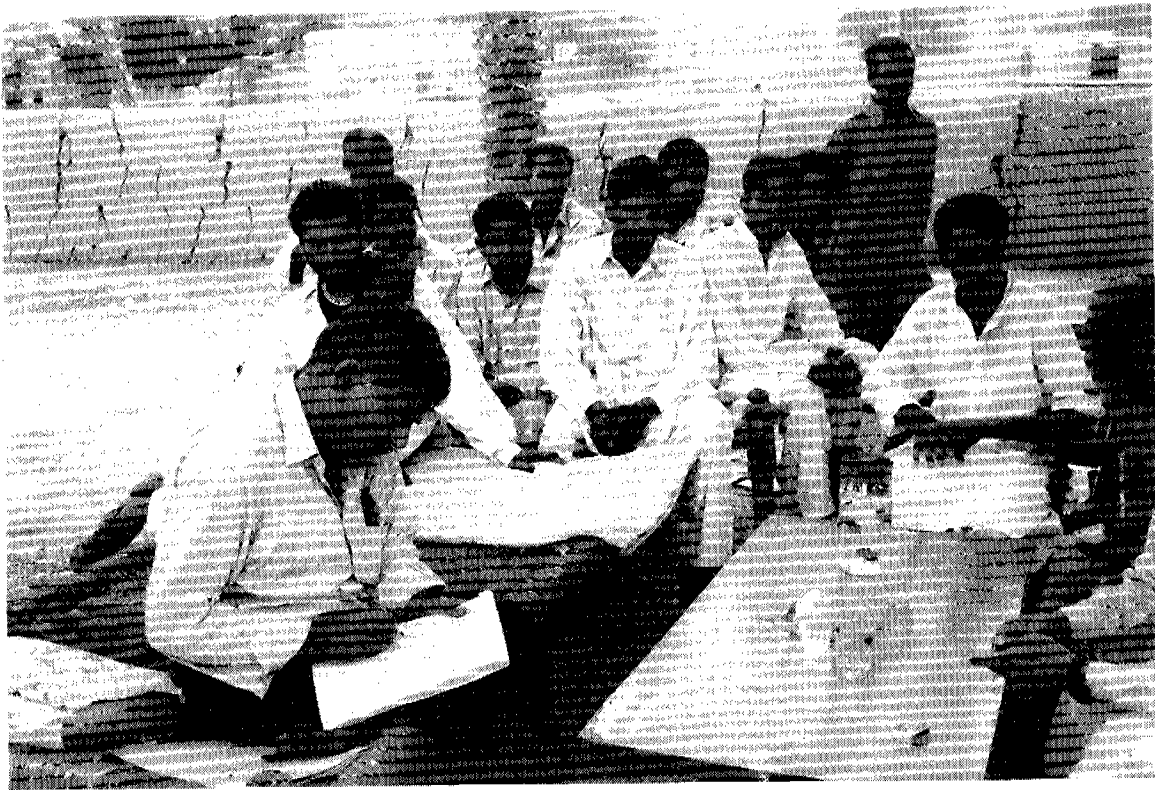


ORANGI PILOT PROJECT

Institutions and Programs

95th QUARTERLY REPORT
JUL. AUG. SEPT '2003

Library
IFC
6th Floor
P.O. Box 1000
Karachi



OPP-OCT works on the Micro Credit Program with many partners in Sindh and Punjab.
A meeting with partner organisation "Khajji Cooperative Society" Khaipur, Sindh.

ORANGI PILOT PROJECT – Institutions and Programs

Contents:	Pages
I. Introduction:	1-2
II. Receipts and Expenditure – Audited figure (1980 to 2002) (OPP and OPP society)	3
III. Receipts and Expenditure (2003-2004) Abstract of institutions	4
IV. Orangi Pilot Project – Research and Training Institute (OPP-RTI)	5-59
V. OPP-KHASDA Health and Family Planning Programme (KHASDA)	60-72
VI. Orangi Charitable Trust: Micro Enterprise Credit (OCT)	73-109
VII. Rural Development Trust (RDT)	110-116

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, later merged with Family Enterprise

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: It receives funds from INFAQ Foundation and distributes the funds according to the budgets to the OPP-RTI and Khasda. 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 59

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 61 to 73

iv. OPP-Orangi Charitable Trust (OCT) undertakes the micro credit program. Mr. Anwer Rashid is the Director – For details see report on pages 74 to 109

v. OPP- Rural Development Trust (RDT) undertakes the rural credit program. Mr. Anwer Rashid is the President. See report on pages 110 to 117

3. Replication of Low Cost Sanitation by NGOs, CBOs, Govt. Agencies, City Govt, Town and Union Councils is proceeding in many places in Karachi, Faisalabad, Jaranwala, Pindi, Lodhran, Khanpur, Uch, Multan, Gujranwala and Lahore, there are new initiatives in Sanghar and Mirpurkhas. 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 sanitation program at the city level and to many other cities. Thru association with the youth, need has gradually evolved for facilitating Youth Resource Centres (YRC). A new initiative "the library support group" strengthens the concept of YRC For details refer report on pages 31 to 33.

LIBRARY IRC

PO Box 93190, 2509 AD THE HAGUE

Tel: +31 70 30 689 80

Fax: +31 70 35 899 64

BARCODE: 19110

LO:

822 PKOR03

59th QPR – Sept'2003 (1)

LO:
 BARCODE:
 Fax: +31 70 35 899 64
 Tel: +31 70 30 689 80
 PO Box 93190, 2509 AD THE HAGUE
 LIBRARY IRC

Community based organizations are strengthening their initiatives at the neighbourhood level, encompassing neighbourhood governance. A new dimension is the coming together of CBOs as networks for directing area and UC development. Refer report on pages 34 & 46 to 50.

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 from Union Councils (UC) and Towns from all over Karachi and other cities 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. On request UC Plan Books are provided, which include documentation of existing infrastructure and facilities and proposal for development. Details are in the sections on Replication and the Low Cost Sanitation Program in Orangi.

In Housing, support is being provided to the Technical Training Resource Centre which is functioning as a housing support unit in Orangi. Effort is being made to facilitate its replication.

The education program in Orangi supports small schools in physical upgradation and teachers training. Small grant support helps in confidence building and interaction among schools. Teachers training and lecture series besides upgrading skills, strengthens this interaction. A new dimension is the coming together of schools as networks for teachers training and group support laying the basis for Education Resource Centres. Library Support Group a new initiative, strengthens the school libraries and network. For details refer pages 54-56.

4. OCT has till Aug'2003 disbursed loan amounting to Rs. 196.77 million to 11069 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 13 cities in Sindh and 10 cities in Punjab and 1 city in NWFP, for extension of the credit program. For details see report on pages 79-101. OPP-Micro Credit Trust has till Aug' 2003 disbursed loans amounting to Rs. 7.86 million to 807 borrowers

5. The performance of OPP-Rural Development Trust was reviewed in Dec'2000. Infra-structure development loan was stopped, loan for agro-input in rural areas continues. OPP-RDT till Aug' 2003 has disbursed total loan amounting to Rs. 21.64 million to 524 borrowers. Efforts have been made to recover the outstanding balance amount of loans given prior to Dec'2000. Rs. 17.80 million has been received in principle. Rs. 1.32 million has been received as mark up. Balance amount is Rs. 3.84 million.

6. On the fourth death anniversary of Dr. Akhtar Hameed Khan founder of OPP, the "Fourth Dr. Akhter Hameed Khan Development Forum" was held in Karachi on 10th Oct'03. The participants about 450 in number were development practitioners, community activists, CBO, NGOs, academia, students, govt. officials, media members and local govt. representatives from all over Pakistan. The topics presented and discussed were 1) "Pakistan in the Larger Global Economic Context" by Dr. Ishrat Hussain 2) Changes in Development Related Policies, Institutional issues and its Repercussions by Dr. Asad Sayed. 3) Community Development-Experiences, presentations by partner organisations. The forum this year was dedicated to Hafeez Arain, OPP's most experienced social organizer and the coordinator of LPP, who has lately died of cancer.

7. List of publications – please refer the last two pages.

II. RECEIPTS, EXPENDITURE AND ASSETS-Audited Figures (In Rupees -1980 -2002)

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 58, for OCT on page 109 for OPP-KHASDA on page 71 and OPP-RDT on page 116. 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
2001-2002	4021425	3960490	926690

III. RECEIPT AND EXPENDITURE (2003-2004)

1) Abstract: of Institutions

	BUDGET	RECEIPTS JUL-Aug'03	EXPENDITURE	
			BUDGET	JUL-Aug'03
OPP Society	1,500,000	0	1,500,000	0
OPP-RTI	7,860,250	19,975	8,963,097	1,696,784
OPP-OCT	75,971,526	9,419,178	75,971,526	7,963,203
OPP-KHASDA	1,037,000	8,005	1,037,000	137,933
OPP-RDT	45,500,000	2,009,981	4,550,000	66,889

Details of budget are given for OPP-RTI on pages 58, & 59, for OPP-KHASDA on page 71, for OCT on page 107 and OPP-RDT on page 116. Below only the OPP society budget is being presented.

2) OPP Society -Receipts & Expenditures: - June – Aug'2003

RECEIPTS OPP	BUDGET 2003-2004	ACTUAL JUL-Aug'03	EXPENDITURE OPP	BUDGET 2003-2004	ACTUAL JUL-Aug'03
INFAQ FOUNDATION	1,500,000	0	OPP-RTI	750,000	0
			KHASDA	750,000	0
G.TOTAL	1,500,000	0	G. TOTAL	1,500,000	0

IV ORANGI PILOT PROJECT – RESEARCH AND TRAINING INSTITUTE

Contents

1. Replication of the Low Cost Sanitation Programme

- 1.1 The Component sharing Model
- 1.2 Advisory Services
- 1.3 Support to NGOs/CBOs
- 1.4 Some lessons learnt while working with Government and NGOs/CBOs
- 1.5 Govts. Devolution of Power Plan and the component sharing model of partnership
- 1.6 Working with NGOs, CBOs and Government outside Karachi
 - Anjuman Samaji Behbood - Faisalabad
 - Akhter Hameed Khan Memorial Trust – Rawalpindi
 - Lodhran Pilot Project - Lodhran
 - Conservation and Rehabilitation Centre - Uch Sharif
 - Punjab Katchi Abadi and Urban Improvement Deptt. (PKAUI) and Partner NGOs/CBOs (in Multan, Gujranwala, Sargodha & Lahore)
 - Shahpur Chaker Welfare Society- Sanghar – Sindh
 - Sindh Rural Partners Organisation -Mirpurkhas - Sindh
 - Khajji Cooperative Welfare Society (KCWS) – Khairpur and Al Madinah Social Welfare Society- (AMSS) Shikarpur
 - 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
 - Umer Colony – Jamshed Town
 - Azizabad Housing Society – Gulberg Town
 - Manzoor Colony – Jamshed Town
 - 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, Alternative Proposal and Developments
 - Citizen's position on policy for Water and Sanitation for the City
 - Local Govt. Devolution Plan
 - Baldia UC 2, North Nazimabad UC-3, Jamshed Town UC-2, Gulshan & Jamshed Towns
- 1.8 Statistics: Sewerage Construction outside Orangi – Aug' 2003

2. Research, Training and Publication

- 2.1 Budget and Expenditure
- 2.2 Training
- 2.3 Youth/Activists Training and Support Program
- 2.4 Youth Initiatives
- 2.5 Youth Survey
- 2.6 CBO Activists Forum
- 2.7 CBOs, NGOs Contact
- 2.8 Training Groups

- 2.9 Visitors
- 2.10 Research Studies
- 2.11 Surveys
- 2.12 Recent Publications
- 2.13 Statistics – Documentation

- 3. Low Cost Sanitation Program**

- 3.1 Budget and Expenditure
- 3.2 Introduction
- 3.3 Statistics of Work in Orangi
 - Survey of Orangi
 - Cumulative construction: 1981 – Aug'2003
 - Peoples investment in low cost sanitation
 - KMC/ADB trunk sewer: Construction and KMC investment
 - Nala Development into box trunks

- 3.4 Development of Orangi Natural Nala - A part of external development
- 3.5 Union Council (UC) Plan Books
- 3.6 Union Council Development
- 3.7 Community initiatives in Tree Plantation, Solid Waste Management, Electrification and Water Supply

- 4. Low Cost Housing Programme**

- 4.1 Introduction
- 4.2 Present package of Advice
- 4.3 Extension of Package
- 4.4 Upgrading the Thalla
- 4.5 Research – Ferrocement Roofing Channel
- 4.6 Use of Proper Design and Construction Techniques for Roofing
- 4.7 Construction and Demonstration
- 4.8 Training, Extension and Documentation – Setting Up of the Technical Training Resource Centre (TTRC) as a housing support unit in Orangi

- 5. Education Programme: Support to Small Schools**

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

- 6. Experiments at the RTI Nursery**

- 7. Financial Data:**

- 7.1 Receipts, Expenditure and Assets: Audited Figures 1989-2002
- 7.2 Receipts and Expenditure: Budget 2003-2004 and Actuals of July – Aug'2003

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.

The model of low cost sanitation in Orangi is now being replicated by NGOs/CBOs and Official agencies (Karachi City District Govt., Sindh Katchi Abadi Authority, Lodhran District Govt, Khanpur City, Jaranwala Town, Uch-Bhawalpur District gov and Punjab Katchi Abadi and Urban Improvement Directorate).

1.2 Advisory Support

On request advisory support is being provided to Karachi City District Govt. (KCDG) for external development in Karachi and to the Sindh Katchi Abadi Authority (SKAA) for *katchi abadis* in Karachi. On request advisory support is being provided to the Punjab Katchi Abadi and Urban Improvement Directorate for replication in five cities in Punjab i.e. Faisalabad, Gujranwala, Multan, Sargodha and Lahore. On request support is being provided to the Union Councils in Orangi, Baldia and North Nazimabad and to the Gulshan-e-Iqbal and Jamshed Towns.

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 for core fund support to NGOs/CBOs to initiate/strengthen the program of water supply and sanitation. CORDAID has provided a grant for core fund support to NCCs/CBOs to initiate/strengthen other programs. In addition to supporting groups and CBOs in Karachi, support is being extended to ASB in Faisalabad, AHKMT in Rawalpindi, CRC in Uch, LPP in Lodhran, OPE and AWF in Gujranwala, Shehrsaz in Multan, Muawin in Lahore, Muqadder in Sargodha, SCWS in Sanghar and SRPO in Mirpurkhas. Request for support for replication has been received from CBOs in Khairpur and Panu Aqil. CBOs from Khairpur and Shikarpur have lately received orientation training.

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) Initial assured 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 still in a transitional phase, to be eventually merged with the City Govt. KWSB has become the Water and Sanitation Deptt. of the City Govt but still retains its old management structure so the

conflict and chaos in service delivery. Municipal functions are within City/District govts, devolution to the Town and Union Councils is again in a transitional phase.

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 communities, 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, Jamshed and North Nazimabad Towns in Karachi and from several towns of Balochistan have visited and requested OPP-RTI for support. Nazims of Gulshan, Jamshed and Baldia towns had early requested OPP-RTI support. Likewise survey and development plans for 8 Katchi Abadis in Gulshan was completed and provided to the Nazim, for Jamshed Town these have lately been completed. In Baldia Town earlier meeting was held with the Town Nazim and his team, OPP model was presented, in UC-2 demonstration of the model is in progress, regular

guidance and technical support is being provided to the Nazim and CBOs. This quarter regular followup meetings have been held with EDO works and services, Director Khushal Pakistan program and City Govt. engineers. 4 Orangi nala development projects approved by the Minister (P & D) and DCO City Govt. are being processed for implementation. On request from residents from Saddar Town, govts. expensive plan and design for the development of Nehr-e-Khayam nala (a sewage drainage channel located in an affluent area of Karachi) is being reviewed and an alternative low cost plan is being prepared. In Malir and Nazimabad towns it has been observed, that residents in housing societies, have started laying sewerage lines on self help. On request OPP-RTI is providing technical guidance to a housing society in Nazimabad, an initiative in Malir Town has been documented of others case study is in progress.

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, a conceptual plan for K.As development was earlier prepared. The plan is being disseminated among community members, NGOs, CBOs, Nazims and govt. officials, it is also being prepared for publication.

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, Shakooraabad and Nadir Town, ASB has supported laying of water lines in 29 lanes, 8,402 rft. 393 houses have contributed Rs 5,31,905 for lane lines, Rs 2,37,600 for house connections, Rs 4,64,500 as connection fee to WASA and Rs 17,415 as ASB service charge. In total 73 lanes, 17,112 rft water lines have been laid with 758 houses investing Rs 2.622 million.

ASB earlier organised a water committee in Hasanpura comprising of activists, selected by the residents. The committee managed the finance and implementation of water mains. All accounts were carefully maintained. The water committee recovered finances for water mains from 365 houses. This amount is used for extension of water and sewer mains. Guided by ASB and the Hasanpura water & sanitation committee similar committees have been formed in other settlements.

Sanitation Program: Since February 1996 on self help total 392 lane sewers, 4 large and 5 small secondary sewers of total length 106,582 rft. have been laid. 5,232 houses have invested total Rs.16.92 million for secondary sewers, lane sewers, connections and sanitary latrines.

The sanitation program has been extended to 53 settlements, more settlements are requesting support. ASB work that began in Hasanpura and Dhuddiwala has been extended to total 53 settlements in Faisalabad. Please refer detail statistics in section 1.8. On request lately survey of a Union Council was completed of 3 others it is in progress.

For construction of large secondary sewers where needed, such as in Kehkashan Colony, Rukanabad chak 117, Yakta market, Rasheed Nagar, Satellite Town and Nisar Colony ASB has used a revolving fund of Rs. 500,000/- provided by Water Aid. The cost of the large secondary sewers has been paid back by the residents as lane sewer connection charges. In Mustafabad (Jaranwala Town) work on 870 rft 12 dia secondary sewer is in progress. ASB has prepared a case study on this fund, its use and benefit.

Coordination with Govt:

ASB's coordination continues with District Govt. and WASA for laying large secondary and main sewers. Earlier 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 was contracted by WASA in Dec. 2001. 65% work is complete. Progress of work is very slow.

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. 2800 rft. sewer has been laid, work on site is very slow. Union and District Govt Nazims have supported the initiative. Union Council Nazim has assisted community mobilization and money collection, which has been organized thru lane managers committees.

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 deplugged. Together with the Water and Sanitation Authority engineers ASB has identified the manholes (which have been lost under road construction) and the 85 rft. missing pipes. Tendering for rectification is in progress.

Replication in Jaranwala Town: Since Sept'02 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. ASB has appointed two social organisers for the project. MOU was signed between Town Nazim, ASB and UNDP. As a first step mapping and documentation of sewage disposal systems is in progress. Facilitated by ASB, Town Nazim has arranged finances and signed an agreement with WWF and consultants for providing satellite image and mapping of the town. Digitization of satellite image is complete, documentation survey is in progress. Meanwhile mobilization for lane sewers is in progress. Work on 3 lane sewers was completed on self help, on a secondary sewer (in Mustafabad) it is in progress.

Replication in Rohtas Fort: Requested by Rohtas Fort Conservation Organisation. ASB coordinator visited Rohtas Fort in Jhelum and provided guidance for Rohtas Village sanitation project. Community has formed a water and sanitation committee, mapping and planning was completed. CRC Uch provided support, mobilization of community and money collection for lane sewers is in progress.

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: On the available maps of Faisalabad city, documentation of main disposals, pumping stations, main and secondary sewers identified by WASA is available with ASB. Audio visual documentation of on going work continues. Five video documentaries on ASB work are available including a BBC documentary telecast on earth report. A case study sponsored by IIED is also available.

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

AHKMT receives core fund support from Water Aid. As per AHKMT report since Sept' 2001 work on total 40 lane sewers and one secondary sewer of total length 8,155 rft. comprising 388 houses was completed. Peoples investment in sanitary latrines, lane sewers and secondary sewers has been Rs. 1,244,316. This quarter work on 11 lane sewers was completed. On request plans and estimates for 8 lane sewers were provided to the community in 3 UCs, mobilization in 3 more UCs continues. Effort is being made by AHKMT to coordinate construction of external development by Govt., meetings continue with WASA, Town, and Union Council Nazims and Councillors. The coordinator of AHKMT was earlier elected as the Councilor of Rawalpindi Tehsil, this has strengthened the lobbying capacity. In UC-23 Nazim agreed to pave lanes where self help sewers exist, 22 lanes were paved last quarter. This quarter UC-5 Nazim agreed to do likewise, 41 lanes have been paved. Last quarter the Community Development Networks (CDN) meeting organized by AHKMT was held in Rawalpindi. In addition to the meeting network partners and OPP-RTI members visited site. Considering the potential for expansion of work, need was felt to strengthen the technical team. In a meeting attended by Nazims, Naib Nazims and Councillors of Rawalpindi Tehsil and of 10 Union Councils, a joint presentation was made by AHKMT, LPP, ASB and OPP-RTI. Model of component sharing was discussed. UC Nazims requested AHKMT for support. A meeting was also held with WASA, officials agreed to undertake external sanitation as identified by AHKMT. This quarter effort has been made to strengthen the team, two technicians have joined and are being trained. The reponse from Nazim and Councilor has increased.

Asian Development Bank (ADB) wants to provide a loan for Rawalpindi's sewerage system. Last quarter AHKMT members held several meetings with ADB director and consultants. Effort is being made so the existing sewerage system is mapped, upgraded, (avoiding a repeat of the failed ADB financed sewerage projects in Karachi) and the component sharing model is adopted. Consultants also visited OPP-RTI to further understand the situation and the need. This quarter more meetings were held with the ADB consultants.

This quarter 12 students from Agriculture University, Assistant Director WASA and coordinator LPP visited.

1.6.3 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. 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 Warraich municipal engineer and Hafeez Arain social organiser of LPP, were guided on documentation on the map, of existing sewage disposal system of Lodhran city.

LPP organised its team and office set up. In addition to Khalid Warraich and Hafeez Arain a social organiser and surveyor were 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. Municipal Committee presently the District Govt. Lodhran, has provided its separate premises to LPP for its office. Municipal engineer continues to be a part of the team (presently he is the team manager).

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, 2000-2001 and 2001-2002 total 14 projects for rectification/extension of existing main and secondary sewers and for new main sewers were approved and implemented by Municipal Committee (MC). Total 15,655 rft. main sewers costing Rs. 3.14 million were completed. 114 existing lane sewers benefited, as these started functioning where previously they had remained choked. Connecting lane sewers continue to be laid by people on self help (details are in the proceeding paragraph). In two settlements Hasanwala and Jathwala, projects for trunk mains and disposal works were approved by District Govt in the budget 2002-2003, however work has been delayed.

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. Total 27 lanes were paved, govts. investment was Rs. 1.15 million. With the Municipal Commissioners transfer, further work has stopped.

Since April 2000, work on lane sewers continues: Total 117 lane sewers, 21,727 rft. have been completed in Lodhran. 887 houses have invested total Rs 2,190,534 in lane sewers and sanitary latrines. Work on 2 lane sewers was completed this quarter. Request has been received from 8 lanes, mobilization is in progress. As per LPP documentation there are total 1,060 lanes in Lodhran city. In 492 lanes sewers exist (375 laid by PHED before LPP and the rest supported by LPP).

LPP has extended the program to the adjacent towns and villages – presently the focus is more on villages: For the village sewerage system as per LPP report, funds have been mobilized for external development, internal development is being financed by the community. Work has been completed in total 8 villages Piplywala, Basti Baratiwala, Chak no. 319 WB, NO. 227 WB, Basti Shaikhan wali, Munshiwala, Juggowala and Nai Basti. These comprise about 728 houses (statistics corrected), 8,406 rft. main sewers including disposal works and 10,769 rft. lane sewers have been laid. Rs. 7,71,578 has been invested by the community and Rs. 1,512,722 has been mobilized by LPP. In 5 villages Chak 339, WB 305, Buppywala, Kot Malikpur and Gahi Mummar work is in progress, for one village plan and estimates have been completed. In Dunyapur and Kehror pucca earlier work began in partnership with Town Municipalities on desilting of mains, mapping and documentation of sewage disposal systems, however since last quarter work has been slow as LPPs focus has been on village sanitation. Earlier in 2 villages and in settlements in 5 nearby towns, 32 lane sewers were laid on self help, peoples investment has been total Rs. 5,96,826

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 was non functional, as pipes plugged during construction, were not deplugged. Since Feb. 2002 LPP team assisted Khanpur City engineers in deplugging 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. LPP proposal for main trunk sewers, costing Rs. 6 million was approved by City Nazim. In Dec' 02 work on site on the trunk mains began. 10,120 rft. 9"-12" dia sewers in 12 areas is complete further work is in progress. LPP is providing on site supervision, with an office and a support team. Last quarter Nazim of Khanpur City requested LPP to provide support for all the sewage disposal works in the city. LPP is advising City and Town Councils to desilt and rectify more existing main sewers, so far in 5 settlements existing trunk sewers 14,038 rft. were desilted by the Govt. In 6 settlements 13 lane sewers, 2935 rft comprising 122 houses were laid on self help. Mobilization for more lane sewers is in progress. On community request, mobilization in the adjoining villages is in progress, plans for total 8 villages were completed.

Guided by LPP City Nazim has financed the preparation of plantable survey map of Khanpur city with documentation of existing sewage disposal system. The map and documentation is now complete.

LPP work is attracting 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. This quarter visitors were community members, Nazims from several villages, MPA, SDO & TMO from Dunyapur and members from the Atomic Energy Commission, Faisalabad.

LPP and OPP loose a valuable member: Hafeez Arain OPP's most experienced social organizer has lately died of cancer. He was deputed to initiate LPP and later joined it, spearheading LPP to its success. We all miss Hafeez and hope to strengthen his work, which for him was all encompassing.

1.6.4 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. The city has a population of 25,000. 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. The map showed total 725 lanes, were mostly shallow open drains existed which frequently overflowed due to lack of or inadequate disposal. 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 govt. approved 3 projects estimated at Rs. 1.18 million for main sewers, as per CRC proposal. This quarter contracting of work has been in progress.

As per CRC report, total work of internal sanitation completed is 95 lane sewers, 9,597 rft. and eight secondary sewers 1605 rft. 638 houses have invested total Rs. 1,532,782. This quarter work on 15 lane sewers, was completed. Meetings were held with Nazims, Councillors, Govt. officials and community activists. Work on more lane sewers is in progress.

In Dec'02 Public Health Engineering Deptt (PHED) completed laying one main and two secondary sewers 9"-21" dia of total length 9,516 rft. CRC team monitored and controlled defective work. 150 lanes can connect to the mains. CRC is mobilizing community for laying lane sewers on self help. In 20 lanes. sewers have been laid, in 13 lanes laying of sewers is in progress.

1.6.5 Punjab Katchi Abadi and Urban Improvement Directorate. (PKAUI) and partner NGO/CBOs.

In July 2002 when the UNDP plus program came to a close, PKAUI decided to continue with the replication program in the cities of Faisalabad, Multan and Gujranwala. Since then PKAUI is coordinating support to the program by allocating funds for external development and facilitating partnership between the NGOs/CBOs and Govt.

Faisalabad- partner NGO, ASB

In partnership with Anjuman-e-Samaji Behbood (ASB) external development by WASA is facilitated as needed. Coordination of implementation by WASA is managed by ASB. The report has been included in section 1.6.1.

Multan- partner NGO Shehrsaz

City maps and documentation of existing sewage disposal systems are now available with NGO Shehrsaz. In Dec'2002 core fund support was arranged. The work has been slow. Shehrsaz is taking time in organizing work and maintaining focus. This quarter OPP-RTI member visited and reviewed work. Shehrsaz coordinator lacks focus, there is a desire to do work at the city level without first developing a base. He has therefore been guided to focus work in 1 to 2 settlements. However no report has been received. There is need to identify and support another NGO to continue with the work.

Internal development: Total work earlier completed thru the UNDP plus program 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: Earlier in 2 settlements 2 secondary sewers of 479 rft costing Rs. 75,200/- were 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. This work was earlier coordinated by UNDP plus program.

Gujranwala- partner NGO's OPE and Al Watan Forum (AWF)

Two organisations OPE and AWF continue with the program. Small core fund support was arranged. AWF is mobilizing community in 8 Union Councils, meetings were held with the community, Nazims and Councillors, for 9 lane sewers survey, plans and estimates were completed. OPE's mobilization in 4 settlements continues, on request survey has been completed, masons and activists training continues.

Internal development: Total work completed has been 120 lane sewers, 27,354 rft. and 6 secondary sewers 1,622 rft. comprising 1,877 houses. Peoples investment in latrines, lane sewers and secondary sewers has been Rs. 5.615 million. This quarter 11 lane sewers 2,620 rft. were laid. Work continues on more lane sewers.

External development: As a policy WASA has laid trunk and secondary sewers in many settlements, agreeing that lanes can be undertaken by the community.

Lahore - NGO-Muawin

NGO Muawin has initiated work in Lahore. Core fund support has been arranged. PKAUI has provided office space and equipment support, it is assisting in liaising with govt. agencies, in

provision of maps of Katchi Abadis and in promoting the model of component sharing. Earlier in Khan Colony 3 lane sewers of 1650 rft. were completed peoples investment in lane sewers has been Rs. 1,23,000/- Lately work on more lane sewers is in progress. Several meetings were held with DG PKAUI, officials of WASA, Nazims and Councilors of UCs and Towns for advocacy and support. Maps have been acquired of Lahore city documenting the existing sewage disposal systems and of several Katchi Abadis and low income settlements. Survey by Muawin shows that in many settlements sewerage system exists laid by WASA. The problem is in the peripheral settlements, where lack of a sewage disposal system in many areas has given rise to sewage ponds. Shahdara is one such town with 10 union councils and a population of over 400,000. Last quarter together with WASA officials Muawin members surveyed the settlement and prepared details of seven areas where sewage disposal system is needed. Contact with community and WASA officials is underway to initiate work. This quarter DG PKAUI requested Muawin to prepare sewerage designs identifying the internal/external components for 50 Katchi Abadis located in several cities. Designs for 2 Katchi Abadis in Lahore have been completed of others these are in progress.

Last quarter OPP-RTI members visited Muawin, work was reviewed and future directions were ascertained. It was observed that an important role of Muawin that needs strengthening is the support to PKAUI in Lahore as OPP-RTI supports Sindh Katchi Abadi Authority (SKAA) in Karachi. Extension of work in Shahdara town and Muawin's role as trainer and support for other NGOs/CBOs was discussed and guided. This quarter Muawin members visited OPP-RTI for a weeks training and guidance. Support to PKAUI and strengthening of Muawin's technical capacity was focused, DG SKAA also guided the team.

Sargodha – partner NGO Muqaddar

PKAUI earlier sanctioned funds for external development in Sargodha. In Nov'02 NGO Muqaddar was identified and guided by PKAUI as a partner to support internal development. Since then survey, documentation and mobilization in a number of settlements has been in progress. This quarter OPP-RTI member paid a visit. It was observed that advocacy with elected local body members i.e. Nazims and Councillors is weak. In 2 settlements when people in lanes got mobilized, the Nazim promised to do the work in the settlements and completed laying sewer in one lane, leaving the others. The community is now waiting for the Nazim to complete work in all the lanes. The members were guided to mobilize the Nazims and Councillors so work is coordinated. Latest report shows that this problem persists.

Lahore - PKAUI

Requested by the Director General (DG) PKAUI, earlier 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. In Nov'02 Governor issued directives supporting PKAUI's efforts for continuation and expansion of the replication program. In addition to supporting and working with Muawin and other partner NGOs, this quarter PKAUI has continued advocacy with the UNDP to support its program, instead of launching a parallel program thru an NGO.

Southern Punjab Basic Urban Services Project coordinated by PKAUI is in the final planning phase. Effort has consistently been made by PKAUI to incorporate the component sharing model in the project.

Replication in the cities of Punjab province is increasing. An important aspect is the training and advisory role being played by LPP, ASB, AHKMT, CRC, Muawin and PKAUI with OPP-RTI providing the back up support.

1.6.6 Shahpur Chaker Welfare Society - Sanghar – Sindh

Earlier three members from Shahpur Chaker Welfare Society (SCWS) received 3 days Orientation training at OPP-RTI. OPP Institution Orangi Charitable Trust (OCT) is already working with the CBO for the micro credit program. The CBO requested support for adopting the sanitation program. OPP-RTI members paid several visits. The settlement Kamil Shah Colony with about 250 houses is surrounded by agricultural fields. There are shallow open drains or Katcha nalas in the settlement, most of the sewage water seeps into the soil while some is disposed in nearby ponds. Water logging and salinity being an acute problem, community wants to lay a sewerage system. Farmers on the other hand are willing to use sewage water, due to acute shortage of water for agriculture. The need is to design a disposal unit for collection of sewage water, which can be treated with EM technology and used for agriculture. Discussions were held with SCWS, a farmer agreed to give a piece of his land for a small collection and treatment unit. With on site guidance, SCWS technicians completed sketch map of the settlement and assisted OPP-RTI member in level survey. Plan and estimates were finalized for a secondary sewer 1200 rft costing Rs. 95,000/-, 19 lane sewers costing Rs. 3,60,115 and a sewage treatment unit costing Rs. 3,5000/-. This quarter on request two visits were made by OPP-RTI member, on site guidance was provided. Money collection and purchase of pipes for a lane sewer is complete. Work is scheduled to begin.

1.6.7. Sindh Rural Partners Organisation (SRPO)– Mirpurkhas – Sindh

NGO SRPO based in Mirpurkhas has been working with OPP credit program since the past one year. In Nov'02 on request a visit was made to a small town Samaro, where SRPO wants to replicate the OPP sanitation program. The site situation of Samaro is similar to Kamil Shah Colony in Shahpur Chaker as explained above. SRPO team was guided on mapping and documentation. 4 members of SRPO received 2 days Orientation training at OPP-RTI. Last quarter the team visited OPP-RTI, map and documentation was reviewed. On site visit was made by OPP-RTI team, level survey, and detail plans and estimates were prepared for 5 lane and one secondary sewer costing Rs. 1,67,940 comprising of 108 houses. Community mobilization and money collection is in progress.

1.6.8. Khajji Cooperative Welfare Society (KCWS) -- Khairpur and Al Madinah Social Welfare Society- (AMSS) Shikarpur

The CBO KCWS is working with OPP-OCT's credit program. On request three members received orientation for replication of the sanitation program. On request 4 members of AMSS received a days orientation training. The CBO has mobilized some funds from donor SPO for a sewerage system in its village. OPP-RTI reviewed the plan and provided guidance on concept and management.

1.6.9. Community Development Network

This quarter the seventh meeting of partners network was held at OPP-RTI. CRC, ADO, LPP, ASB, SVDP, OPP-RTI, OPP-OCT, URC, Muqaddar, Mirawin, OPE, PURC, DV, Saiban, SRSP, SRPO, KCS and AHKMT participated. New NGOs OPE, SRPO, SRSP and KCWS introduced themselves. Coordinators role, the CDN newsletter and budget was discussed. To strengthen and facilitate the work of CDN following was decided. A working committee comprising of 4 CDN members would assist the coordinator and by the next CDN meeting a brochure on CDN would be prepared. A day earlier members attended the 4th Dr. Akther Hameed Khan Development Forum, this provided them an opportunity to meet many more partners from all over the country.

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 maintenance 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 62 settlements completed.

d) Identification of External Sanitation and Water Supply: Of total 46 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 40 settlements were reviewed and finalised. Of total 23 settlements plan and estimate of additional phase was finalised. Work in total 30 settlements has been completed by SKAA. Total 59,555 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.21.741 million. In the 30 settlements, internal sanitation comprising total 1264 lane sewers 2,45,105 rft 6"-9" dia exists, laid by people, investing total Rs.16.03 million. This quarter work was completed on laying of 9"-12" dia 1,910 rft. main sewers in Sherpao and Zia Colony. **Essa Nagri nala development:** Design and estimate was earlier finalized for the development of 2000 rft. nala into a covered drain. SKAA has acquired financial approval from the planning and development department. Work on site is scheduled to begin. Lately level survey of the nala was completed.

f) External Water Supply: In 20 *katchi abadis*, water mains total 66,216 rft, 3"-6" dia, costing Rs 5.895 million was laid by SKAA. In these settlements out of total 1,236 lanes, in 455 lanes, water lines exist laid on self help. People's investment has been Rs 6.591million. This quarter work on laying of a water main in Sherpao Colony is in progress.

g) External Road Paving: In addition to external sanitation and water supply SKAA has undertaken external (main) road paving in total six 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 ¼ - 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 30 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.

k) Devolution of power plan and SKAA

As per the new govt. setup, like many govt. agencies, SKAA is still in a transitional phase. In this period SKAA will not take up work in 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.

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

Survey of 10 katchi abadis is complete rechecking remains, of 6 more survey is in progress. Total 225 *katchi abadis* outside Orangi have been surveyed. Of these 62 belong to SKAA and 163 are KCDG *katchi abadis*. Survey of 225 *katchi abadis* comprising 12,425 lanes and 1,22,306 houses shows that people have laid sewer lines on self help in 4,981 (40%) lanes and water lines in 3,748 (30%) lanes, investing Rs 97.32 million and Rs 65.17 million (statistics corrected) respectively. Government's work in internal development also exists i.e. sewer lines have been laid in 5,361 (43%) lanes and water lines in 3,645 (29%) lanes. Government's investment has been Rs 162.42 million and Rs 48.62 million respectively. SKAA has recovered Rs 182 million and KMC/KCDG has recovered Rs 325 million as lease charges from the settlements (SKAA report Mar'03 and KMC report June 1999). Government and peoples investment in external development in 199 *katchi abadis* surveyed, has been tabulated of others tabulation is being checked. Refer detail statistics in research section 2.11.

The first volume of 100 *katchi abadis* with maps, statistics and analysis has been published. For the second volume maps and documentation are being computerized while statistics is being finalized.

1.7.3 Orangi Project of KMC/KCDG – ADB

External Development : Work of trunk sewer in 10 SPA's comprising of 13 settlements, 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 Dec'01 the Orangi Town Council was given the responsibility for maintenance but the sanitation deptt. failed to do so. now the Union Councils and again the community activists are making efforts.

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 and CBOs are regularly guided on maintenance needs. In Ghaziabad, Gulshan-e-Zia and Gulshan-e-Behar area activists have successfully organized support from the Union Council, therefore in UC-6 there is regular maintenance and rectification. In others the work is adhoc.

Internal Development: Out of 2,152 lanes, in 1,225 lanes, sewers have been laid. This quarter work on lane sewers has been in progress in, Gulshan-e-Zia, Gulshan-e-Behar, Yaqoobabad and Sadiqabad. 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 (GL), this problem is avoided, in others where the covers are raised above the GL, there is frequent breaking of covers. Leaflets on proper house connections and placement of covers are regularly disseminated.

1.7.4 Khuda Ki Busti – Taiser Town - Saiban

Land supply for the poor is the focus of the NGO 'Saiban'. Khuda Ki Busti (KKB) 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 1600 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.

Earlier on request, plan and design for sewerage system for Khuda Ki Basti (KKB) 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. This quarter sewerage plan for KKB II comprising of 1200 plots spread over 40 acres was completed, Saiban team was guided on level survey and planning.

Total 80 lane sewers and 6 secondary sewers, 33, 832 rft comprising 1553 houses have been completed by Saiban. Peoples investment has been Rs. 3.923 million.

Earlier Saiban team and activists from the settlement visited OPP-RTI and observed work on 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 KKB II 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 maintainance would limit their work. In KKB II land supply and settlement of community is in progress, 674 families are now settled. A secondary sewer 9" dia 765 rft has been laid

As per OPP-RTI design and guidance, construction of a sewage treatment plant (STP) for KKB I was earlier completed. Treated sewage water is being used for trees and plants. In KKB II construction of another STP is in pgress.

To review and strengthen work, meetings have been held with the team.

1.7.5. Umer Colony – Jamshed Town

Earlier community had laid 43 lane sewers on self help. OPP-RTI support was provided. Later on request survey, design and estimate was completed for a secondary sewer 12" dia 1,875 rft. serving 10 lanes and comprising of 132 houses. Money collection is in progress, regular meetings have been held with the community activists. Meanwhile the main disposal drain is being constructed by govt.

1.7.6. Azizabad – Gulberg Town

Yasinabad Housing Society was developed in the 1960's. Here the sewerage system has collapsed. After years of lobbying with govt. the residents decided to relay the damaged secondary sewer on self help. On request OPP-RTI provided design and estimate for a 500 rft. 12" dia secondary sewer. On site guidance was provided, work was completed. Case study has been compiled. Lately work on relaying a lane sewer 230 rft. was completed, for another plan and estimate was provided.

1.7.7 Manzoor Colony – Development of natural nala into covered drain-Jamshed Town

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 then 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 but was soon stopped. By July 1998, 200 rft drain wall was constructed. In August 1998 work on site was stopped.

However, by mid October 1998 KMC restarted 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 the 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 11,619 rft. concrete drain and 6,457 rft roof slab. This quarter regular site visits were made. Work was monitored. Along 2,000 rft. the wall cast has been poor, earlier engineers were advised on rectification which is still awaited. 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 has been in progress from the other end i.e. from the disposal point, where along 4000 rft of the *nala*, clear width is available. This quarter work has been very slow.

Development of parks along side the drain. Earlier two pieces of vacant land along the drain were surveyed by OPP-RTI and govt. engineers and proposed for the development of parks. Due to efforts by community activists and councilors of Union Councils, the Town Office has designated the land for development of parks. Construction of a boundary wall is in progress. Meanwhile a police station has been constructed over the covered drain nearby.

1.7.8 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. Meanwhile a police station has been constructed over the covered drain nearby.

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.

As demonstration, development of the natural *nalas* in Manzoor Colony, Orangi and in different parts of Karachi, as box trunks/covered drains continues. Earlier, Welfare Colony, Rajput, Pirabad *nalas* of total length 6,105 rft, were developed as box trunks, by SKAA and DMC West. Work on Manzoor Colony and Essa Nagri *nala* has been explained. Report on development of Orangi *nalas* is in section 3.4. Other developments are given below:

This quarter with unexpected heavy rains and the drainage channels/*nalas* being silted, Karachi was submerged in sewage and rain water. Geo television, a popular local channel documented the issue and presented the need to develop the *nalas*. OPP-RTI assisted the production team with maps and on site data. Active residents from Clifton (an affluent area) visited OPP-RTI and requested technical guidance for the development of Nehr-e-Khayyam *nala*. Govt. design costing Rs. 250 million is being reviewed. Another request has lately been received from the Nazim of UC-2 North Nazimabad seeking technical guidance for the rectification of a main drain.

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.

1.7.9 Documentation of Natural Nalas/Drainage Channels

63 natural *nalas*/drainage channels, of total length 5,67,149 rft. located all over Karachi have been documented on maps. Catchment area survey of 41 *nalas* was completed. The big *nalas* i.e. Lyari Nadi, Gujjar, Orangi nadi, Malir, Korangi creek are planned to be mapped thru satellite image at a later stage. Plan, design and estimates for development of total 33 *nalas* have been provided to KMC / KCDG and SKAA. On request copies are regularly provided to govt. officials and community activists.

A map of Karachi in the scale of 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. Computer digitization is in progress.

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

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 1.7.7, 1.7.8 & 3.4 follow the OPP-RTI proposal.

1.7.11 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 so lack of dependence on foreign loans.

In sewage, solid waste disposal and transport the network presents alternatives to the City Action Plan prepared by the City Govt. In water supply work is being undertaken. In forums television programs, meetings with govt., citizens and thru newspapers the alternatives are constantly presented and discussed.

Lately the Asian Development Bank, has initiated technical assistance for industrial cum sewage waste treatment plants for Karachi. This step is to precede loan negotiations. The network has asked the ADB, its consultants and the govt. to provide information, which is still awaited.

The network members actively support other cooperative actions like 1) Lyari Expressway – peoples resistance to the project and to the eviction of more than 28000 houses 2) Okara farmers movement – resistance to evictions violently enforced by the army on a million poor farmers.

1.7.12 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 the neighborhood level with govt. complimenting their initiatives is being presented at various meetings and training sessions. This quarter in 3 govt training courses held at the National Institute of Public Administration presentations were made. 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. A leaflet explaining the model is being disseminated among NGOs/CBOs, and Govt. Officials.

This quarter Nazims and Councilors from UC's of Orangi, Jamshed and North Nazimabad Towns 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 plan books of total 13 Union Councils of Orangi, of one UC of Site and sewerage plan of UC-2 Lyari and UC-2 Baldia were provided to the Nazims, CBOs and area activists. On request copy of a sample UC plan book is being provided to many visitors and training groups.

1.7.13 Baldia UC 2, North Nazimabad UC-3, Jamshed Town UC-2, Gulshan & Jamshed Towns

This quarter no progress report has been received from Nazim of Malir Town UC-5 and Lyari UC-2.

Earlier Nazim, Councilors and CBO activists of UC-2 Baldia visited and requested OPP-RTI to guide development in sewage disposal and provide design and estimates for the same. The CBO activists have been in contact with OPP-RTI since the past two years. The area lacked external development so they lobbied with the Nazim. Nazim is undertaking construction of main sewers and wants to work according to a plan. Survey for external development was completed. Design and estimate for 3 main and 9 large secondary sewers 17,145 rft. costing Rs. 1.68 million was provided to the Nazim and CBO activists. Five main and 11 large secondary sewers have lately been laid by the Govt. 24 lanes and 8 secondary sewers also exist laid by people on selfhelp. Two CBOs of the area have requested technical support for laying lane sewers (contractors in the area are charging a flat rate of Rs. 1500/house for the work). Where disposals exist OPP-RTI is assisting CBOs in mobilizing community, so that work on lane sewers is low cost and of good quality. Last quarter plans and estimates for 8 lane sewers, 2,080 rft. comprising 136 houses was provided. Meetings were also held with the Town Nazim, component sharing model and support was discussed. This quarter there was regular contact with the CBO activists and UC Nazim. Work on a main sewer continues.

This quarter Nazim and Councilors from UC-3 North Nazimabad visited and requested support for development of Katchi Abadis in their UC as well as rectification of a drain. Site visit was made. Map documentation and proposal for 2 Katchi Abadis was provided. However the councilors want to undertake work on a few lane sewers thou these already exist. On a pilot basis the Nazim has organized private collection of solid waste from 200 houses. The system was studied together with the activists of UC-6 Orangi, who are exploring similar possibilities.

Guided by the Nazim of Jamshed Town, lately UC-2 Nazim and councilor visited and requested support. He informed that in his UC, self help work in water supply has already been supported by him. Map of a settlement is available with OPP-RTI, the Nazim is making efforts to acquire maps of other settlements.

Requested by the Nazim of Jamshed Town this quarter survey of 19 Katchi Abadis has been completed. Plan and proposal are being prepared.

In Gulshan Town effort is being made for the development of Essa Nagri, drain as already explained in section 1.7.1.

Continued....

1.8 Statistics – Sewerage Construction Outside Orangi – Aug'2003

Sr. No.	Area	Location	Internal Sanitation			External Sanitation		
			Lanes	Rft	Latrines	Cost (Rs. Million)	Mains. Rft	Cost (Rs. Million)
1	Chanesar Goth	Karachi	4	450	28	0.012	-	-
2	Manzoor Colony	Karachi	153	46935	2908	2.170	*11619	89.36
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	Burmees 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	4900	0.549
17	Umer Colony 1	Karachi	26	3180	318	0.381	*900	0.059
18	Umer Colony 2	Karachi	17	1490	149	0.178	1790	0.116
19	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	74	28626	1436	3.621	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	Abbasi Nagar	Karachi	34	4277	390	0.337	1660	0.536
38	Mecca Colony	Karachi	12	1660	136	0.122	980	0.306
39	SherPao Colony	Karachi	120	24107	2047	1.496	810	0.264
40	Kot Lakhpat/Others	Lahore	54	13473	711	1.496	180	N.A
41	Qadri Colony - I	Lahore	27	5794	308	0.730	-	-
41	Qadri Colony - II	Lahore	5	1064	43	0.125	-	-
43	Yasrab Colony	Lahore	5	1538	74	0.148	-	-
44	Farooq Colony	Lahore	3	540	24	0.078	-	-
45	Khan Colony	Lahore	3	1650	24	0.156	-	-
46	National Colony	Faisalabad	5	1052	67	0.154	-	-
47	Dhuddiwala	Faisalabad	39	5943	235	0.694	-	-
48	Hasanpura	Faisalabad	56	9624	659	1.527	524	0.131
49	Rajada Town	Faisalabad	6	1161	87	0.190	-	-
50	Al-Najaf Colony	Faisalabad	5	1260	56	0.156	-	-

Sr. No.	Area	Location	Internal Sanitation			External Sanitation		
			Lanes	Rft	Latrines	Cost (Rs. Million)	Mains. Rft	Cost (Rs. Million)
51	Nimat Colony	Faisalabad	11	3860	128	0.434	-	-
52	Jalvi Market	Faisalabad	22	3421	235	0.517	-	-
53	Factory Area	Faisalabad	1	310	10	0.043	-	-
54	Abdullah Town	Faisalabad	3	1668	48	0.190	-	-
55	Jalvi Trunk	Faisalabad	-	-	41	0.057	1820	0.277
56	Darusalam Colony	Faisalabad	5	1080	61	0.148	-	-
57	Iqbal Nagar	Faisalabad	3	648	34	0.081	-	-
58	Bilal Colony	Faisalabad	18	3232	178	0.520	-	-
59	Mujahid Town	Faisalabad	5	680	30	0.077	-	-
60	K.T.M. Chowk	Faisalabad	2	210	6	0.021	-	-
61	Nisar Colony	Faisalabad	36	13353	615	1.801	-	-
62	Satellite Town	Faisalabad	15	3785	142	0.463	-	-
63	Kehkashan Colony	Faisalabad	-	-	-	-	+3800	0.703
64	Madina Colony	Faisalabad	11	2189	132	0.313	-	-
65	Dogar Basti	Faisalabad	4	572	34	0.084	-	-
66	Himat Pura	Faisalabad	5	805	53	0.134	-	-
67	Sohailabad	Faisalabad	2	450	30	0.077	-	-
68	Aslam Gunj	Faisalabad	5	1305	89	0.217	-	-
69	W. Town	Faisalabad	4	780	72	0.159	-	-
70	Sandhu Pura	Faisalabad	1	310	6	0.031	-	-
71	M. Ali Park	Faisalabad	3	1800	52	0.191	-	-
72	Yasinabad	Faisalabad	5	1283	96	0.223	-	-
73	Rukanabad Chak no. 117	Faisalabad	-	-	-	-	2400	0.215
74	Yakta Market	Faisalabad	-	-	58	0.081	1150	0.080
75	Zulfiqar Colony	Faisalabad	4	900	47	0.129	-	-
76	Nadir Town	Faisalabad	4	1060	64	0.160	-	-
77	Rashid Nagar	Faisalabad	-	-	-	-	1775	0.560
78	Murad Colony	Faisalabad	3	400	52	0.142	330	0.038
79	Elahiabad	Faisalabad	32	11154	592	1.639	7665	2.300
80	Usman Town	Faisalabad	3	410	18	0.072	-	-
81	Hamyan Town	Faisalabad	8	1387	55	1.088	-	-
82	Yousuf Town	Faisalabad	6	2340	60	0.331	350	0.038
83	Green Town	Faisalabad	7	3325	217	0.837	320	0.042
84	Partab Nagar	Faisalabad	2	700	26	0.121	-	-
85	Muzaffar Colony	Faisalabad	2	800	30	0.140	-	-
86	Harchampura	Faisalabad	2	800	30	0.140	-	-
87	Bhahiwala Road UC-200	Faisalabad	-	-	-	-	3300	0.750
88	Millat Road	Faisalabad	-	-	-	-	1850	0.910
89	Nawabanwala	Faisalabad	-	-	-	-	1080	0.500
90	Rasool Park	Faisalabad	6	2748	158	0.400	-	-
91	Faisal Town	Faisalabad	5	670	17	0.061	-	-
92	Muslim Town	Faisalabad	-	-	-	-	3400	0.516
93	Saeed Colony	Faisalabad	7	2180	76	0.300	-	-
94	Sheerinabad	Faisalabad	2	830	30	0.110	-	-
95	Ganda Singh wala	Faisalabad	3	678	26	0.071	-	-
96	Lakar Mandi	Faisalabad	3	750	39	0.108	-	-
97	Shabnam Street	Faisalabad	2	650	50	0.138	-	-
98	Haseeb Shaheed Col.	Faisalabad	3	2200	80	0.263	-	-
99	American Barracks	Hyderabad	-	-	-	-	5297	1.200
100	American Quarter	Hyderabad	-	-	-	-	+4610	0.770
101	American Quarter- II	Hyderabad	-	-	-	-	+3615	0.502
102	Gujrati Para	Hyderabad	-	-	-	-	+3920	0.430

Sr. No.	Area	Location	Internal Sanitation			Cost (Rs. Million)	External Sanitation	
			Lanes	Rft	Latrines		Mains. Rft	Cost (Rs. Million)
103	Gole Tikri	Sukkur	14	1650	155	0.199	9800	1.700
104	Tench Bhatta	Rawalpindi	1	464	23	0.209	-	-
105	Dhok Matkal and	Rawalpindi	59	10357	640	1.527	595	0.049
106	Dhok Hassu	-	-	-	-	-	-	-
107	Nawab Colony	Rawalpindi	6	956	39	0.105	180	0.027
108	Habib Colony	Rawalpindi	3	436	30	0.063	-	-
109	Hazara Colony	Rawalpindi	1	70	3	0.007	-	-
110	Meherabad	Rawalpindi	1	210	6	0.019	-	-
111	Farooq-e-Azam Colony	Rawalpindi	2	308	13	0.035	-	-
112	Dhoke Kala Khan	Rawalpindi	2	593	33	0.075	-	-
113	Bilal Colony	Rawalpindi	9	1285	66	0.272	-	-
114	Model Colony	Rawalpindi	1	52	5	0.010	-	-
115	Fatima Colony	Rawalpindi	1	101	7	0.015	-	-
116	Fouji Colony	Rawalpindi	9	1752	86	0.253	-	-
117	Shamsabad	Rawalpindi	5	2202	100	0.442	-	-
118	Rasoolabad	Muzaffargarh	-	-	-	-	277	0.015
119	Shagai	Swat	3	985	29	0.102	660	0.076
120	Aman Kot	Swat	21	2599	113	0.343	800	0.077
121	Banr	Swat	1	450	17	0.043	-	-
122	Chalyar	Swat	49	5015	300	0.496	2696	0.195
123	Lodhran	Lodhran	117	21727	887	2.190	12835	2.938
124	Thakkerwala	Lodhran	-	-	-	-	1600	0.350
125	Faizabad	Lodhran	-	-	-	-	700	0.200
126	Juggowala (v)	Lodhran	22	11816	209	0.637	4373	0.983
127	Lahori (v)	Lodhran	8	1922	120	0.248	4240	0.674
128	Duniapur	Lodhran	13	2523	104	0.247	496	0.022
129	Ibrahimwala	Lodhran	4	896	13	0.043	-	-
130	Dehnote	Lodhran	4	633	25	0.058	-	-
131	Kherorpucca	Lodhran	2	273	6	0.017	-	-
132	Pakistan Colony (v) (Chowk M pura+Eidgah chowk+ Chowk duba Mai Sahiba + Baldia Mulazmeen Colony)	Khanpur	-	-	-	-	*10120	5.393
133	Model Town (v)	Khanpur	6	1723	60	0.155	-	-
134	Jinnah Town (v)	Khanpur	3	818	25	0.081	-	-
135	Akhterabad (v)	Khanpur	1	100	12	0.022	-	-
136	Railway Road (v)	Khanpur	1	122	17	0.030	-	-
137	Toufail Colony (v)	Khanpur	1	22	2	0.003	-	-
138	Rahimabad (v)	Kahnpur	1	150	6	0.016	-	-
139	Uch	Uch	-	-	-	-	9516	N.A
140	Mohallah Khawajgan	Uch	15	1494	114	0.256	550	0.034
141	Bukhari Colony	Uch	8	939	52	0.124	-	-
142	Nawazabad	Uch	14	1676	59	0.186	-	-
143	Gilani	Uch	29	2806	173	0.390	1055	0.079
144	Shams Colony	Uch	9	750	22	0.054	-	-
145	Shams Bagh	Uch	4	555	24	0.054	-	-
146	Kachery Road Ape	Uch	2	375	18	0.045	-	-
147	Hasnain street rural	Uch	1	187	3	0.012	-	-
148	Gulnar Colony	Multan	7	1016	78	0.180	349	0.066
149	Islam Pura	Multan	5	659	35	0.096	-	-
150	Datta Colony	Multan	1	200	10	0.028	-	-
151	Chah Taqiwala	Multan	-	-	-	-	3865	5.060
152	Ghausabad	Multan	-	-	-	-	2000	0.500

Sr. No.	Area	Location	Internal Sanitation			Cost (Rs. Million)	External Sanitation	
			Lanes	Rft	Latrines		Mains. Rft	Cost (Rs. Million)
153	Amirabad	Multan	-	-	-	-	700	0.170
154	Bukhari Colony	Multan	-	-	-	-	800	0.190
155	Shah shams Colony	Multan	39	6483	414	0.958	130	0.009
156	Mominabad	Gujranwala	16	2979	204	0.317	-	-
157	Irsal Colony	Gujranwala	13	3066	230	0.509	137	0.021
158	Samanabad	Gujranwala	12	2538	183	0.402	230	0.012
159	Ghazipura	Gujranwala	3	361	18	0.044	-	-
160	Raja Colony	Gujranwala	8	2400	174	0.383	240	0.026
161	Kamboh Colony	Gujranwala	1	105	8	0.017	-	-
162	Shahzada Shaheed Col.	Gujranwala	3	1120	133	0.264	-	-
163	Shaheenabad	Gujranwala	9	1970	171	0.369	700	0.080
164	Mirza Colony	Gujranwala	3	557	31	0.072	-	-
165	Shahrukh Colony	Gujranwala	6	1054	55	0.152	-	-
166	Sarfraz Colony	Gujranwala	1	137	5	0.015	-	-
167	Camp # 4	Gujranwala	4	769	76	0.154	-	-
168	Tariqabad	Gujranwala	10	2520	156	0.372	315	0.038
169	Jagna Town	Gujranwala	7	1828	114	0.311	-	-
170	Khalid Colony	Gujranwala	1	145	11	0.024	-	-
171	Kot Habibullah	Gujranwala	1	280	20	0.045	-	-
172	Ali Asghar Road	Gujranwala	1	250	14	0.035	-	-
173	Jahangir Colony	Gujranwala	7	2150	124	0.309	-	-
174	Mozam Colony	Gujranwala	2	490	38	0.084	-	-
175	Islam Pura	Gujranwala	1	280	20	0.046	-	-
176	Mubarik Shah	Gujranwala	2	297	15	0.041	-	-
177	Gulshan Town	Gujranwala	1	150	9	0.022	-	-
178	Mian Sansi	Gujranwala	1	360	33	0.068	-	-
179	Shamsabad	Gujranwala	1	75	5	0.011	-	-
180	Rata Road	Gujranwala	1	100	2	0.006	-	-
181	Shafi Colony	Gujranwala	1	250	8	0.025	-	-
182	Madina Colony	Gujranwala	1	208	8	0.025	-	-
183	Gali Haji Saleem Wali	Gujranwala	1	150	10	0.024	-	-
184	Abubakar Town	Gujranwala	1	150	8	0.020	-	-
185	Peoples Colony	Gujranwala	1	205	12	0.029	-	-
186	Kamoki	Gujranwala	1	330	25	0.055	-	-
Total			2959	604232	36021	61.561	202299	139.347

* Work in progress + Work stopped ● Incl treatment plant (v) villages

2. RESEARCH, TRAINING AND PUBLICATION

2.1 Budget and Expenditure (in Rs.)

Research and training	Budget 2003-2004	Actuals Jul- Aug'03
Central Office		
Director, OPP-RTI /Perween Rahman	172659	27589
Jt.Director, OPP-RTI /Salim Alimuddin	137718	22000
Manager/Amir	82977	12445
Driver/Walidat	57432	4696
POL/Car V-0333	30000	10702
S&R/Car V-0333	25000	6415
Insurance/v-0333	20000	16221
Visitor	6000	1755
Stationary	5000	0
Total	536786	101823
Support Team		
Manager/Res & Tr/Rabia	0	0
Res.officer/Saifur Rahman	69093	11016
Driver/Hameed	51120	8163
POL/Van	25000	6623
S&R/Van	20000	6724
Insurance/Van	22000	0
Transportation	2500	0
Computer Supplies	25000	6180
Computer Maintenance	25000	900
Book & Journal	20000	1492
Stationary	5000	0
Total	264713	41098
Publication		
Operator/Mairaj	57273	9128
Reports	50000	16000
Paper/Copier	12000	13407
Toner	10000	3000
Maintenance	35000	3000
Total	164273	44535
Audio-Visual		
Film/Progress	10000	2562
Slides-Videos	10000	0
Total	20000	2562

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 the capacity of youths/activists to support community initiatives. OPP-RTI has found youths/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 and 2.11.1.

A youth/activists training program on housing and sanitation is on going. Presently 18 youths are part of the program. The purpose of the training is to enable the youths/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.

13 students are undertaking survey and documentation of *katchi abadis* in Karachi (outside Orangi). Documentation of sanitation, water supply, clinics and schools in total 225 *katchi abadis* has been completed. In 10 *katchi abadis* survey is complete, rechecking remains, in 6 more survey is in progress. 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 one *Baldia nala* survey is in progress. Of 25 *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 publishing volume II comprising of 100 more *katchi abadis* is in progress.

Last quarter the students completed survey of 13 Union Councils of Orangi. The surveys include detail documentation of existing systems of sewage disposal, water supply, solid waste disposal, educational and health facilities, parks and playgrounds. In addition surveys of UC-8 Site Town and UC-2 Lyari were also completed. Documentation of Orangi Town UC's is being reproduced sector wise on a single map, so that town plan can be influenced.

Students have been trained for plantable survey, mapping and level survey of settlements. On payment from residents, NGOs, and govt. agencies, services for plantable, level survey and mapping are provided. 3 more youths were trained, fees was charged by the survey unit. This unit is now working in partnership with TTRC (as explained below)

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 started extending services, on payment, in the settlement. His work evolved into 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 three youths who have joined the unit. The Technical Training Resource Centre (TTRC) explained in section 2.4 is a joint initiative of this unit and the plantable survey unit.

9 youths, one in housing, one in surveying and 5 in survey and documentation are under training on a 2 year fellowship. Two 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. TTRC is conducting a 26 day training program on mapping and documentation to prepare youths for the program. The senior youths are managing the program, training and guiding the juniors, with OPP-RTI team providing backup support.

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, or get hired by NGOs/survey firms, 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 and 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 CBO/NGO 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 Trust (BWT) is developing a park on a vacant piece of land along the Ghaziabad drain, work is in progress.

Youths of the housing and survey mapping unit have setup the 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. TTRC conducts training courses to cover these skills. Fees is charged. In addition requested by OPP-RTI, TTRC conducts 26 days training course for students, training them on mapping and documentation surveys needed for the katchi abadi survey, and the preparation of the Union Council (UC) plan books. This quarter one course was conducted another is in progress. TTRC has conducted total 13 training courses, comprising of 49 participants. TTRC is being guided in the institutionalization of its work.

The youth group "Youth Muhaffiz (YM)" Ghaziabad have planted trees in their settlement and constructed lane sewers on self help. Members regularly visit OPP-RTI, guidance is being provided for their efforts at setting up a library. Books have been acquired and a library has been setup. NGO Saiban, OPP-RTI and some Karachi citizens have set up the "Library Support Group" (LSG), meetings were held, many books have been collected. This quarter 19 Orangi schools and YM were provided sets of 100-200 books for their library.

CBO Arm in Lyari is successfully managing a library and youth resource centre. Arm's membership comprises of 80 youths of which 40 are females.

Youths in Peoples Colony have setup the Education Forum (EF) with a school library and a study circle organizing regular forums.

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 shows, 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 (YRC) supporting youths as a resource base for skill training and information i.e. combining a library and a space for forums and training. BES, TTRC, and YM are CBO's with activities developing in this direction. Arm and EF are already successfully managing their YRCs,

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 a lecture was organized at OPP-RTI. The topic was "Review of Census Results" by A. Hasan. Many CBO activists and community members attended the lectures and participated in discussions that followed. Lately many CBOs attended the fourth Dr. Akhter Hameed Khan development forum. They got an opportunity to meet partners from all over Pakistan.

2.7 CBOs, NGOs Contact

Total 71 CBOs/NGOs in Orangi and in settlements in Karachi were visited. The program is jointly managed with the Urban Resource Centre (URC). This quarter 10 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, closure of harmful factories located in settlements, human rights and shop owners welfare.

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

It has been observed that implementation of programs is easy but the issue is evolving a support organisation 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 eight forum was organized at URC. CBOs Gabol Colony Welfare Committee (GCWC) and Islahi Tanzeem Bara-e-Awami Masail (ACCP) presented their work. Activists from CBOs participated and discussed their work. GCWC based in Gabol Colony Orangi has undertaken self help work in sewerage, water supply, lobbied govt. to develop 2 parks in their settlement. Self management of water supply distribution was keenly observed by the participants, specially the operation of valves. ACCP presented its work of advocacy on city level issues like transport, Lyari expressway, human rights and education. Members considered this network of CBOs school teachers, lawyers and journalists as very important for the city, however the range of activities was considered to be too broad. 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 discussions share their experience, strengthening their work and linkages.

Case studies of the work of 11 CBOs has been published, likewise display panels have been prepared for exhibition in a City hall scheduled for December.

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	Jun - Aug' 2003		Cummulative- Aug'2003	
	Groups	Members	Groups	Members
UNICEF	-	-	29	164
World Bank	1	3	10	62
USAID	-	-	12	108
UNDP	-	-	28	165
Government agencies	1	29	112	1,463
NGOs/CBOs	9	29	447	3,117
Academic Institute	3	33	26	404
Total	14	94	664	5483

Some of them this quarter:

- 6 members from Namibia received 4 days orientation on OPP programs
- 4 members from Muawin-Lahore received 7 days training on sanitation program
- 4 members from Human Development Foundation, Sindh received two days orientation
- 3 members from World Bank received 2 days orientation on OPP programs.
- Claire Wyatt from University of Sussex stayed a month and studied the education program.
- 3 members from Khajji Cooperative Society received orientation on sanitation.
- 4 members from Muzaffargarh received 3 days orientation on OCT program.
- 4 members from Al Madina Welfare Assoc Shikarpur received orientation on sanitation
- 12 students from University of Karachi received 4 days orientation on OPP programs.
- 29 members from NIPA-Quetta received a days orientation on OPP programs.
- 20 students from Ziauddin Hospital received a days orientation on health program.
- Coordinator OPE-Gujranwala received a days orientation on sanitation program.
- 2 members from NGORC-Karachi received a days orientation on OPP programs.
- Member from NRSP studied sanitation program.

2.9 Visitors Since 1992

Organisation	Jun - Aug' 2003		Cummulative-Aug'2003	
	Groups	Members	Groups	Members
UNICEF	-	-	28	97
World Bank/ADB	2	6	60	171
USAID	-	-	20	43
UNDP/UN agencies	-	-	35	95
Other Donors	1	1	156	357
Government agencies	2	9	192	672
Academic institutions	4	6	143	753
Journalist (Foreign)	1	2	42	62
Journalist (National)	4	6	48	78
NGOs/CBOs	5	7	323	1044
Total	19	37	1,047	3,372

Some of them this quarter:

- 4 officials from CDGK discussed the OPP program.
- Members from Karachi University and Berkeley Univ. California studied OPP programs.
- 3 members from Shams Welfare Foundation discussed the OPP program.
- Ron Moreau and his colleague from Newsweek Magazine studied the OPP programs.
- Peter Shimokawa a teacher from Japan University stayed 2 weeks and studied OPP.
- Three members from HRCP discussed Karachi's Water and Sanitation issues.
- Dr. Rafiullah from Daily Jasarat discussed the education program.
- Maki Moriwaka from Japan studied the sanitation program.
- Geo TV filmed nala maps and discussed the issue of Karachi's sewage and rainwater disposal.
- Mr. Ausaf and an expert from Karachi University discussed the ECO sanitation project.
- 3 members from World Bank discussed the sanitation program.
- Jill from Abu Dhabi observed the OPP programs.
- Journalists Hidayatullah from Badalty Dunya discussed Karachi's sewage and rainwater disposal issue.
- Nazim and Councilors from UC-2 North Nazimabad discussed OPP program.
- Journalist Bhagwandas from Dawn studied the program.
- 3 ADB consultants studied the sanitation program.

2.10 Research Studies

- 2.10.1** Solid waste disposal in Orangi – Efforts by Union Councils and community initiatives. Study of UC-5,6 9 and UC-8 Site Town was completed, report was compiled. Lately profiles of actors are being prepared.
- 2.10.2** Katchi Abadis (KA) of Karachi – development needs. Based on the survey of 334 Katchi Abadis (including 113 K.As in Orangi) and OPP work, a conceptual plan has been prepared and is being disseminated. A monograph is being prepared for publication.
- 2.10.3.** KDA Schemes – Malir Town: These are lower middle income housing schemes of the Karachi Development Authority (KDA) planned since the 1960s: In many cases the sewerage system promised was not delivered. Self help work exists and continues to be undertaken. One case study was completed, more are in progress.
- 2.10.4** Water supply in UC-6 Orangi: A case study on Nazim and Community activists efforts and solution is being compiled.
- 2.10.5** Survey of the 13 Orangi Union Councils are complete. Statistical data based on documentation on maps of the existing water supply, sanitation, solid waste disposal, schools, clinics, playgrounds, mosques, thallas & churches, is being compiled for publication.

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. Survey of 10 Katchi Abadis is completed, rechecking remains, of 6 more survey is in progress. **Volume I including 100 survey maps has been published, the second batch of 100 maps is being prepared for publication as volume II.**

Survey Results: Aug'2003

No. of katchi abadis surveyed	-	*225
Total number of lanes	-	12,425
Total number of houses	-	1,22,306

Internal Development	Lanes	Houses	Investment (Rs)
Peoples Effort:			
Sewerage:			
- Lane + Latrine + House Connection	4,981	49,526	59,431,200
- Latrine + House Connection (Govt.) Sewers	-	54,141	37,898,700
Total		103,667	97,329,900
Water Lines:			
- Lanes + House Connection	3,748	32,868	42,728,400
- House connection (Govt. lines)		37,405	22,443,000
Total		70,273	65,171,400
Grand Total			162,501,300 (162.501 million)
Government Works:			
- Sewerage (Lane only)	5,361	54,141	162,423,000
- Water lines (Lane only)	3,645	37,405	48,626,500
Total			211,049,500 (211.049 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 225 *katchi abadis* (50.4 %). Data on Orangi settlements is available in separate tabulation.

Continued...

External development			
Investment on external development by government and people has been tabulated for 199 <i>katchi abadis</i> , statistics is given below:			
	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	313	196,809	34,059,765
- Main sewer	167	152,391	54,096,055
- Main drain	87	100,921	111,639,337
Total			199,795,157 (199.795 million)
- Secondary water lines	266	177,878	11,836,288
- Main water line	259	284,561	30,674,202
Total			42,510,490 (42.510 million)
Grand Total			243,425,497 (243.425 million)

Lease charges recovered by SKAA, by Mar'2003 has been Rs 182.021 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 12,425 lanes, 4,981 (40.08%) lane sewers have been laid on self help. With people investing Rs. 98.44 million in sanitary latrines, lane sewers and small secondary sewers.

Govt. too has laid lane sewers in total 5,361 lanes (43.14%) investing Rs. 162.423 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 *na/as*/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 *na/as* and treatment plants (TPs). Govt. in places, has undertaken construction of large secondary sewers/drains

investing more than Rs. 199.795 (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 3,748 (30.16%) lanes, water lines exist laid on self help, with people investing total Rs. 65.32 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 3,645 (29.33%) lanes investing Rs. 48.626 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 than Rs. 42.51 million.
- f) The problem in water supply is the provision of water. In many cases water lines exist but there is 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. 507 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 225 *katchi abadis*, survey of schools and clinics is complete. Survey statistics shows the extent of peoples efforts i.e:

	Government	Private	Total
Schools	69	166	235
Clinics	11	290	301

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 290 (96.3%) 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. 166 schools (70.6%) are private and 69 (29.3%) 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 eight prepared this quarter.

2.11.3 Profiles of Educational Entrepreneurs:

One more prepared 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 v) Ventilation needs in schools and houses.

2.12 Recent Publications

- a) Working with Community – by Arif Hasan- in Urdu and in English
- b) 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
- c) The changing nature of the informal sector in Karachi – as a result of global restructuring and liberalization –by Arif Hasan.
- d) Orangi Pilot Project Institutions - a case study – by Perween Rahman

- e) Proceedings of the 1st, 2nd and 3rd Dr. Akhter Hameed Khan Development Forum – by Fazal Noor and Aquila Ismail.
- f) Reprint of 4 publications, 1) Case studies of sanitation work 2) Profiles of community activists in Orangi and 3) Outside Orangi 4) Sanitation program manual
- g) Case studies of the work of eleven Karachi based CBOs-11 separate booklets.
- h) Localizing, Habitat Agenda – Case study of OPP programs by Arif Hasan (report has been compiled, publication is under process).

2.13 Statistics

	Cum. May'2003	Jun – Aug'03	Cum. Aug'2003
Reports	94	1	95
Monographs	82	1	83
News Bulletin	27	-	27
Case Studies	686	12	698
Profiles	366	6	372
Video Cassettes	42	-	42
Slide Sheets	143	-	143
Photo Albums	953	13	966
Manuals	12	-	12

Two video documentaries on OPP programs and Community Initiatives are being prepared.

3. LOW COST SANITATION PROGRAMME

3.1 Low Cost Sanitation Programme: Budget and Expenditure

Head	Budget 2003 – 2004	Actuals July –Aug'03
Sanitation and Housing*		
Manager/Nadim Usmani	116055	18637
Manager/Javed Ali	114831	18450
Social organizer /Moin Khan	77934	12548
Assistant	0	0
Surveyor/Mohsin Hasan Khan	66636	10713
Total	375456	60348
Drafting Section		
Manager/Ashraf Hussain	60372	9719
Draftsman/Amjad Ali	0	0
Stationary	5000	0
Paper	5000	-160
Maintenance (Printing machine)	5000	0
Computer – Digitizing of maps	150000	15305
Total	225372	24864
Demonstration		
Sanitation/Housing/other	50000	12000
Total	50000	12000

* Central office as shown in section 2 coordinates and directs this program.

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 looking after the work in Orangi, and 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.

Continued....

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 Cumulative Construction: 1981 to Aug'2003

	Cumm. May'2003	June to Aug'2003	Cumm. Aug'2003	Percentage
OPP Area:				
- Sewer Line	3,664	2	3,666	96.88
- Length (Rft.)	878,705	350	879,055	
- Secondary Sewer	297	-	297	
- Length (Rft.)	133,998	-	133,998	
- S. Latrine	53,626	30	53,656	98.77
Non-OPP Area:*				
- Sewer Line	2,622	18	2,640	76.03
- Length (Rft.)	691,924	3,620	695,544	
- Secondary Sewer	124	-	124	
- Length (Rft.)	37,075	-	37,075	
- S. Latrine	40,905	185	41,090	81.21
Total All Orangi:				
- Sewer Line	6,286	20	* 6,306	86.90
- Length (Rft.)	1,570,629	3,970	1,574,599	
- Secondary Sewer	421	-	+ 421	
- Length (Rft.)	171,073	-	171,073	
- S. Latrine	94,531	215	94,746	90.30

* 5281 by people; 1025 by Govt.

+ 269 by people ; 152 by Govt.

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

	Cumulative May'2003	Jun' to Aug'2003	Cumulative Aug'2003	Average
OPP Area:				
- Sewer Line	12,366,117	19,250	12,385,367	3,378
- Secondary Sewer	1,382,510	-	1,382,510	4,655
- S. Latrine	29,399,400	54,000	29,453,400	549
Non-OPP Area:*				
- Sewer Line	13,403,636	166,300	13,569,936	5,140
- Secondary Sewer	479,793	-	479,793	3,869
- S. Latrine	30,658,650	333,000	30,991,650	754
Total All Orangi:				
- Sewer Line	25,769,753	185,550	25,955,303	4,116
- Secondary Sewer	1,862,303	-	1,862,303	4,423
- S. Latrine	60,058,050	387,000	60,445,050	638
Total	87,690,106	572,550	88,262,656	

3.3.4 KMC/ADB Trunk Sewer: Construction and KMC Investment

Non-OPP Area:	June 1994 to Aug'2003
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

Nala 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. Development of Hanifabad nala 5,282 rft. is in progress, others are complete.

3.4 Development of Orangi Natural Nalas into box trunks: 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.

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 City, Town and Union Council Nazims, CBOs and activists.

Development of Haryana and Ghaziabad nalas into box trunks (10,400 rft), serving as sewage disposal for 1125 lane sewers, was completed by KMC/KCDG by Aug'2002. Total actual cost come to Rs. 24 million. OPP-RTI provided, the design, on site guidance to govt. engineers, mobilized community for joint monitoring of work to ensure quality and facilitated voluntary demolition by 44 house owners of parts of their houses to make space for nala development. Despite repeated efforts since the past 1 ½ years, reconstruction of 5 culverts along the length of Haryana drain still remains. Work on Hanifabad nala (5282 rft) serving as sewage disposal for 200 lanes, costing 11.2 million is in progress. Orangi Town engineers are managing the on site construction which has been financed by the City Govts. Khushal Pakistan Program (KPP). Work is sub standard. Details of problems and efforts to control quality were reported in the 93rd QPR. OPP-RTI has withdrawn support to the project. As per OPP-RTI request lately KPP has decided to involve City Govt. engineers (who have the capability to execute quality work) in future projects.

Effort continues for the development of 4 more nalas in Orangi of total length 16,946 rft. and estimated at Rs. 41.6 million (Sadiqabad nala- thru the City Govt. annual fund, 14-E and Gulshan-e-Behar nalas thru the Khushal Pakistan program (KPP) and Block L nala thru the MNA fund). This quarter, as a followup to the meetings with Director Coordination Officer (DCO) and the Minister P & D, several meetings were held with the Executive District Officer (EDO) Works and Services City Govt. his team engineers and with the District Officer KPP. The departmental process for the nalas is underway, requiring consistent advocacy in processing the files. CBO activists and Nazims of UC-5, 6 and 7 are also meeting City Govt. and Town Officers for the same. Lately on request plans and estimates for 2 more nalas (Bukhari and Islamnagar) were provided to the City Govt. engineers.

3.5 Union Council (UC) Plan Books

As per the govts. devolution plan, there are 13 Union Councils in Orangi. Each Union Council has a population between 50,000 – 1,00,000. Requests have been received from 12 UC Nazims for support in preparing UC development plans.

Plan books of the 13 Orangi UCs were completed last quarter. 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) development needs- identification of the role of community/govt.

Earlier several meetings were held with the Nazims. UC plan books were presented and proposals were discussed. On request UC plan books were also provided to the CBO activists and discussed. CBO activists are making efforts to coordinate development.

Effort continues so that the City and Town budgets for the UC's are properly used for external development instead of being wasted on duplications/adhoc works. To facilitate the process UC documentation is being reproduced on the Orangi Town Map.

3.6 Union Council Development

3.6.1 UC-6

UC comprises of 722 lanes, and 11,239 houses. In 562 lanes sewers exist, 541 lane sewers laid by people on selfhelp and 21 lane sewers laid by the govt.

There is close coordination with the UC Nazim and area organizations. Work has been organized to maintain quality and focus on external development. Development is based on the UC plan book and component sharing concept as detailed in section 1.5.

External sanitation : On request this quarter 1 more secondary sewer part of external development was identified and surveyed, plan and estimate was provided to the Nazim. Work on total 19 secondary sewers 9,124 rft, rectification of two main and three secondary sewers was completed by the UC. Work on 1 secondary sewer is in progress. OPP-RTI is providing on site supervision. Cleaning and rectification of the KMC/ADB sewers is undertaken regularly, this quarter 1200 rft. trunk main in Ghaziabad and Gulshan-e- Behar was desilted and rectified. The Kundimen deputed to the UC by the Town are irregular, the UC Nazim has therefore hired private kundimen avoiding dependence on the Town. Work on the development of Ghaziabad nala as covered drain (box trunk) was earlier completed as explained in section 3.4. Nazim is lobbying the City Govt. 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 thru the Nazim's fund. Activists of the area CBO Orangi Development Organisation (ODO) are also lobbying for the same. Community members are being advised by the Nazim to lay lane sewers on self help. A problem has been the constant effort by the Town Nazim to bypass UC Nazim and undertake adhoc development works thru the councilors, going against the system laid out in the devolution plan. Due to this problem substanded work on 21 lane sewers was undertaken earlier. Lately the MNA is doing likewise. UC Nazim is resisting this interference, consistently convincing the councilors to follow his plan and filing complaints with the Town and City Nazim on the substandard work. Since Sep'02 town supported work on lane sewers have stopped, but there are always plans by the Town Nazim to restart work. Lately MNA supported work in one settlement was announced.

Solid waste disposal: The Nazim, with the help of area activists has organized pickup of solid waste from the main bins in 60% of the area. 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 too the system of pickup from the main bins functioned, there was no interference from the Town as reported earlier. A recent survey of UC-6 shows, that in 6 settlements 4,000 houses and 450 shops have organized pick of garbage from the house/shop upto the main bin. Sweepers are paid between Rs.20 – 30/month/house or per shop, for the work

Water supply: Main lines and distribution systems exist in 60% of the UC. Repair of leakages, valves and addition of lines, valves is needed. Total 3,850 rft. 8-12 dia main line was laid by UC, 18 valves and chambers were constructed. This quarter work on 2,650 rft. 8" dia main line was completed, work on more secondary lines is in progress. 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 UC-9 thru an unofficial connection (approved by the Town Nazim). Last quarter the Nazim of UC-6 guided by the area CBO 'ODO' resolved the problem. It was mutually agreed between Nazim of UC-6 & 9 that supply to UC-9 would be thru a secondary line. The direct supply from the 18" dia mainline has been disconnected restoring pressure as well as managing supply. Effort is also being made by the Nazim and CBO activists for connection from an alternative source (the Hub main line). Information on the quota of

water for the UC and fixing of meter to measure supply are the demands consistently put up to the City Govt.

In Nov'02 after the visit of MD, KWSB (Karachi Water & Sewerage Board) to OPP-RTI, meetings were held with officials in charge of water supply, OPP-RTI facilitated the process of documenting and improving water supply in the Union Council. The Nazim, Councillor and area activists monitored the water supply to the pump house and its distribution and provided a report, including a map documenting the distribution system, to the MD, KWSB. The water supply has improved, where water supply was for average 1-3 hours (2,50,000 gallons) every 3rd day. It is now 4-6 hours (4,50,000 gal.) every 3rd or 5th day. 60% population is supplied water, which comes to 800 gallons/house/month. This is used only for drinking. For other uses people purchase tankers, costing Rs. 250/house/month. Remaining 40% population gets no water relying only on commercial tanker supply costing upto Rs. 600/house/month. Nazim and CBO activists have held meetings with the Chief Engineer (Water), and also with MD, KWSB. Effort was made so that in the 1st stage, supply is regular and increased. By Feb'03 with much effort the supply was maintained. Mujahid Colony, a settlement of 300 houses was added to the system, for the first time community is being supplied water once every 10-15 days, enough for drinking and cooking. Last quarter the supply again became irregular. This seems to be the pattern, requiring constant vigilance and pressure by Nazim and area activists on the Water Deptt. officials and valvemen, to ensure the scheduled supply. Mobilized by CBO 'ODO' and supported by the Nazim, operation of valves is now being monitored by members selected from the community. This has controlled leakages in supply improving the system of management. To get more areas connected to supply, laying of water mains is in progress. In the remaining area (i.e. 40% of UC) there is tanker supply thru the Nazim's designated councillor. Two tankers of 6000 gallons each is the quota supplied every alternate day. The distribution being nontransparent there were regular protests by the community. Activists demanded handing over of the distribution to the community members, this has been organized by the Nazim and CBOs. Case study of the water issue and process of solution has been prepared.

Road and lane paving: Where people have laid lane sewers on self help UC Nazim is complimenting the work by undertaking lane paving. Lane paving in total 15 lanes and construction of 4 main roads is complete. Work was earlier coordinated with the Town Nazim. Lately work on 2 main roads is in progress thru the City Govts KPP funds.

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. Eight trees along the main road were planted, use of sewage water with EM technology is being monitored. The activity is being managed by the CBO, 'ODO'. CBO Bilal Welfare Trust is developing a park along the Ghaziabad drain. Observing tree plantation in UC-6, survey was completed of 3 settlements, the number and types of trees planted have been recorded. 1020 trees exist in the lanes, planted by individual houses as well as by the efforts of CBOs. 85 trees are along the main roads, planted by govt. Most popular tree is Neem.

Street Lights: CBO 'ODO' has lobbied for provision of street lights along the main and secondary roads. Lane lights are already being managed on self help. Nazim has agreed to provide bulbs and holders for 24 existing poles, shades are to be provided by the community. In the 1st phase 8 bulbs and holders have been provided by the Nazim, community share for shades is being mobilized.

Union Council development funds. Funds available to the UCs are 1) Rs. 95,000 monthly to cover cost of UC office and operations. UC-6 also uses this fund for maintenance and rectification of water and sewer mains. 2) Rs. 50 million annual grant received directly from City Govt. UC-6 has used this grant for laying water and sewerage mains (i.e. 60% for water mains and 40% for main sewers and main rectification works). This budget year Rs. 65 million per UC has been allocated, 3) Unspecified amount from the Towns budget, spent thru quotations to Town directly submitted by the Naib Nazims and councillors. As per rules UC Nazim approval is needed but in reality he is bypassed. In

UC-6 for the year 2001-2002 development works were substandard and bypassed the Nazim, which was later controlled. Effort is being made so that the Town budget is spent on external development only. Town budget for development is Rs. 10 million per month, but account and utilization is non transparent. Documentation is being undertaken in UC-6 and UC-7 of the developments thru various funds.

3.6.2 UC-9

UC comprises of 586 lanes and 9,099 houses. In 507 lanes sewers exist, 393 lane sewers laid on self help and 114 lane sewers laid by govt.

Earlier, regular meetings were held with the Nazim, UC plan book was presented and discussed. In June'02 due to some election irregularities the Nazim was replaced. Since then area CBOs have visited and requested support. UC plan book has been discussed and provided. This quarter meetings were held with CBO Shams Foundation, water supply, sanitation and solid waste disposal needs of the UC were discussed. OPP-RTI plans and designs were provided. Despite efforts by CBOs and OPP-RTI there is no response from the Nazim, however CBO initiatives continue.

External sanitation: The main problem are the many open drains along the main road used as main sewage disposals. Need is to cover, rectify or convert these into main sewers. On request earlier OPP-RTI prepared plans and designs for the same and provided to the Nazim. Effort was made to mobilize the new Nazim likewise but there is no response. Last quarter confronted by increasing protests by community over shortage of water and lack of development works in the UC, the Nazim left Orangi, she is no longer available in her office. Meanwhile CBO activists and OPP-RTI continue lobbying with the City Govt. and Town Council for the development of the 2,225 rft. 14E nala into a covered drain.

Solid water disposal: Refuse van and health workers have been deputed to the UC by the Town. The new Nazim has failed to manage pick up of garbage from the main bins. The CBO OWP and its partners are managing the neighbourhood system. In three settlements in 1,000 houses the CBOs have organized household collection upto the main bin. The problems is the disposal from the main bin. A recent survey of UC-9 shows, in 2,688 houses community have organized regular pick up of garbage from the house upto the main bin. Sweepers are paid Rs. 20-30/house/month for the work.

3.6.3 UC-7

UC comprises of 970 lanes and 14,453 houses. In 492 lanes sewers exist, 323 lane sewers laid on self help and 169 lane sewers laid by govt.

UC plan book was earlier provided to the Nazim and area activists.

External sanitation: On Nazim's request survey was undertaken of KMC-ADB trunk sewers, plans and designs for rectification and maintainance were earlier provided to the Nazim. Further on request designs and estimates for secondary sewers were also provided. Work on total 4 secondary sewers have been completed. The Nazim under the pressure of his 19 councilors has distributed the City Govt's. annual grant of Rs. 35 million equally among them. The tender that appereared in the newspaper did not identify work but only specified the name of the councillor and that the amount was for sewerage. Some adhoc work in lanes has been observed but most work remains untraced. Meanwhile effort is being made for the 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 522 lanes sewers exist, 490 lane sewers laid on selfhelp and 32 laid by govt.

Earlier 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 maintenance 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. Several meetings were held with the new Nazim. On request UC plan book and plans and designs for external sanitation were provided. Later detailed survey was undertaken of two existing main drain disposals, design and estimates were prepared for repairing and covering of the drains and provided to the Nazim. There has been no response since. This quarter work on the development of a segment of 14-E nala began. Construction of the drain was substandard with depth of the drain being 12" instead of 5 feet and wall concrete ratio being 1:16 instead of 1:6. Community has filed complaints with the UC and Town Nazims. After construction of about 250 rft. open drain, work on site has stopped. The total length of the nala is 2,225 rft. half of which falls in the jurisdiction of UC-9.

3.6.5 UC-5

UC comprises of 701 lanes and 9,913 houses. In 582 lanes sewers exist, with 452 lane sewers laid on self help and 130 lane sewers laid by govt.

External Sanitation: Regular meetings were earlier held with the UC Nazim. On request UC plan book and plan for external sanitation was provided to the Nazim. Several meetings were held with the area CBO 'Kawish'. OPP model, UC plan book and design for external sanitation were discussed and provided on request. Last quarter the CBO mobilized the community and stopped substandard works by the Nazim. This quarter a secondary sewer 450 rft. 12" dia was laid by the Nazim, 6 lane sewers have benefited. Joint effort is being made for the development of 'L' block nala.

Water Supply: Faced with acute water shortage community contacted the Nazim many times but he was not available. Later faced with no water for weeks angry community members came on to the streets to protest, there was law and order situation. The Nazim was forced to leave Orangi. The para military (rangers) responsible for the distribution of water thru tankers met community members. It was decided that two community members from Tauheed and Baba Wilayat Ali Shah would be responsible for distribution of water (thru tanker supplies). The supply is now being well managed. In areas where supply is thru pipelines, community members mobilized by the CBO Kawish, have organized the management of valve operation so as to avoid leakages.

3.6.6 UC - 12

The Nazim paid several visits to OPP-RTI and requested support for identification, design and estimation of sewage disposal projects. Survey was completed of 3 main disposals. Design and estimates were provided for the development of Bukhari colony nala 1355 rft. and repair, desilting and slab cover of two main drains 2,817 rft. Union Council Plan Book was also provided to the Nazim. This quarter desilting and slab cover on one main drain was completed. Nazim is making efforts with the City Govt. for development of the Bukhari Colony nala.

3.6.7 UC - 10

CBO Gabol Colony Welfare Committee (GCWC) has organized self help sewage and water supply system in its settlement comprising of 1000 houses. Two parks in the area were developed by the Govt thru extensive lobbying by the CBO. Meetings were held with the CBO UC plan book was provided. Since the past year, Nazim of the UC has not been available, Community initiatives continue.

3.7 Community Initiatives in Tree Plantation, Solid Waste Management, Electricity and Water Supply. Application of the component sharing model.

As earlier reported community based organisations in 11 settlements in Orangi have organised tree plantation in their settlements. Tree plantation inside the house and sometimes in the lanes in front of houses is observed all over Orangi. The CBOs are now focusing on the activity as a program and encouraging tree plantation in lanes and along main roads.

As earlier reported in 5 settlements in Orangi comprising 1,210 houses, solid waste disposal was organized by the CBOs. 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 are lobbying 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 regular pick up of garbage from the main bins has been organized by the Nazim, facilitated by the CBO 'ODO'.** In UC-9 due to CBOs efforts pick up from main bins has improved a little. A survey was completed in UC 5,6 & 9. Peoples initiatives in organizing pick up of garbage from the house upto the neighbourhood bin exists in 15 settlements comprising 8,688 houses. Case studies have been prepared. Profiles of actors is being compiled.

The initiative of CBO "Ghaziabad Falahi Tanzeem" (GFT) 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. Fixing of street lights along the main and secondary roads is being undertaken in partnership with the Nazim UC-6. The CBO activists are guiding another settlement Bismillah colony comprising of 450 houses, to replicate the model. Forms have been completed, requests have been submitted to the Chief Engineer Karachi Electric Supply Corporation for provision of the main line. File is being processed, Nazim UC-6 is supporting the effort.

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. Developments in UC-6 and UC 5 are reported in section 3.6.1. & 3.6.5 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. In UC-10, Gabol Colony CBO 'GCWC' has effectively organized water distribution among 1000 houses, laying of lane water lines and managing the valve operation is also undertaken on self help, detail case study has been prepared. Likewise case study of UC-6 is in progress.

Coming together of Community Based Organisations. It has been observed that CBOs are coming together. In UC-6, GFT, Gulshan-e-Behar Welfare Committee and Gulshan-e-Zia Welfare Organisation have come together to form "Orangi Development Organisation" (ODO), so as to influence govt. investment in the UC as well as strengthen Community Initiatives. UC-6 is a model where CBOs are working together, mobilizing their resources for selfhelp as well as guiding the use of Govts. funds, establishing partnerships with the Nazim.

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 in Aug'2002. 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 CBO's and 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'2003 31.193 million blocks worth Rs. 150.59 million have been sold, 60% of these have been sold outside Orangi. Following the example of the four mechanized thallas, 103 thallas adopted the machine making process without any loan from OPP (survey Apr'2003). Orangi has become a centre for the production of mechanized blocks in Karachi. With the blocks sold at these thallas, annually 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 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'2003	Jun'03 to Aug'2003	Cum- Aug'2003
Units	246	-	246
Completed	203	3	206
Stopped	40	-	40
In progress	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 with his colleague Ashraf and teacher M. Hakeem the TTRC was setup. Presently three more youths trained by TTRC, are the additions to the team. So far plans and estimates for total 207 units were completed. For 194 units fees was received from owners. On 4 projects preparation of plan and estimate is in progress. Supervision of total 70 projects was completed. For extension of techniques TTRC has initiated mobile guidance i.e. units under construction anywhere in the settlements are observed and on the spot guidance is provided. Total 35 units were provided guidance, more masons and house owners have come in contact, documentation is being compiled. Agreement was signed with TTRC for survey, plan/estimate and supervision of schools, under the OPP-RTI School Upgrading Program. Work in 52 school projects is complete. Guidance is being provided to this unit. Training of more community architects is being managed by TTRC, with OPP-RTI providing back up support. TTRC has received Rs. 500,000 as endowment fund from Homeless International, this has strengthened the institutional capacity of TTRC. Replication of TTRC, that is setting up of more housing support units is being focused.
- b) Masons are being trained, total trained 102, of which 57 masons have been trained by TTRC.
- c) Complete record of housing units and school construction has been maintained. Since early 2002 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 CBOs, masons and house owners, the importance of ventilation is being emphasised. In total 53 schools, construction with proper ventilation, has been completed as part of the Education Programme. For 5 more schools plans have been prepared. A presentation was made and discussions were held with school owners on the importance of ventilation. Likewise leaflet has 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'2003 we have supported the setting up/upgrading of 180 small schools. Of these 164 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 164 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 30 schools, 20 schools were supported, 10 are being finalized for support. Since April'2001 Homeless International, has been providing a grant for supporting the schools.

Statistics April'95 – Aug' 2003:

Schools	Teachers			Students			Fees (Range)
	Total	Male	Female	Total	Male	Female	
164	1176	338	838	21518	11697	9821	Rs.20-200

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 421 loans for upgrading schools.

5.5 Support for Expansion:

Increasing requests are being received from educated youths for upgrading small schools. Since 1996, following grants have been received for support.

	Receipt (Rs.)		Expenditure (Rs.)		Aug'2003	
	St. up	Phy.Exp.	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	14,66,515	-	12,70,788			
	2,016,790	4,05,225	1,821,063	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 54 schools have acquired loans amounting to Rs.1,009,710/- from this fund from OCT, for further improvements. 15 schools are paying back the loan regularly. 8 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. 29 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.

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 is coordinating support to schools for teachers training. Observing the need for English language training, she has acquired training in teaching methods. A course has been designed by her for teachers training in English language.

Total eight teachers training courses were completed, in which 203 teachers belonging to 76 schools participated. The 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 teachers training courses for the session June-July 2003 were organized. Total 72 teachers participated. **Seven school based organizations the BES, OPGS, SS, Farheen Educational Society, Kawish, Al Momin and West Promoters Organisation are emerging as resource bases for teachers training. Effort is being made to strengthen these emerging teachers resource centres, with library, audio visual aids and computer skills.** Support to schools for library is a bonus for supporting poor youths for higher education. As youths cannot afford course books, library can provide these books as reference for study. NGO Saiban, OPP-RTI and some citizens of Karachi have formed the "Library Support Group". Books are being collected. Lately 15 school libraries have been supported with sets of 100 books. Support to more small libraries is scheduled.

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 10 to 50 schools and organizing joint activities like teachers training, science exhibitions, book fairs and visits to educational sites. Seven such groups are active in Orangi. **Need has emerged to support more schools.** For strengthening the coming together of schools and linking up the training activity, lecture series has been organized. This quarter a lecture titled "Serious teaching" by Abbas Hussain from Teachers Development Centre was organized. 110 teachers from 20 schools attended. Earlier two lectures and a forum were organized, each time 75-110 teachers from more than 40 schools participate. The event besides adding to their skills has given an opportunity to schools and teachers to network.

5.8 Documentation:

Audio visual documentation is being maintained. Interview profiles of total 84 school entrepreneurs has been compiled. One profile was prepared this quarter. Pictorial profiles of 60 schools were earlier prepared, of the remaining it is in progress. A monograph on the program is being prepared.

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. Trees and plants continue to flourish in the nursery. 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. This has safe guarded the foundation of an office block, which was badly affected by water logging and salinitary.
- Treatment of sewage water combined with EM technology for use in plantation: Continues.
- Compost Khad: Continues to be prepared and used.

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

Total 2,073 forest & fruit trees of 19 species and 2,541 decoration plants of 68 species are growing at the RTI nursery. We are using recycled office waste water for the plants, our nursery is therefore surviving the recurring 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 made the plants grow healthier. Later effort was made to eliminate the use of aeration fan, which was expensive and required electricity. EM technology was used instead, the foul smell was reduced. With use of this recycled water for plants and tress, the result is good.

On request a similar plant was designed for an NGO Saiban for their housing project in Deh Taiser Karachi. Construction of the treatment unit was completed, a windwill was also installed for lifting the water. The treatment plant (TP) is operational. Recyled water is being used for plants and trees, a nursery has also been setup. On request a second TP has been designed for the adjacent settlement, construction work is in progress.

Another unit constructed in UC-6 Ghaziabad is operational. Eight trees earlier planted are doing fine sewage water with EM is being used.

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 treatment at OPP-RTI nursery and the unit in UC-6. NGO Saiban has been advised to use EM to increase the effectiveness of the TP in their housing project.

7. FINANCIAL DATA IN PAK RUPEES
(Rs 57.68 is equal to US\$ 1)

7.1 Receipts, Expenditure and Assets: Audited Figures in Rupees 1989-2002

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
2001-2002	8,567,401	7,099,384	19,657,657

7.2 Budget 2003-2004 and Actual July - Aug'03

Receipts			Expenditure		
Heads	Budget 2003 - 2004	Actual Jul - Aug'03	Heads	Budget 2003 - 2004	Actual Jul - Aug'03
Grant			RTI Sections		
Orangi Pilot Project Society	750000	0	Research & Training		
CORD Aid	1404000	0	Central Office	536786	101823
CORDAID (NGO'S&CBO'S)	850000	0	Support Team	264713	41098
Misereror	836000	0	Publication	164273	44535
WaterAid	*1619000	0	Audio-Visual	20000	2562
WaterAid (Video)	231000	0	Sanitation & Housing		
WaterAid (Partners Core Funding)	*395250	0	Field Staff	375456	60348
Homeless International)	*800000	0	Drafting Section	225372	24864
Selavip (NGO/CBO)	450000	0	Demonstration	50000	12000
Selavip (Promotion)	0	0	Replication in Karachi	605841	21919
Profit on FDTR	351000	0	Replication outside Karachi	1375677	138529
Training Fee	100000	8500	CDN	200000	50319
Publication	50000	11105	Core Fund Support to Partner (Sani)	790500	137500
Nursery	7000	370	Core Fund Support to Partner (Other)	850000	118000

Membership Fee	2000	0	Education Program	716295	168158
Other income	15000	0	Accounts Section	408602	60003
			Administration	705220	292413
			Documentary Video	231000	0
			NGOs/CBOs Contact/Forum	391083	59870
			Selavip-Promotion	528279	28658
			Technical Backup Support	180000	90000
			EOBI	56000	9278
			SESSI	20000	3907
			Dependent's Fund	54000	9000
			Motor cycle Repairing	24000	0
			Capital Expenditure	100000	22000
			RTI-Dep. Certificate	80000	200000
			Loan and Advance	10000	0
Grand Total	7860250	19975	Grand Total	8963097	1696784

*Up to 50 -75% received in budget year 2002-03

V. OPP- KHASDA - Health and Family Planning Programme

Content

1. **Background**
2. **Revised Approach and Goals**
 - 2.1) **KHASDA Model Clinic.**
 - 2.2) **Health Education through TBA's.**
3. **Technical Training**
4. **Supply and Services**
5. **Clinic Visits for Extension**
6. **Benefisharies**
7. **Reproductive Health Education program in Adolescence girls (schools) & women target Groups, TBAs & School Female Teachers**
8. **Loan given to the Orangi Clinics, Doctors, LHVs and TBAs**
9. **Karachi University B.A. Honors Social Works Deptt. students posting for one year in KHASDA**
10. **Comparative survey of Family Planning Program in Project & non project area result & impact**
11. **Replication Outside Orangi**
12. **KHASDA-OPP executive board meeting**
13. **Seminars and Work shops.**
14. **Visitors**
15. **(14.1) Budget and Expenditure**
(14.2) Receipt, Expenditure and Asset – Audited Figures (in Rupees 1990-2000)

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 20 yrs. old jeep and Driver and two Health Teams only one LHV & one lady social organizer with one 17 yrs. old Suzuki High Roof van and driver.

KHASDA-OPP has arranged to purchase one new Suzuki high roof CNG/Petrol van from Pak Suzuki Motors Ltds. and KHASDA got in March' 2003 the new van. 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.	
Jun'03 to Agu'03	350	53	50 -	42	210	20	4	350

CUMMULATIVE JULY 2000 TO AUG'2003

Date	No. of Womens	Motivation		Adoption		Training		Health Education
		F.Planning – Vacc.		F.P – Vacc.		Dai	Vacc.	
July'00 to Aug'03	4840	684	- -	529	3454	142	64	4840

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 to Aug '03								
June	20	35	"	"	"	"	"	"
July	15	25	"	"	"	"	"	"
August	18	32	"	"	"	"	"	"
			"	"	"	"	"	"
Total	53	92	"	"	"	"	"	"

3) TECHNICAL TRAINING:

A) TBA Training:

TYPE OF TRAINING	AREA	PREV.CUM	JUN TO	TOTAL CUM
		NUMBER		TRAINED
		JUN'1984-	AUG'03	JUN'84 -
		May'03		AUG'03
TBA'S	ORANGI	291	20	311
TBA'S	OUTSIDE ORANGI	184	-	184
SUB TOTAL TBA'S		475	20 Total=	495

Trained TBAs have persuaded women for IUCD, tubeligation and injection and referred them to KHASDA Model Clinic. In last quarter 59 Dais has taken F.P. supplies. 2 batches of 27 Dais attended the followup meetings. In this quarter 60 Dais has taken F.P. supplies 2 batches of 40 dais attended the 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.

- (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	FI Unit	OP	Iucd	Inj.	TL	RS
3-6-03	1	6	-	3	-	-	-	5	-	5	-	90
8-8-03	1	8	-	2	-	-	-	-	-	-	-	-
3-6-03	-	-	-	-	-	-	-	-	-	-	-	-
Total	2	14	-	5	-	-	-	5	-	5	-	90

Commulative 3rd Oct' 2000 to Aug'2003.

No of Meet.	No. of Women	BCG	DPT	Mes	TT	FI Unit	OP luccd	Inj.	TL	RS
36	393	-	65	-	14	-	23	-	9	175

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 lack of financial resources and restraining the expansion of such a very importer successful progress of public health

Mr. Tasneem Siddiqui Director SKAA and Saiban NGO's has taken a meeting of different NGOs/CBOs. Working in development and social welfare, as Baqai Medical group, Hamdard, Karitas on 3rd June 2003 in which he quoted that KHASDA is only NGO who is conducting Family Planning program in monthly mother health and F.P. meeting by KHASDA visting health team.

B) Vaccinator Training:

AREA	NUMBER PREV.CUM MAY'93 TO FEB'. 2003	JUN, TO AUG'03	TRAINED TOTAL CUM NOV'02 TO AUG'2003
ORANGI	120	4	- 124
OUTSIDE ORANGI	74	-	- 74
TOTAL	194	4	- 198

Total 198 vaccinator has been trained so far. 118 vaccinator are very active.

4) SUPPLY & SERVICES

Vaccines:

Vaccines are being supplied to total 110 clinics from KHASDA Model Clinic. In last quarter 48 clinics has taken supplies. In this quarter 60 clinics has taken vaccines.

Children Immunized through OPP-KHASDA Model and other Clinics to Jun'03 – Aug'03

Month	No. of Clinics	BCG	DPT I	DPT II	DPT III	Measl.	Bcomp	Full Imm.	TT I	TT II	Hap	TT Bos	Total Rs.
Mar'03	15	500	230	180	140	180	20	15	200	150	20	200	3000
Apr'03	15	518	160	109	140	190	19	10	141	150	25	100	3400
May'03	18	509	190	120	120	100	18	10	100	100	19	100	3085
Total	60	1527	580	409	400	470	57	35	441	400	64	400	9485

Cumulative Jan 1984 – Aug'03

No. of Clinics	BCG	DPT I	DPT II	DPT III	Measl	Bcomp	Full Imm.	TT I	TT II	TT Bos	Total Rs.
6899	41986	42248	4767	21033	19859	17885	15881	30658	29483	14048	78568

We are providing the information of vaccination program since the starting of vaccination. Programme in Orangi from month January years 1984 to Aug'2003. The cummulative figures of

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

Sindh local govt. has started to give limited vaccines vials of Hepatitis B for 3 months complete course in the children of newly born to 2 years age only since Sep'02. KHASDA has started this its model clinic only since Sep'2002 contineouly.

Family Planning Contraceptives:

Family Planning Contraceptives supplied to Orangi clinics: Mar'03 – May'03

Total 138 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 61 clinics has taken F.P. supplies and 29 clinics has taken F.P. & vaccines both supplies. In this quarter 58 clinics has taken F.P. supplies and 28 clinics has taken vaccines & F.P. supplies.

F.P. supply through clinic Mar'2003 to May'2003

Month	No. of Clinics	Condom Unit	O.plus Cycle	IUCD C.T/ML	Inj. NOR	Inj. DEPO	TUB	NORP	Total Rs.
Mar	20	100	30	3	30	40	-	-	2500
Apr	18	100	50	3	40	30	-	-	2000
May	20	64	23	1	30	30	2	-	2119
Total	58	264	103	7	100	100	2	-	6619

F.P. supply through TBAs Jun' 03 – Aug'03

Month	No. of TBAs	Condom Unit	O.plus Cycle	IUCD C.T/ML	Inj. NOR	Inj. DEPO	TUB	NORP	Total Rs.
Jun	20	30	20	-	2	-	-	-	200
July	20	50	10	-	5	-	1	-	400
Aug	20	36	30	-	-	5	-	-	400
Total	60	360	60	-	7	5	1	-	1000

We are providing the information of Family Planning Supplies since the starting of Family Planning program in Orangi from June 1985 to Aug'-03. The cummulative 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 Aug'03. = 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.
7187	1077	494732	34523	5460	16213	5649	340	10	119747

Rs. 119747 has been received by OPP-KHASDA Model clinic by the sale of contraceptive to clinics & Dais. This quarter Rs. 7619/- have been received from contraceptive supplies & services.

For the last approx. one year KHASDA is facing a problem that since Inj Depo Provera (contraceptive) is replaced by Inj. Magisteron the quality is only ½ c.c and dry power remains in the vial. It was reported to "National Ware House". Now we will report to Karachi NATPOW and Ware House.

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 868. In this quarter 181 clinics has been visited.

SUPPLY TO CLINICS Jun - Aug'2003

Area	No. of Clinic	Old	New	Vaccine	F.P	Vaccine Train.	TBAs Train.
Afridi Colony	6	6	-	2	2	-	-
Aligarh	2	2	-	4	2	-	-
Bismillah	8	8	-	3	2	-	-
Banaras	6	6	-	2	2	-	-
Bijlee Nagar	8	8	-	2	1	-	-
Faqir Colony	8	8	-	2	7	-	-
Frontier Colony	16	16	-	1	8	1	3
Gulshan-e-Ghazi	4	4	-	-	-	-	-
Gulshan-e-Behar	3	3	-	3	3	-	-
Gulshan-e-Zia	2	2	-	-	-	-	-
Mominabad	12	12	-	6	1	-	3
Qasba	18	17	-	6	8	-	-
Sec. 1D	4	4	-	3	1	2	-
Sec. 8	3	3	-	1	1	-	-
Sec. 10	8	8	-	1	2	-	-
Sec. 1-A	2	2	-	2	1	-	-
Sec. 6/E	3	3	-	2	1	-	-
Sec. 7/E	3	2	-	2	1	-	-
Sec. 13	8	8	-	4	2	-	-
Sec.-15	6	6	-	1	2	-	-
Sec. 14	7	7	-	2	-	-	-
Sec. 11	7	7	-	4	3	-	-
Sec.-12/L	3	3	-	-	2	-	-
Tauheed Col.	3	3	-	-	2	-	2
Chisti Nagar	3	3	-	3	2	-	-
Sec. 11 ½	7	7	-	3	-	-	-
Ghaziabad	8	8	-	-	-	-	-
Gulshan-e-Zia	7	7	-	2	-	-	-
Sh. Waliulla Nagar	6	6	-	-	-	-	-
Total Visits	181	179	2	60	58	4	8

OLD CLINICS OF LAST QUARTER SEPT' 2000 TO AUG'2003
TOTAL 265 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	172	970	1979	595 - 380	110	16	-
GREEN STAR F.P.S.M.P	117	650	262	994 - 380	155	-	-
MARI STOP SOCIETY	38	90	350	117 - 32	16	3	17
PASBAN	48	120	224	110	30	1	-
KEY CONTRACP.	23	50	-	140 - -	-	-	-

NOTE:

- 1) 33 Clinics has taken supplies only from KHASDA-OPP.
- 2) 265 Clinics has taken supplies from KHASDA-OPP and from other agencies also.
- 3) Out of these 265 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 Jun'03 – Aug'03

NOTE:

In last quarter 15 clinics were contacted for Health & F.P. program and supplies. In this quarter 13 clinics were contact for health & F.P. program & supplies & training.

NAME OF AGENCIES	TOTAL CLINICS	OP	FL UNITS.	Inj. Nor- Nor. Depo	IUCD C.T. ML	TL
KHASDA-OPP	6	45	89	15 - 40	3	1
GREEN STAR F.P.S.M.P	4	20	-	25 - -	12	-
MARI STOP SOCIETY	3	3	49	- - -	-	4
PASBAN	-	-	-	- - -	-	-
KEY CONTRACP.	1	-	-	22	-	-

6) BENEFISHARIES THROUGH/ TOTAL SUPPLIES FIGURES APPROX.
From Jan'1995 to Aug'03

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

TRAINEESE:

TBAs = 495 TBA's trained.

Vaccinator= 194 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 Jun' – Aug'03 F.P VACCINES TRAINING.

FP	VACCINES	TRAINING	HEALTH EDUCATION
1009	1623	24	350

7) REPRODUCTIVE HEALTH EDUCATION PROGRAM

Reproductive health education in adolescents secondary classes school girls has been held in 5 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.

vi) RHE in adolescent has been held in 4th Orangi school – Farah Model school sector 1 Orangi 20 girls of secondary classes completed RHE training. 3 more schools in Orangi has been contacted for RHE in adolescent girls.

v) Rose Girls School, Gulshan-e-Behar sector 16 Orangi 12 adolescent girl students secondary classes completed 12 days RHE training.

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.

The RHE meeting was held at the old KHASDA-OPP women activists residence in sector 1 D, Orangi Mrs. Seema Yaseen. 18 women completed RHE 16 days training.

REPRODUCTIVE HEALTH EDUCATION IN TBA's TRAINING

KHASDA has decided to add the RHE in TBS's training for one year by KHASDA health team. Since the month of Sep' 2002 20 TBA's batch training in the month of Sep' 2002 has taken RHE complete 16 days training in KHASDA OPP model clinic. This is the first TBS's group got RHE training. It will be continued in the next trainee batch of TBA's.

REPRODUCTIVE HEALTH EDUCATION IN LADY TEACHERS IN SCHOOL OF ORANGI

KHASDA-OPP has decided to start RHE training in Lady teachers of Orangi schools. Health team has contacted in various school. RHE this first training will be started in Urashia Public School sector 8 Orangi in the month of June 2003

8) KARACHI UNIVERSITY SOCIAL WORKS DEPTT. STUDENTS POSTING FOR ONE YEAR IN KHASDA-OPP

Karachi University social works deptt. students of B.A. Hons. (3rd year) (M.A. Privates) 3 girls were posted in KHASDA-OPP for one year. They are suppose to complete the 2nd semester.

Director Dr. Shamim Z. Khan take their viva voce examination for 2nd semester.

9) LOAN GIVEN TO THE ORANGI CLINICS, DOCTORS, LHVs, AND TBAs MAR TO MAY'03

No old loans are on record. In last quarter Mr. Shehansha 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. Aisha of "Aisha Clinics" in sector 12 Orangi got loan of Rs. 10,000 from OCT through KHASDA-OPP. Aishah's loan completed and she has given application to OCT for fresh loan of Rs. 20,000/- . Mr. Shehansha's recovery is continued. Aisha L.H.V. got fresh loan of Rs. 20,000/- in Jan'2003. The recovery of both regular. Loans are continued.

10) 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 are 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.

11) REPLICATION OUTSIDE ORANGI: JUN TO AUG'03

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) Shahrassool 7) Balochi 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 20 clinics were visited 4 clinics has taken F.P. supplies. 3 clinics has taken vaccines supplies. 8 dais has been taken F.P. supplies. 1 dais brought Tubaligation case.

In this quarter 25 clinics were visited 6 clinics has taken F.P. supplies, 6 clinics has taken vaccines supplies. 7 dais has taken F.P. supplies.

12) KHASDA-OPP EXECUTIVE BOARD MEETING

KHASDA-OPP quarterly board meeting for the month of Apr, May, Jun'03 was held on 28th Aug'2003.

Budget for 2003 to Jun'2004 was presented and approved 10,3700/-. No grant from Infaq Foundation is also not received yet.

13) SEMINARS AND WORKSHOPS:

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

- 1) Seminar on "Reproductive Health" by population welfare depart govt of Sindh on 24th June 2003 at P.C. Hotel, Karachi.
- 2) Seminar " Medical Seminar" by Rasta Developmetn Consultant and population welfare depeatment govt of Sindh on 26th Jun'03 at Awari Towers, Karachi
- 3) Consultation on ADB Assisted "Developed Social Services program on 3rd July 2003 at Hotel Regent Plaza, Karachi
- 4) Meeting with Minister of population govt of Sindh on 21st July 2003 at Sindh Secretariate govt. of Sindh
- 5) One day Seminar on Out come Based Learning (OBL) on 7th Aug'03 at NGORC office Clifton, Karachi

14) VISITORS:

The following visitors visited KHASDA-OPP and they were briefed about the Health F.P. program and reproductive health education program by Director KHASDA-OPP and field visit by KHASDA Health Team.

- 1) From Ziauddin Medical College Nursing Institute the 3rd year 13 nursing student visited KHASDA-OPP on 10th June 2003.
- 2) Human Development Foundation, Karachi branch HDF deligation visited KHASDA-OPP on 16th July 2003.
- 3) Team from "Thul Health & Educational Society" visited KHASDA-OPP on 28th July 2003.
- 4) NATPOW Karachi Mr. Majid Ansari visited KHASDA-OPP on 6th Aug'2003.
- 5) NIPA trainees visitors group visited on 11th August 2003.
- 6) NGORC team visited on 26th August 2003.
- 7) Mr. Ahsan Rabbani marketing and operation specialist development management and education (DME) and Mr. Khusro visited KHASDA-OPP on 26th Aug'03.

14.1) Budget and Expenditure

RECEIPTS	BUDGET 2003-2004	ACTUALS Jun-Aug'03
ORANGI PILOT PROJECT	1,000,000	0
MEMBERSHIP FEE	1000	0
TRANSPORT	500	0
MEDICAL FEE	19500	8005
TRAINING FEE	0	0
PROFIT ON INVEST.	16000	0
TOTAL	1,037,000	8005

EXPENDITURE	2003-2004	Jul-Aug'03
DIRECTOR/DR SZK	171643	27083
MANAGER /AYESHA	76877	12317
LHVS- SHAGUFTA	69514	11146
LHVS-SHAGUFA	69514	11146
SO/ANJUMAN	75311	12073
DRIVERS-2	109837	17419
SUBSTITUTE	24000	8000
DEARNESS ALLOWANCE	18000	4800
EDUCATION ALLOWANCE	9600	0
EOBI	9000	1464
POL JEEP/VAN	81000	10672
S&R-JEEP/VAN	50000	10753
CENTRAL OFFICE SALARIES	51520	0
SATIONERY/POST/P.COPIES	20000	2209
ELECTRICITY AND GAS	18480	0
WATER BILL	10450	0
TELEPHONE/FAX	10000	1090
AUDIO VISUAL	10000	0
MAINTENANCE	28000	0
AUDIT FEES	7000	0
MISC	4254	0
MEDICAL ITEMS	5000	530
CONTRACEPTIVES	10000	-2619
TRAINING/WORKSHOP	37000	-1950
FORUM	5000	0
MEETING	6000	800
PUBLICATION	50000	3000
CAPITAL EXPENDITURE	0	8000
TOTAL	1037000	137933

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
2001-2002	1031756	780642	489877

VI. ORANGI PILOT PROJECT – ORANGI CHARITABLE TRUST (OPP-OCT)

CONTENT

1. Background	75
2. OPP-OCT Model	75
3. Micro Credit Program	75
3.1 In Orangi	75
3.2 Out side Orangi	76
4. Lessons Learnt	76
4.1 Lessons Learnt from Orangi	76
4.2 Lessons Learnt from replication through NGOs/CBOs	77
4.3 Lessons Learnt from Donors	78
5. Basic Policies of the Program	78
6. Methodology	79
6.1 First Phase; Loan thru social organisers/supervisor (1987-1992)	79
6.2 Second Phase; Loan thru extension agent (1993 – 1995)	79
6.3 Third Phase; Loan thru Good Clients (1996-1999)	80
6.4 Fourth Phase; Reverification – An Additional Check(2000 – Sep. 2002) --	81
7. Loan Recovery and Service Charges	81
8. Types of Loan	84
8.1 Loans to Schools	85
8.2 Loans to Manufacturers	85
8.3 Loans to Traders	85
8.4 Loans to Service Sector	85
8.5 Loans to upgrade "Thalla"	85
8.6 Loans to Women Entrepreneurs	86
8.7 Loans to formers and fisher folk	86
8.8 Loans to Clinics	86
9. Bad Debts-Nature and volume	86
10. Self Sufficient	86
11. Replications	88
11.1 Support to NGOs/CBOs for replications	88
11.2 Replication Issues	89
11.3 Some Replications	90
12. Research/Publications	96
13. Donors	96

Table

Table 1	Types of Loan/ Amount 1987 – May 2003	84
Table 2	Ratio of Operational Expenses to Loans & Ser. Charges	87
Table 3	Training to NGOs/CBOs	89
Table 4	NGOs/CBOs supported by OPP-OCT	89
Table 5	Loan Recovery & Service charges inside and Out side Orang	89
Table 6	Replication of Credit Prog. In Sindh. May 2003	97
Table 7	Replication of Credit Prog. In Punjab. May 2003	98

Table 8	Replication of Credit Prog. In NWFP May 2003	99
Table 9	Total Bad Debt cases May 2003	100
Table 10	Professions of Borrowers – Loan and repayments sept87 to May'03	100
Table 11	Rural Loans, Recovery and Bad Debts	103
Table 12	Loan Recovery, Service Charges and Bad Debts	103
Table 13	Ratio of Operational Expenses to Loans and service charges	104
Table 14	Grants and Donations.	104
Table 15	Donation – Infaq Foundation	105
Table 16	Donation – World Bank	105
Table 17	Chief Donors – Grants	105
Table 18	Line of Credit from Banks	106
Table 19	Reserve Fund.	106
Table 20	Budget and Actuals of Current Year 2002 – 2003	106
Table 21	OPP-OCT Expenditures, Budget and Actuals 2002 – 2003	107
Table 22	Income, Expenditure, Assets & Liabilities (Audited Figures – 1987- 2002)	109

OPP –OCT Micro Credit Program

1. Background

OPP-OCT 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 thus promoting the women from being dependents to welcoming economic partners and wage earners, abandon the family unit has thus the dominant patriarchal pattern with surprising speed.

OPP's research revealed two significant factors. First, there was unlimited demand for products and services of these family units. Second, the family units were extremely competitive (on account of very low overheads and very cheap and docile labor). The working family units of Orangi are 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 urban as well as rural areas could easily be increased provided the credit is accessible, as there was no shortage of market demand or productive labor. But credit at reasonable rate was not available, because banks were inaccessible to the poor. The absence 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.

On the basis of the research findings, Orangi Pilot Project (OPP) decided to arrange access to credit to these micro enterprises (OPP). For this Orangi Pilot Project – Orangi Charitable Trust (OPP – OCT) was established in 1987 as an independent and autonomous institution (in Orangi, a low income settlement of over one million people). The main objective is to support people's effort in their economic development by providing credit in urban as well as rural areas.

2. OPP-OCT Model

OPP – OCT started micro credit in Orangi in 1987 and was confined to Orangi until 1990. This program was developed as a viable model of micro credit in 1990 and received request from several NGOs/CBOs outside Orangi and Karachi for the replication of the program.

On the basis of Micro Credit model developed in Orangi, OPP-OCT supported the local existing institutions in term of training, line of credit and small core funding to support its own credit program rather setting up OPP-OCT's branches.

3. Micro Credit Program

3.1 In Orangi

OPP-OCT is implementing micro credit in Orangi to existing micro enterprises to enhance production/sale with simple procedure and without collateral at 18% service charges.

The total loan disbursed in Orangi between 1987 – Aug.2003 is Rs. 107,529,934 to 6,057 units in trading, manufacturing and services. Total 5,166 units are closed and 891 units are open. Total recovery is Rs. 116,286,263. Recoveries as principal are Rs.97,043,776 and recoveries as service charges are Rs19,242,487.

3.2 Outside Orangi

OPP-OCT is replicating its Micro Credit Program by supporting NGOs/CBOs to undertake Micro Credit. The main idea behind extension is the replication of institution rather than program. Local CBOs/NGOs/Local Action Groups (LAG) have been identified. Three types of support is being provided to interested and potential organisations; a) Training and Guidance (Orientation, Concept, Methodology, Implementation on site), b) Core funding support for operational expenses (Staff, transport, office expenses) and c) Line of credit (at reduced service charges).

The total loan issued outside Orangi through 47 NGOs/CBOs until Aug.2003 is Rs 110,891,057 to 5,536 units. Total 3,631 units were closed and 1,905 units are open in 423 areas/villages. Total recovery is Rs. 99,066,532. Recoveries as principal are 85,383,725 and service charges Rs.13,682,807.

4. Lessons Learnt

4.1 Lessons Learnt from Orangi

- Low-income people do have initiatives and are engaged in economic activity. They need social, technical and financial support in terms of credit.
- Micro credit program is not a welfare-oriented activity. Therefore cheap credit should not be available to the community.
- Credit to be provided to promote existing business, not to start new business.
- Credit to start a business is of great risk. It should be accompanied with business management, skill to produce goods and marketing.
- Provision of credit enhances production that creates gainful employment and thus poorest of the poor are absorbed in the amflugmiat cycle.
- Credit to be given for production only. Consumption loan or non-productive loan is of great risk.
- Higher the loan size - greater the risk of default.
- Right selection of borrowers ensures recovery.
- Loan disbursement is easy but recovery on time might be difficult.
- On time recovery should be the priority.
- Delinquent loans should be considered as the weaknesses of organization not the fault of borrowers.
- Recovery of delinquent loans are time consuming and expensive.
- Loan portfolio should be reviewed every 6 months.
- Bad debt should not be kept hidden in the community.

- Local community groups/CBOs/NGOs should be identified, trained and supported for extension of program rather than setting up of own branches.
- Program should be based on 'action research' and modified as per objective conditions.
- Extension of program is easy with simple products.
- There is enormous demand but the main constraint is the lack of capacity within the institutions.
- Micro Finance Institutions (MFI) needs austerity and simplicity compatible with the social and economic structure of low the income community.
- Low cost overheads are pre-requisite to develop a sustainable institution.

4.2 Lessons Learnt from Replication through NGOS/CBOs

- It is necessary to understand the nature of organization and its system.
- Successful replication is possible with organization having developmental approach. Welfare oriented organization take long time to change their charity mentality.
- Existing institutional capacities and financial management system must be reviewed before initiating the replication of the program.
- Donor's support as seed money is required to initiate the program.
- Donor driven project/activities develops dependency and does not lead to sustainability.
- NGOs/CBOS relationship with community is the key to the success of program.
- Team work ensures success.
- Proper documentation of work paved the way for understanding of issues related to organisation and program.
- Weekly Staff meetings assist in self monitoring and achieving the target.
- Board members of different thinking and approaches creates conflicts within organisation.
- Having a clearly defined policy avoids confusion.
- Multiple programs with out developing teams/ institutions lead to management problems.
- Large scale funding and ambitious projects, which are beyond the capacity and capability of NGOs, weaker the NGOs and further reduce capabilities.
- OPP model needs to be modified to suit the local conditions rather than adapted as it is.
- Limitations of the institution should be looked at before expansion of program.
- Efficient accounting system, reporting and monitoring is essential for the success of replication through NGOs/CBOs.

4.3 Lessons Learnt from Donors

- Donors and small NGOs/CBOs have no access to each other. Big and middle level NGOs may play an intermediary role to link them up.
- Donor's driven program is the main obstacle in growth of local initiatives and new ideas.
- Donor's support with flexibility helps to attain the sustainability of an organization.
- 3 – 5 years continuous support from donor is required to make an NGO/CBO sustainable.

5. Basic Policies of the Program

Following are the basic policies of OPP – OCT's micro credit program;

- a) Loan for enhancement of on-going economic activities.

In the urban area loan is available only for existing micro enterprises, involved in manufacturing, trading or service sector, to enhance their business and generate more employment opportunities. In the rural areas loans were provided to small farmers for agricultural production.

This program does not directly address the poorest of the poor. They are benefited from 'trickle down affect'. It has been proved that increase in production generates employment in neighborhood. Thus the poorest of the poor are absorbed. The data showed that the credit of Rs. 14,000 – 15,000 in the manufacturing sector creates one employment in the neighborhood.

The reason of the credit to only existing business and not for setting up new business is that only finance does not ensure success. Other factors i.e. a) Business management, b) Skill to produce/sell goods and c) Marketing is required.

Due to the limitations of the institution, OPP-OCT limited itself only to facilitate credit for existing business.

- b) Credit without collateral

No collateral is required for credit. Only the personal guarantee from 2 neighborhood entrepreneurs is required as social collateral.

- c) Credit to be given at 18% service charges at declining rate.
- d) OPP-OCT would borrow from Pakistani banks instead of depending on foreign funds.
- e) OPP-OCT is neither the custodian of depositors nor profit makers for shareholders.
- f) Saving is not compulsory in the credit program

The on going small enterprises have 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 urban community, there is a traditional saving system known as "committee" (Roska/chit fund) system (20 or 30 men or women forms a committee and every member pays a certain amount and the total amount is utilized by one member and it continues till the last member).

- g) The operational cost of the institution has been kept low to make the institution sustainable.
- h) Nothing is kept secret. All information along with bad debt and write off amount are mentioned in the quarterly report which is available to the community, NGOs and donors.

6. Methodology

Loan Process at present (2000 onwards) is an improved version of what was adopted in 1987-92, 1992-95 and 1995-2000. We keep on evaluating the method, identifying the weaknesses and rectifying them.

From 1987-92, social organisers/supervisors were responsible for selection and recovery of loan in Orangi. 1993-95 extension agents for Orangi had been introduced for loan appraisal. 1996-99 instead of extension agents, good clients were made responsible for identifying the borrowers. 2000 onwards methods of re-verification has been introduced and loan committee was strengthened. This improved method ensured almost 100% recoveries.

6.1 First Phase; Loan thru Social Organisers/Supervisors (1987-92)

Loan appraisal process

Supervisors were used to recommend loan application after a quick visit of borrowers' enterprise. Director, Joint Director and supervisors used to approve loans by conducting meeting after receiving 2-3 loan applications. Director had the discretionary power of accepting/rejecting the loan on recommendation of area supervisor. In practice, loan was solely approved on the basis supervisors report without any scrutiny or check. Manual accounting system was practiced.

Weaknesses identified

- There was no loan appraisal system and distribution of responsibilities among workers was missing.
- Program was started for the whole of Orangi which has one million population. It was beyond the capacity of supervisors resulting in weaknesses in selection of borrowers and recovery.
- In few cases the loan was given to borrowers even out of Orangi.
- Recovery of loan was difficult as it needs frequent contact with borrowers, which was not possible for supervisor to carry out in large areas.
- Maximum loan limit and recovery period was not defined. Loan more than required amount to enterprises, caused delay and default.
- Due to manual account keeping, it was difficult to get detail information on time.

6.2 Second Phase; Loan thru extension agent (1993-95)

Improvement made

Evaluation of program identified the weaknesses and following improvements were made in the program;

- Program was divided into four section as follows;

a) *Loan section*

This section deals with issuance of loan application form, collection and checking of loan application. preparing individual file for every loan applicant, disbursement of loan application

to area supervisor for verification and to organise loan committee meeting for approval of loan.

b) Account system

Account section deals with loan disbursement, accounting for loan program and operational expenses, preparing of annual budget, monthly report of receipts/payments(i.e. over all) and budget(i.e. head wise), dealing with bank transactions and financial dealing with organisations outside Orangi.

c) Recovery section

This section monitors the recovery of loan. This keeps up to date record of loan disbursement and recovery of loan. All record keeping was changed to computerized from manual system.

d) Training & Extension section

This section deals with training and extension of program with NGOs/CBOs outside Orangi.

- Maximum loan size and recovery period was defined and implemented.
- Credit was confined to Orangi only due to limited capacity of Orangi supervisors.
- Accounting system was computerized.
- Agents had been selected from good clients for selection and recovery of over due loan.
- Disbursement through cross cheque was introduced.

Impacts

Following impacts were observed on the program;

- Clear division of work and responsibilities was defined that helped in collective decision making process.
- Weaknesses in selection of borrowers were overcome. Enforcement of implementation of selection criteria improved the selection of potential borrowers which ensured recovery.
- On time access to information improved the monitoring system.
- Default rate has gone down. Recovery rate arose to 95%.

in 1995, the program was further reviewed. It was found that few loans were wrongly recommended by the extension agent on the basis of nepotism and self-gain.

- Good clients as agent selected by supervisors did some wrong selection of borrowers in few cases.
- There was enormous demand for loan and it was not possible to meet by few agents due to the time constraint as they had to look after their own business.
- Interaction of borrower with organization was not very strong.
- The payment in 20 installments was not suitable to OPP-OCT as well the borrowers who had to pay more service charges due to longer period..

6.3 Third Phase: Loan thru Good Clients (1996-99)

On the basis of review, further improvements were made which are as follows;

- Instead of selecting few agents, all good clients were offered to recommend two borrowers from their neighborhood.
- Monthly meetings with good clients, borrowers and local entrepreneur were started. In the beginning they were reluctant. But from 3rd quarter of 1996 the tide began to turn and extension through good clients improved the quality of loan.
- A formal loan committee was formed, to take decision on applications through consensus
- Number of installments reduced to 10 months for more efficient recovery and to reduce service charges on clients.

Impacts

Following improvement in program was observed;

- The program expanded without any additional cost.
- Monthly meetings with clients and local entrepreneurs developed confidence between themselves and in OPP – OCT.
- Loan appraisal and approval process became further transparent and systematic.
- Involving good clients in program made it possible to select potential and honest borrowers.

In the year 2000 the following problems were identified;

- In meetings, clients suggested that 10 month period for loan recovery is too short and they are facing problem to repay the loan.
- Enormous demand can not be met only by selection of good clients.

6.4 Fourth Phase; Reverification – An additional check (2000 – Sep. 2002)

Following improvements were made;

- Loan recovery period was extended to 15 months on clients' suggestion.
- To meet increasing demand, it is decided that loan can also be provided on the guarantee from two local entrepreneurs. But this step needs an additional check. Therefore besides field verification by the supervisor, re-verification was introduced in loan appraisal process to ensure the credit to be risk free.

Impacts

Following improvements were observed in the program;

- Clients became satisfied in repayment of loan in 15 installments.
- Check and balance system reduced the risk of default.

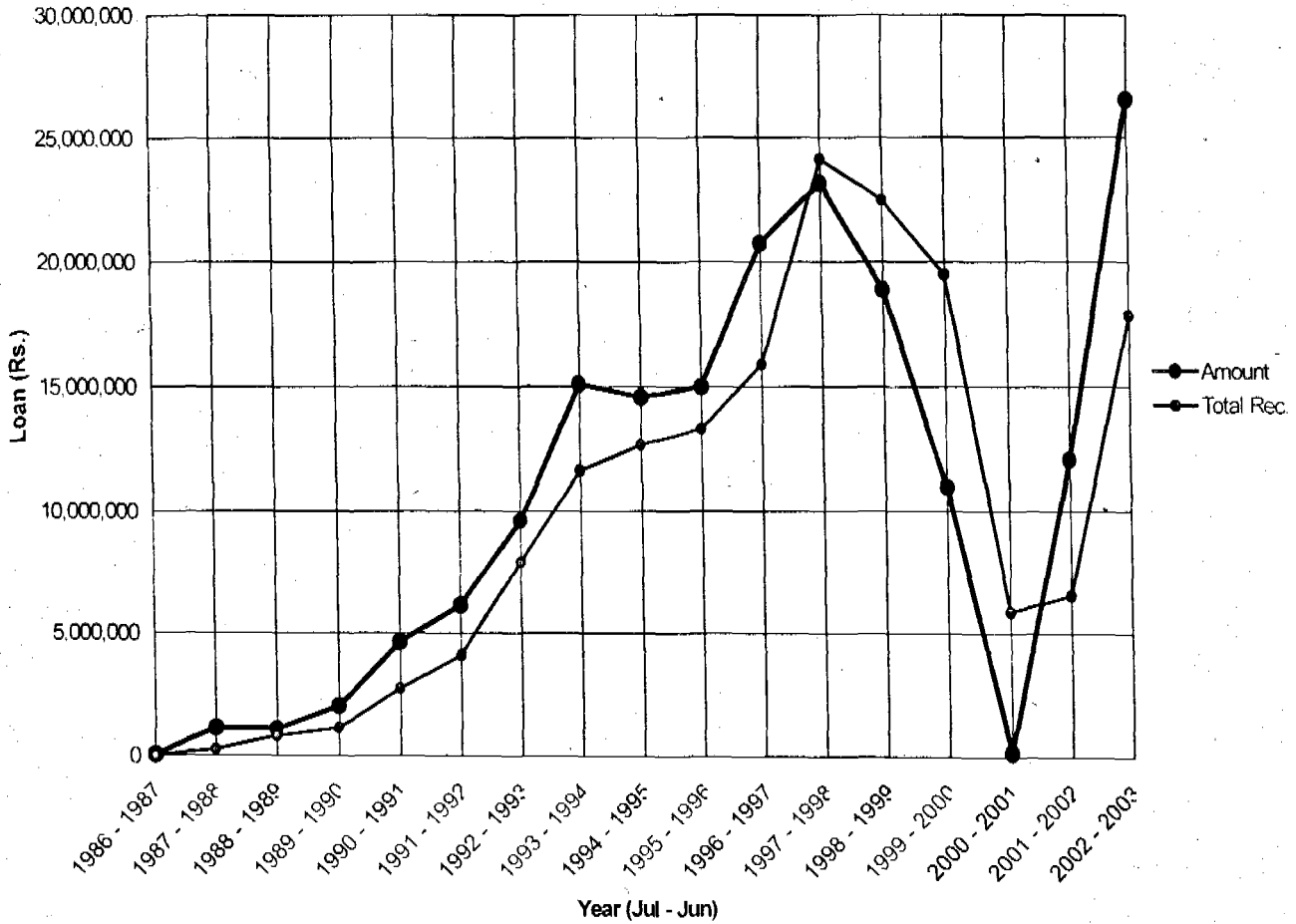
7. Loan Recovery & Service charges

The issue of loans increased from Rs. 1.1 million for 107 units in 87-88 to Rs. 16 million for 793 units in 94-95. From 1987 till Aug. 2003 is Rs. 196.77 million was loaned to 11,069 units. Total 8,356 units are closed. Open units are 2,713. Total recovery of principal is Rs. 150.47 million and recoverable balance is Rs. 113.49 million. Total Mark up received Rs. 28.97 million.

OCT's Annual Analysis Aug 2003

Heads	86-00	00-01	01-02	02-03	03-04	Total
Total Loan (Rs.)	143,143,410	200,000	12,083,500	26,522,500	6,963,700	188,913,110
Total Units	7,216	11	638	1,874	523	10,262
Actual Recovery	114,259,051	5,105,699	5,657,945	15,723,413	3,115,901	143,862,009
Balance	18,662,861	13,215,710	17,302,637	27,369,643	30,921,607	107,472,458
Actual S. Charge	23,580,915	778,972	875,094	2,146,490	551,731	27,933,202
Baddebt (Prin.)	10,221,498	541,452	2,338,628	732,081	295,835	14,129,494
Baddebt (S. Charge)	2,263,797	64,976	77,205	23,165	185,330	2,614,473
Baddebt Units	1,342	80	273	45	11	1,751

Total Loan and Actual Recovery

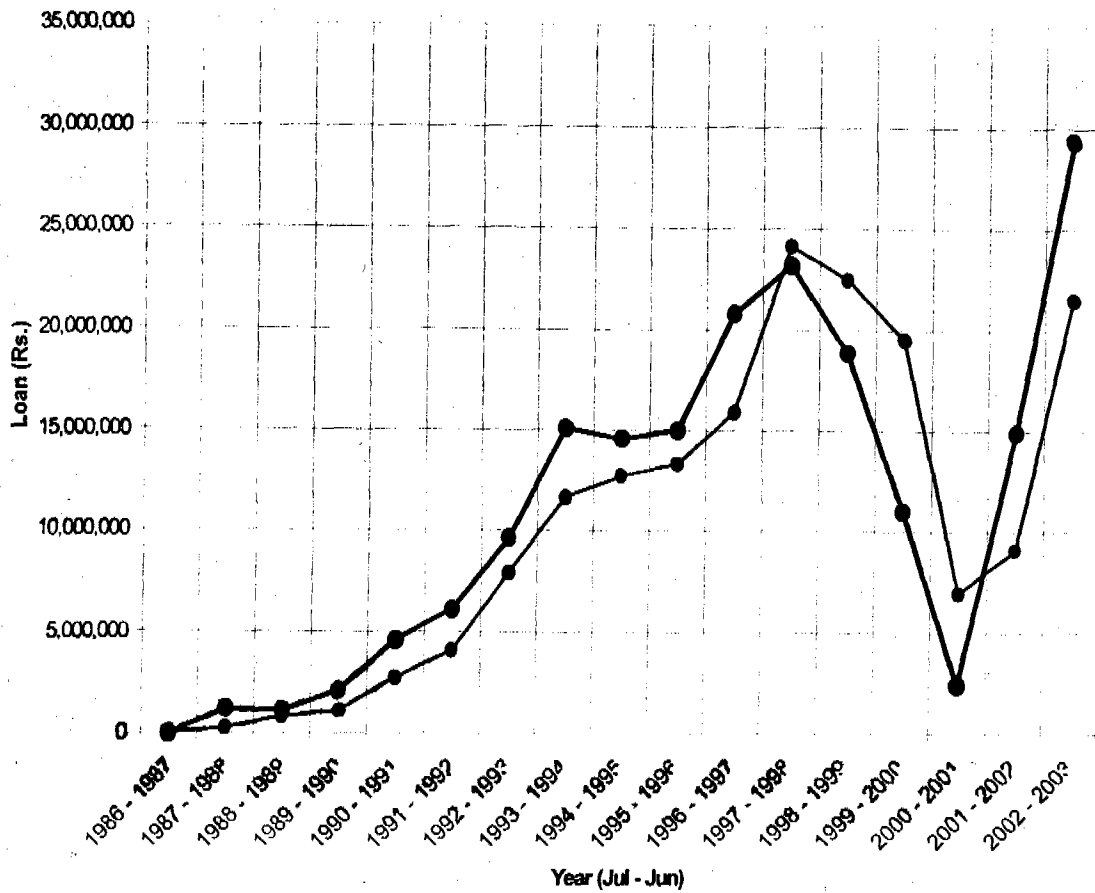


MCT's Annual Analysis Aug 2003

Heads	00-01	01-02	02-03	03-04	Total
Total Loan (Rs.)	2,194,950	2,822,000	2,834,000	10,000	7,860,950
Total Units	230	300	276	1	807
Actual Recovery	907,867	2,218,052	3,076,868	412,057	6,614,844
Balance	1,287,083	1,886,409	1,632,043	1,220,131	6,025,666
Actual S. Charge	150,234	320,622	512,337	57,655	1,040,848
Baddebt (Prin.)	0	4,622	11,498	9,855	25,975
Baddebt (S. Charge)	0	62	212	699	973
Baddebt Units	0	2	7	4	13

Total Annual Analysis (OCT + MCT) Aug 2003

Heads	86-00	00-01	01-02	02-03	03-04	Total
Total Loan (Rs.)	143,143,410	2,394,950	14,905,500	29,356,500	6,973,700	196,774,060
Total Units	7,216	241	938	2,150	524	11,069
Actual Recovery	114,259,051	6,013,566	7,875,997	18,800,281	3,527,958	150,476,853
Balance	18,662,861	14,502,793	19,189,046	29,001,686	32,141,738	113,498,124
Actual S. Charge	23,580,915	929,206	1,195,716	2,658,827	609,386	28,974,050
Baddebt (Prin.)	10,221,498	541,452	2,343,250	743,579	305,690	14,155,469
Baddebt (S. Charge)	2,263,797	64,976	77,267	23,377	186,029	2,615,446
Baddebt Units	1,342	80	275	52	15	1,764



8. Types of Loan

Table 1
Types of loan/ Amount 1987 – Aug 2003

Profession	Total Units	Total Amount(Rs.)
Manufacturing	2,437	37,778,872
Trading	4,588	65,083,705
Services	1,123	20,646,727
Clinic	110	2,599,400
School	505	15,408,981
Thalla	68	1,487,600
Framer/Fisher folk	1,943	51,382,275
Live Stock	295	2,386,500
Total	11,069	196,774,060

8.1 Loan to schools

There are over 750 schools in Orangi. These are categorised as three levels i) School educating more than 500 students and are sustainable ii) Mid level schools educating 200-500 students iii) Small schools with less than 200 students which were at subsistence level.

Therefore two types of credit has been introduced in Orangi; a) Loan with service charge for physical up-gradation and teachers' training to mid and higher level schools. There are 505 schools provided loan amounting to Rs. 15,408,981.

Loan without service charges to small schools was provided to 54 schools amounting to Rs. 1,007,110 for physical up-gradation. 24 units are open. Recovered amount is Rs. 765,003.

8.2 Loan to manufacturers

OPP – OCT provided loan to 208 Banarsi Weavers, 12 Carpet Weavers, 31 Die Makers, 148 Embroidery workshops, 33 Flower Makers, 39 Furniture Makers, 302 Garment Factories, 20 Kite Makers, 70 Leather works, 131 Molding, 25 Paint-Brush Makers, 56 printing presses, 50 Repair Shops, 267 Shoe Makers, 53 Steel Fabricators, 581 Stitching Center, 59 Women Work Centers, 39 Wood workers, 280 workshops(automobile spare parts).

8.3 Loan to traders

OPP-OCT provided loan to 135 Bakery shops, 75 butchers, 282 cloth shops, 61 cold drink shops, 1,728 consumer stores, 67 cosmetic shops, 46 crockery shops, 305 electrical shops, 51 Hardware Shops, 31 Jewelers, 41 Junk Dealers, 157 medical stores, 202 pan shops, 700 small businesses, 144 stationary shops, 78 Spare parts shops, 391 Thailas and 24 Vegetable Shops.

8.4 Loan to Service Providers

OPP – OCT loan provided loan to 89 Decoration shops, 55 Hair Dressers, 138 Hotels, 65 In House Staff, 72 Packing Shops, 207 Suppliers, 193 Taxi/Motorcycle, 41 Transporters, 25 Typing Institute, and 141 Video Shops.

8.5 Loans to upgrade "thallas"

93% of Orangi's 250,000 houses have been built with financial and technical assistance from the local building-component manufacturing yards, operated by entrepreneurs. These yards exist in all neighborhoods and are known as *thallas*. Their owners' takes on house-building contracts or supply masons to those wishing to do the unskilled work themselves. The *thallawala's* intervention has improved housing quality in Pakistan's informal settlements, but the problem is, his materials, house designs and technical expertise tend to be substandard. So OPP-RTI has assist to upgrade the *thallas* by offering skills training to the masons and carpenters. OPP-OCT provided loan to mechanize the block-making to introduced mechanized block making machines, prefabricated roof and floor slab elements which make cheaper, stronger and better quality houses. With loans from OPP-OCT, 64 *thallas* have now been upgraded, and have increased their staff by 300%. These *thallawallas* have also increased their income and the income of those they employ, mainly because of their upgraded *thallas* which enables them to export blocks, lintels and pre-cast roofing elements to the rest of the city.

8.6 Loans to women entrepreneurs

About 18% of OPP-OCT's loans have been made to women entrepreneurs, to expand 275 stitching centers, 167 provisions shops, 97 informal schools, 47 embroidery workshops, 26 dairy cattle operations, 23 clinics, 10 beauty parlors, 19 women work centers.

8.7 Loans to farmers and fisher folk

Although the Government of Pakistan runs all kinds of agriculture credit programs, there is still a huge need for credit by the majority of small farmers and fisherman who cannot access those loans. OPP-OCT provided 2,921 loans amounting to Rs. 73,264,756 to farmers and fishermen. These loans are mostly through farmers' collectives and NGOs for the purchase of seeds, fertilizer pesticides, tractor hire and to survive from sowing to harvesting. The loans are mostly repayable after sowing and the amount is based on how many rupees per acre per season is required for growing rice, vegetable, cotton, wheat etc. So depending on what they are growing and how big their fields were, the farmers are given the loans. Most farmers who have taken loans have repaid them and borrowed again the next season. Loans have also been given for paving water channels, installing motorized pumps to drain water-logged farmland and setting up fish farming.

8.8 Loans to Clinics

There are 348 clinics in Orangi. OPP-OCT provided loan to 110 clinics for equipments, deep freezer for vaccines, construction of maternity homes and furniture. This enables them to deliver better services to Orangi community.

9. Bad Debts – Nature and Volume

OPP-OCT anxiously monitored the nature and extent of default to establish itself as a self sustained institution for small entrepreneurs. From the very beginning OPP-OCT determined to prevent stealing and shirking inside institution and by setting an example, create a circle of honest and loyal clients.

Cases of irrecoverable defaults were promptly written off as bad debts twice a year. Bad Debts are classified in 2 categories i.e. 1. Discount cases, 2. Failure cases

10. Self Sufficient

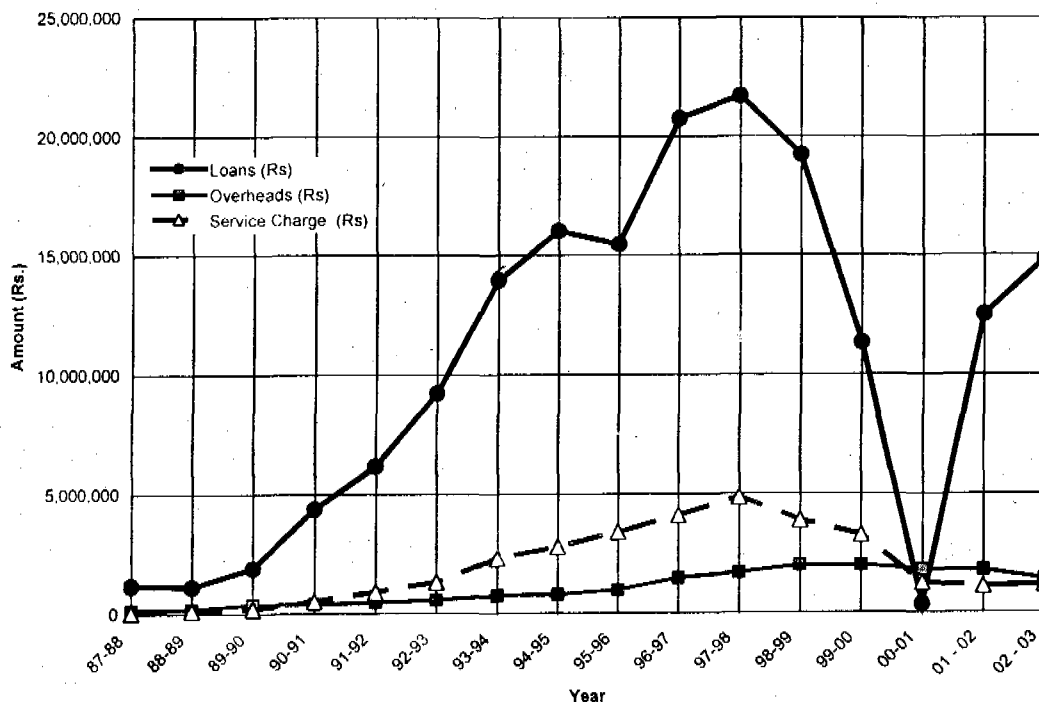
OPP-OCT did not aim to make profits like commercial banks. At the same time OPP-OCT did not want to be dependent on mainly on foreign and local donor. I wanted to be self-sufficient, sooner or later.

In 3rd year after its inception (i.e. 1990-91) OPP-OCT reached the break even point. The ratio of mark up to overheads rose to 128% in 1990-91 and 355% in 1994-95.

TABLE 2
RATIO OF OPERATIONAL EXPENSES TO LOANS AND service Charges
SEP 87 TO AUG 2003

Year	Loans (Rs)	Overheads (Rs)	% Of Loan	Service Charge (Rs)	% Of Overheads
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	7,051,000	930,975	13.20	618,593	66.44
03-04	6,963,700	428,845	6.15	715,483	166.83
TOTAL	169,227,410	16,663,574	9.84	31,320,441	187.95

Loan, Over Heads, Service Charges



Reasons for Low overheads

Low overheads are due to;

- Computerised accounts facilitate monthly monitoring for recovery.
- 30 groups facilitate OPP-OCT in selection and recovery.
- 38 affiliated NGOs performing the functions of supervision efficiently at minimal cost to OPP-OCT.

11. Replication

OPP – OCT is a support organisation. It does not implement the program itself outside Orangi but supports the existing local organisations to replicate the viable model of micro credit.

OPP – OCT identifies the existing CBOs/NGOs/Local Community Action Group (LCAG) working in poor communities in urban and rural areas, imparts training and provides line of credit for disbursement of loan by themselves in their own communities. OPP – OCT also arranges small core funding to CBOs/NGOs/LCAG from OPP-OCT and other donors to match their operational cost.

11.1 Support to NGOs/CBOs for Replication

OPP-OCT believed on replication of institutions rather than only replication of program. Also OPP-OCT observed that activists groups/CBOs/NGOs exists everywhere at local level and these can be upgraded as effective institution if they are provided training and guidance.

Three types of support is needed as follows;

- a) Training/Guidance
 - Orientation of program.
 - Concept and methodology of the program
 - Extensive practical training at OPP-OCT on selection, recovery, monitoring and account keeping.
 - On site training/guidance
- b) Core Funding Support
 - An average Rs. 100,000 annually needed to CBOs/NGOS as core funding.
 - Financial support has been provided by a) OPP-RTI thru Cordaid budget and b) OPP-OCT from its own resources.
- c) Line of credit

Trained CBOs/NGOs have been provided line of credit to support the micro enterprises in their community.

Table 3
Training to NGOs/CBOs

Year	No. of Groups	Participants
1992	04	17
1993	42	332
1994	44	252
1995	23	146
1996	64	337
1997	57	435
1998	21	113
1999	15	91
2000	20	262
2001	17	191
2002	14	73
2003	15	41
TOTAL	336	2290

Table 4
NGOs/CBOs supported by OPP-OCT

S.No	No. of Org./Areas	Sindh	Punjab	NWFP	Balochistan	Total
1	No. of NGOs/CBOs	31	14	1	1	47
2	No. of Areas/Villages	255	153	3	12	421

Table 5
Loan Recovery & Markup In Orangi & Outside Orangi From 1987 to May.2003

Details	Orangi	Outside Orangi	Total
Loan (Rs)	107,529,934	89,244,126	196,774,060
Total Units	6,057	5,012	11,069
Closed Units	5,166	3,190	8,356
Open Units	891	1,822	2,713
Repaid Principal (Rs)	97,043,776	67,580,221	164,623,997
Balance (Rs)	10,486,158	21,663,905	32,150,063
Service Charges Paid (Rs)	19,242,487	12,355,334	31,597,821

11.2 Replication issues

- Organisations were identified which were competent, honest and could replicate the program successfully.
- An agreement was made with these organisations to define the responsibilities.
- Loan at service charge @ Rs. 0.45/ Rs.1000/day to local organisation and organisation may charge Rs.0.65/1000/day to borrowers to meet their overheads for operational expenses.
- It is decided to provide line of credit in batches with reference to recovery rate.
- Quarterly visits are made to partner NGOs/CBOs..
- Prior to the selection of new organisation, visit was made to understand the organisation, its activities, issues and to explain micro credit program and its replication.

11.3 Some replications

a) On going partners

1. Sindh Rural Support Program (SRSP), Shah Pur Chaker, Sindh

OPP-OCT has been supporting SRSP since its inception in 1995. Support has been provided in training and guidance, line of credit and small core funding for operational cost.

NRSP grant Rs. 300,000 was chanelized through OPP-OCT for the first two years. Later on OPP-OCT provided grant for operational cost from its own resources and Corded grant through OPP-RTI. Later on SRSP was also supported by TVO and PPAF.

So far credit has been given to 1,366 borrowers amounting to Rs. 20.8 million for livestock (256 units), micro enterprises (419 units), agro input (674 units) and land development (17 units).

Out of Rs. 20.8 million, Rs. 16 million credits had been from OPP-OCT.

SRSP started with individual loan in villages. In 2002, SRSP introduced group lending and saving & credit in villages. The program has been extended to 5 villages and 3 small towns.

2. Raees Taj Group, Gijju Thatta, Sindh

This is a group of farmers, which came in contact with OPP in 1993. Got Sumki have 500 acres agriculture land with a population of 250. Vegetable, wheat, rice, sugar cane and fodder are the grown here. Group leader is Raees. This group is facilitating loan in 3 areas i.e. Gijju, Goth Sattar Dinu and Goth Kabal Bathero.

Since 1994, this group assisted with loan for agriculture from OPP-RDT and OPP-OCT. OPP-OCT assisted for 139 loans amounting Rs.6,940,000. All loans were recovered with 100% principal Rs.6,265,100 and mark up Rs. 1,139,315. Further loan continue from RDT(Please refer OPP-RDT report).

3. Ghulam Qadir Group, Pir Puho, Sindh

Ghulam Qadir is a farmer of Pir Putho near Thatha which has a population of 500. Total agriculture land of this village is 500 acres. Ghulam Qadir and his brothers own 200 acres of land. He cultivate sugar cane, wheat, rice, banana, papaya, bair, and vegetables.

4. Pak Social Welfare Society (PSWS), Hyderabad, Sindh

PSWS was established in 1977 and was registered with social welfare Department, Government of Sindh in Dec.78. Basic aim this of organisation is to make efforts for providing basic facilities to the residents of Sardar Colony and Al – Waheed Colony. The activities are related to health, family planning, technical training to women for income generation, solid waste management and micro credit program for micro enterprises.

This group was assisted with loan from OPP-OCT. OPP-OCT assisted for 60 loans which amounted to Rs.683,000. Loans recovered with principal is Rs.337,348 and mark up is Rs.62,176.

5. Pakistan Fishe Folk Forum (PFFF), Khudda, Karach, Sindh

PFFF is organising fishermen all over Pakistan to get their rights. The major issues are arrest of fishermen neighboring countries specifically by India, deep sea fishing by foreign trawlers causing

damages to different kind of fish, sewage disposal with our treatment in water bodies, contract system introduced by Govt. allocating areas like canal and lake to private contractor and efforts to get facilities for fishermen residential areas. There is no fishery policy in Pakistan. PFFF is making effort to prepare a policy draft to present it to Govt. for acceptance. PFFF have 7,000 members mostly in Sindh and Balochistan. PFFF work with local fishermen organisations and formed its unit. OPP – OCT is supporting in one fishermen area in Lyari, Karachi known as Khadda where PFFF is working with local organisation known 'Khadda Muslim Welfare Khidmat Committee' (KMWKC).

KMWKC established in 1973 but did not function for several years. Later young people high the area joined the organisation and activated it again in 1998. This organisation is specially working in education, health and welfare activities.

OPP – OCT supported line of credit in Jun,2002 through PFFF. Total 55 units were supported with Rs.439,000. 8 units are closed. 47 are open. Recovered loan with principal is Rs.261,711 and mark up is Rs.53,996. Out standing balance is Rs. 177,289.

6. Local Development Committee (LDC) Essa Nagri, Karachi, Sindh

Micro credit program was initiated have with support from OPP - OCT in 2002. 27 units were supported with Rs.266,000. 22 units are open. Recovered loan with principal is Rs.79,718 and mark up is Rs.19,620. Out standing balance is Rs.186,222.

7. Sindh Rural Partners Organisation (SRPO), Mirpurkha, Sindh

SRPO was established in 2002 in Mirpurkhas by a group of social activists. OPP-OCT provided training, on site guidance and line of credit to SRPO. It started with savings program in the villages in the periphery of Mirpur Khas. Village Organisations (VO) was formed in 65 villages of 3 sub-districts of Mirpurkhas. Out of 65 VO male, female and mix VOs are 45, 05 and 15 respectively. Total members of the saving groups in 65 VOs are 963. Average members per group are 16. Every saving group meets once in a month. Rs.50 per member per month is collected by the group leader in the monthly meeting.

Credit from Savings:

Rs. 173,620 is the total saving of the VOs and has been kept in SRPO back account. Members have access to credit for consumption loan from the savings. Rs. 92,000 has been given as consumption loan to 13 members. 25% flat service charge 12.5% to be returned to VOs. The group/VOs select the borrowers and are also responsible for recovery.

Micro Credit from OPP-OCT

Apart from training and guidance OPP-OCT supported line of credit for Dec.2002.

In the first batch OPP-OCT provided credit to SRPO for 50 members of 14 VOs for goat trading as Eid Package for 3 months. Selection is made first by the VOs groups and approved by SRP). VOs/groups are responsible for recovery.

From Dec. 2000 – Aug. 2003, Rs. 3,098,500 has been given as loan to 345 members for live stock, agro input and small shops.

8. Bhitai Welfare Association (BWA), Hyderabad, Sindh

BWA established in 1991 in Jhundo Khoso, a rural area 10 Km from Hyderabad. which organised health camps and education for school children. Jhundo Khoso and neighboring villages' farmers

were facing shortage of irrigation water since 70s. These villages are irrigated through Rahuki Minor, one of the three canals emanating from the Hyderabad Branch Canal at the Hoosri Regulator. This minor commands 24,000 acres and give rise to 52 water courses. Before 70s canal functioned satisfactory when it was maintained by local landlords. Since 1970 onwards when government irrigation department started to administer the system, the local farmers especially at the tail end faced shortage of irrigation water. The farmers of this area approached Abdul Hakim Khoso, President of BWA. They formed a network as Rahuki Tail Abadgar Association (RTAA). RTAA collected the evidence and filed the case in Human Rights Court of Pakistan. The court decision was in favor of farmers based on Article 9 of Pakistan's Constitution, which ensures the right to life and the security of a person linked with the supply of water as a basic human right and ordered the districts officials to ensure the required flow (70 cusec) of water to the community.

This group was assisted with loan from OPP-OCT. OPP-OCT assisted for 88 loans amounted Rs. 1,125,000. Loans recovered with principal Rs. 148,227 and mark up Rs. 20,374.

OPP – OCT supported line of credit to BWA from Dec.2002.

9. Ishaq Khooh Kohistan Social Welfare Association (IKKSWA), Kohistan, Sindh

IKKSWA was established in 1984 in Ishaque Khooh village located in arid zone. The organisation formed by Mr. Ali Murad Jokhio a villager who is working in Pakistan Steel Mill. This village had no basic facilities like water supply, education, electricity and road. The organisation working is Village Ishaq Khooh Kohistan.

- Establish Kohistan Education complex and community center in 1986 with financial assistance from CIDA, National Council of Social Welfare, District Education Fund and Community contribution.
- Construction of 8 Km link road from village to Jahngshahi with assistance of C & S department Govt. of Sindh.
- Electricity provision for village with assistance of I & PD.
- Girls School building in 4 villages with assistance of ZAZAD.
- Installation of 6 tube wells, 29 deep wells hand pumps and 22 shallow hand pump in different villages with the assistance of ZAZDA-RDD/UNICEF and community contribution.

After availability of water, IKKSWA made efforts to initiate income generation activities. They organised workshops to motivate villagers for live stock farming. In Nov.2000 Two pilot groups consisting of 5 members were formed for live stock farming. First group initiated with 3 buffaloes and 4 cows. In Jun.2002, this group had 15 Buffaloes and 6 cows. Second group initiated with 1 buffaloes and 2 cows. In Jun 2002, this group had 5 buffaloes and 6 cows.

In Apr.2002, IKKSWA came into contact with OPP-OCT through Mr. Munir Ahmad Chandio of Sindh Rural Workers Cooperative (SRWC), Thatta. After discussions and visit of village, OPP-OCT agreed to support the line of credit. They requested loan for food, shed and store room for cattle increasing numbers of cattle.

Micro Credit program was initiated in Sep02. RDT assisted 5 units amounting to Rs.250,000. All 5 units are open. Outstanding balance Rs. 250,000.

10. Soan Valley Development Program (SVDP), Khoshab, Punjab

SVDP was established by Mr. Gulbaz Afaqi, a journalist from this area in 1987. He was inspired by Dr. Akhter Hameed Khan and Orangi Pilot Project (OPP). He left his profession and returned back to his homeland, Soan Valley. The main activity of the organization is small credit and awareness

campaign for sustainable development. Recently, they just started to monitor Govt. literacy program (Informal Education for non-school going kids).

Soan Valley is located in North Central Punjab salt range. Sub District Naushahra is the central town of valley, in Khoshab district. Population of valley is 325,000. There are 28 villages in this valley. Total area is 2,36,737 acres, while irrigated area is 10,000 acres. There is no river or canal here. Rainfall is major source of water. Seasonal watershed exists. Ground water is main source for irrigation and drinking water. Avg. land holding is 10 acres.

SVDP is working in following 18 villages, Anghar, Pallar Wal, Latif Khan, Khora, Kufrali, Khwari Wadi, Mohalla Ahwal, Uchali, Ughali, Chatta Wadi, Lari Adha, Mohalla Zarsaal, Noshehra city, Jahngay Wala, Dhohur, Mohalla Ajwan, Mohalla Dr. Wali Masjid and Manzoorabad.

OPP - OCT supported micro credit program from Mar.97. OCT supported 495 units amounting Rs.9,618,500. Total 229 unit closed. 226 units are open. Recovery of loan with principal Rs.6,566,811 and mark up Rs. 805,488. Total 6 unit were written off. Outstanding balance is Rs. 2,932,689.

11. Al - Falah Development Organisation (ADO), Rawalpindi, Punjab

ADO established in Jan.02. Earlier ADO work as 'Anjuman Falaho Behbood' (AFB). AFB activities are education, teachers training and micro credit. ADO is working Mazharabad, Railway scheme colony, Melad Nagar, Siesel Colony, Dhock Matakal, Dhock Hasoo, Dhock Ratta, Meharabad, Gulshan Data and Carriage Factory Colony.

AFB initiated micro credit program in Jun. 97 with support from OCT. Total 37 units were supported with Rs. 415,000. All units closed with 100% recovery of principal Rs. 415,000 and mark up Rs. 59,480. AFB faced internal organisational crisis and credit program stopped in Jan. '00.

Micro credit program was initiated with support from OPP - OCT in Jan. 02. Total 294 units supported with Rs. 4,278,000. 81 units are closed. 213 open units. Recovered loan with principal Rs. 2,737,571 and service charges Rs. 335,175. Out standing balance is Rs. 1,540,429.

12. Development Vision, Haripur, NWFP -

DV was established in 2000 and was registered under Trust Act in 2001. DV is working in Haripur for Sewerage and Sanitation, Reproductive Health, Voter Education, Labor Education, Child Rights and Micro Credit Programs. DV is working in Hattar City, Shadi Village and Kamal Pur.

OPP-OCT supported micro credit since 2002. Total 44 units were supported with Rs. 540,000. 35 units are open. Recovered loan with principal Rs.166,032 and mark up Rs. 55,368. Out standing balance is Rs.373,968

13. Al Madad, Karachi.

OPP-OCT supported for micro credit since 2003. Total 35 units supported with Rs. 441,000. 33 units are open. Recovered loan with principal Rs.77,650 and mark up Rs.10,964. Out standing balance is Rs.363,350

14. Punno Aqil Welfare Forum.

OPP-OCT supported for micro credit since 2003. Total 26 units supported with Rs. 307,550. 26 units are open. Recovered loan with principal Rs.2,703 and mark up Rs.1,897. Out standing balance is Rs.304,847

15. Khaji Co-operative Society Khairpur **Step Towards Empowerment**

Khaji Cooperrative Society Khairpur (KCS), identifies issues and exploitation by the middleman towards Dates Growers. KCS took out an effort to carry research study entitled "The Issues of Date Growers in District Khairpur" in which main issue of Magnitude of exploitation by the middleman at each level was highlighted. After the intervention of KCS in UC Layari, results came out very positive and fruitful. OPP-OCT supported to KCS for overcome the exploitation of middleman with Dates Growers by giving them short term loans on nominal charges. Following figures the witness of a step towards the decreasing of exploitation by middleman.

Item	Quantity	KCS and OCT	Middleman	Difference
Rangkath (Chemical)	Per Drum	3199	4200	1001
Thread Bags	One	35	42	7
Wooden Box	One	37	39	2
Mat	One	16	20	4

In supporting above table a list of ten growers is attached, those have been benefited from the credit policy of KCS. To support the small growers and decrease the exploitation of middlemen.

OPP-OCT supported for micro credit since 2003. Total 25 units supported with Rs. 193,450. 25 units are open. Recovered loan with principal Rs.0 and mark up Rs.0. Out standing balance is Rs.193,450

b) Organisations which became independent from OPP-OCT

1. Orqnisation for Participatory Development (OPD), Gujranwala, Punjab

OPD was established in 1992. The main objective is to raise quality of life of low-income community people living in 22 localities of Nowshera Raod (Main target group is women and children). OPD activities are formal school, health, training for health and education and micro credit.

Micro credit program was initiated in May, 1993 with support from OCT. In 6 years, 228 loans amounting to Rs.3,435,500 million were disbursed. Recovery rate was 100% with principal as Rs. 34,35,500 and mark up as Rs. 6,86,389. OPD micro credit program were covered both urban and rural area. Rural credit was given to the farmers to purchase seeds, fertilizers and pesticides. Then OPD accumulated its own revolving fund and now they are continuing their micro credit program.

2. Community Development Concern (CDC), Sialkot, Punjab

Micro Credit program was initiated in Jul. '94. OCT assisted 106 units amounting to Rs.13,97,000. All 106 units closed. Recovered 100% principal Rs.1,397,000 and mark up Rs. 3,06,254.

3. Youth Commission for Human Rights (YCHR), Lahore, Punjab

YCHR was established in 1989 by fresh graduates from Punjab University. YCHR initiated home schools, health, sanitation and micro credit program. YCHR engaged a large staff on high salaries. Also community participation level was low. Later ACHR close its programs and initiated solid waste management program.

OPP also supported to initiate credit program in Jun. '93. OCT supported 252 units amounting to Rs. 3,218,980. All units closed. Loan recovered with principal Rs. 3,086,980 and mark up Rs. 7,50,655.

Total 14 units were written off with principal as Rs. 1,32,000 and mark up as Rs. 22,541. Micro Credit Program ended in Feb. 99 because OPP-OCT withdrew support from YCHR due to increasing number of default cases and improper account management.

c) Micro Credit Program discontinued

1. Soofi Shah Inayat Shaheed Sughat (SSISS), Faridabad, Dadu, Sindh

SSISS established in 1980 for development of Faridabad, Dadu. Population of this area is 500. About 98% population is directly or indirectly engaged with agriculture. Women work in farms. Also they make rope at home and get additional income of Rs.25-30 per day for around 2 kg of rope. The activities are health, girls education, Library and micro credit.

SSISS initiated micro credit program in 1996. Since then 3 phases were completed until Aug.2002. OCT assisted 31 units amounting Rs. 5,02,900. All loan required with 100% principal (Rs.5,02,900) and mark up (Rs. 82,074).

Due to shortage of water for irrigation in Faridabad Dadu, local organisation is not proceeding loan and waiting for better situation regarding water. After this they will continue the micro credit program.

2. Naujawan Social Welfare Association (NSWA), Bijari, Sindh

Goth Bihari Sharif have a population of 1500. 80% are engaged in agriculture, 15% are laborers and employees, while 15% have small businesses. This is perennial area. Main crops are Rice, Wheat, Sugar Cane and Sunflower. Average land holding is 20 acres.

NSWA initiated micro credit program for farmers to increase their productivity with support thus from OPP. Due to lack of management skills, NSWA was not able to recover of loan and OPP withdrew its support.

OPP - OCT supported micro credit program to NSWA from 98. OPP - OCT supported 76 units amounting to Rs.2,793,900. Total 35 units closed. 41 units are open. Total loan recovered with 100 % principal Rs. 1,117,741 and mark up Rs.1,93,915. Out standing balance is Rs. 1,676,159.

3. Anjuman Samaji Behbood(ASB), Faisalabad, Punjab

ASB was established in 1964. This was a welfare oriented organisation working to assist students in fees, funeral arrangements, marriage of children without parents. Also ASB lobbied with government and invited politicians to get basic facilities from government. Mr. Nazir Ahmad Wattoo the founder of ASB visited OPP in 1987. This contact with OPP, which changed his whole attitude towards development and then ASB adopted OPP concept and methodology.

Micro Credit program was initiated in Sep.'94. OCT assisted 277 units amounting to Rs. 4,351,500. All units are closed. Loan recovered with 100% recovery of principal Rs. 43,51,500 and mark up Rs. 740,553. Micro credit program stopped in Sep.'00 because ASB want to take some time to analyse its microcredit program.

4. Anjuaman Islah – e - Moashira (AIM), Jehlum, Punjab

AIM was established in 1985. AIM is working for education, health, rural development, industrial home and public library. AIM established project to manage different projects.

In Pind Dawan Khan, 85% people are engaged in agriculture and small businesses. While 15% are employed in private and government organizations, like pharmaceutical companies, cement factory, and fertilizer company.

In Mar. 97, AIM initiated micro credit program with support from OCT. OCT assisted 90 units amounting Rs. 18,15,000. 89 units were closed with 100% recovery of principal Rs. 18,08,300 and mark up 2,62,842. One unit is open with out standing balance of Rs. 6,700 as principal. Main activists of organisation are now involved in union council or not active due to sickness. Furhter extension for assistance will be decided after recovery of total loan and by considering the present status of organisation.

12. Research/Publications

Following researches has been completed;

- Women Work Centre – story of five years 1984 – 1989 by Akhter Hameed Khan: Nov.1989.
- Profiles of 49 Women Entrepreneurs of Micro Enterprise in urdu: Dec.1991
- Working with Community – Some principles and Methods by Perween Rehman and Anwar Rashid: Jan.1992.
- Case Study of Orangi and OPP by Akhtar Hameed Khan: Nov.1992.
- What I learnt in Comilla and Orangi by Akhter Hameed Khan: Sep.1993.
- Orangi Pilot Project Programmes by Akhter Hameed Khan: Jan.1994
- Micro Enterprise Credit Program as a means of empowerment by Anwar Rashid: Jan.1995
- Micro Enterprise Credit – Sept.1987 to Feb.1990, Orangi Charitable Trust (OCT) by Akhter Hameed Khan: Mar.1996
- Profile of Good Borrowers in OCT by Mohammad Jawaid Baig in Urdu – Series# 1 Dec.1998 (also in English), series# 2 Apr.1999, series# 3 Sep.1999 and series# 4 Oct.2001.
- Competent and Honest Role Models by Akbar Khan – Series#1, Rice Farmers of Bijari , Mar.1999 and Series#2 Baloach Eid Cattle Traders, Apr.1999.
- Orangi Pilot Project – Institutions and Programs in Urdu and English: Jun.2000.
- Market Research for Micro Finance Mohammad Javed Baig and Abdul Sattar Dehri – Aug.2002
- Process of Loan Disbursement by Mohammad Javaid Baig – Sep. 2002
- Methodology of Micro Credit Program to improve micro enterprises in Orangi by Mohammad Jawaid Baig: Sep.2002
- Social Impacts and Constraints of Micro credit in the Alleviation of Poverty: *A Qualitative Study of the Micro Credit Program Orangi Pilot Project - Orangi Charitable Trust, Karachi* by Naheed Rehman, Mar. 2003
- The Impact of Micro-credit on Urban Livelihood: Experiences from Karachi by S. AKBAR ZAIDI – Mar. 2003.

In Progress

- The process of Micro-credit model building through learning by doing: Changes in process and directions from 1987 to 2002 by Hari Ram Lohano.
- Entrepreneurship in Orangi and OPP-OCT's Micro Credit Program by Aquila Ismail.
- Translation of Profiles of borrowers from Urdu to English.

13. Donors

OPP-OCT initiated program by obtaining over draft facility from National Bank, Orangi. From the second year many generous donors began to give annual grants for overheads and donations for revolving funds, which made OPP-OCT less dependent on donors.

Chief donors are; 1) OPP society channellised Infaq Foundation grant Rs.35.5 million as revolving fund for loan, 2) World Bank Rs.8.95 million, 3)CEBEMO Rs. 0.5 million, 4) SNPO Rs. 5.28 million.

TABLE 6
REPLICAION OF CREDIT PROG. IN SINDH. Aug.2003

S. No	Name of NGO's / CBO's	Contact Person	Working Area	Starting Year	No. of Units	Total Loan	Open Units	Recovery (Rs.)			Balance Amount
								Principal	Service Charge	Total	
1	Shah Abdul Latif Bhitai Welfare Association.	Mussrat Hussain	Larkana	1994	4	40,000	0	40,000	12,696		0
2	Rais Taj / G. Qadir	Ghulam Qadir	Thatta	1993	63	2,900,000	0	2,900,000	510,318	3,410,318	0
3	Village Welf. Ass. (Tharecha)	Dr. Liaquat Abro	Larkana	1994	7	75,000	0	75,000	12,078	87,078	0
4	Aamir Hussain	Aamir Hussain	Gijjo	1994	9	155,000	0	155,000	16,849	171,849	0
5	Pak Social Welfare	Ghaffar Sherani	Hyderabad	1994	60	683,000	37	337,348	62,176	399,524	345,652
6	Nojawanani Welf Ass.	Fathah Mohd.	Bijari	1998	77	2,853,900	42	1,117,741	193,915	1,311,656	1,736,159
7	Anjuman Falah-o-Behbood	Mubashar	Golarchi	1999	70	2,711,000	70	1,168,803	178,197	1,347,000	1,542,197
8	Young Star Welf.	Sikandar Ali	Dadu	1997	2	25,000	0	25,000	9,453	34,453	0
9	Sofi Shah Inayat Shah Sangut	Rafiq Mustafa	Dadu	1996	31	502,900	0	502,900	82,186	585,086	0
10	Bhittai Welf. Asso.	Manzor Mirani	Larkana	1994	31	339,000	0	339,000	66,133	405,133	0
11	Bukhari Shah Welf. Asso.	Saleem Jaisar	Larkana	1993	76	1,052,820	15	812,601	250,344	1,062,945	240,219
12	Samaj Sudhar	Zulfiqar	Larkana	1993	7	62,000	0	62,000	14,028	76,028	0
13	Thur Rural Develop. Prog.	Dr. Sonu	Tharparker	1997	3	75,000	0	75,000	20,435	95,435	0
14	Sind Rural Support Prog.	Sattar	Sanghar	1998	720	13,589,000	260	10,058,702	1,085,876	11,114,578	3,530,298
15	National Rural Support Prog.	Rasool Bux.	Badin	1996	52	551,000	0	551,000	94,509	645,509	0
16	All Sindh Rind Welf.	Ghafoor Shah	Hyderabad	1991	82	1,390,000	0	1,390,000	331,025	1,721,025	0
17	Ittehad Welf. Asso.	Shamsuddin	Dadu	1993	3	25,000	0	25,000	22,183	47,183	0
18	Khuda ki Basti	S. Shahid	Hyderabad	1995	28	492,500	6	409,706	134,698	544,404	82,794
19	Ilyas Group	M. Ilyas	Hyderabad	1993	59	1,080,000	0	1,080,000	316,800	1,396,800	0
20	Falah-o-Behbood	Abdul Rehman	Khairpur	1997	1	10,000	0	10,000	2,132	12,132	0
21	Welfare Deh Gujhro	Mehboob Shah	Karachi	1996	6	95,700	0	95,700	6,078	101,778	0
22	Anjuman-e-Tajiran	Babu Rahim	Qasba	1997	13	140,000	0	140,000	24,233	164,233	0
23	Sujak Samudi	Yousuf / Ali M.	E. Hyderi	1993	213	11,879,755	4	10,286,395	2,589,548	12,875,943	1,593,360

24	Sehat Samaj Sudhar	Lal Jan	Gadap	1990	41	775,500	0	775,500	50,054	82,554	0
25	Koragni Credit Soc.	Arshad Yaqoob	Karachi	1994	19	360,000	6	280,339	130,488	410,827	79,661
S. No	Name of NGO's / CBO's	Contact Person	Working Area	Starting Year	No. of Units	Total Loan	Open Units	Recovery (Rs.)			Balance Amount
								Principal	Service Charge	Total	
26	Pakistan Fisher Folk Forum	M. Ali Shah	Lyari	2002	55	439,000	47	261,711	53,996	315,707	177,289
27	Local Development Committee	Mukhtar Bhutti	Karachi	2002	27	266,000	22	79,778	19,620	99,398	186,222
28	Bhitai Welfare Ass.	A Hakim Khoso	Hyderabad	2002	161	2,033,000	154	294,648	56,497	351,145	1,738,352
29	Sindh Rural Partners Org.	Zhida Detho	Mirpkhas	2002	550	4,469,500	500	917,334	146,443	1,063,777	3,552,166
30	Al - Mudad Foundation	Mohd. Rafiq	Azam Busti	2003	35	441,000	33	77,650	10,964	88,614	363,350
31	Punno Aqil Welfare Forum	Rafiq Sumro	Punno Aqil	2003	26	307,550	26	2,703	1,897	4,600	304,847
32	Khaji Co-operative	Qurban Ali	Khairpur	2003	24	180,900	24	0	0	0	180,900
TOTAL (Rs.)					2,555	50,000,025	1,246	34,346,559	6,505,849	40,852,408	15,653,466

TABLE 7
REPLICATION OF CREDIT PROG. IN PUNJAB, Aug. 2003

S. No	Name of NGO's / CBO's	Contact Person	Working Area	Starting Year	Total Unit	Total Loan	Open Units	Recovery (Rs.)			Balance Amount
								Principal	Service Charges	Total	
1	Soan Vellay Dev.	Gulbaz Afaqi	Khushab	1997	572	10,421,250	283	6,900,922	855,876	7,756,798	3,520,326
2	Anjuman. Moashira	Islah-e- Ch. Riaz	Haranpur	1997	90	1,815,000	1	1,808,300	262,842	2,071,142	6,700
3	Sudhar	Fawad Usman	Kusur	1996	40	463,000	0	463,000	84,124	547,124	0
4	Awami Committee	Asif Rasheed	Multan	1997	15	251,000	0	251,000	2,915	253,915	0
5	Omeed	K.Zia Siddiqui	Multan	1997	52	580,000	0	580,000	85,486	665,486	0
6	Anjuman Samaji Behood	Nazir Ahmed	Faisalabad	1994	277	4,351,500	0	4,351,500	740,553	5,092,053	0
7	Youth Commission Human Right	Shazia Khan	Lahore	1993	252	3,218,980	0	3,218,980	773,196	3,992,176	0
8	Organisation for Participatory Development	Qurban Raza	Gujranwala	1993	228	3,435,500	0	3,435,500	686,389	4,121,889	0
9	Community Dev. Concern	A.Shakoor Mirza	Sialkot	1994	106	1,397,000	0	1,397,000	306,254	1,703,254	0
10	Boo Ali Sina Welf.	Waseemullah	Muzafagar	1996	13	159,000	0	159,000	3,818	162,818	0

11	Anjuman Behbood	Falah-o-	Hameedullah	Rawalpin di	1997	37	415,000	0	415,000	59,480	474,480	0
S. No	Name of NGO's / CBO's	Contact Person	Working Area	Starting Year	Total Units	Total Loan	Open Units	Recovery (Rs.)			Balance Amount	
								Principal	Service Charges	Total		
12	Tanzeem Behbood	Falah-o-	Zafar Iqbal	Kotli Lohar	1996	28	440,000	0	440,000	11,741	451,741	0
13	Credit Wel. Asso.		Robina Tariq	Rawalpin di	1997	16	250,000	0	250,000	7,753	257,753	0
14	At-Falah Dev. Org.		Shazia Almas	Rawalpin di	2002	294	4,278,000	244	2,076,498	262,683	2,339,181	2,201,502
15	Org. PAN Environment		Mehr Islam	Gujranwala	2003	71	705,000	71	75,986	26,799	102,785	629,014
TOTAL						2091	32,180,230	568	26,483,759	4,242,401	30,726,160	5,696,469

TABLE 8
REPLICAION OF CREDIT PROG. IN N.W.F.P. Aug.2003

S. No	Name of NGO's / CBO's	Contact Person	Working Area	Startin g Year	Total Units	Total Loan	Open Units	Recovery (Rs.)			Balance Amount
								Princip al	Service Charge s	Total	
1	Development Vision	Bukshish Illahi	Taxila	2002	44	540,000	35	166,032	55,368	221,400	373,968

TABLE 9
TOTAL BAD DEBT CASES SEP 87 TO AUG 2003

Year	86-00	00-01	01-02	02-03	03-04	TOTAL
Total Loan						
Total Units	7,216	201	747	2,139	766	11,069
Loan Amount (Rs)	143,143,410	2,004,000	11,364,450	29,638,500	10,623,700	196,774,060
Principal						
Recovery (Rs)	135,656,116	1,979,598	10,571,791	15,931,393	485,099	164,623,997
Bad Debt Principal (Rs.)	13,036,658	4,552	13,479	7,944	0	13,062,633
Bad Debt Principal % of Total Principapl	9.11	0.23	0.11	0.02	0.00	7.93
Service Charge						
Recovery (Rs)	27,298,150	266,119	1,468,770	2,413,391	151,391	31,597,821
Bad Debt Service Charges (Rs)	2,617,435	171	202	600	0	2,618,408
B.D. Srvice Charges % of Total Service Charges	9.59	0.06	0.01	0.02	0.00	8.28
Total Units						
Total Bad Debt Units	1,750	3	9	1	0	1,763
Bad Debt Units % of Total Units	24.25	1.49	1.20	0.04	0.00	15.92

TABLE 10
PROFESSIONS OF BORROWERS - LOANS AND REPAYMENTS SEP 87 TO AUG 2003

PROFESSION CATEGORIES	Total Units	Loan Amount(Rs.)	Principal Repaid(Rs.)	Service Charges(Rs.)	Total Payment(Rs.)
Agriculture	288	5,006,250	73,979	6,388	80,367
Agro Machinery	7	254,000	148,788	25,539	174,327
Bazat Bazar	15	232,000	97,267	18,120	115,387
Bakeries	135	1,847,000	1,472,316	397,765	1,870,081
Bangle Shop	183	2,450,500	2,084,826	601,426	2,686,252
Bi-Cycle	1	5,000	5,000	370	5,370
Banarsi Weavers	1	10,000	5,350	1,250	6,600
Butchers	75	1,411,000	1,290,951	205,326	1,496,277
Cable Network	6	100,000	59,611	9,769	69,380
Cap Maker	6	90,000	54,603	11,467	66,070
Chemical Soap	12	122,500	114,915	33,775	148,690
Carpet Weavers	5	40,000	29,972	4,619	34,591
Clinics	110	2,599,400	2,485,786	505,666	2,991,452
Cloth Shops	262	4,822,000	4,136,392	713,901	4,850,293
Cold Drink Shops	61	1,045,000	921,680	142,534	1,064,214
Computer Centre	5	80,000	45,669	10,425	56,094
Consumer Stores	1,723	24,169,500	20,221,702	3,769,298	23,991,000
Cosmetic Factories	62	777,600	676,142	157,247	833,389
Crockery Shops	46	710,000	650,307	132,017	782,324
Dairy Cattle	533	11,881,740	11,591,771	2,028,935	13,620,706
Decorators	49	925,000	898,350	166,851	1,065,201
Decoration	35	461,000	212,701	42,195	254,896

PROFESSION CATEGORIES	Total Units	Loan Amount(Rs.)	Principal Repaid(Rs.)	Service Charges(Rs.)	Total Payment(Rs.)
Die Makers	31	477,000	468,413	119,400	587,813
Egg Suply	4	55,000	36,146	3,860	40,006
Dry Grass	1	15,000	15,000	2,175	17,175
Electric store	305	4,791,100	4,376,478	972,182	5,348,660
Embroidery workshops	146	2,008,600	1,873,178	440,722	2,313,900
Fishery	187	11,028,215	9,456,315	2,341,747	11,798,062
Fishing	34	344,000	206,170	43,362	249,532
Flower Makers	28	377,000	368,562	83,103	451,665
Fruit Shop	18	177,000	87,671	12,822	100,493
Furniture makers	39	622,600	502,502	122,520	625,022
Garment Factories	302	5,911,700	5,411,126	1,003,321	6,414,447
Gift Centre	7	95,000	78,050	20,099	98,149
Glass Work	5	65,000	45,499	7,954	53,453
Grass Shop	3	30,000	30,000	3,456	33,456
Gas Filling Centers	3	35,000	19,481	4,619	24,100
Hair Dressers	55	625,000	430,276	94,883	525,159
Hardware	50	880,000	752,928	131,888	884,816
Hotels	138	1,870,950	1,476,163	317,749	1,793,912
Ice Shop	6	490,000	462,434	87,447	549,881
Ice Pop Suply	1	10,000	10,000	1,685	11,685
Ice Factories	2	20,000	20,000	2,204	22,204
In-House Staff	65	3,723,026	3,723,026	746,422	4,469,448
Industrial Homes	8	170,000	151,710	38,793	190,503
Jewellers	31	423,000	356,675	56,880	413,555
Junk Dealers	41	552,000	481,086	89,799	570,885
Kaj / Button Shop	3	50,000	40,914	5,485	46,399
Khaji Cooperative	25	193,450	0	0	0
Kite Makers	20	245,200	245,008	41,919	286,927
Leather Bags / Other	14	155,000	86,643	16,548	103,191
Laundries	1	15,000	15,000	1,865	16,865
Leather Works	69	1,232,500	1,046,419	202,681	1,249,100
Live Stock	295	2,386,500	710,335	69,413	779,748
Locksmiths	1	5,000	5,000	3,204	8,204
Milk Shop	157	2,691,500	2,319,749	399,874	2,719,623
Medical Stores	15	155,000	54,171	11,765	65,936
Moulding shops	131	1,799,500	1,607,729	389,111	1,996,840
Nurseries	3	57,000	57,000	12,656	69,656
Oil Depots	10	130,000	101,775	19,960	121,735
PCO's	33	413,000	203,317	32,924	236,241
Packing shops	72	981,000	928,955	180,606	1,109,561
Paint Brush makers	25	310,500	261,435	64,391	325,826
Pan Shops	202	2,231,200	1,795,230	313,984	2,109,214
Paper Decorator	2	25,000	25,000	3,578	28,578
Paper Bag	8	125,000	106,507	13,300	119,807
Plumber	5	60,000	43,518	7,955	51,473
Paper Conc	8	111,000	70,432	8,244	78,676

PROFESSION CATEGORIES	Total Units	Loan Amount(Rs.)	Principal Repaid(Rs.)	Service Charges(Rs.)	Total Payment(Rs.)
Milk - Tea Shop	1	10,000	10,000	1,029	11,029
Photo State	7	61,000	18,039	3,782	21,821
Poultry Farm	2	30,000	30,000	4,812	34,812
Printing Presses	56	1,109,000	901,496	247,539	1,149,035
Radio / TV Shop	3	25,000	6,561	1,049	7,610
Repair Shops	50	756,400	628,521	106,665	735,186
Safai Kamai Bank	2	130,000	30,000	3,602	33,602
Schools	505	15,408,981	12,793,240	2,073,412	14,866,652
School Bags	6	115,000	52,367	11,568	63,935
Shoemakers	267	3,703,300	3,299,448	688,964	3,988,412
Small Business	700	10,765,380	10,662,966	2,110,001	12,772,967
Spare Parts	78	1,589,000	1,378,040	208,546	1,586,586
Stationery Shops	144	2,305,000	2,020,451	368,051	2,388,502
Steel Works	53	880,000	696,952	156,716	853,668
Stitching Centers	581	8,272,301	7,785,948	1,914,669	9,700,617
Studios	10	115,000	89,685	25,660	115,345
Sweet Shop	204	2,971,500	2,553,962	540,199	3,094,161
Suppliers	1	15,000	15,000	1,367	16,367
Surgical Centre	2	20,000	13,640	2,675	16,315
Taxi-Motorcycles	192	3,867,251	3,175,375	618,605	3,793,980
Tea Store	9	190,000	115,524	14,927	130,451
Thallas	68	1,487,600	1,311,274	298,387	1,609,661
Thelas	390	2,507,425	2,224,510	496,277	2,720,787
Tooth Powder makers	5	63,000	49,436	8,455	57,891
Transporters	41	845,000	745,057	98,011	843,068
Typing Institutes	25	669,000	577,199	215,864	793,063
Vegetable Shop	24	241,000	134,289	16,025	150,314
Watch Maker	141	2,232,000	1,888,023	363,321	2,251,344
Video Shops	869	22,674,620	17,912,683	2,513,159	20,425,842
Water & Land Dev	1	15,000	15,000	3,248	18,248
Wholesalers	1	40,000	40,000	8,837	48,837
Women Work Centres	59	1,127,971	1,127,971	144,881	1,272,852
Wood Workers	39	513,800	405,155	86,588	491,743
Workshops	279	4,620,500	3,801,116	681,849	4,482,965
Zari	19	140,000	105,904	18,322	124,226
Zari Centre	6	50,000	44,401	7,321	51,722
TOTAL	11,069	196,774,060	164,500,337	31,597,821	196,098,158

TABLE 11
Rural Loans, Recovery and Bad debts upto 31 Aug 2003

Year	Loan Amount(Rs.)	No. of Units	Repaid Amount(Rs.)	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	9.15	24.48
95-96	3,677,690	130	3,677,690	432,302	44	11.75	33.85
96-97	1,813,000	125	1,813,000	219,600	22	12.11	17.60
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	3,622,500	212	3,272,758	18,443	1	5.19	16.67
02-03	9,806,500	855	5,140,008	0	0	0.00	0.00
03-04	7,297,700	521	179,416	0	0	0.00	0.00
Total	51,211,950	2810	35,741,679	1,957,783	201	3.82	7.15

TABLE 12
Loan Recovery Service Charges And Bad Debts
Female Entrepreneurs - Sep 87 To Aug 2003

Year	Loan Amount (Rs.)	No. of Units	Repaid Amount (Rs)	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	2,144,797	421,560	45	18.81	30.82
95-96	2,125,230	197	2,096,403	180,219	38	8.48	19.29
96-97	2,139,250	125	2,035,292	145,134	21	6.78	16.80
97-98	2,315,000	113	2,213,576	256,841	22	11.09	19.47
98-99	1,266,000	57	1,220,271	64,793	9	5.12	15.79
99-00	638,500	26	638,500	52,806	5	8.27	19.23
01-02	386,000	22	360,903	0	0	0.00	0.00
02-03	1,342,000	92	703,550	0	0	0.00	0.00
03-04	321,000	29	17,681	0	0	0.00	0.00
TOTAL	20,477,557	1345	19,353,778	3,249,374	330	15.87	24.54

TABLE 13
RATIO OF OPERATIONAL EXPENSES TO LOANS AND service Charges
SEP 87 TO AUG 2003

Year	Loans (Rs)	Overheads (Rs)	% Of Loan	Service Charge (Rs)	% Of Overheads
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	2,539,950	1,813,661	71.40	1,394,600	76.89
01-02	15,297,100	1,765,206	11.53	1,381,100	78.24
02-03	26,522,500	2,281,527	8.60	2,194,423	96.18
03-04	6,963,700	403,563	5.79	715,483	177.29
TOTAL	189,932,910	17,978,844	9.46	32,907,271	183.03

TABLE 14
GRANTS AND DONATIONS
SEP 87 TO AUG 2003

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
01-02	0	0	0
02-03	0	0	0
03-04	681,531	0	681,531
TOTAL	8,892,524	56,261,455	65,153,979

**TABLE 15
DONATION - INFAQ FOUNDATION**

YEAR	FEMALE ENTERPRISE	RURAL	MALE ENTERPRISE	INFAQ-OPP-OCT 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 16
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 17
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 18
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	40,542,477	35,516,127
City Bank	1,447,237	1,447,237
Habib Bank	23,552,473	23,552,473

**TABLE 19
RESERVE FUND**

ALLIED BANK (TDR)	3,500,000
NATIONAL BANK (TDR)	0
SAVING CERTIFICATES	25,500,000
TOTAL	29,000,000

**TABLE 20
BUDGET AND ACTUALS OF CURRENT YEAR 2002 - 2003**

RECEIPT	BUDGET 2002-2003	ACTUALS JUL-03 TO AUG - 03
Grant WOMEN SECTION (INFAQ)	264,524	0
Grant WEDC INSTITUTION	0	681,531
SUB TOTAL	264,524	681,531
PROFIT OF INVESTMENT	250,000	0
SERVICE CHARGE	4,200,000	715,483
RECOVERIES FROM LOAN	17,500,000	3,433,314
RECEIVED BAD DEBITS	5,000	0
OTHER INCOME	9,248	0
SPECIAL ACCOUNTS	121,026	0
SALE OF ASSETS	-	-
RECEIPT	BUDGET 2002-2003	ACTUALS JUL-02 TO AUG- 03
INCASHMENT OF INVESTMENT	2,074,000	0
SUBTOTAL	24,159,274	4,177,647
LOANS		
LOAN FROM MCT		435,000
LOAN FROM RDT		125,000
LOAN FROM OPP		1,500,000
LOAN FROM RTI	2,500,000	2,500,000
ALLIED BANK LOAN	30,000,000	0
SUBTOTAL	32,500,000	4,560,000
GRAND TOTAL	75,971,526	9,419,178

**TABLE 21
OPP-OCT EXPENDITURES BUDGET & ACTUALS 2003-2004**

OVERHEADS	BUDGET 2003-2004	ACTUAL JULY 02—AUG 03
1. STAFF		
Director /Anwer Rashid	183,135	27,407
Accountant/Samina Naeem	86,289	13,336
Asst. Rec. Officer /Javaid Baig	87,402	13,980
L. Manager/Alouddin	109,833	17,686
L. Manager /Rafique Huner	76,272	12,227
L. Manager/Qamar Sultana	68,922	10,991
L. Manager /Haneef Arain	79,881	12,824
L. Manager/ Saeed Khan	108,840	17,710
L. Manager/Ayaz Ahmed	61,983	3,935
Asst. L. Manager/Farhan Ahmed	57,000	10,266
Asst. L. Manager/Sharfuddin	57,000	6,000
Asst. L. Manager/Hyder Khan		0
Asst. Acc. Officer / Mohd Shabbir	72,927	11,285
Acct. Acc. Officer /Shezad	61,071	8,363
Comp. Officer/Kehkashan	71,403	23,058
Driver-Md. Shamim	53,919	8,619
RTI Central Staff	154,559	0
SUB TOTAL STAFF:	1,061,448	197,687
2. HONORARIUM	200,000	52,600
3. i CONSULTANTS RIZWAN	30,000	5,000
ii LEGAR ADV./SHAHID IQBAL	18,000	3,000
iii CONSULTANT ABRAR KHAN	40,800	6,800
iv CONSULT KAMRAN ADIL	24,000	6,000
4. TRAINING	100,000	21,178
5. TRAVEL ALLOWANCE	30,000	4,440
6. EDUCATION ALLOWANCE	24,000	3,200
7. DEARNESS ALLOWANCE	43,000	6,750
SUBTOTAL	509,800	108,968

OVERHEADS	BUDGET 2002-2003	ACTUAL JULY 02—AUG 03
8 OPERATIONAL COST		
PRINTING	100,000	6,510
STATIONARY	15,000	2,237
POSTAGE	30,000	4,053
COMPUTER SUPPLIES	40,000	7,370
COMPUTER MAINTENANCE	10,000	,500
TELEPHONE	42,000	13,400
ELECTRICITY	35,000	0
LEGAL EXPENSES	20,000	0
MEETING	20,000	3,578
MAINTENANCE	70,000	10,517
AUDIT FEES	18,000	0
BANK CHARGES	75,000	10,535
LOAN AGREEMENT	75,000	0
POL/ HONDA CIVIC J-2967	35,000	3,939
S&R /HONDA CIVIC J-2967	30,000	4,083
TRANSPOTATION	-	0
WATER BILL	10,000	0
AUDIO VISUAL	15,000	3,232
REPAIRING (motor cycle)	24,000	3,000
PHOTO COPY	15,000	0
OVER TIME	15,000	3,134
PENTION	18,000	3,000
OLD AGE BENEFITS	30,000	4,800
POL/ VAN C.K. 9178	25,000	4,660
S & R VAN C.K. 9178	15,000	5,139
ASHFAQ POL / VAN 7855	-	-
MISCELLANEOUS	-	-
BOOKS & JOURNALS	10,000	2,590
FORUM Dr.Akhter Hameed Khan	70,000	8,000
INSURANCE for C.K.9178	20,000	17,913
EID ALLOWANCE		-
CDN	50,000	0
SUBTOTAL	1,021,600	122,190
T O T A L O V E R H E A D S	2,921,838	428,845
LOANS	35,000,000	6,963,700
BAD DEBTS (*1)	2,000,000	481,165
DONATION UNITS	42,000	330
DONATION OTHERS	25,000	50,400
DISTRESS LOAN	-	-
CAPITAL EXPENDITURE	300,000	18,623
ADVANCE	-	-2,766
SPECIAL ACCOUNT	121,026	20,286
ELECTRIC & GAS (Mrs. Khan)	6,000	970
INVESTMENT	2,330,662	-
RECEARCH	100,000	0
PUBLICATION	125,000	1,500
ROBBERY	0	0

OVERHEADS	BUDGET 2003-2004	ACTUAL JULY 02—MAY 03
ADVANCE TO MCT	0	0
ADVANCE TO RDT	0	0
ADVANCE TO RTI	0	0
PAYMENT TO OPP-RTI	2,500,000	0
PAYMENT ALLIED BANK	30,000,000	0
PAYMENT OPP - RTI	200,000	0
MARKUP PAYMENT TO A.B.L	300,000	0
SUB TOTAL	73,049,688	7,534,358
GRAND TOTAL	75,971,526	7,963,203

TABLE 22
INCOME, EXPENDITURE, ASSETS & LIABILITIES
AUDITED FIGURES - 1987 - 2002

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	3,266,753	2,287,620	55,837,635	6,860
00-01	1,049,467	2,658,845	54,251,143	29,746
01-02	1,435,381	4,557,443	52,076,151	976,816
TOTAL	80,138,363	29,039,030	-	-

**Orangi Pilot Project
Rural Development Trust
(Progress Report to Dec. to August. '03)**

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

- Table 1:** PHASE 1 SUMMARY OF LOANS, RECOVERIES, ASSETS & BALANCE TO NOV. 2002
Table 2: PHASE 2 SUMMARY OF LOANS & RECOVERIES TO NOV. 2002
Table 3: PHASE 3 SUMMARY OF LOANS & RECOVERIES TO NOV. 2002
Table 4: PHASE 4 SUMMARY OF LOAN & RECOVERIES TO NOV. 2002
Table 5: ABSTRACT Phase 1,2,3,4
Table 6: 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 unemployment 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 stock 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

PHASE 1 SUMMARY OF LOANS, RECOVERIES, ASSETS & BALANCE TO AUGUST, 2003						
S.	DEMONSTRATION	NO. OF	LOAN	REPAID	ASSETS	BALANCE
NO		UNITS	AMOUNT	PRINCIPAL	BAD DEBTS	AMOUNT
1	RESEARCH & DEVELOPMENT	8	813853	813853	773613	0
2	COMPETENT & HONEST	4	491150	298000	10900	193150
3	COMPETENT & DISHONEST	4	121459	121459	92814	0
4	INCOMPETENT & HONEST	12	505055	505055	165541	0
5	INCOMPETENT & DISHONEST	12	523828	523828	383788	0
	TOTAL	40	2455345	2262195	1426656	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 from ...uits. 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 2**PHASE 2 SUMMARY OF LOANS & RECOVERIES TO AUGUST 2003**

S.	RATING	NO. OF	LOAN	REPAID	ASSETS	BALANCE
NO	TYPE	UNITS	AMOUNT	AMOUNT	B/DEBTS	AMOUNT
1	RESEARCH & DEVELOPMENT	6	470565	470565	342280	0
2	COMPETENT & HONEST	37	3679955	3218955	135175	461000
3	COMPETENT & DISHONEST	8	717491	677241	513971	40250
4	INCOMPETENT & HONEST	3	373750	373750	80750	0
5	INCOMPETENT & DISHONEST	7	306825	306825	199533	0
	TOTAL	61	5548586	5047336	1271709	501250

1.3.3 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 3
PHASE 3 SUMMARY OF LOANS & RECOVERIES TO AUGUST 2003

S.	IC	START	NAME & LOCATION	TYPE	LOAN	REPAID	ASSETS	BALANCE
NO	NO	DATE			AMOUNT	AMOUNT	O/H BAD DEBTS	AMOUNT
1	107	OCT.98	CHAK 5GP2 SUNFWR 8	WLD	730000	730000	0	0
2	108	OCT.98	CHAK5GP3.GOATS 5	ANH	63000	0	0	63000
3	109	DEC.98	BIJARI.GPR 1,FYM,10	WLD	494200	476000	0	18200
4	110	DEC.98	BIJARI.GPR 2.GAS 20	SPL	40000	40000	0	0
S.	IC	START	NAME & LOCATION	TYPE	LOAN	REPAID	ASSETS	BALANCE
NO	NO	DATE			AMOUNT	AMOUNT	O/H BAD DEBTS	AMOUNT
5	111	DEC.98	CHAK 36 GPR1,SUNFL,5	WLD	100000	100000	14000	0
6	112	DEC.98	CHAK 36,GPR2.GOATS 4	ANH	20000	20000	0	0
7	113	FEB.99	ANEEL 3,KINJHAR	WLD	121000	0	0	121000
8	114	FEB.99	SAIBAN,WINDMILL	R&D	78800	78800	0	0
9	115	FEB.99	JUMBO GRASS	R&D	47500	31540	0	15960
10	116	APR.99	AFB CHAK 5 SEMNALA	WLD	75000	0	0	75000
11	117	MAY.99	IMAM BUX GRP	WLD	200000	0	0	200000
12	118	SEP.99	ISFS,BIJARI(BIOGAS LATRIN)	R&D	100000	69000	0	31000
13	119	SEP.99	FATEH MD TRANSP. BIJARI	SPL	100000	0	0	100000
			TOTAL 13 DEMOS		2169500	1545340	14000	624160

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 focussed 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 4
PHASE 4 SUMMARY OF LOAN & RECOVERIES TO AUGUST 2003

S.	RATING	NO. OF	LOAN	REPAID	MARKUP	ASSETS	BALANCE
NO	TYPE	UNITS	AMOUNT	PRINCIPAL		O/H B/D	AMOUNT
1	GH.QADIR PIR PATHO	94	4700000	3050000	629175	0	1650000
2	SATTAR (SRSP)	227	4625000	4625000	444355	12520	0
3	RAFIQ ABBASI(SUFI SHAH)	20	458500	458500	58210	11079	0
4	ANJUMAN ISLAH-E-MOASHRA	43	1050000	398744	112972		651256
5	SVDP KHUSHAB	20	360000	341386	45264		18614
6	IKKSWA.KOHISTAN	6	280000	75003	37497		204997
	TOTAL	410	11473500	8948633	1327473	23599	2524867

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.

Table 5
ABSTRACT Phase 1,2,3,4

NO.	PHASE NUMBER	UNITS	LOAN	PRINCIPAL	MARK-UP	BD/ASST.	BALANCE
1	TOTAL PHASE 1	40	2455345	2262195		1426656	193150
2	TOTAL PHASE 2	61	5548586	5047336		1271709	501250
3	TOTAL PHASE 3	13	2169500	1545340		14000	624160
4	TOTAL PHASE 4	410	11473500	8948633	1327473	23599	2524867
	GRAND TOTAL ALL4 PHASES	524	21646931	17803504	1327473	2735964	3843427

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 hig quality seeds availble 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 6
Budget & Actual 2003-2004

Items	Budget 2003-2004	Actual July. '03-Aug. '03
Receipts		
Grant OPP	450,000	
RECOVERY	3500000	167153
MARKUP	600,000	33828
ADVANCE TO OCT	-	0
Total Receipts	4550000	200981
Expenditures		
A. Salaries		
J. Director/ Ashfaq	100161	15955
Mr. wajihuddin Ansari	74928	12026
Driver/Rahim	54036	8628
Driver/Abdullah Khan	48180	7675
Accounts/Samina	12,000	2000
Spec.Allow./Qamar Sultana	6,000	1000
Dearness Allowance	12000	2000
Edu.Allowance	7200	1200
SUB TOTAL	314505	50484
OPERATIONAL COST		
Printing	1500	-
Stationary	2,000	240
Bank Charges	1000	100
Postage	1500	50
Audit Fees	8000	0
Photo copying	1,000	0
Documentation	2,000	0
Quarterly Progress Reports	10000	0
Touring & Entertainment	20000	108
D. Over Time	2,000	0
Pol. Hilex CJ 0843	12000	1125
S&R Hilex CJ 0843	20000	75
POL Suzuki Hiroof	21000	2132
S/R. Suzuki Hiroof	20000	2000
Insurance	33000	
Misc.	2000	575
Advance		10000
SUB TOTAL	157000	16405
TOTAL OVERHEADS	471505	66889
B/DEBTS	250000	0
DONATION	2000	0
F.Capital Exp.	50000	5300
INVESTMENT	1076495	
ADVANCE TO OCT	-	125000
LOAN	2700000	30000
SUB TOTAL	4078495	160300
GRAND TOTAL	4550000	227189

VISITORS/TRAINING GROUPS



A Newsweek journalist visits UC-6 and observes the Model of Partnership between People and Govt.

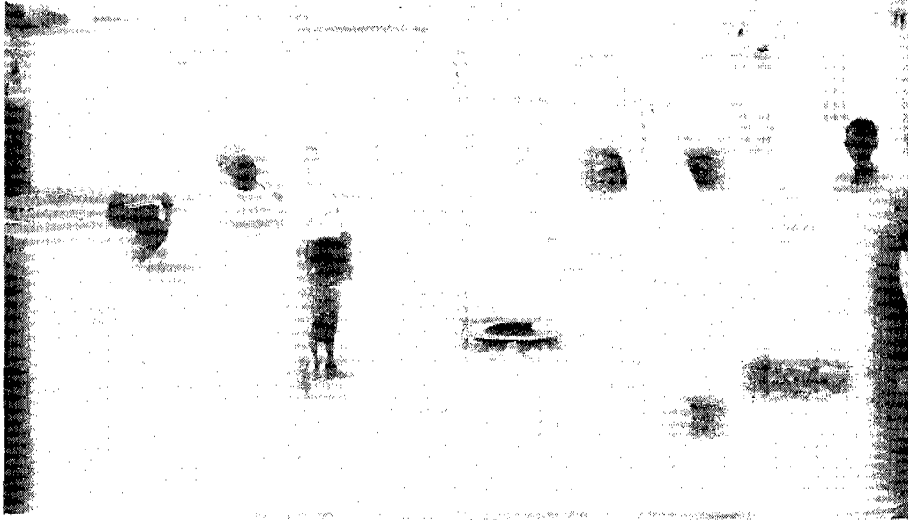


Development of nalas in Orangi is being discussed with City Govt. engineers



Members of an NGO from Kot Addu get a briefing on OPP's programs

Training group from Namibia
study the work on site



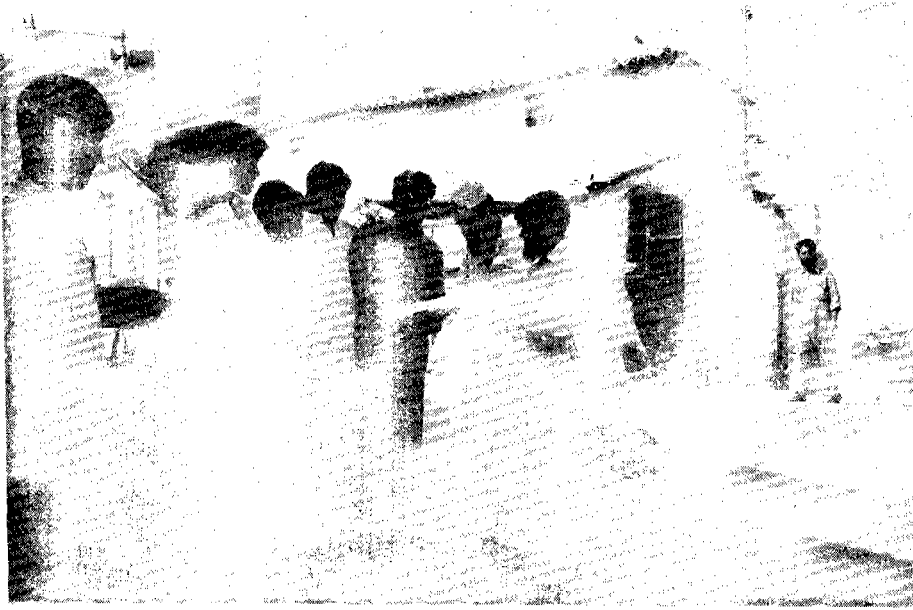
Foreign loans and the Future of
Pakistan" a lecture by Ms. Najma
Sadiq to the activists forum



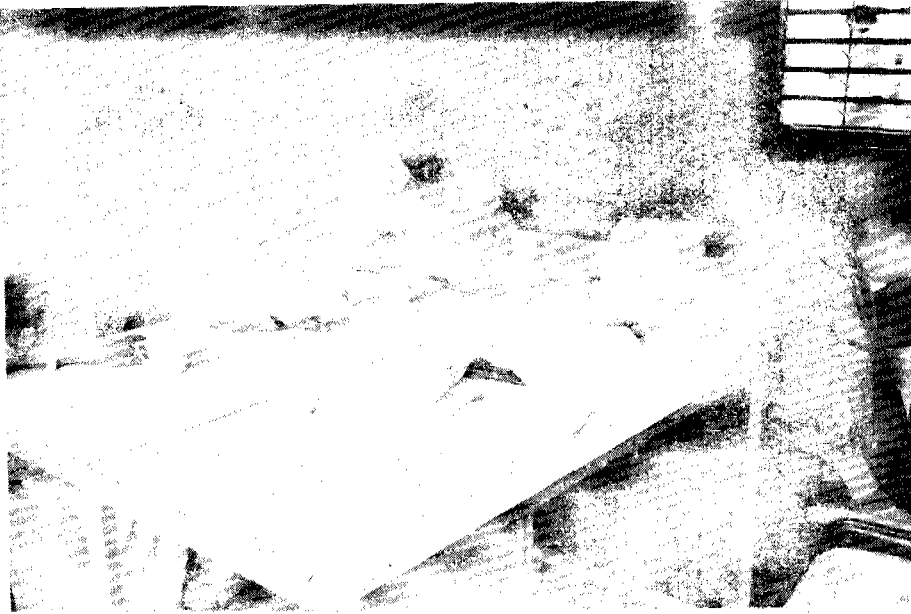
Members from NIPA Karachi
being briefed on OPP concept and
programs



YOUTH TRAINING PROGRAM



Area activists assists in the documentation of existing water supply and sewerage services



A youth group in Orangi discusses their area development needs



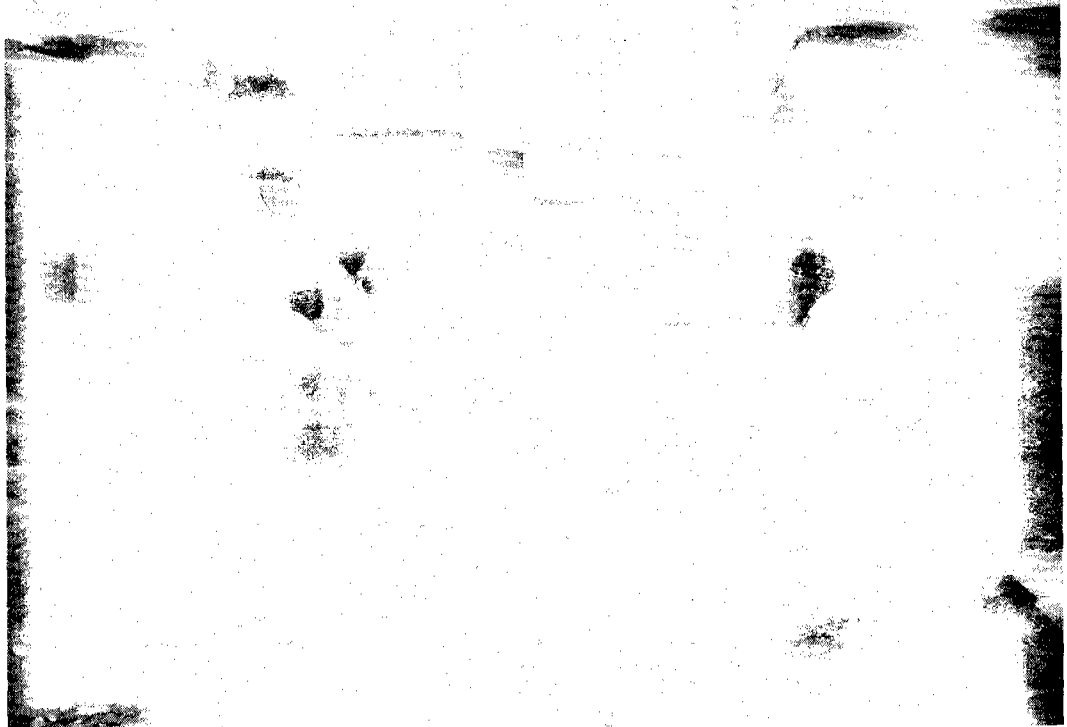
A local CBO, Youth Muhafiz has setup a library and is being guided

LOW COST SANITATION - WORK IN ORANGI



OPP-FCI team provides technical support to a DC in Orangi for the construction of a secondary sewer.

Lane sewer being constructed on self help in Gulshan-e-Zia, Orangi



NALA DEVELOPMENT INTO BOX TRUNK -IN AND OUTSIDE ORANGI

Ghaziabad nala, Orangi

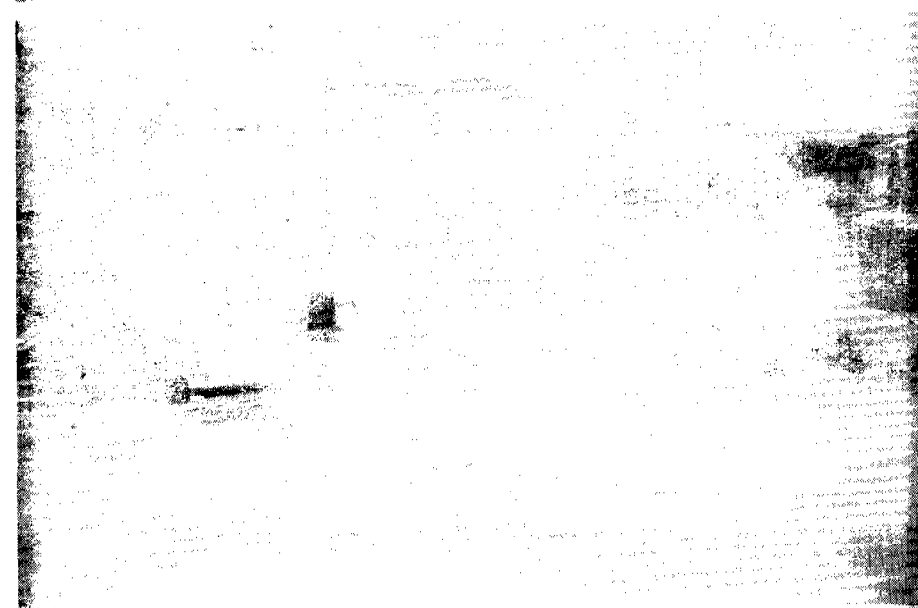
Before



After



Manzoor colony nala in progress



**WORK IN UC-6 ORANGI – A MODEL OF THE COMPONENT SHARING
CONCEPT OF PARTNERSHIP**

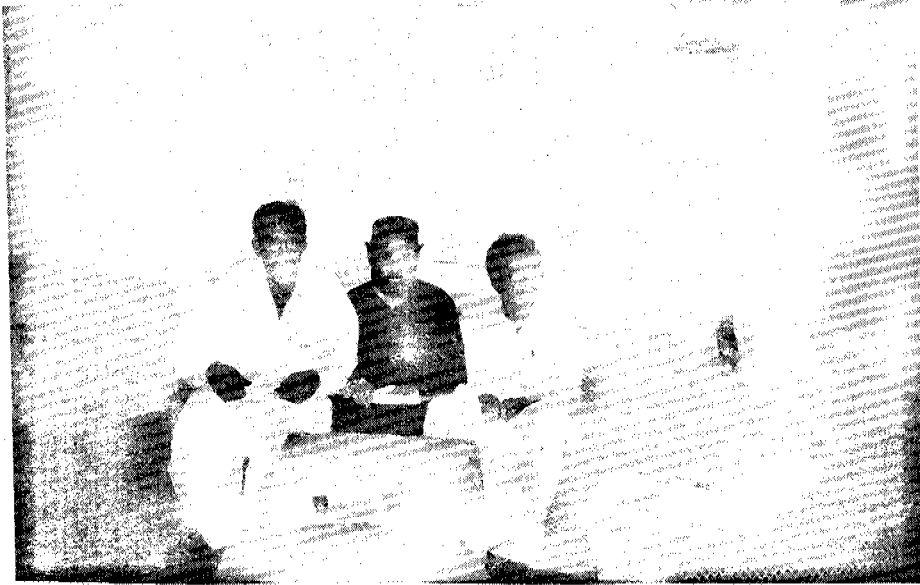


Leakages in lane water line is being repaired by the community. Leakages in the main and provision of valves is the responsibility of UC

Rectification of a main sewer is in progress in Ghaziabad through UC fund



CBO's CONTACT PROGRAM



Rajput Colony Welfare Association, Gulshan-e-Iqbal present their work



CBOs sharing their work and experiences in a forum at Urban Resource Centre, Karachi



CBOs discuss preparations for the scheduled exhibition of their work

REPLICATION OUTSIDE KARACHI



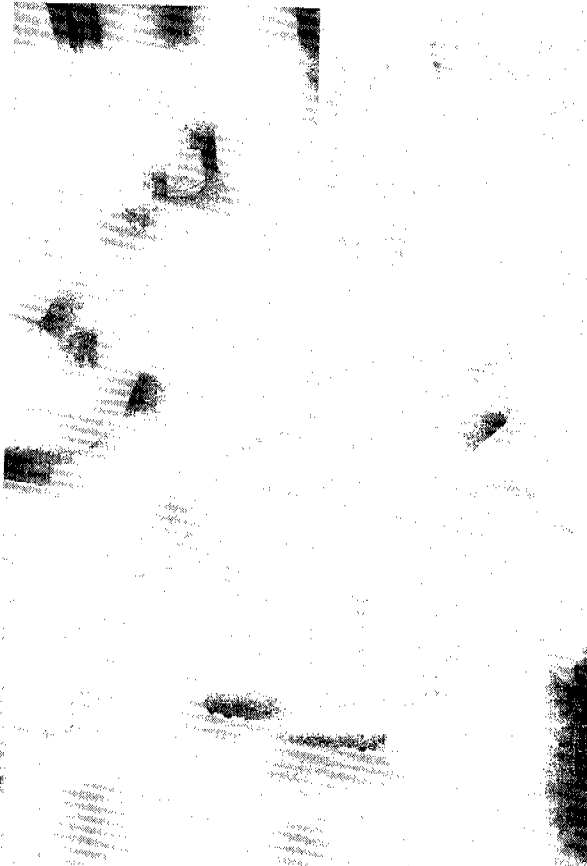
MIRPUR KHAS:

OPP-RTI team member discussing the sewerage plan with the community



GUJRANWALA:

OPE technician provides onsite technical support for laying a self help sewer.

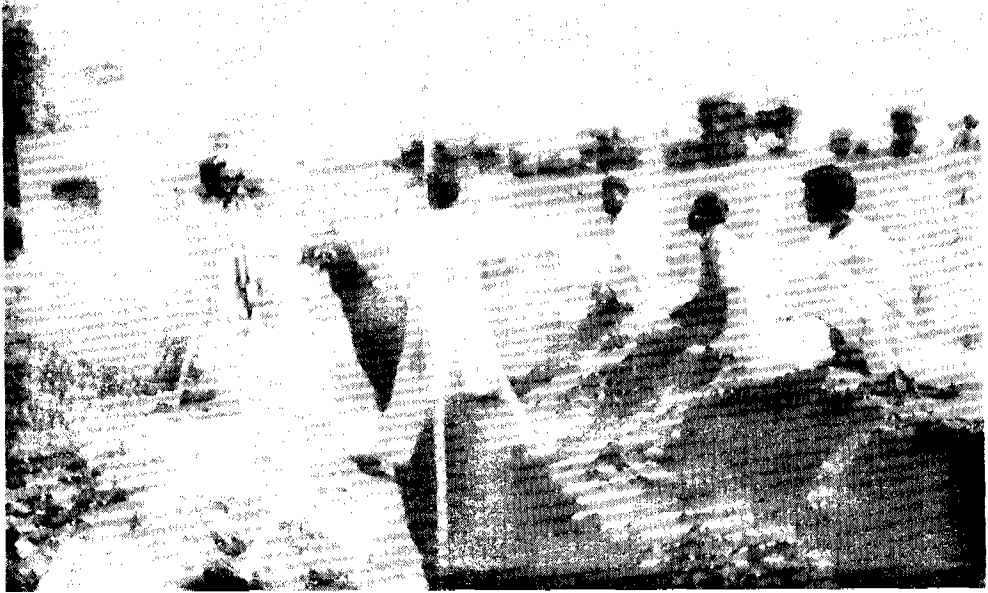


FAISALABAD:

Sewers laid on self help are being maintained by the community

LODHRAN:

Expansion of LPP's work in rural areas-level survey in Gahi Mumar



RAWALPINDI:

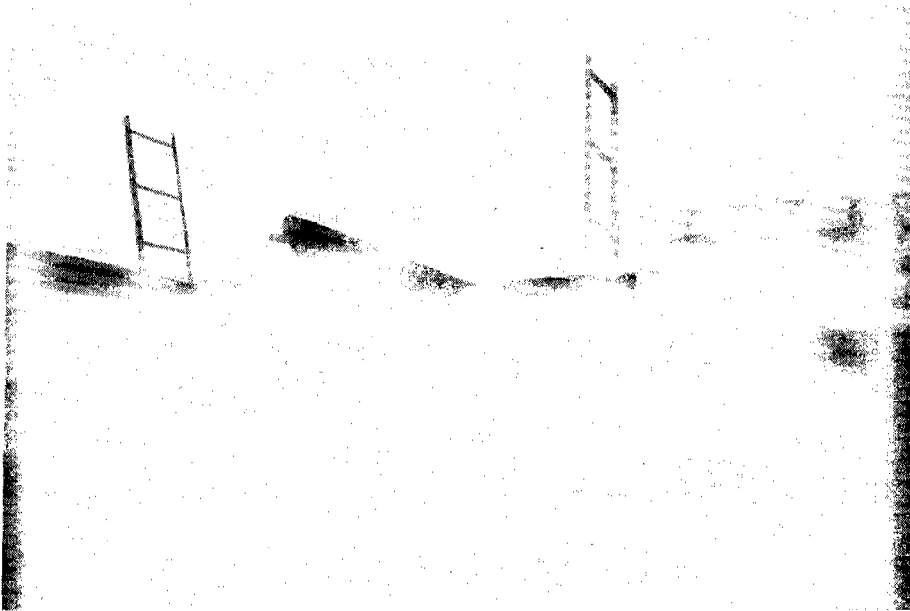
WASA officials observe lane sewers laid by people on self help



LOW COST HOUSING PROGRAM



TTRC provides technical training to youths



Thru Mobile Guidance low-income house builders get technical support



TTRC's work is continuously reviewed and guided

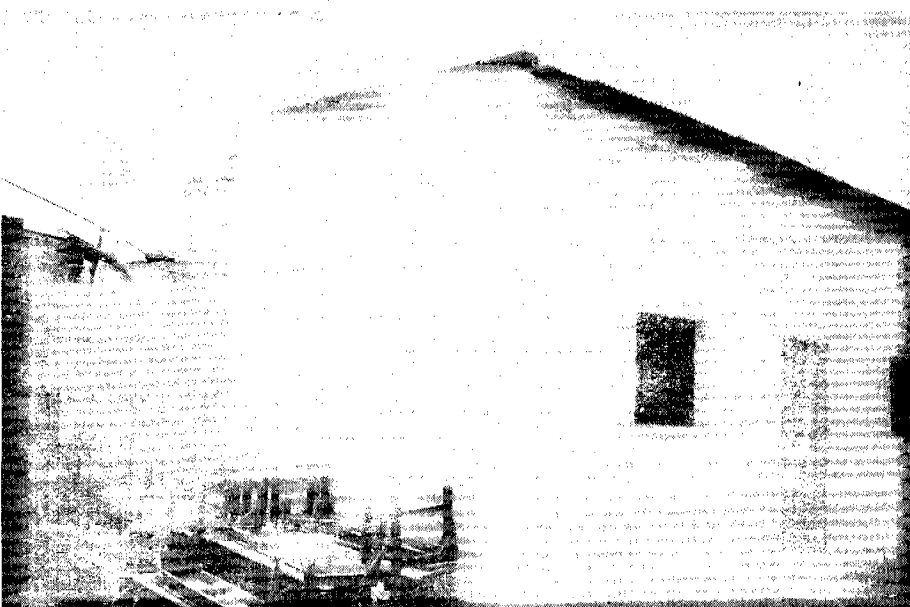
EDUCATION PROGRAM



Niazi Star school, Mianwali Colony-
support for physical improvement

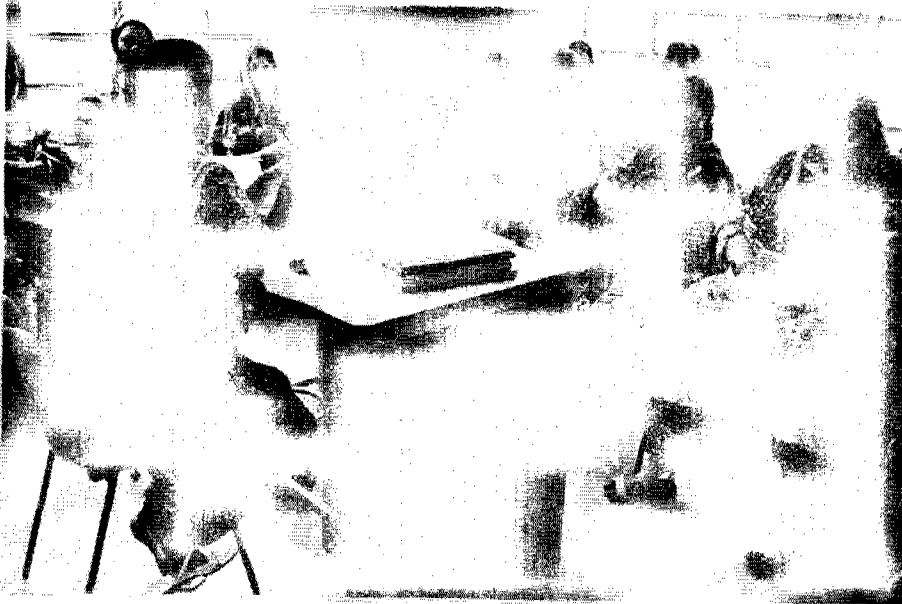


Orangi school teachers participate
in a 15 days. Teachers Training
Program conducted by BES..



Bakshi Public School, Gulshan-e-
Zia is supported for construction
of a room

HEALTH PROGRAM



TBA's attend a lecture on family planning methods



A batch of nurses from Ziauddin Medical University is briefed on Health Program



Reproductive Health Training session for teachers of an Orangi school

MICRO ENTERPRISE CREDIT PROGRAM

Nasir Afghan discussing the research being conducted by him on Soan Valley Development Project



Program is being briefed to PPAF representative



Sattar of SRSP presenting his organisation's work

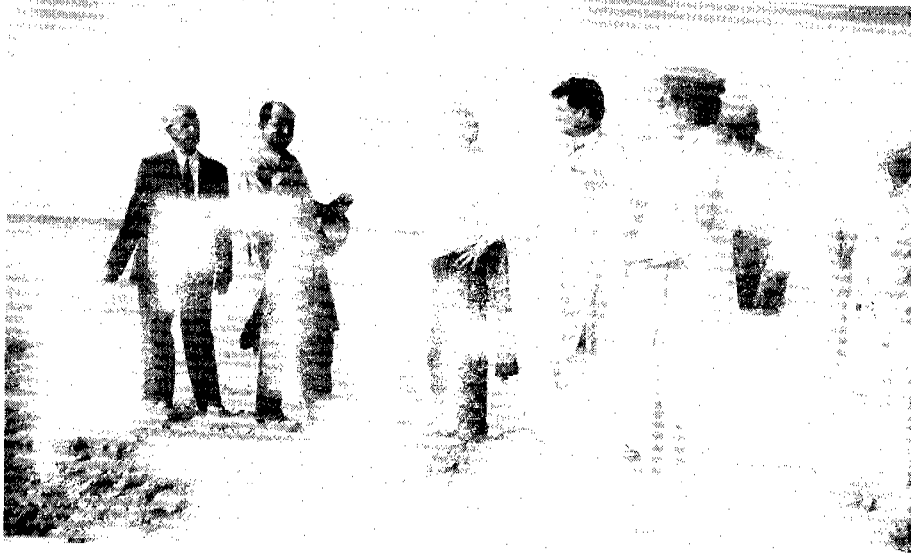


RURAL DEVELOPMENT PROGRAM

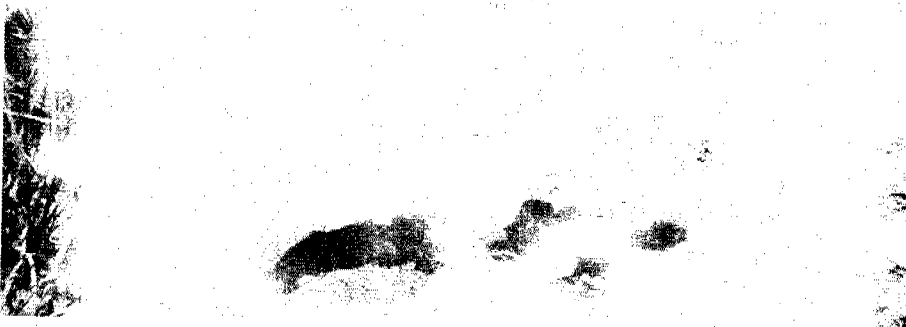
SRSP loanee with his cotton crop



Ali Murad, a villager in Thatta discussing the situation of his village with OCT members



OCT loan provided for a sugarcane crop in Juggo, Thatta



PUBLICATIONS

1. Quarterly Progress Report 1st to 95th.
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.
48. Orangi Pilot Project (OPP)- Institutions and Programs- a case study-by Perween Rahman June 2002
49. Proceedings of the 1st , 2nd and 3rd Dr. Akhtar Hameed Khan Development Forum – by Fazal Noor and Aquila Ismail.
50. Social Impacts and Constraints of Micro Credit in Alleviation of Poverty: A Qualitative Study of the Micro Credit Program Orangi Pilot Project – Orangi Charitable Trust, Karachi by Naheed Rehman, Mar' 2003.
51. The impact of Micro Credit on Urban Livelihood: Experience from Karachi by S. Akbar Zaidi-Mar'2003
52. Case studies of the work of eleven Karachi based CBOs-11 separate booklets.

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. In Urdu and in English
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. In Urdu & in English
14. The Unplanned Revolution – by Arif Hasan – Published by City Press 2002. Available at OPP-RTI.

Publications can be sent on payment.