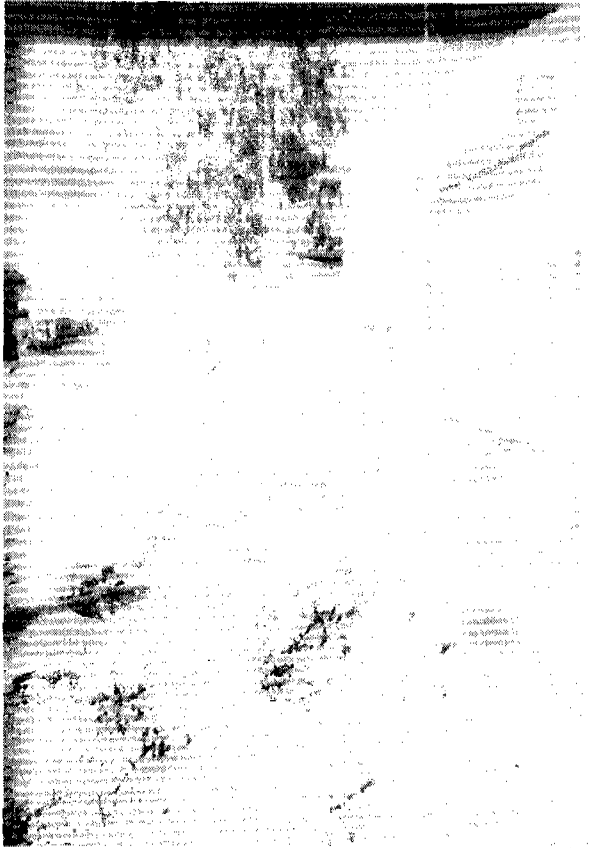


Site survey is being compiled at the office.

Monthly review of students work.

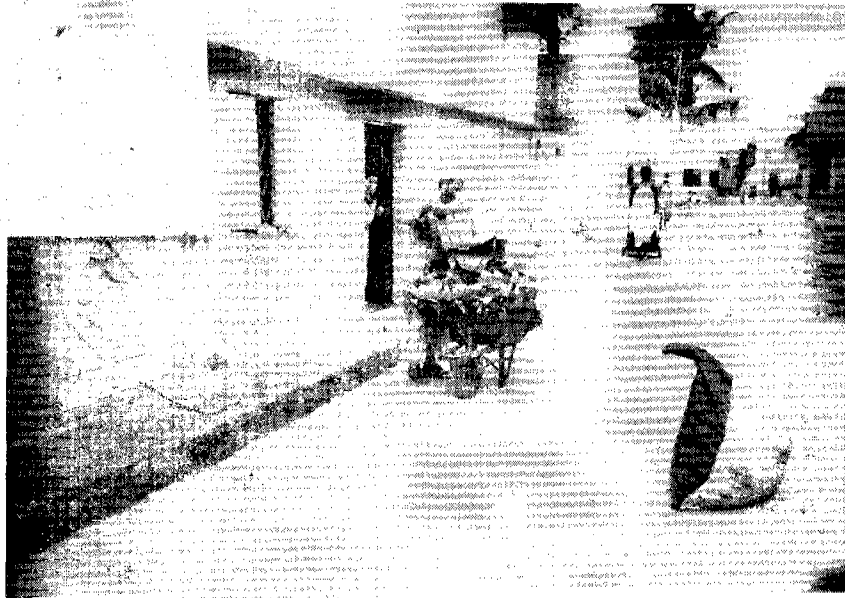


LOW COST SANITATION - WORK IN ORANGI



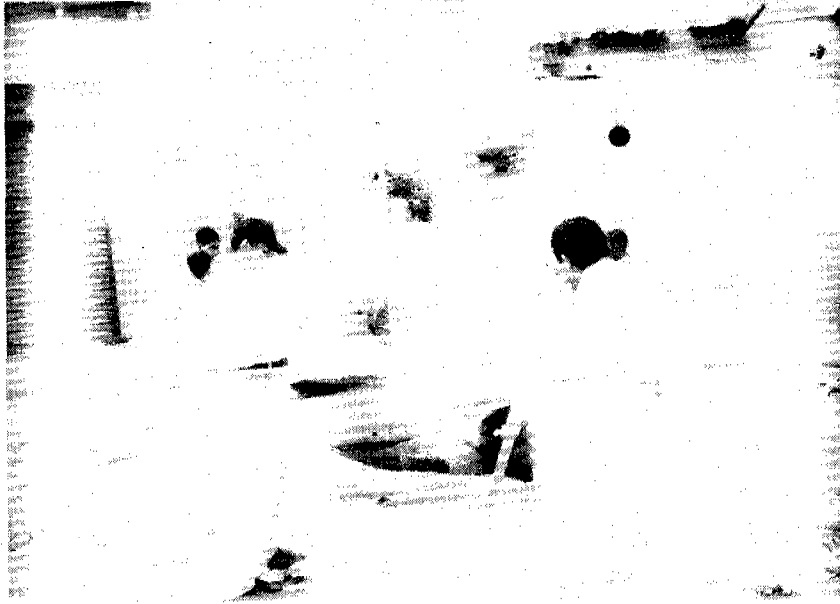
OPP-RTI members assist the Nazim of UC in supervising external sewerage work.

Documentation is being carried out on various self help initiatives in Solid Waste Management.

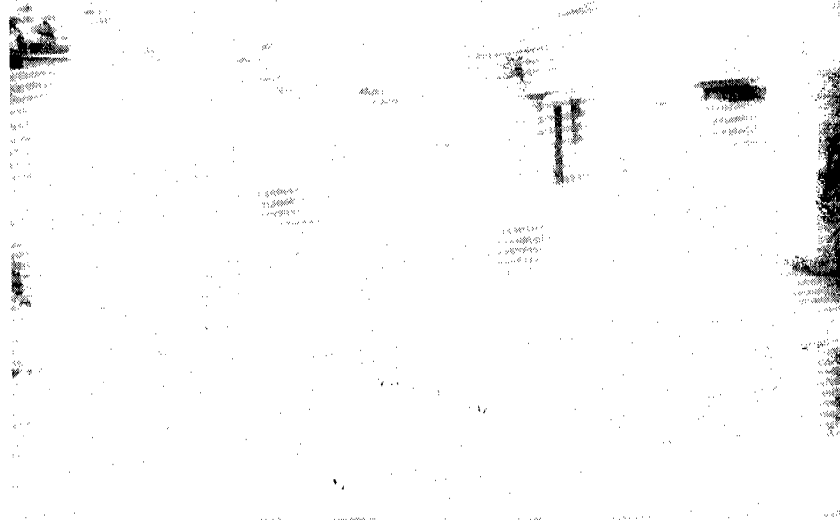


UC-6 has acquired a manual sewer cleaning machine, its demonstration is awaited.

NALA DEVELOPMENT INTO BOX TRUNK – IN AND OUTSIDE ORANGI



Level survey of Hanifabad nala Orangi is under taken before the start of work.

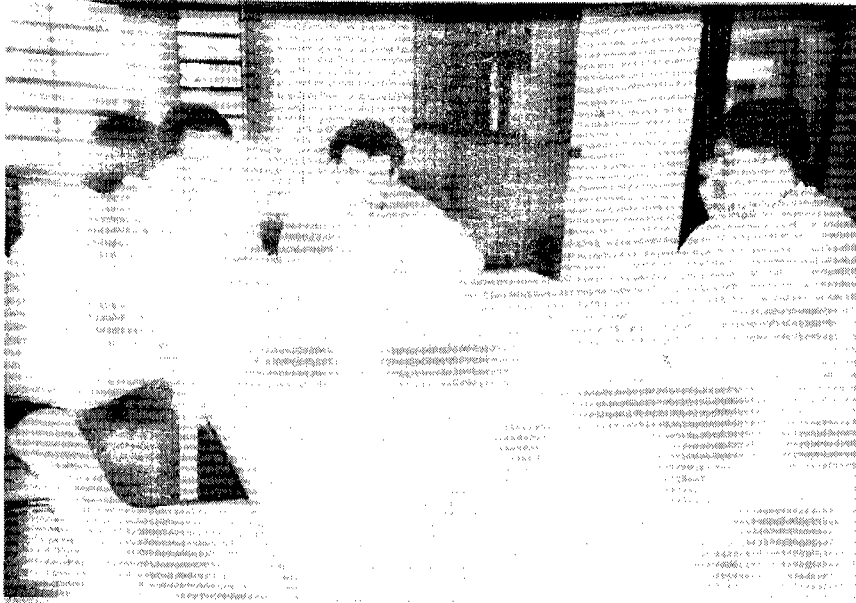


Ghaziabad drain Orangi, after completion.



Work on Manzoor Colony drain (65 ft span) being monitored by OPP-RTI.

REPLICATION THRU UNION COUNCILS



Nazim and Councilors of UC-8 Site Town being briefed about UC Plan Book and OPP's Concept of Development.



Relationship of the Devolution Plan to the OPP model is being presented to Councilors and Nazim of UC-5 Malir Town.



Development works undertaken by UC-6 Orangi, on site discussion with Nazim and Councilors.

REPLICATION IN KARACHI WITH CBOs



Fortnightly review meeting at SAIBAN's site office in Khuda Ki Basti to streamline on site work and its documentation.

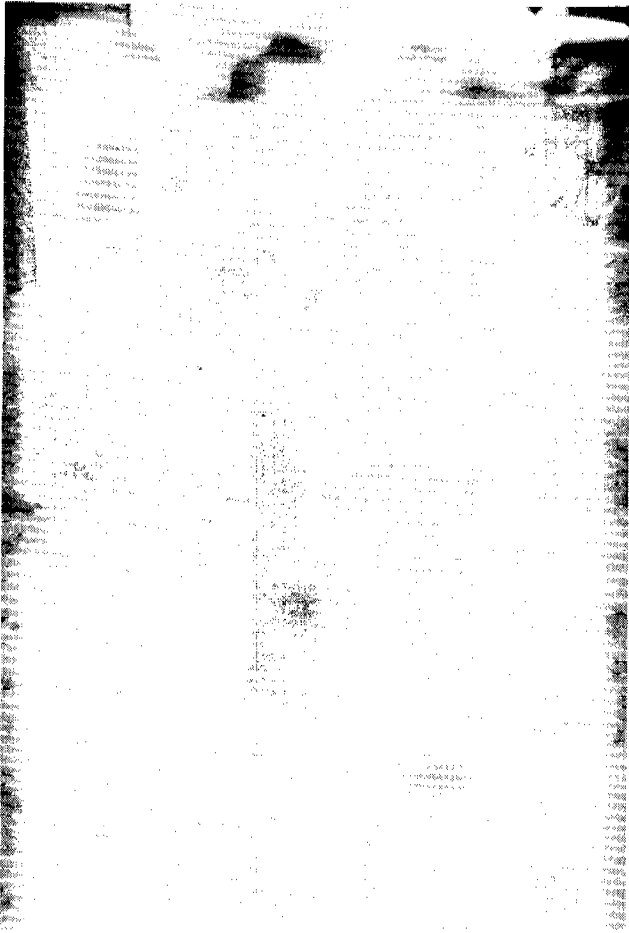


Local CBO of Khando Goth, Karachi presenting its work to OPP-RTI members.



Work of Youth Mohafiz Welfare, Orangi is being documented.

REPLICATION IN KARACHI WITH SKAA



External sewerage work in Maccca Colony is monitored by OPP-RTI.

Final testing of sewerage in the presence of area activists and councilor at Haroonabad.



REPLICATION OUTSIDE KARACHI

FAISALABAD:



Self laid sewers is being maintained by the people themselves.

GUJRANWALA:

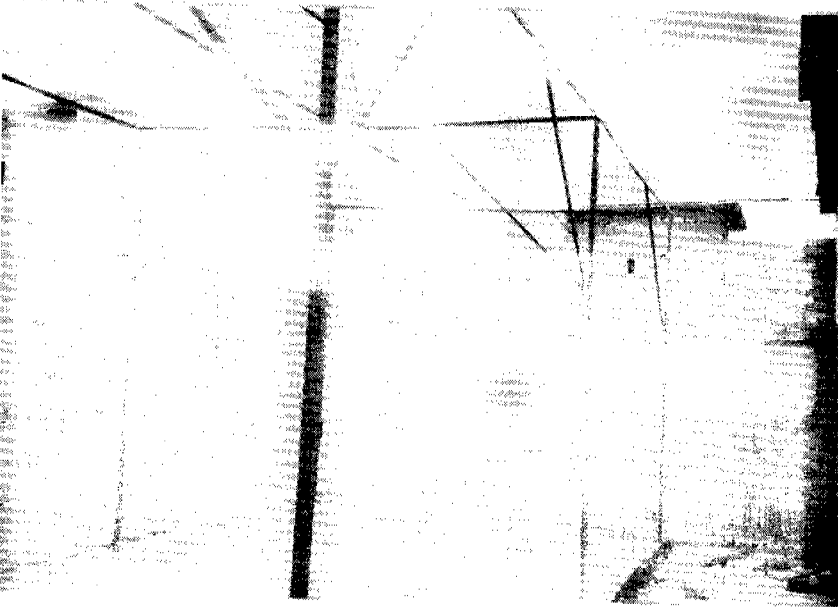
Support is provided to Organisation Pan Environment (OPE) to continue replication of OPP's sanitation model.



LOW COST HOUSING PROGRAM



Experiment on concrete paving is being carried out at OPP-RTI.



TTRC is providing technical services in the physical upgrading of Orangi schools.



Housing Program is being discussed with Philip Dehart of Habitat for Humanity International.

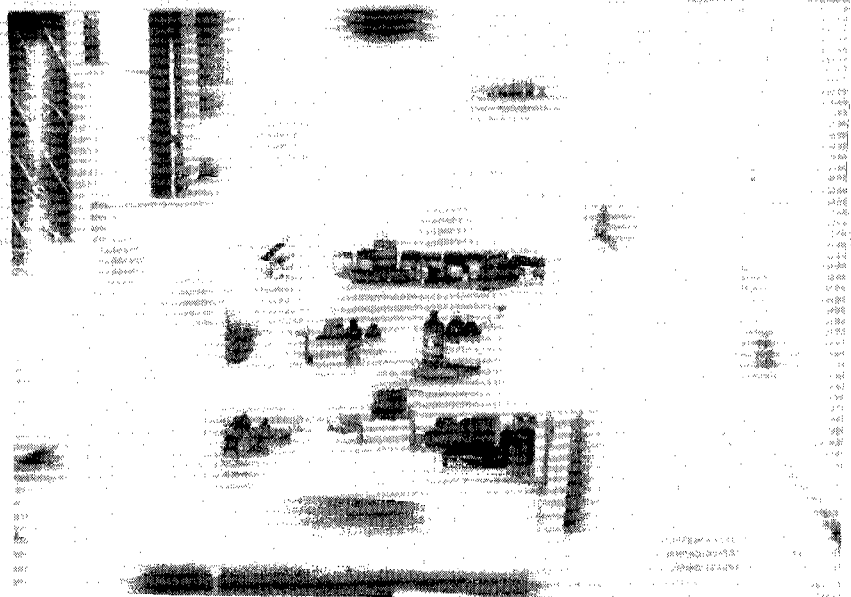
EDUCATION PROGRAM



Mrs. Sughra Hussain is delivering a lecture on "Dyslexia" to the Orangi school teachers at OPP-RTI.

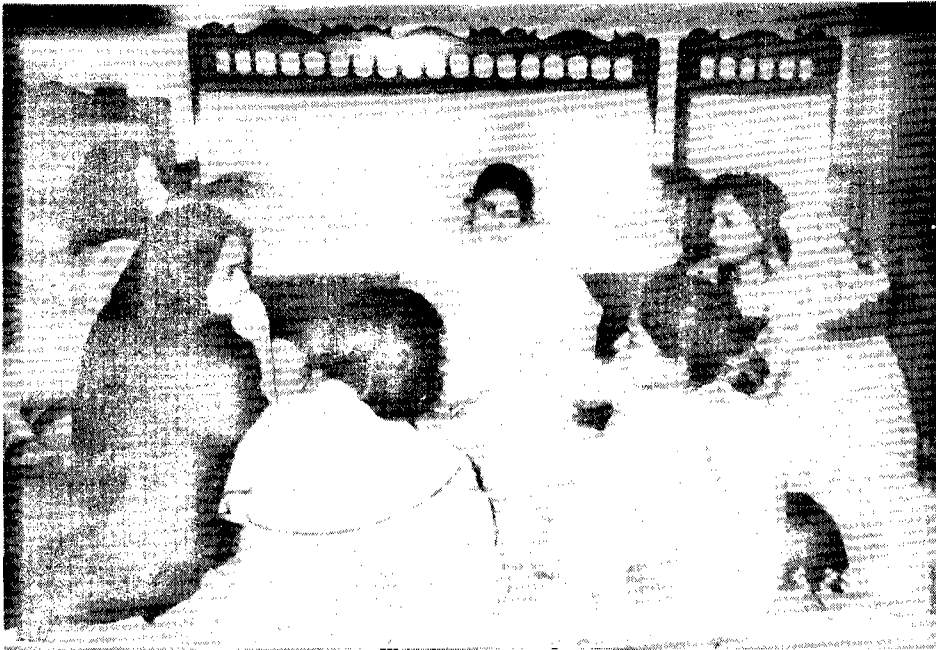


Orangi School teachers in a 15 days teachers training program conducted by Bright Educational Society.



Support provided to Al-Habib Technical school for the provision of lab equipments.

HEALTH PROGRAM



Reproductive health training is being imparted by a KHASDA member to women in Qasba Township.



Vaccination training at KHASDA's model clinic to two private clinic workers.



TBA's of Mehmoodabad area participated in a training jointly organized by "Jazba-e-Insaniyat" and KHASDA.

MICRO ENTERPRISE CREDIT PROGRAM



Members of Fisher Folk get a briefing on the program



An "Agarbatti" production unit is supported through micro credit.



Surraya Bano in Orangi has taken loan to upgrade her family enterprise.

PUBLICATIONS

1. Quarterly Progress Report 1st to 91st.
2. OPP's Low Cost Sanitation & Housing Programme (Collection of Arif Hasan's papers) October, 1996.
3. Gradual Development of Sectoral Sewerage Plan. The story of Mujahid, Alfatah Colony, Sector 5 and 11-A: Oct. 1986.
4. Role of Thalla (building component manufacturing yard) in Housing by Perween Rahman, Hafeez Arain: Dec. 1986.
5. Repair and Rehabilitation: Aftermath of the December 1986. Riots by Aquila Ismail and Perween Rahman.
6. The Low Cost Sanitation program of the Orangi Pilot Project Six questions by Arif Hasan: April 1987.
7. Masons Training Program for Housing by Perween Rahman Aug' 89.
8. Women Work Centre – story of five years 1984-1989 by Akhter Hameed Khan: Nov. 1989.
9. Manual of Sanitation Programme in Urdu by Salim Alimuddin: Nov. 1989.
10. Low Cost Sanitation Programme- Statistical Data (Survey Nov. 89)
11. A Practical Field work at the Orangi Pilot Project Karachi, Pakistan by A.M.J. Verheijen: Jan. 1990, Totterdom.
12. My Development Education by Akhter Hammed Khan: April 1990.
13. House building by low income families in Orangi by Akhter Hameed Khan: Aug. 1990
14. A survey of Orangi. Sept. 1990.
15. Health Survey of Orangi and Thikri, by Anwar Rashid and Muhammad Pervez: Nov. 1991.
16. Profiles of 49 Women Entrepreneurs of Micro Enterprise in Urdu December 1991.
17. Working with Community – Some Principles and Methods by Perween Rahman and Anwer Rashid: Jan. 1992.
18. Seven Reports on Housing by Arif Hasan: Mar. 1992.
19. Maintenance and Rectification: Evaluation of Lane Sanitation – by Perween Rahman and Anwer Rashid: June 1992.
20. Manual for Rehabilitation Programmes for informal settlement Based on the Orangi Pilot Project model by Arif Hasan. June 1992.
21. Case study of Orangi and OPP by Akhter Hameed Khan: Nov' 92.
22. Scaling-up of the OPP's Low Cost Sanitation programs by Arif Hasan: March 1993.
23. Environmental Repercussions of Development in Pakistan by Arif Hasan and Ameneh Azam Ali: March 1993.
24. What I learnt in Comilla and Orangi by Akhter Hameed Khan: Sept. 1993.
25. Orangi Pilot Project Programmes by Akhter Hameed Khan: Jan' 94.
26. Manual on Basic Health Education by Sanober and Salma: Feb. 1994.
27. Profiles of Orangi lane activists compiled by Rasheed Khatri and Farah Sami in Urdu: June 1994.
28. Case Studies of lane work in Orangi compiled by Rasheed Khatri and Farah Sami in Urdu: June 1994.
29. Research and Training in Orangi by Akhter Hameed Khan: Dec. 1994.
30. Micro Enterprise Credit Program as a means of empowerment by Anwer Rashid. Jan. 1995.
31. Partnership in development. Experience of OPP-RTI's low cost sanitation programme by Perween Rahman and A. Rashid: June, 1995.
32. Training Manual on Vaccination by Sanober and Salma. Jan. 1996.
33. Micro Enterprise Credit – Sept. 1987 to Feb. 1996, Orangi Charitable Trust (OCT) by Akhter Hameed Khan: March 1996.
34. Dais Training Manual in Urdu by Ayesha Shahzad April 1996.

35. Technical Training Manual on Sanitation in Urdu by Asghar Hussain and Saleem Alimuddin: August 1996.
36. Lesson learnt: Increasing coverage and quality of sanitation provision – by Arif Hasan March 1998.
37. Profile of good borrowers in OCT – by Javaid Baig. In Urdu and in English: Series 1 Dec. 1998 and series 2 April' 99.
38. Proposal for a Sewage Disposal System for Karachi – by OPP-RTI January 1999.
39. Sewerage, drainage and treatment plants- responsibilities, finances, issues and policy changes needed – by Perween Rahman May 1999 (in Urdu and in English).
40. Planning for Karachi – Agenda for citizens and NGOs – by Arif Hasan: August. 1999.
41. Primary Health Care & Family Planning Program in Orangi (in Urdu) by – Dr. Shamim Zainuddin Khan.
42. Orangi Pilot Project – Institutions and Programs June 2000 in Urdu and in English.
43. Scaling up of OPP programs – Potential and Constraints – by Arif Hasan: Aug'2000.
44. Khabarnama – Urdu Newsletter – December 2001.
45. Comparative study of Family Planning Programme of KHASDA-OPP in project area and non project area.
46. Katchi Abadis of Karachi – Documentation of sewerage, water supply lines, clinics, schools and thallas – Volume I (first 100 katchi abadis surveyed) – March 2002 by OPP-RTI
47. The changing nature of the informal sector in Karachi – as a result of global restructuring and liberalization – by Arif Hasan-April' 2002.

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1. "Orangi Pilot Project" NGO Profile Published in IIED Journal October 1995.
 2. "Akhter Hameed Khan – Orangi Pilot Project". Reminiscences and Reflections. Published by Oxford University Press 1996. Urdu translation has been published by City Press. Available at OPP-RTI.
 3. "Working with Government" Experience of OPP's Low Cost Sanitation Program – by Arif Hasan. Published by City Press – 1997. Available at OPP-RTI. In Urdu and in English.
 4. "How communities Organise themselves "Stories from the field. Compiled by Kenneth Ferrandes. In English and Urdu. Published by Urban Resource Centre- 1997. Available at OPP-RTI.
 5. "Urban Housing Policies and Approaches in a Changing Asian Context" – by Arif Hasan. Published by City Press – 1997. Available at OPP-RTI.
 6. "Community Initiatives – Four case studies from Karachi". – edited by Arif Hasan. Published by City Press- 1998. Available at OPP-RTI. In Urdu and in English.
 7. "Akhter Hameed Khan and OPP"- by Arif Hasan. Published by City Press 1999. Available at OPP-RTI. In Urdu and in English .
 8. "Understanding Karachi – Planning and Reforms for the Future" – by Arif Hasan – Published by City Press 1999. Available at OPP-RTI.
 9. Transforming Urban settlements –Orangi Pilot Project's low cost sanitation program – by S. Akber Zaidi – Published by City Press 2000. Available at OPP-RTI.
 10. Housing for the poor – Failure of formal sector strategies by Arif Hasan – Published by City Press 2000. Available at OPP-RTI.
 11. From the lane to the city: The impact of the Orangi Pilot Project's low cost sanitation model – A Water Aid report by Akber Zaidi June 2001.
 12. The work of the Anjuman Samaji Behbood and the larger Faisalabad context, Pakistan – by Salim Alimuddin, Arif Hasan and Asiya Sadiq – Published by IIED – Dec'2001
 13. Working with community by Arif Hasan – published by City Press 2001. Available at OPP-RTI.
 14. The Unplanned Revolution – by Arif Hasan – Published by City Press 2002. Available at OPP-RTI.
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Publications can be sent on payment.