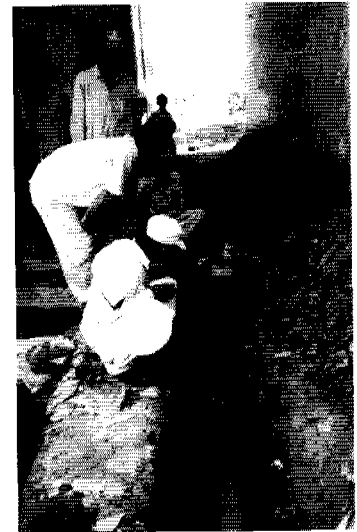
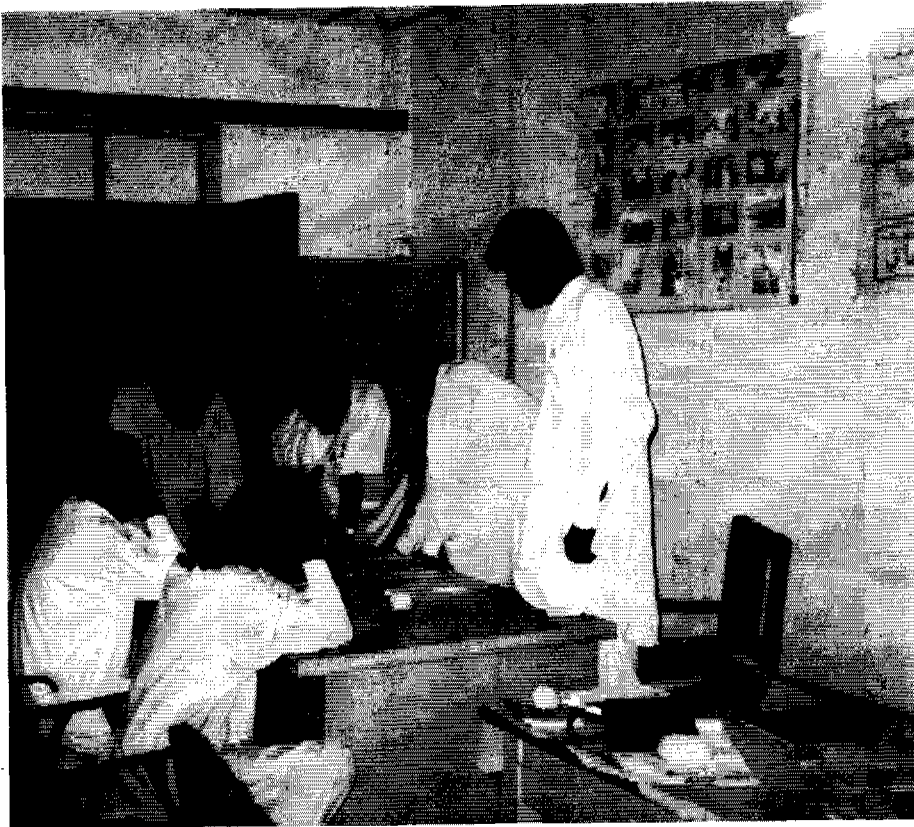


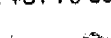
ORANGI PILOT PROJECT Institutions and Programs

97th QUARTERLY REPORT JAN, FEB, MAR'2004

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Members of Shahpur Chakar Welfare Society in Sanghar and OPP-RTI discuss replication of Low Cost sanitation Program. Work on site has begun.

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ORANGI PILOT PROJECT – Institutions and Programs

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I. INTRODUCTION:

1. Since April 1980 the following programs have evolved:

Low Cost Sanitation -started in 1981

Low Cost Housing- started in 1986

Health & Family Planning- started in 1985

Women Entrepreneurs- started in 1984, 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 63

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 64 to 77

iv. OPP-Orangi Charitable Trust (OCT) undertakes the micro credit program. Mr. Anwer Rashid is the Director – For details see report on pages 78 to 111

v. OPP- Rural Development Trust (RDT) undertakes the rural credit program. Mr. Anwer Rashid is the President. See report on pages 112 to 118

3. Replication of Low Cost Sanitation by partner NGOs, CBOs, Govt. Agencies, City Govt, Town and Union Councils is proceeding in many places in Karachi, Faisalabad, Jaranwala, Pindi, Lodhran, Khanpur (including the surrounding villages), Uch, Multan, Gujranwala and Lahore, there are new initiatives in Sanghar, Mirpurkhas, Khairpur, Panu Aqil and Mian Chunnu. In 1994 Sindh Katchi Abadis Authority (SKAA) adopted the OPP model in its program for upgradation of Katchi Abadis (K.A) in Karachi, the work continues. In Nov'2002 Punjab Katchi Abadi and Urban Improvement Directorate (PKAUJ) adopted the policy likewise, so the extension of work in the cities of Punjab is increasing. CDN the partners network is emerging as a forum strengthening mutual support and policy advocacy. Misereor, Cordaid and Water Aid continue their support. For details see OPP-RTI report-pages 5 to 32.

News from Zimbabwe: In Feb'01 five members from Dialogue on Shelter and Homeless Peoples Federation paid a weeks visit. Lately have informed that 500 houses have installed internal sanitation on self help.

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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. A new initiative The Library Support Group (LSG) strengthens the concept of YRC For details refer report on pages 34 to 37.

Community based organizations are strengthening their initiatives at the neighbourhood level, encompassing neighbourhood governance. Last quarter an exhibition was organized in a City Hall, 11 CBOs presented their development activities. About 700 Karachi citizens attended. Similar exhibition is scheduled. Refer report on pages 37,49-54.

Citizens Water and Sanitation network based at the partner NGO Urban Resource Centre, reviews and raises serious concerns about the new ADB loan project of US \$ 100 million (approx) for Common Effluent Treatment Plants for the Industries of Karachi. Forum on Water and Sanitation for the City focuses on issues and puts forth solutions. For details refer section 1.7.11.

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. On request UC Plan Books and designs for development are provided. 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, teachers training and lecture series besides upgrading skills, strengthens the interaction among schools. A new dimension is the coming together of schools for teachers training and group support laying the basis for collective action and support. LSG strengthens the school libraries. For details refer section 5.

4. OCT has till Mar'2004 disbursed loan amounting to Rs. 220.09 million to 12,687 borrowers, of which 23.85% 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 section VI. OPP-Micro Credit Trust has till Mar'2004 disbursed loans amounting to Rs. 8.26 million to 851 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 Mar'2004 has disbursed total loan amounting to Rs. 22.49 million to 541 borrowers. Efforts have been made to recover the outstanding balance amount of loans given prior to Dec'2000. Rs. 18.89 million has been received in principle. Rs. 1.60 million has been received as mark up. Balance amount is Rs. 3.60 million.
6. On the fourth death anniversary of Dr. Akhtar Hameed Khan founder of OPP, the "Fourth AHK Forum was held in Karachi on 10th Oct'03. Proceedings are being compiled.
7. List of publications – please refer to the last two pages.

II. RECEIPTS, EXPENDITURE AND ASSETS-Audited Figures (In Rupees -1980 -2003)

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 62, for OCT on page 111 for OPP-KHASDA on page 77 and OPP-RDT on page 118. Below only the OPP society audited figures are being presented.

2) OPP Society

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
2002-2003	9,694,091	7,640,952	21,710,796

III. RECEIPT AND EXPENDITURE (2003-2004)

1) Abstract: of Institutions

	BUDGET	RECEIPTS Jul-Feb'04	EXPENDITURE	
			BUDGET	Jul-Feb'04
OPP Society	1,500,000	1,500,000	1,500,000	1,500,000
OPP-RTI	7,860,250	5,034,116	8,963,097	5,454,238
OPP-OCT	75,971,526	79,979,493	75,971,526	66,729,330
OPP-KHASDA	1,037,000	945,517	1,037,000	851,796
OPP-RDT	4,550,000	1,710,940	4,550,000	2,413,617

Details of budget are given for OPP-RTI on pages 62- 63, for OPP-KHASDA on page 76, for OCT on page 109 and OPP-RDT on page 118. Below only the OPP society budget is being presented.

2) OPP Society -Receipts & Expenditures: - June – Feb'2004

RECEIPTS OPP	BUDGET 2003-2004	ACTUAL Jul-Feb'04	EXPENDITURE OPP	BUDGET 2003-2004	ACTUAL Jul-Feb'04
INFAQ FOUNDATION	1,500,000	1,500,000	OPP-RTI	750,000	750,000
			KHASDA	750,000	750,000
G.TOTAL	1,500,000	1,500,000	G. TOTAL	1,500,000	1,500,000

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 and some Axioms
- 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 (Muawin in Lahore, OPE, AWF in Gujranwala, ASB in Faisalabad, Sheharsaz and Muqaddar in Multan and Sargodha)
- Shahpur Chaker Welfare Society- Sanghar – Sindh
- Sindh Rural Partners Organisation -Mirpurkhas - Sindh
- Khajji Coop. Welfare Society Khairpur, PAWF Panu Aqil and other requests.
- 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, Jamshed Town UC-2, Gulshan & Jamshed Towns

1.8 Statistics: Sewerage Construction outside Orangi – Feb'2004

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
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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 – Feb'2004
 - Peoples investment in low cost sanitation
 - KMC/ADB trunk sewer: Construction and KMC investment
 - Nala Development into box trunks
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- 3.5 Union Council (UC) Plan Books
- 3.6 Union Council Development
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- 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: Statistics April'95 – Feb'2004
- 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 1989-2003
- 7.2 Receipts and Expenditure: Budget 2003-2004 and Actuals of July – Feb'2004

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 govt, Punjab Katchi Abadi and Urban Improvement Directorate) and the many Union Councils where OPP-RTI and partners are providing support.

1.2 Advisory Support

On request advisory support is being provided to Karachi City District Govt. (KCDG) for external development and to the Sindh Katchi Abadi Authority (SKAA) for *katchi abadis* development in Karachi. On request advisory support is being provided to the Punjab Katchi Abadi and Urban Improvement Directorate (PKAUI) for replication in Punjab. Besides adopting the model in its program of Katchi Abadi upgrading, PKAUI has advocated the adoption of the model in the Govt.-ADB financed Southern Punjab Urban Basic Service Program (SPUBS) as well for the UNDP-Govt. financed National Urban Poverty Alleviation Program (NUPAP). Lately PKAUI has informed that the model has been accepted for both the programs, thru which replication in about 22 cities is being organized. On request support is being provided to the Union Councils in Orangi, Baldia, Jamshed Town and to the Nazim (Mayor) of Jamshed Town. OPP-RTI partners LPP in Lodhran, ASB in Faisalabad, CRC in Uch Sharif, AHKMT in Rawalpindi OPE and Al Watan forum in Gujranwala and Muawin in Lahore are also providing advisory support to govt. agencies and to the elected members of Towns and Union Councils facilitating replication. Details are in their reports in section 1.6.

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 NGOs/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, Muawin in Lahore, SCWS in Sanghar and SRDO in Mirpurkhas. On request for support for replication this

quarter visits were made to NGOs/CBOs in Khairpur, Panu Aqil and Hyderabad. Partner NGO Muawin has started providing training and guidance to NGOs and CBOs from different cities and towns in Punjab. Details are available in section 1.6 as well as in the partners progress reports regularly compiled by each.

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

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.

1.4.3 Some Axioms

- a) When people come together to generate or access funds and use it thru their own knowledge, they get empowered.

- b) Where Community Organizations take over functions of govt. or part of it they begin to establish an equitable relationship with the govt.
- c) After a certain stage of expansion the project or program cannot go unnoticed, govt. is forced to coopt or negotiate.

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 (UC) 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/District Govts. 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 still in a transitional phase. Here too there is chaos due to parallel functions and the tendency to bypass the Town and UC Nazims. With the National and Provincial assembly elections held in Oct 2002, MNA's and MPA's have been added to the system, each wanting a role in the development projects. The result is adhoc projects and wasteful expenditure. Wherever possible OPP-RTI and partner NGOs/CBOs are providing support to the UC and Town Nazims so that the development works are useful.

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

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 and are disseminated among govt. officials, elected members and NGOs.

This quarter Nazims (Mayors), Councillors and Town Municipal Officers from Orangi, Kemari, Gaddap, Bin Qasim, Baldia and Jamshed Towns in Karachi visited and requested support. Support to UC-2 Baldia, UC-2 Jamshed Town, Jamshed and Gulshan Towns and to Orangi UCs is detailed in section 1.7.13, 3.5 and 3.6. Coordination and guidance to City Govt. and SKAA continues for nala development (external sanitation) in Orangi and other places. More nalas are being developed as covered drains or trunk sewers are being laid alongside them, a concept promoted by OPP since 1988. Refer details in section 1.7.1, 1.7.7-8 and 3.4. In Malir and Nazimabad towns it has been observed, that residents in housing societies, have started laying sewerage lines on self help. On request technical guidance is being provided to a housing society in Nazimabad, two initiatives in Malir Town were 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) - 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 37 lanes 3" dia 6,785 rft. water lines were laid on self help. 365 houses 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 ten more settlements i.e. Nisar Colony, Iqbal Nagar, Chibhan, Sanora, Punjpir, Nimat, Bilal, Shakooraabad, Nadir Town and Kehkeshan Colony, ASB supported laying of water lines in 32 lanes, 9,702 rft. 437 houses contributed Rs 5,64,095 for lane lines, Rs 2,62,200 for house connections, Rs 5,15,80 as connection fee to WASA and Rs 20,615 as ASB service charge. In total 78 lanes, 18,412 rft water lines have been laid with 802 houses investing Rs 2.755 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 409 lane sewers, 4 large and 5 small secondary sewers of total length 1,16,602 rft. have been laid. 5,548 houses have invested total Rs.18.138 million for secondary sewers, lane sewers, connections and sanitary latrines. This quarter work on 13 lane sewers was completed.

The sanitation program which began in Hasanpura and Dhuddiwala has been extended to 55 settlements, more settlements are requesting support. Please refer detail statistics in section 1.8. Mobilization and support to communities continues.

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 was completed last quarter. 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. Due to delays in work, last quarter the contractor was removed a new one is being appointed.

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. Last quarter pipe laying was completed other works are being finalized. 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 unplugged. Together with the Water and Sanitation Authority engineers, ASB identified the manholes (which were lost under road construction) and the 85 rft. missing pipes. Finances for rectification have been mobilized thru PKAUI. Work has been contracted.

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 provided core funding support to ASB for expansion of the program and is facilitating partnership with the Town office. ASB 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 earlier arranged finances of Rs. 800,000/- and signed an agreement with WWF and consultants for providing satellite image and mapping of the town.

Digitization of satellite image is complete. Level survey and documentation of existing infrastructure (sewerage, drains, water supply, telephone, electricity, suigas and other data) is in progress. Meanwhile mobilization for lane sewers also is in progress. Work on 3 lane sewers was lately completed bringing the total to 6 lane and one secondary sewer 2373 rft. with 84 houses investing Rs. 3,57,900/-.

Replication in Rohtas Fort: As reported last, the local NGO changed the direction of its program, therefore further ASB supported has not been needed.

On Nazim's request ASB visits Chiniot: No progress reported as of last quarter.

Support to Sahiwal – Gateshead initiative supported by Water Aid: ASB is providing support for replication of the model in Sahiwal District. Last quarter the team comprising TMA Sahiwal, Water Aid and Gateshead Council members visited OPP-RTI. Steps to initiate the work were discussed. Mapping and documentation of existing sewage disposal system is being initiated. ASB is providing regular guidance and support.

Training groups and visitors: Many government, 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. ASB coordinator regularly presents the work at various forums and workshops.

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, digitized map of Jaranwala too is available. Audio visual documentation of on going work continues. Video documentaries and case study on ASB work are available

1.6.2 Akhter Hameed Khan Memorial Trust (AHKMT) – Rawalpindi

AHKMT receives core fund support from Water Aid. As per AHKMT report since Sept' 2001 work on total 54 lane sewers and one secondary sewer of total length 11,923 rft. comprising 569 houses was completed. Peoples investment in sanitary latrines, lane sewers and secondary sewers has been Rs. 1,770,256. This quarter work on 8 lane sewers was completed. On request plans and estimates for 89 lane sewers spread over 10 settlements were provided to the community, mobilization continues. On request support is also being provided to the Cantonment Board for laying lane sewers an self help. Effort is being made by AHKMT to coordinate construction of external development by Govt., meetings are regularly held 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-5,22 and 23 Nazims have agreed to pave lanes where self help sewers exist, total 72 lanes have been paved. This quarter 9 lanes were paved in UC 22 & 23. Considering the potential for expansion of work, need has been felt to strenthen the technical team. Last quarter a visit was made by OPP-RTI member guidance was provided. Technicians have joined the team and are being trained. The response from UC Nazims and Councilors has increased. Lately another visit was made by OPP-RTI. Meetings were held with WASA officials, Nazims and Councillors to strengthen AHKMT's work.

Asian Development Bank (ADB) wants to provide a second loan for Rawalpindi's sewerage system. AHKMT members have held regular meetings with WASA, ADB officials and consultants. Effort is being made so the exisiting sewerage system is mapped, upgraded, (avoiding a repeat of the failed ADB financed sewerage projects in Karachi) and the component sharing model is adopted. AKHMT has been made a member of the technical committee, advocacy continues. In the 13 UCs where AHKMT works ADB has agreed to accept the model. For the remaining 26 UC's orientation and mobilization by AHKMT is being advocated.

This quarter Nazims and Councilors from UCs, members from BES Karachi, officials from WASA and NESPAK 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 were trained and added to the team. Municipal Committee (MC) presently the District Govt. Lodhran, 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). Now there are 4 field units, one each in Lodhran, Dunyapur, Kehror pucca and Khanpur. To facilitate the increasing numbers of training groups **LPP has lately set up a training centre near its office with modest hostel facility.**

At the initial stage 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 was vacant, settlement was taking place and there were agricultural fields in the periphery b) in 70 per cent of the settled area sewer lines or open drains existed laid by PHED/MC. There were three disposal works in operation. The sewers connected to it collapsed and clogged up frequently. A detailed technical review of the units of disposal was made to ascertain requirement. Feasibility of a treatment plant at the location of the disposal works was considered.

On the basis of documentation, a master plan was prepared. External development projects were identified and continue to be 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 MC. 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). This quarter 7,414 rft. main sewers were desilted costing Rs. 1.5 million. In two settlements Hasanwala and Jathwala, projects for trunk mains and disposal works were approved by District Govt in the budget 2002-2003. Work on one main sewer is in progress.

Earlier MC decided as a policy to undertake lane paving, where sewers are laid by residents on self help. Total 40 lanes have been paved, this quarter 13 lanes were paved govts. investment has been Rs. 1.48 million.

Since April 2000, work on lane sewers continues: Total 126 lane sewers, 22,663 rft. have been completed. 933 houses have invested total Rs 2,285,143 on lane sewers and sanitary latrines. Work on 5 lane sewers was completed this quarter. Request has been received from more lanes, mobilization is in progress. As per LPP documentation there are total 1,060 lanes in Lodhran city. In 501 lanes sewers exist 375 lane sewers laid by PHED before LPP and the rest supported by LPP. 114 of the PHED laid lane sewers that remained choked started functioning with the implementation of LPP facilitated external development projects as already explained.

LPP has extended the program to the adjacent towns and villages –: In settlements in 5 nearby towns, total 42 lane sewers have been laid on self help, peoples investment has been total Rs. 7,81,798. In Dunyapur and Kehror Pucca, Town Municipal Administration (TMA) are regularly assisted in desilting main sewers. Total 33,478 rft. main sewers and 3085 rft. lane sewers have been desilted. Mapping and documentation of existing sewage disposal systems was earlier jointly completed with the TMAs. This quarter on self help work was completed on 10 lane sewers, 3 in Dunyapur and 7 in Kehror Pucca. Work in nearby villages is in progress. For the village sewerage system funds have been mobilized by LPP for external development, internal development is being financed by the community. Work has been completed in total 11 villages Piplywala, Basti Baratiwala, Chak no. 319 WB, no. 227 WB, Basti Shaikhan wali, Munshiwala, Juggowala, Nai Basti, Basti Buppywala and Chak no. 339 WB, these comprise about 870 houses. 12,694 rft. main sewers including disposal works and 17,015 rft. lane sewers have been laid. Rs.1,184,097 has been invested by the community and Rs. 2,100,788 has been mobilized by LPP. In 4 villages WB 205, Kot Malikpur, Basti Khanpur and Gahi Mummar work is in progress, in 7 villages money collection is in progress, for many more villages plans, estimates and surveys have been completed this quarter. On request from 3 nearby districts, Khanewal, Mian Chunnu and Sargodha, surveys were completed, this quarter, plans and estimates were provided for 6 settlements/villages.

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. An MOU was signed between LPP and TMA for replication of the model. A main sewer laid in 1992, costing Rs. 30 million was non functional, as pipes plugged during construction, were not unplugged. Since Feb' 2002 LPP team assisted City engineers in unplugging and desilting the main sewers. The main sewer designed to serve a large part of the city, being non functional, two ponds served as disposals. With the main sewer made functional, ponds have dried up. LPP proposal for main trunk sewers, costing Rs. 26 million have been approved by the City Nazim. In Dec' 02 work on site on the trunk mains began which comprised 13 projects serving 18 areas. Total 11,204 rft. 9"-24" dia sewers is complete, further work is in progress. LPP is providing on site supervision, with an office and a support team. Nazim has also 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 existing trunk sewers 22,883 rft. have been desilted by the Govt. Two more external development projects were completed this quarter costing Rs. 4,81,000/-. In total 11 settlements, 36 lane sewers, 7633 rft comprising of 301 houses were laid on self help. This quarter 11 lane sewers were laid, work on 1 more is in progress. Mobilization in 44 lanes is in progress. On community request, mobilization in 3 adjoining villages is in progress, this quarter work in one village Mari Allah Bakhays began. Union Council is financing the external development costing Rs. 1,26,700.

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 and in use.

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, Govt. officials Nazims and engineers from several towns and villages, members of donor agencies, NGOs and World Bank.

LPP and OPP loose a valuable member: In September 2003 Hafeez Arain OPP's most experienced social organizer 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

Community Development Network (CDN) meeting was lately held at LPP: OPP-RTI and partner NGOs attended the meeting, details are in section 1.6.9.. LPP later organized a presentation of its work and field visits to Barati wala village. The sewage water after passing thru the disposal works is being used for agriculture. Use of EM technology and options for reduction in cost of disposal works was discussed. In Dhnote Town Nazim explained that solid waste too is being managed in partnership with community, 200 trees have also been planted people have contributed tree guards and are maintaining the trees. Next day was the forum in memory of Hafeez Arain. Community members, Nazim and Govt. officials attended. **In LPP govt. officials, and Nazims are mobilizing community for the component sharing model.**

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. To initiate program 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 digitized 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). Earlier as per CRC proposal govt. approved 3 projects for main sewers estimated at Rs. 1.18 million, This quarter work has been in progress on 2 projects of total 3,500 rft. main sewers. **CRC have now become advisors to the Local Govt.** supervising and guiding their external development projects as well as guiding road construction and lane paving, so that sewers are laid before hand. Lately govt. project for roads and lane paving in main Haathi gate bazaar was guided, people have stopped the contractors work and are collecting money to lay lane sewers prior to road construction and lane paving. Earlier CRC had supervised govt. (i.e. PHED) laid main sewers 9"-21" dia, 9,516 rft. providing disposal for 150 lanes. Work on lane sewers continues on self help.

As per CRC report, total work of internal sanitation completed is 115 lane sewers, 12,401 rft. and eight secondary sewers 1605 rft. 806 houses have invested total Rs. 1,955,658. This quarter work on another 12 lane sewers was completed, on another 12 lane sewers and 3 secondary sewers it is in progress. Meetings were regularly held with Nazims, councillors, govt. officials and community activists. Request for support have been received from more areas, community members from nearby town of Ahmed pur Sharqia visited, requested support and lately arranged meeting between CRC and Town Nazim.

Link up with Conservation: The sanitation project began as a part of the conservation project i.e. safeguarding old monuments surrounded by settlements, where sewage disposal system was needed as it was damaging the monuments. With the success of the sanitation program and its expansion as detailed above, work on conservation of monuments have begun. CRC now has two units, one involved in conservation the other in sanitation. Designing drainage system around heritage sites is another important role of the sanitation program.

This quarter members from OPP-RTI and partners Muawin, SKAA, Saiban, URC and PURC visited and observed the expansion of work and strengthening of CRC as an institution. LPP provides regular guidance specially for external development and the related advocacy. On request CRC coordinator visited ASB in Faisalabad, supporting its advocacy for GIS mapping of Faisalabad.

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 supporting replication by allocating funds for external development and facilitating partnership between the NGOs/CBOs and Govt. agencies.

PKAUI - Lahore

There has been a breakthrough in influencing govt. policy: With consistent advocacy by PKAUI team supported by OPP-RTI, in Nov'02 Governor of Punjab issued a directive supporting PKAUI's efforts for continuation and expansion of the replication program. In addition to its departmental program of Katchi Abadis upgrading, PKAUI together with its partner NGO Muawin has successfully advocated the adoption of the component sharing model in two more programs. One the Govt-ADB financed Southern Punjab Basic Urban Services Program (SPBUSP) for 22 cities and the other the PKAUI – UNDP financed program for 4 cities. As reported the model has been accepted for both the programs. PKAUI is the implementing agency. Organisation for implementation is in progress. For SPBUSP conceptual plans for external development identifying main sewers and treatment plants were made. Technical packages for implementation are being contracted. Support to community for internal development is to be managed by PKAUI supported by partner NGO's/CBO's.

Last quarter a visit was made by OPP-RTI members, work was jointly reviewed, suggestions were given on organisation of work. This quarter a visit was made by OPP-RTI and the Karachi CBO 'ODO'. Work was observed and expansion discussed.

Faisalabad- partner NGO, ASB

In partnership with Anjuman-e-Samaji Behood (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

After the UNDP-Plus program came to a close NGO Shehrsaz made efforts to continue with the program. Muawin and OPP-RTI guidance was provided. However as reported last the effort did not succeed. Work on internal and external development earlier completed is reported in section 1.8 (reference location Multan). Preparations are on going to restart the work under the new PKAUI – UNDP program. Coordinator of Shehrsaz is teaching at the Sociology deptt. at Bahauddin Zakaria University. He has introduced the OPP model and the work of partners as a course content. Students are getting an opportunity to understand the model of development where people and govt. are partners.

Lahore - NGO-Muawin

Supported by PKAUI, in Sept'02 NGO Muawin initiated work in Lahore. Core fund support was arranged. PKAUI provided office space and equipment support and has assisted in liaising with govt. agencies, (WASA, LDA, PSSB) in provision of maps of Lahore city and of Katchi Abadis (K.A.) and in promoting the model of component sharing. **Muawin in partnership with PKAUI is slowly**

emerging as an important advocacy, training and demonstration support organisation for replication in Punjab.

It is providing support to PKAUI for Katchi Abadis (K.A) upgrading by providing design and estimates for external development and training of officials from TMA's . Earlier DG PKAUI requested Muawin to provide sewerage designs identifying internal/external components for 50 K.A located in several cities. Last quarter surveys of 6 K.A in Lahore were completed, of 2 designs and estimates were provided in 4 it was found that a system already exists. Of 7 K.A. in Gujranwala plans were also provided. For K.A. out of Lahore, last quarter Muawin provided training to the technical officers of six Town Municipal Administrations (TMA). i.e. Gujranwala city and Saddar, Faisalabad, Sahiwal, Mian Chunnu, and Kabirwala. This quarter funds for external development for the proposed plans have been released by the P & D deptt. as requested by PKAUI. PKAUI and TMA's have furnished certificates (a condition of P & D Deptt.) that internal development will be undertaken by community. PC-1 of 1100 Katchi Abadis in Punjab prepared in 1991 under World Bank and ADB programs is available with PKAUI. Requested by DG PKAUI Muawin is assisting Punjab Urban Resouce Centre, a partner NGO in listing and compiling this date. In the two PKAUI projects NUPAP and SPBUS, Muawin's role as a trainer on the component sharing concept and as support for internal development is being promoted.

Punjab Social Services Board (PSSB) has been mobilized to organize orientation training for the NGOs/CBOs registered with it under District Coordination Council (DCC). For a group of NGOs/CBOs from 30 districts orientation training was completed last quarter. Request for further support has been received from 4 NGOs. One is schedule for detailed training. PSSB has been providing small grants to the NGOs/CBOs under DCC. Now it wants the orientation training to direct its work. As requested for Minhala a village with a population of 25,000 located in the periphery of Lahore, mapping, survey, documentation and project design was completed this quarter and provided to PSSB. Community priorities are first plantation, then solid waste disposal and finally sanitation. Plantation is in progress.

In Khan Colony Lahore effort was made to demonstrate the model. Laying of 16 lane sewers 3,037 rft. were supervised, peoples investment has been Rs. 4,89,800. In more lanes support is being extended, documentation shows that in 9 more lanes sewers exist laid on self help. In Fazal Park Shahdara Town where a main sewer exists, effort was made to mobilize community for internal development while Nazim was requested to undertake lane paving. However the Nazim disagreed and has started work on lane sewers, work is being documented. For Rehmatpur and Railway Colony, earlier on request surveys were completed. In both settlements disposals are the chocked open nalas, which need to be developed first. In Rehmatpur, community has been guided with options for external development, in Railway colony a WASA plan for replacement of nala with a trunk sewer exists. In the former community response is awaited, in the latter community is lobbying WASA for the same. To give an opportunity to youths in settlements to be a part of the program training on mapping and surveys was provided. Two youths are now part of the Muawin team assisting surveys.

Muawin is providing training and advisory support to NGOs. This quarter together with OPP-RTI a visit was made to partner AWF in Gujranwala guidance was provided. On request this quarter, 4 NGOs from different cities, were provided orientation training. To initiate the program members from ANCE Lahore, Sufna Foundation Sialkot, Roshni Multan and Ittehad Foundation Kasur were guided to prepare maps and documentation of their settlements. Another request for support has lately been received from an NGO from Sheikhpura.

This quarter a visit was made by OPP-RTI member. Muawin's role as i) support to PKAUI in advocacy, training, extension and demonstration and ii) trainer and extension support for NGOs and govt. agencies was observed.

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 6 more Union Councils, meetings were also held with the Nazims and councilors. This quarter survey, plans and estimates were completed for 7 lane sewers and 5 UCs were documented. In UC 51/15 Nazim has agreed to pave lanes where self help sewers exist. 15 lanes have been paved. AWF is assisting UC in preparing estimates for more lane pavings. From two more UCs in Saddar and Gakkhar request for support have been received. Training of masons and activists continues.

OPE's mobilization in Shaheenabad, Samnabad, Zahid Colony and UC 44 Climaxabad continues. There are contacts in more UC's. This quarter map of Samnabad was completed, plans and estimates were provided for 8 lane sewers. Masons and activists training continues. A map documenting work is being compiled. In UC 44 Climaxabad Nazim has agreed to lay secondary sewers as identified by OPE, as well pave lanes where self help sewers exist. 13 lanes have likewise been paved. Nazim of UC-42 has also requested for support, he is willing to provide office space to facilitate work.

This quarter a joint visit was made by OPP-RTI and Muawin. AWF and OPE were guided on mapping, documentation and report writing. For desilting and rectification of existing main sewers they were guided to seek partner LPP's advise.

Internal development: Total work completed has been 137 lane sewers, 31,277 rft. and 6 secondary sewers 1,622 rft. comprising 2,091 houses. Peoples investment in latrines, lane sewers and secondary sewers has been Rs. 6.2 million (58 lane sewers and 1 secondary sewer were supported by AWF, 62 lane sewers and 5 secondary sewers were supported by OPE and 17 lane sewers by UNDP plus program). This quarter total 9 lane sewers 1,510 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.

Sargodha – partner NGO Muqaddar

As reported last the NGO was unable to organize work. It is involved in successfully managing a savings and credit program, advise was given to initiate the sanitation program at a later stage. Report on Muqaddar will therefore be discontinued.

Replication in the cities of Punjab province is increasing. An important aspect is the training, advisory and support 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. 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. 35,000/-.

Last quarter, work on site began. OPP-RTI member spent 10 days on site, providing supervision and training to the SCWS members. Work on one lane sewer and a secondary sewer 375 rft. comprising of 16 houses was completed. Peoples investment has been Rs. 25,600. Money collection in two lanes is in progress. During the construction of lane sewer, the Town Nazim (Mayor) and area councillor started visiting the settlement, they questioned as to why people are doing the work, that they would get the govt. budget and do all the work. Meetings were held between the Nazim, members of SCWS and community to decide the Nazims role. Further discussions followed with members of OPP-RTI and of another NGO SRSP (which is working with the OPP-OCT's credit program and whose coordinator is a close friend of the Town Nazim). It was agreed that in the settlement the Nazim would compliment peoples work by undertaking lane paving. Further SRSP was guided to mobilize the Nazim to undertake the main disposal works for the town so more areas could benefit. Need was stressed for the Town Municipal Administration (TMA) to focus on mapping and documentation of existing sewage disposal system so plan of Shahpur Chakar could be prepared avoiding adhoc work. This quarter on request from 2 nearby settlements, plans and estimates were completed for 10 lane sewers and a secondary sewer. Money collection in 2 lanes is complete in others it is in progress. Work is schedule to begin. Meanwhile into the pond in Kamil Shah colony (where the new lane sewer and the existing drains disposed) TMA diverted the towns main trunk sewer providing it an outlet in times of choking due to nonfunctioning of the pumping station. SCWS and activists of the area are lobbying Nazim for disconnection of this diversion fearing flooding of the area. With continued advocacy by SCWS and SRSP Nazim has agreed to do likewise, he is futher advising people to lay sewers on self help agreeing to undertake secondary sewers and lane paving. Two visits were made by OPP-RTI members, above developments were guided.

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

As reported last after the initial momentum in mobilization and money collection, work came to a standstill due to conflict between the local CBO and the support NGO, SRPO. Lately a visit was made by the CBO SRDO to OPP-RTI. On request guidance was provided to initiate work.

1.6.8. Khajji Coop. Welfare Society (KCWS) Khairpur, PAFW Panu Aqil and other requests

The CBO KCWS is working with OPP-OCT's credit program. Earlier on request three members received orientation for replication of the sanitation program. This quarter on site visit was made, the situation of sewage disposal in the settlement is similar to Kamil Shah Colony in Sanghar. Members of KCWS were guided to prepare a sketch map of the settlement and to visit OPP-RTI for orientation training. Visit of the group is scheduled. Requested by Pano Aqil Welfare Forum (PAWF) this quarter a visit was made. The CBO is already working with the OPP-OCT's credit program. In the settlement comprising of about 200 houses, there are shallow open drains disposing sewage water into the nearby fields. PAFW members were provided guidance as that provided to KCWS. Lately coordinator of PAFW visited and informed that preparation of map is in progress. A visit was lately made to NGO Sindh Development Society in Hyderabad. Considering their focus, it was observed that OPP-OCT would initiate support for the credit program, support for sanitation program could follow at a later stage. Request for training and support has been received from SRSO an NGO setup for rural development. Training at OPP-RTI is scheduled.

1.6.9. Community Development Network (CDN)

This quarter the eight meeting of the partners network was held at LPP in Lodhran. CDN meetings provide an opportunity to members to understand the developments in each others work and to observe partners work on site, as the venue of the meeting is rotated among partners. CRC, ADO, SVDP, OPP-RTI, OPP-OCT, URC, Muawin, OPE, AWF, PURC, DV, Saiban, OPD and Shehrsaz participated. Members discussed and decided suggestions to strengthen the coordination of meeting, so more new partners could participate. Working committee was requested to facilitate follow up actions. Partners presented new developments in their work. Expansion of work, linkup with govt. programs, influencing policy and increasing coordination among members was observed. Next meeting is scheduled to be held at Development Vision (DV) Haripur. Later members observed LPP work as well attended a development forum.

1.7 Working with NGOs, CBOs and Government in Karachi

1.7.1 SKAA - OPP-RTI Project

a) SKAA Policy: In 1994 Sindh Katchi Abadi Authority (SKAA) agreed as its policy to finance external sanitation and water mains through amount generated from lease recovery from the respective settlements. Since then SKAA's work with OPP-RTI has followed the process as explained below.

b) Stages of work: a) Documentation of existing sanitation and water supply in the settlements, b) Identification of external sanitation/water supply for the settlements. (Community activists assist in both these stages). c) Preparation of detail design and estimates by SKAA engineers and review of these by OPP-RTI. d) Approval of project by community activists before finalisation. e) Financing and contracting arrangements by SKAA (i.e. conventional contracting/departmental work). f) Supervision of work by SKAA engineers. Monitoring on site by OPP-RTI and guidance to SKAA engineers on supervision. Monitoring of work by community activists, guidance by OPP-RTI g) On completion, cleaning and checking the line through water pressure (for sewerage works) h) NOC (No Objection Certificate) by community and OPP-RTI is sought by SKAA before final payment to contractor. i) Supply of tools to the local CBO for assistance in maintainance of external development. These as well as weekly meetings between SKAA engineers and OPP-RTI and meetings as required with DG SKAA have ensured quality, time schedule and low cost.

c) Documentation of Existing Sanitation and Water Supply: Of total 62 settlements completed.

d) Identification of External Sanitation and Water Supply: Of total 47 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 41 settlements were reviewed and finalised. Of total 23 settlements plan and estimate of additional phase was finalised. Work in total 31 settlements has been completed by SKAA. Total 60,615 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.22.05 million. In the 31 settlements, internal sanitation comprising total 1321 lane sewers 2,54,225 rft 6"-9" dia exists, laid by people, investing total Rs.16.85 million. Lately maps of 5 K.A. were received, survey is in progress. **Essa Nagri nala development:** Design and estimate was earlier finalized for the development of 2000 rft. nala into a covered drain. SKAA has acquired finances from the planning and development department. Work on site that began last quarter is in progress.

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. Lately water mains for Shah Rasool Colony were identified, design and estimates are being prepared.

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 31 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 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 (K.A)

This quarter survey of 4 more K.A was completed, of 4 it is in progress together with the rechecking of 39 K.A surveyed earlier. Total 227 K.A. outside Orangi have been surveyed. Of these 62 belong to SKAA and 165 are KCDG K.A. Survey of 227 K.A. comprising 12,588 lanes and 1,22,929 houses shows that people have laid sewer lines on self help in 4,991 (40%) lanes and water lines in 3,751 (30%) lanes, investing Rs 97.72 million and Rs 65.35 million respectively. Government's work in internal development also exists i.e. sewer lines have been laid in 5,487 (44%) lanes and water lines in 3,716 (30%) lanes. Government's investment has been Rs 163.89 million and Rs 48.99 million respectively. SKAA has recovered Rs 193 million and KMC/KCDG has recovered Rs 325 million as lease charges from the settlements (SKAA report Jun'03 and KMC report June 1999). Government and peoples investment in external development in 199 K.A. surveyed, has been tabulated. Others tabulation is being checked. Refer detail statistics in 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 rechecked and 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-Bihar 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. Refer details in section 3.6.

Internal Development: Out of 2,152 lanes, in 1,269 lanes, sewers have been laid. This quarter work on lane sewers has been in progress in, Ghaziabad, Yaqoobabad and Mansoor Nagar. Due to shortage of water, need for construction of T-Haudi as interception chamber for house connection, is being extended. Breaking of manhole covers due to plying of water tankers is a recurring problem. Where the covers are flushed with the ground level (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-I) is their project located in the periphery of Karachi. 60 acres of land with 1754 housing plots was acquired from the govt, and the scheme was planned. Presently 1602 families have acquired plots and are residing in the settlement. For KKB II another 40 acres of adjacent land with 1200 housing plots has been acquired, 970 families are now settled. 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 KKB 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. Later sewerage plan for KKB II was completed, Saiban team was guided on level survey and planning.

In KKB I & II total 90 lane sewers and 12 secondary sewers, 39,213 rft comprising 1,741 houses have been completed by Saiban. Peoples investment has been Rs. 4.492 million. This quarter 4 lanes and 3 secondary sewers were 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 has been completed.

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. As envisaged peoples expectations and Saiban teams continuous involment in maintainance is limiting the work. In meetings the need to involve people in supervision and later in maintainance was stressed. In KKBII lately block committies have been formed for management of construction and maintainace of sewers.

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, however work has been delayed as completion of the main disposal drain being constructed by govt. is awaited.

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 was compiled. Later two lane sewers 430 rft comprising of 34 houses were also relayed. Money collection in 2 more lanes is in progress.

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 was 1/6th the cost of KMC project b) there was no displacement of houses (in KMC Project 850 houses were to be displaced). c) no resettlement was required d) land was reclaimed which was an asset e) the design was a permanent solution i.e a concrete covered drain (rather than just desilting as in the KMC project).

In March 1997, the alternative plan was provided to community groups. Minister Local Government and Katchi Abadis, Secretary Local Government and Deputy Commissioner (DC) South were presented the plan for implementation. Several meetings were held with the review committee, appointed by the respective Minister and KMC engineers. **Finally in September 1997 the Minister approved the alternate design of covered concrete drain and its budget. Detail project estimates prepared by KMC were reviewed. In May 1998 work was contracted by KMC at Rs 93.3 million.**

In June on site work began but was soon stopped. By Oct'1998 KMC restarted work on site with the changed design of RCC open drain costing Rs. 115 million. After extensive lobbying by residents and OPP-RTI against the changed design, in December Governor ordered a stop to on site work. Community activists and OPP-RTI held meetings with the Governors Inspection Team (GIT).

In March 1999, recommended by GIT Governor ordered KMC to restart work on site, as per the original covered concrete drain, design. Last quarter total work was completed, i.e. construction of 11,670 rft. concrete drain and 6,457 rft roof slab. OPP-RTI undertook regular site visits and monitored work, progress reports were provided to the project incharge. Despite repeated reminders the site engineers have not as yet rectified the 2000 rft. poor quality wall cast earlier.

Voluntary demolitions of parts of houses – a key feature: More than 130 house owners voluntarily demolished parts of their houses to make space for *nala* development. Community members played a role, in mobilizing house owners for voluntary demolitions. This has been possible as community members were involved in the process of design and lobbied for its implementation. Case studies are being compiled.

Problem: The drain extends thru Defence Housing Authority (DHA) land before joining the sea. The extension drain has been constructed by DHA. Since the past six months three fourths of the junction culverts have been blocked by DHA this has caused back flow. This quarter a meeting was held with the Town Nazim, he agreed to unblock the culvert openings. Lately UC Nazim responsible for the work has requested guidance.

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 designated one piece of land for development of a park. A boundary wall has been made, work is in progress.

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.

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:

Earlier 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. Lately Geo has shown interest in developing more programs on the problem of sewage disposal in Karachi and solutions. 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 was reviewed. On site surveys showed that Govt. is laying trunk sewers along the branch drains. About 60% flows have been diverted. Work is in progress to divert all the flows. The nala will then need to be desilted and trees planted. Likewise advise has been finalized.

It has been observed that many open drains all over the city (which serve as combined sewage and rainwater disposals) are being covered, natural nalas are being converted into drains, in places trunk sewers are being laid alongside the nalas/drains. This has been advocated by OPP since 1988. Survey to ascertain developments are in progress.

1.7.9 Documentation of Natural Nalas/Drainage Channels

64 natural *nalas*/drainage channels, of total length 5,77,629 rft. located all over Karachi have been documented on maps. Catchment area survey of 41 *nalas* was completed. Survey of 2 *nalas* is in progress. 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 34 *nalas* have been provided to KMC / KCDG and SKAA. On request copies are regularly provided to govt. officials and community activists. On some works are complete/progress, for others surveys to update are in progress.

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. The network is based at URC.

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 the 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 regularly presented and discussed.

The Asian Development Bank, has initiated technical assistance for Common Effluent Treatment Plants (CETP) for Karachi. This step is to precede loan negotiations. The network has asked the ADB, its consultants and the govt. to provide information. After 4 months of request lately the consultants feasibility report of the 3 out of 4 projects for Karachi were received. Network members studied the reports. The cost of the Common Effluent Treatment Plants (CETP) for Karachi is about US \$ 100 million. The CETP is an industrial waste treatment plant, planned focus is for textile units. The report shows the CETPs to be financially, technically and operationally non viable. Concerns raised by members have been sent to the City Nazim and ADB officials. An NGO forum scheduled by ADB to present the project was cancelled at the last minute, ADB informed that the govt does not want it. A presentation of the CETP project was made to the Karachi Chamber of Commerce and Industries, members of KCCI and All Pakistan Textile Manufacturers Association had no knowledge

of the project and expressed concern. On request copies of the ADB reports have been sent to them. The network's effort is to present viable alternatives and initiate public hearings on the project.

Last quarter newspaper reports and meetings with World Bank (WB) officials, informed that privatization of Karachi's water and sewerage system is again being promoted by WB and considered by the Govt. W.B officials have been asked to hold public hearings on the option.

Considering forums to be a means of dialogue and collection of information, this quarter the network organised a forum where the City Govt's EDO Water and Sanitation (also known as MD KWSB) presented the activities and future plans. CBO, NGO members, students, academics and other citizens attended the forum. Issues raised were 1) improper billing 2) lack of mapping and documentation of water and sewerage systems 3) lack of metered supply to towns resulting in acute problems of water supply management, coupled with the theft in tanker supply managed by para military and 4) leakages in water supply lines (both technical and due to theft) resulting in more than 40% water loss. EDO accepted the problems and gave general plans on efforts to solve these. On privatization of KWSB he informed that there was no plan to do so. URC has compiled proceedings of the forum as leaflets.

The network members actively support other on going 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 a govt training course 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. A leaflet explaining the model is being disseminated among NGOs/CBOs, elected members and Govt. Officials.

This quarter Nazims and Councilors from UC's of Orangi, Kemari, Gaddap and Jamshed Towns visited and discussed development plans. 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, sewerage plan of UC-2 Lyari, UC-2 Baldia and UC-2 Jamshed Town were earlier provided to the Nazims, CBOs and area activists. On request copies are provided to many visitors and training groups.

1.7.13 Baldia UC 2, Jamshed Town UC-2, Gulshan & Jamshed Towns

Earlier Nazim, Councillors 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. Seven main and 11 large secondary sewers have been laid by the Govt. Work on one main sewer was completed this quarter. 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. Likewise plans and estimates for 8 lane sewers, 2,080 rft. comprising 136 houses was provided. There has been regular contact with the CBO activists. Defective work in lanes by govt. and private contractors has been documented.

Guided by the Nazim of Jamshed Town, earlier UC-2 Nazim and councillor visited and requested support. Nazim informed that in his UC, self help work in water supply was supported by him and that he wants technical support for laying main sewers, agreeing that lane sewers can be laid by community. Map of a settlement was available with OPP-RTI, the Nazim made efforts to acquire maps of other settlements. Last quarter maps were acquired. On request survey was completed for part I of the UC. Plans and estimates for a main sewer 760 rft and 4 secondary sewers 3,982 rft was completed and provided to the Nazim. This quarter survey for part II of the UC was also completed design and estimates were provided for main sewers. There is regular contact with the Nazim. The proposals have been processed. Work has been tendered.

As requested by the Nazim of Jamshed Town this quarter plans and proposals for water supply and sewage disposal for 19 Katchi Abadis were provided. In meeting with the Nazim, developments in UC-2 as explained above and the issue of Manzoor Colony drain- need to desilt the culvert, were discussed and actions decided.

In Gulshan Town development of Essa Nagri nala into a covered drain is in progress.

Continued overleaf

1.8 Statistics – Sewerage Construction Outside Orangi – Feb'2004

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	11670	89.750
3	Islamia Colony	Karachi	108	24840	1043	1.250	8050	1.443
4	Bhitai Colony	Karachi	-	-	-	-	+1100	0.400
5	Welfare Colony	Karachi	106	23320	1272	1.520	1970	3.040
6	Mujahid Colony	Karachi	17	5865	525	0.630	3435	0.842
7	Jamali Colony	Karachi	20	3400	140	0.168	1882	0.328
8	Madina Colony	Karachi	69	10005	759	0.910	1654	0.572
9	Umer Baloch	Karachi	9	1610	130	0.156	370	0.060
10	Burmee Sharif	Karachi	219	28680	3285	3.942	3510	0.988
11	Baloch Colony	Karachi	10	1813	120	0.144	2800	0.340
12	Awami Colony	Karachi	38	5700	494	0.592	4444	1.314
13	Pirabad	Karachi	88	24840	440	0.528}	3484	2.476
14	Muslimabad	Karachi	42	17346	420	0.504}	-	-
15	Rajput Colony	Karachi	49	11660	539	0.647	2125	1.043
16	Zia Colony	Karachi	97	24638	1552	2.948	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	90	34731	1741	4.492	4153	0.339
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	Ashraf Al Mustafa Col.	Karachi	57	9120	684	0.820	1060	0.315
41	Essa Nagri	Karachi	2	500	30	0.876	*200	0.270
42	Kot Lakhpat/Others	Lahore	54	13473	711	1.496	180	N.A
43	Qadri Colony - I	Lahore	27	5794	308	0.730	-	-
44	Qadri Colony - II	Lahore	5	1064	43	0.125	-	-
45	Yasrab Colony	Lahore	5	1538	74	0.148	-	-
46	Farooq Colony	Lahore	3	540	24	0.078	-	-
47	Khan Colony	Lahore	16	3037	122	0.489	-	-
48	National Colony	Faisalabad	9	2352	104	0.304	-	-
49	Dhuddiwala	Faisalabad	39	5943	235	0.694	-	-
50	Hasanpura	Faisalabad	56	9624	659	1.527	524	0.131
51	Rajada Town	Faisalabad	5	2756	139	0.372	-	-
52	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)
53	Nimat Colony	Faisalabad	11	3860	128	0.434	-	-
54	Jalvi Market	Faisalabad	22	3421	235	0.517	-	-
55	Factory Area	Faisalabad	1	310	10	0.043	-	-
56	Abdullah Town	Faisalabad	3	1668	48	0.190	-	-
57	Jalvi Trunk	Faisalabad	-	-	41	0.057	1820	0.277
58	Darusalam Colony	Faisalabad	5	1080	61	0.148	-	-
59	Iqbal Nagar	Faisalabad	3	648	34	0.081	-	-
60	Bilal Colony	Faisalabad	18	3232	178	0.520	-	-
61	Mujahid Town	Faisalabad	8	1290	45	0.149	-	-
62	K.T.M. Chowk	Faisalabad	2	210	6	0.021	-	-
63	Nisar Colony	Faisalabad	36	13353	615	1.801	-	-
64	Satellite Town	Faisalabad	15	3785	142	0.463	-	-
65	Kehkashan Colony	Faisalabad	-	-	-	-	+3800	0.703
66	Madina Colony	Faisalabad	11	2189	132	0.313	-	-
67	Dogar Basti	Faisalabad	4	572	34	0.084	-	-
68	Himat Pura	Faisalabad	5	805	53	0.134	-	-
69	Sohailabad	Faisalabad	4	910	56	0.148	-	-
70	Aslam Gunj	Faisalabad	5	1305	89	0.217	-	-
71	W. Town	Faisalabad	4	780	72	0.159	-	-
72	Sandhu Pura	Faisalabad	1	310	6	0.031	-	-
73	M. Ali Park	Faisalabad	3	1800	52	0.191	-	-
74	Yasinabad	Faisalabad	5	1283	96	0.223	-	-
75	Rukanabad Chak no. 117	Faisalabad	-	-	-	-	2400	0.215
76	Yakta Market	Faisalabad	-	-	58	0.081	1150	0.080
77	Zulfiqar Colony	Faisalabad	4	900	47	0.129	-	-
78	Nadir Town	Faisalabad	4	1060	64	0.160	-	-
79	Rashid Nagar	Faisalabad	-	-	-	-	1775	0.560
80	Murad Colony	Faisalabad	7	2550	109	0.387	330	0.038
81	Elahiabad	Faisalabad	32	11154	592	1.639	7665	2.300
82	Usman Town	Faisalabad	3	410	18	0.072	-	-
83	Hamyar Town	Faisalabad	8	1387	55	1.088	-	-
84	Yousuf Town	Faisalabad	6	2340	60	0.331	350	0.038
85	Green Town	Faisalabad	7	3325	217	0.837	320	0.042
86	Partab Nagar	Faisalabad	2	700	26	0.121	-	-
87	Muzaffar Colony	Faisalabad	2	800	30	0.140	-	-
88	Harcharnpura	Faisalabad	2	800	30	0.140	-	-
89	Bhahiwala Road UC-200	Faisalabad	-	-	-	-	3300	0.750
90	Millat Road	Faisalabad	-	-	-	-	1850	0.910
91	Nawabanwala	Faisalabad	-	-	-	-	1080	0.500
92	Rasool Park	Faisalabad	6	2748	158	0.400	-	-
93	Faisal Town	Faisalabad	5	670	17	0.061	-	-
94	Muslim Town	Faisalabad	-	-	-	-	3400	0.516
95	Saeed Colony	Faisalabad	7	2180	76	0.300	-	-
96	Sheerinabad	Faisalabad	2	830	30	0.110	-	-
97	Ganda Singh wala	Faisalabad	3	678	26	0.071	-	-
98	Lakar Mandi	Faisalabad	3	750	39	0.108	-	-
99	Shabnam Street	Faisalabad	2	650	50	0.138	-	-
100	Haseeb Shaheed Col.	Faisalabad	3	2200	80	0.263	-	-
101	Nimat Colony no. 2	Faisalabad	4	1820	52	0.200	-	-
102	Press Market	Faisalabad	1	310	20	0.051	-	-
103	Mustafabad (Jaranwala)	Faisalabad	2	565	38	0.105	870	0.104
104	Municipal Col.(Jaranwala)	Faisalabad	3	713	38	0.118	-	-
105	Chamra Mandi(Jaranwala)	Faisalabad	1	225	8	0.030	-	-
106	American Barracks	Hyderabad	-	-	-	-	5297	1.200

Sr. No.	Area	Location	Internal Sanitation			External Sanitation		
			Lanes	Rft	Latrines	Cost (Rs. Million)	Mains. Rft Cost (Rs. Million)	
107	American Quarter	Hyderabad	-	-	-	-	+4610	0.770
108	American Quarter- II	Hyderabad	-	-	-	-	+3615	0.502
109	Gujrati Para	Hyderabad	-	-	-	-	+3920	0.430
110	Gole Tikri	Sukkur	14	1650	155	0.199	9800	1.700
111	Tench Bhatta	Rawalpindi	1	464	23	0.209	-	-
112	Dhok Matkal and	Rawalpindi	59	10357	640	1.527	595	0.049
113	Dhok Hassu	-	-	-	-	-	-	-
114	Nawab Colony	Rawalpindi	6	956	39	0.105	180	0.027
115	Habib Colony	Rawalpindi	3	436	30	0.063	-	-
116	Hazara Colony	Rawalpindi	1	70	3	0.007	-	-
117	Meherabad	Rawalpindi	1	210	6	0.019	-	-
118	Farooq-e-Azam Colony	Rawalpindi	2	308	13	0.035	-	-
119	Dhoke Kala Khan	Rawalpindi	2	593	33	0.075	-	-
120	Bilal Colony	Rawalpindi	11	1740	87	0.331	-	-
121	Model Colony	Rawalpindi	4	612	31	0.087	-	-
122	Fatima Colony	Rawalpindi	1	101	7	0.015	-	-
123	Fouji Colony	Rawalpindi	10	2127	102	0.531	-	-
124	Shamsabad	Rawalpindi	10	3503	153	0.611	-	-
125	Qayyumabad	Rawalpindi	1	512	36	0.101	-	-
126	Rahmatabad	Rawalpindi	2	565	29	0.071	-	-
127	Rasoolabad	Muzaffargarh	-	-	-	-	277	0.015
128	Shagai	Swat	3	985	29	0.102	660	0.076
129	Aman Kot	Swat	21	2599	113	0.343	800	0.077
130	Banr	Swat	1	450	17	0.043	-	-
131	Chalyar	Swat	49	5015	300	0.496	2696	0.195
132	Lodhran	Lodhran	126	22663	933	2.284	12835	2.938
133	Thakkerwala	Lodhran	-	-	-	-	1600	0.350
134	Faizabad	Lodhran	-	-	-	-	700	0.200
135	Juggowala (v)	Lodhran	22	11816	209	0.637	4373	0.983
136	Lahori (v)	Lodhran	8	1922	120	0.248	4240	0.674
137	Duniapur	Lodhran	16	3346	127	0.328	496	0.022
138	Ibrahimwala	Lodhran	4	896	13	0.043	-	-
139	Dehnote	Lodhran	4	633	25	0.058	-	-
140	Kherorpucca	Lodhran	9	1713	51	0.120	-	-
141	Pakistan Colony (v) (Chowk M pura+Eidgah chowk+ Chowk duba Mai Sahiba + Baldia Mulazmeen Colony)	Khanpur	-	-	-	-	*11204	5.802
142	Khanpur	Khanpur	11	1757	56	0.182	-	-
143	Model Town (v)	Khanpur	6	1723	60	0.155	-	-
144	Jinnah Town (v)	Khanpur	3	818	25	0.081	-	-
145	Akhterabad (v)	Khanpur	1	100	12	0.022	-	-
146	Railway Road (v)	Khanpur	2	364	27	0.056	-	-
147	Toufail Colony (v)	Khanpur	1	22	2	0.003	-	-
148	Rahimabad (v)	Kahnpur	1	150	6	0.016	-	-
149	Mohalla ShairMohd.(v)	Khanpur	1	110	6	0.012	-	-
150	Riaz Town (v)	Khanpur	8	2319	101	0.256	-	-
151	Near Qaid-e-Millat (v)	Khanpur	1	85	2	0.007	-	-
152	Rehman Colony (v)	Khanpur	1	185	4	0.012	-	-
153	Bahwalpur	Bahwalpur	2	1063	28	0.080	-	-
154	Uch	Uch	-	-	-	-	9516	N.A
155	Mohallah Khawajgan	Uch	16	1774	121	0.284	550	0.034
156	Bukhari Colony	Uch	9	1091	57	0.140	-	-
157	Nawazabad	Uch	17	2256	93	0.270	-	-
158	Gilani	Uch	30	2904	178	0.403	1055	0.079
159	Shams Colony	Uch	9	750	22	0.054	-	-

Sr. No.	Area	Location	Internal Sanitation			External Sanitation		
			Lanes	Rft	Latrines	Cost (Rs. Million)	Mains. Rft	Cost (Rs. Million)
160	Shams Bagh	Uch	12	1654	100	0.238	-	-
161	Kachery Road Ape	Uch	2	375	18	0.045	-	-
162	Hasnain street rural	Uch	1	187	3	0.012	-	-
163	Mohallah Daud Pota	Uch	6	595	41	0.095	-	-
164	Gulnar Colony	Multan	7	1016	78	0.180	349	0.066
165	Islam Pura	Multan	5	659	35	0.096	-	-
166	Datta Colony	Multan	1	200	10	0.028	-	-
167	Chah Taqiwala	Multan	-	-	-	-	3865	5.060
168	Ghausabad	Multan	-	-	-	-	2000	0.500
169	Amirabad	Multan	-	-	-	-	700	0.170
170	Bukhari Colony	Multan	-	-	-	-	800	0.190
171	Shah shams Colony	Multan	39	6483	414	0.958	130	0.009
172	Mominabad	Gujranwala	16	2979	204	0.317	-	-
173	Irsal Colony	Gujranwala	13	3066	230	0.509	137	0.021
174	Samanabad	Gujranwala	18	4418	271	0.644	230	0.012
175	Ghazipura	Gujranwala	3	361	18	0.044	-	-
176	Raja Colony	Gujranwala	8	2400	174	0.383	240	0.026
177	Kamboh Colony	Gujranwala	1	105	8	0.017	-	-
178	Shahzada Shaheed Col.	Gujranwala	3	1120	133	0.264	-	-
179	Shaheenabad	Gujranwala	11	2370	187	0.419	700	0.080
180	Mirza Colony	Gujranwala	3	557	31	0.072	-	-
181	Shahrukh Colony	Gujranwala	6	1054	55	0.152	-	-
182	Sarfraz Colony	Gujranwala	1	137	5	0.015	-	-
183	Camp # 4	Gujranwala	4	769	76	0.155	-	-
184	Tariqabad	Gujranwala	17	4020	249	0.600	315	0.038
185	Jagna Town	Gujranwala	7	1828	114	0.274	-	-
186	Khalid Colony	Gujranwala	1	145	11	0.024	-	-
187	Kot Habibullah	Gujranwala	1	280	20	0.045	-	-
188	Ali Asghar Road	Gujranwala	1	250	14	0.035	-	-
189	Jahangir Colony	Gujranwala	11	2965	176	0.439	-	-
190	Mozam Colony	Gujranwala	3	740	55	0.124	-	-
191	Islam Pura	Gujranwala	1	280	20	0.046	-	-
192	Mubarik Shah	Gujranwala	2	297	15	0.041	-	-
193	Gulshan Town	Gujranwala	1	150	9	0.022	-	-
194	Mian Sansi	Gujranwala	1	360	33	0.068	-	-
195	Shamsabad	Gujranwala	1	75	5	0.011	-	-
196	Rata Road	Gujranwala	1	100	2	0.006	-	-
197	Shafi Colony	Gujranwala	1	250	8	0.025	-	-
198	Madina Colony	Gujranwala	1	208	8	0.025	-	-
199	Gali Haji Saleem Wali	Gujranwala	1	150	10	0.024	-	-
200	Abubakar Town	Gujranwala	1	150	8	0.020	-	-
201	Peoples Colony	Gujranwala	1	205	12	0.029	-	-
202	Kamoki	Gujranwala	1	330	25	0.055	-	-
203	Sui Gass Road	Gujranwala	2	400	26	0.062	-	-
204	Rasheed Colony	Gujranwala	2	350	24	0.057	-	-
205	Faqir pura	Gujranwala	2	305	20	0.047	-	-
206	Lohianwala	Gujranwala	3	715	30	0.087	-	-
207	D.Type Colony	Gujranwala	1	225	14	0.033	-	-
208	Rehman pura	Gujranwala	1	100	8	0.017	-	-
209	Popular Nursary	Gujranwala	1	200	10	0.026	-	-
210	Kamil Shah Colony	Sanghar	1	300	16	0.048	75	0.006
Total			3180	654064	38565	68.516	205232	140.590

* 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- Feb'04
Central Office		
Director/Perween Rahman	172,659	118,122
Jt. Director/Salim Alimuddin	137,718	95,087
Manager/Amir	82,977	47,770
Driver/Walidat	57,432	37,846
POL/Car V-0333	30,000	33,413
S&R/Car V-0333	25,000	36,900
Insurance/v-0333	20,000	16,221
Visitor	6,000	4,523
Stationary	5,000	0
Total	536,786	389,882
Support Team		
Manager/Res & Tr/Rabia	0	0
Res.officer/Saifur Rahman	69,093	45,478
Driver/Hameed	51,120	33,663
POL/Van	25,000	20,170
S&R/Van	20,000	35,332
Insurance/Van	22,000	0
Transportation	2,500	449
Computer Supplies	25,000	11,470
Computer Maintenance	25,000	3,450
Book & Journal	20,000	15,916
Stationary	5,000	1,718
Total	264,713	167,646
Publication		
Operator/Mairaj	57,273	37,380
Reports	50,000	62,085
Paper/Copier	12,000	13,579
Toner	10,000	9,000
Maintenance	35,000	46,569
Total	164,273	168,613
Audio-Visual		
Film/Progress	10,000	2,562
Slides-Videos	10,000	2,440
Total	20,000	5,002

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
- Social mobilization and community organisation
 - Low Cost Sanitation Programme and

relationship to city level planning and development c) Techniques of Low Cost Sanitation-survey, research, design, implementation and maintenance d) Low Cost Housing Programme e) Techniques of Low Cost Housing f) Education program g) Health Education and Family Planning h) Micro Enterprise Credit Program i) Action 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 section 2.11.1.

A youth/activists training program on housing and sanitation is on going. Presently 15 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* (KA) in Karachi (outside Orangi). Documentation of sanitation, water supply, clinics, schools and thallas in total 227 KA has been completed. In 43 more survey is complete, statistics is being compiled, in 4 survey is in progress. Sketch of 116 KA were also completed. Documentation of total 50 natural *nalas*/drainage channels in Karachi measuring 5,13,397 rft. was completed, of 2 drains these were completed this quarter. Of 26 *nalas*, detail catchment area survey was earlier completed. Many *nalas* and drains all over Karachi are being developed and covered as advocated by OPP-RTI. Survey are underway to document the developments. This quarter of 3 main drains survey was completed. 2 of them 12,556 rft. have been repaired and covered.

Together with the location of K.As 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. The documentation of *nalas* is being prepared for publication.

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

Earlier 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, UC-2 Lyari and UC-2 Baldia were also completed. This quarter documentation of sewage disposal for UC-2 Jamshed Town was completed. **Documentation of Orangi Town UC's is being reproduced sector wise on a single map.**

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. More youths are being trained.. 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 has evolved into a support unit, with an office set up in the settlement, details of his work are explained in section 2.4 and 4.8.a. He in turn has trained four youths who have joined the unit.

8 youths, one in housing, one in surveying and 5 in survey and documentation are under training on a 2 year fellowship. One student is 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 TTRC the housing support unit, the survey/mapping support unit and 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, its Private Sector Participation Programme and of the latest ADB project of Combined Effluent Treatment Plants. 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:

Youths of the housing and survey mapping unit have setup the Technical Training 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 abadis 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 17 training courses, comprising of 53 participants. TTRC is being guided in the institutionalization of its work. Training for setting up another unit like TTRC is in progress.

The youth group in Bilal Colony "The Bilal Welfare Trust" have on self help, lately completed construction of a boundary wall for a park in Ghaziabad. As earlier reported the group was guided to use the space along the Ghaziabad drain (made available due to channelization of the nala) for tree plantation and parks.

This quarter a new initiative was observed. Al Ghouse Institute of IT (AGIIT) in Orangi has been spearheaded by a young graduate supported by his family and friends. (mostly teachers at different colleges and universities in the city). IT courses are being offered. The premise is a 3 storey well ventilated building constructed with finances mobilized by the group. The AGIIT has affiliations with several other institutions of learning. It is preparing to offer english language and vocational training. A resource library has been initiated. Support is also provided to schools for IT training. Schools associated with the education program are being encouraged to linkup.

Besides guidance and 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, (Bright Education Society is involved in Education as mentioned in section 5.7) and TTRC, are CBO's with activities developing in this direction. Arm and Education Forum (youth groups from Lyari and Peoples Colony in Karachi) are already successfully managing their YRCs,

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.

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 30 NGOs/CBOs attended the forum on Cities Water and Sanitation as detailed in section 1.7.11.

2.7 CBOs, NGOs Contact

Total 79 CBOs/NGOs in Orangi and in settlements in Karachi were visited. The program is jointly managed with the Urban Resource Centre (URC). This quarter 3 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.

Total 10 forums were held in which 18 CBOs presented their work. Two forums were held this quarter in which 5 CBOs presented their work. More forums are scheduled. The presentation gives an opportunity to the CBOs to develop presentation skills and thru discussions share their experience, strengthening their work and linkages. Presentations are being prepared for exhibition as explained below.

To strengthen CBOs work there is need for an enabling environment at the City level. Professionals, Govt. and Citizens respect and understanding of the CBOs development action is seen as a step in the process. The exhibition titled "Community Development- Presentation of the Work of Eleven Karachi Based CBO's" held last quarter provided such an opportunity. The exhibition in a city hall was jointly organized by URC and OPP-RTI. Display panels illustrating their work and published case studies were available for visitors. About 700 members including citizens, CBO/NGO activists, govt officials, elected members, professionals, students, some IFI officials attended and got an opportunity to meet CBO activists and observe their work. More such exhibitions are planned. Six CBOs that presented their work are visiting each other as a group to understand the work, in efforts at working together on larger issues.

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	Dec'03 – Feb'04		Cumulative- Feb'2004	
	Groups	Members	Groups	Members
UN+Aid agencies	-	-	69	437
World Bank	-	-	10	62
Government agencies	1	12	115	1,509
NGOs/CBOs	5	12	455	3,145
Academic Institution	2	17	29	433
Total	8	41	678	5586

Some of them this quarter:

- 3 members from NGORC received a days orientation
- 17 students from Karachi University studied the program
- A team member of partner LPP received training on sanitation program
- 12 members thru MTRI incl. Govt. Enggs, Nazims, Councillors from Karachi and Thatta studied the program.
- Members from CBO SRDO in Samaro received two days training on sanitation
- 5 members from CBO SALWA Nawab Shah received orientation.

2.9 Visitors Since 1992

Organisation	Dec'03 – Feb'04		Cumulative-Feb'2004	
	Groups	Members	Groups	Members
UN+Aid agencies	-	-	83	235
World Bank/ADB	-	-	60	171
Other Donors	1	1	158	360
Government agencies	7	16	201	693
Academic institutions	-	-	144	754
Media/Journalist (Foreign)	-	-	42	62
Media/Journalist (National)	1	1	51	85
NGOs/CBOs	2	4	328	1054
Others	2	5	4	7
Total	13	27	1,071	3,421

Some of them this quarter:

- Hermann Rupp from Misereor studied work on site
- Mir Hussain Ali D.C.O. Karachi and his team member discussed the sanitation program
- Members from Pakistan Micro finance Network Islamabad discussed the OCT program
- Members from Lead Pakistan discussed OPP program
- Members from Sindh Secretariat discussed the OCT program
- Members from PPAF-Islamabad discussed the OCT program
- Filraz A. Siddiqui Director Pakistan Bait-ul-Mal discussed the OPP program
- Journalists from Dawn discussed the OPP program
- Nazims, Councilors from UC-6, 8 & 13 Orangi and UC-2 Jamshed Town discussed support
- Members from Aga Khan Hospital discussed the OPP program

2.10 Research Studies

- 2.10.1** Solid waste disposal in Orangi – Efforts by Union Councils and community initiatives. Case study of UC-5,6, 9 and UC-8 Site Town was completed. Profiles of actors are being prepared.
- 2.10.2** Katchi Abadis (KA) of Karachi – development needs. Based on the survey of 334 K.A (including 113 K.A 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. Two case studies have been 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. Interviews and documentation on the UC map were completed. Case study is being finalized.
- 2.10.5** Survey of the 13 Orangi UCs 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. Due to discrepancy with earlier data, survey of schools and clinics was lately rechecked on site.

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, water supply, schools and clinics. **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: Feb'04

No. of katchi abadis surveyed	—	*227
Total number of lanes	—	12,588
Total number of houses	—	1,22,929

Internal Development	Lanes	Houses	Investment (Rs)
Peoples Effort:			
Sewerage:			
- Lane + Latrine + House Connection	4,991	49,566	59,479,200
- Latrine + House Connection (Govt.) Sewers	-	54,633	38,243,100
Total		104,199	97,722,300
Water Lines:			
- Lanes + House Connection	3,751	32,880	42,744,000
- House connection (Govt. lines)		37,689	22,613,400
Total		70,569	65,357,400
Grand Total			163,079,700 (163.079 million)
Government Works:			
- Sewerage (Lane only)	5,487	54,633	163,899,000
- Water lines (Lane only)	3,716	37,689	48,995,700
Total			212,894,700 (212.894 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 227 *katchi abadis* (51.1 %). 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 Jun'2003 has been Rs 193.105 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 12,588 lanes, 4,991 (39.64%) lane sewers have been laid on self help. With people investing Rs. 98.69 million in sanitary latrines, lane sewers and small secondary sewers.

Govt. too has laid lane sewers in total 5,487 lanes (43.58%) investing Rs. 163.899 million. Govts. work has been five times more expensive then peoples work.

- b) The criteria for laying the lane sewers is the presence of some form of disposal. Presently it is mostly in the form of natural *nalas*/drains.
- c) The problem in sanitation is the provision of main disposal i.e external sanitation comprising large secondary sewers, trunk mains/development of natural *nalas* and treatment plants (TPs). Govt. in places, has undertaken construction of large secondary sewers/drains

investing more 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 3,751 (29.79%) lanes, water lines exist laid on self help, with people investing total Rs. 65.35 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 3,716 (29.52%) lanes investing Rs. 48.995 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. 518 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.
- 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 227 *katchi abadis*, survey of schools and clinics is complete. Survey statistics shows the extent of peoples efforts i.e:

	Government	Private	Total
Schools	71	168	239
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. 168 schools (70.2%) are private and 71 (29.7%) 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 five prepared this quarter.

2.11.3 Profiles of Educational Entrepreneurs and preparation of a monograph:

Of total 84 educational entrepreneurs profiles are available. This quarter a monograph has been under preparation.

2.11.4 Instruction sheets/Leaflets/Pamphlets

Leaflets being regularly circulated are i) The Devolution Plan and the OPP Model, explains the component sharing model ii) Survey of Katchi Abadis, results, analysis 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 vi) Ventilation needs in schools and houses vii) Review of KWSB's Greater Karachi Sewage Plan viii) Planning for Karachi and agenda for citizens and NGOs.

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. Nov'2003	Dec'03 – Feb'04	Cum. Feb'04
Reports	96	1	97
Monographs	83	1	84
News Bulletin	27	-	27
Case Studies	705	22	727
Profiles	377	10	387
Video Cassettes	42	-	42
Slide Sheets	143	-	143
Photo Albums	974	8	982
Manuals	12	-	12

3. LOW COST SANITATION PROGRAMME

3.1 Low Cost Sanitation Programme: Budget and Expenditure

Head	Budget 2003 – 2004	Actuals July –Feb'04
Sanitation and Housing		
Manager/Nadim Usmani	116,055	76,559
Manager/Javed Ali	114,831	18,450
Social organizer /Moin Khan	77,934	51,448
Assistant/	0	0
Surveyor/Mohsin Hasan Khan	66,636	43,965
Total	375,456	190,422
Drafting Section		
Manager/Ashraf Hussain	60,372	37,044
Draftsman/Amjad Ali	0	20,744
Stationary	5,000	0
Paper	5,000	-416
Maintenance (Printing machine)	5,000	0
Computer – Digitizing of maps	150,000	15,305
Total	225,372	72,677
Demonstration		
Sanitation/Housing/other	50,000	26,822
Total	50,000	26,822

* 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, govt. departments and local municipalities. They are replicating the program in many places as described in section 1 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 Cummulative Construction: 1981 to Feb'2004

	Cumm. Nov'2003	Dec'03 to Feb'04	Cumm. Feb'2004	Percentage
OPP Area:				
- Sewer Line	3,666	-	3,666	96.88
- Length (Rft.)	879,055	-	879,055	
- Secondary Sewer	297	-	297	
- Length (Rft.)	133,998	-	133,998	
- S. Latrine	53,656	-	53,656	98.77
Non-OPP Area:*				
- Sewer Line	2,653	31	2,684	77.30
- Length (Rft.)	697,924	7,300	705,224	
- Secondary Sewer	125	2	127	
- Length (Rft.)	37,675	1300	38,975	
- S. Latrine	41,245	464	41,709	82.43
Total All Orangi:				
- Sewer Line	6,319	31	* 6,350	87.51
- Length (Rft.)	1,576,979	7,300	1,584,279	
- Secondary Sewer	422	2	+ 424	
- Length (Rft.)	171,673	1300	172,973	
- S. Latrine	94,901	464	95,365	90.89

* 5313 by people; 1037 by Govt.

+ 269 by people ; 155 by Govt.

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

	Cumulative Nov'2003	Dec'03 to Feb'04	Cumulative Feb'04	Average
OPP Area:				
- Sewer Line	12,365,367	-	12,385,367	3,378
- Secondary Sewer	1,382,510	-	1,382,510	4,655
- S. Latrine	29,453,400	-	29,453,400	549
Non-OPP Area:*				
- Sewer Line	13,797,546	345,150	14,142,696,	5,269
- Secondary Sewer	479,793	-	479,793	3,778
- S. Latrine	31,270,650	835,200	32,105,850	769
Total All Orangi:				
- Sewer Line	26,182,913	345,150	26,528,063	4,178
- Secondary Sewer	1,862,303	-	1,862,303	4,392
- S. Latrine	60,724,050	835,200	61,559,250	646
Total	88,769,266	1,180,350	89,949,616	

3.3.4 KMC/ADB Trunk Sewer: Construction and KMC Investment

Non-OPP Area:	June 1994 to Feb'2004
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 ft. is available with OPP-RTI. On request design and estimates for development are provided to City, Town and Union Council Nazims, CBOs and activists. On request from Nazim of UC 13 survey of 2 main and 5 branch *nalas* is complete, design is in progress.

Development of Haryana and Ghaziabad *nalas* into box trunks (10,400 ft), 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. Lately reconstruction of 2 of the 5 culverts along the length of Haryana drain has been processed by govt. for implementation. Work on Hanifabad *nala* (5282 ft) serving as sewage disposal for 200 lanes, costing Rs. 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 continued for the development of 4 more *nalas* in Orangi of total length 16,946 ft. and estimated at Rs. 41.6 million (Sadiqabad *nala*- thru the City Govt. annual fund, 14-E and Gulshan-e-Bihar *nalas* thru the KPP and Block L *nala* thru the MNA fund). This quarter for the Gulshan-e-Bihar *nala* development project 3071 ft. costing Rs. 5.74 million City Govt. has awarded contract, work is scheduled to begin. For 14-E, and Bukhari *nala* (new project) detail design and estimate has been processed by the Govts Works and Services deptt. Tendering of the project by KPP (now the Tameer-e-Karachi program) is awaited. For block 'L' *nala* meeting was held with P & D deptt. for approval. Meetings have been held and contacts maintained with District Officer (DO) TKP, Govt. Engineers, District Coordination Officer (DCO) and with Minister Planning and Development. CBO activists and Nazims of UC-6,7 and 12 have also held meetings with DO-TKP, EDO-W&S and City Nazim for the same.

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. Plan books of the 13 Orangi UCs were earlier completed. On request these were provided to the UC Nazims, CBO activists and continue to be provided to interest groups. 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.

Effort continues so that the City, Town and UC budgets 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. Earlier on request proposals for external development were provided to Nazims of 8 UCs. This quarter several meetings were held with City Govt. engineers as well as with DCO. Misuse/misappropriation of development funds by UCs was illustrated thru documentation, need to avoid this and direct proper use of funds was discussed. City Govts. P & D deptt. that approves UC proposals worth Rs. 6.2 million /UC annually

has agreed to review these with OPP-RTI before approval. Proposed projects for sewage disposal of UC 7 & 8 were checked. 90% is for duplication of existing works, prone to corruption. City Govt. engineers are therefore making effort to guide Nazims to undertake external development instead. Meetings have been held with Nazims of UC 7 & 8. UC 8 Nazim has responded, on request proposal for required projects were provided. Meetings have also been held with City Govt. deptt. that checks on site work, they seem to be partners in the problem, as info on the works approved by them is still awaited. Most UC's have allocated the development funds equally among the Councilors, Naib Nazim and Nazim (about Rs. 0.25 million per head). Sample documentation of UC-5 & 7 for sewerage projects tendered in budget 2002-03 was completed. Only 2-3 projects out of about 16-18 each could be identified on site, others seem to be transactions without work.

3.6 Union Council Development

3.6.1 UC-6

UC comprises of 3 settlements, 722 lanes, and 11,239 houses. In 572 lanes sewers exist, 551 lane sewers laid by people on selfhelp and 21 lane sewers laid by the govt. This quarter 8 lane sewers were laid on self help.

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 2 more secondary sewers were identified and surveyed, plan and estimates were provided to the Nazim and area activists. Work on total 20 secondary sewers 11,424 rft, rectification of three main and eight secondary sewers was completed by the UC. Work on construction of 1 and rectification of 3 secondary sewers was completed this quarter. OPP-RTI provided on site guidance. Cleaning and rectification of the KMC/ADB sewers is undertaken regularly. 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. This quarter after extensive lobbying by the Nazim and CBO activists. facilitated by OPP-RTI, City Govt. awarded contract for the development of a second nala into a box trunk i.e. the Gulshan-e-Behar nala 3,071 rft. costing Rs. 5.74 million serving as sewage disposal for 300 lane sewers. Work is scheduled to begin. Community members are being advised by the Nazim to lay lane sewers on self help. CBO Orangi Development Organisation (ODO) is mobilizing community and supporting the Nazim for the same as well as monitoring the work of the UC to avoid wasteful adhoc work. A problem has been the constant effort by the Town Municipal Administration (TMA) and the MNA 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 and two secondary sewers was undertaken earlier. Most elected members prefer to do adhoc work on lane sewers as for small works there is post audit prone to easy pilferage of resources. Last quarter most UC Councillors started pressurizing the Nazim to do likewise w.r.t the recently allocated City Govt. funds of Rs. 6.2 million. CBO, ODO as the UC advisory watch group successfully mobilized community to resist the councilors adhoc and corrupt practice. Nazim too is resisting the councillors pressure as well as the TMA and MNA's interference. Therefore this quarter the proposals for external development were finalized. OPP-RTI has strengthened ODO with technical support in identifying projects for the Councillors.

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. Remaining area is relatively new, settlement is taking place, there are many open plots which are considered convenient by residents to use as dumps. 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. Profiles of actors is being prepared for a casestudy.

Water supply: Main lines and distribution systems exist in 60% of the UC. Repair of leakages, valves and addition of main 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 leakages on one main line 6"-8" dia were repaired. In lanes repair of leakages and laying of pipes is being regularly undertaken by the people. The main problem is availability of water. The UC being at the tail end there is always effort by preceeding UC's to divert water. Thru constant vigilance by the Nazim and the CBO ODO this problem is regularly monitored and avoided. 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 incharge 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 improved, where it was for average 1-3 hours (2,50,000 gallons) every 3rd day. It became 4-6 hours (4,50,000 gal.) every 3rd or 5th day. 60% population was supplied water, which came to Rs. 800 gallons/house/month used only for drinking. For other uses people purchased tankers, costing Rs. 250/house/month. Remaining 40% population got no water relying only on commercial tanker supply costing upto Rs. 600/house/month. Nazim and CBO activists held meetings with the Chief Engineer (Water), and also with MD, KWSB. Effort was made so that in the 1st stage, supply could be 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 was supplied water once every 10-15 days, enough for drinking and cooking. The supply is prone to disruption for several days as the main supply line for Orangi often develops leakages stopping the scheduled supply. (This is the case with main lines all over Karachi, due to leakages areas do not get water for average 2 to 7 days with disruptions in certain areas continuing upto 15-20 days). Constant vigilance and pressure by Nazim and area activists on the Water Deptt. officials and valvemmen, ensures the scheduled supply which has lately been for 12-14 hours (9,00,000 gallons) every 4th day. As support 2 hours supply is also provided to UC-7. 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 planned. 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 thru councillor being non transparent, community members are now monitoring the supply. Case study of the water issue and process of solution is being compiled. Interviews and documentation on map has lately been completed.

Road and lane paving: Where people have laid lane sewers on self help UC Nazim is making efforts to undertake lane paving. Lane paving in total 15 lanes and construction of 4 main roads is complete. Work on 2 main roads is in progress thru the City Govts KPP funds, this has been possible after extensive lobbying by UC and CBO ODO.

Tree plantation: A small demonstration sewage treatment unit was earlier constructed. Eight trees along the main Ghaziabad road are being watered. Documentation shows 1020 trees exist in the

lanes planted by individual houses and by CBOs, 85 trees are along the main road planted by govt. Most popular is the neem tree. More trees are being planted all the time.

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. More street lights along the 2 main roads are planned for the new budget.

Katchi Abadis lease: Nazim is making efforts for starting the leasing process (i.e. provision of land title). He is being support by CBO 'ODO'. The settlements in the UC were earlier notified by the govt. so maps are available. Due to lack of decision by the govt. on the revised rates, complaints by community on defects in survey maps, and problems in departmental reorganization, KMC (the present City Govt.) had in June 1996 stopped providing lease to Katchi Abadis (in its jurisdiction). Nazim became a member of the City Govt. committee on lease so helped finalize a proposal addressing the above issues. Approval by the Govt. is awaited.

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 maintainance and rectification of water and sewer mains. 2) Rs. 5 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. 6.2 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 councilors 4) Unspecified amount for projects from MNA,MPA funds, mostly used for political patronage. As per rules UC Nazims 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 were later controlled. Effort is being made so that the City and Town budget is spent on external development only. Town budget for development in Orangi is Rs. 10 million per month, but account and utilization is non transparent. Latest documentation has been undertaken of development in UC-5, 6, 7 and 8 efforts are reported in section 3.5.

A crisis, non issuance of new ID cards by govt: Under pressure to identify illegal residents govt. has stopped issuing I.D. cards to migrants from former East Pakistan (now Bangladesh). Youths born in Pakistan too cannot get ID cards, those having old ID cards cannot get them renewed (renewal has been made compulsory). Orangi residents have been affected. CBO ODO, activists and Nazim are spearheading the campaign, now joined by groups from all over Orangi and Karachi, for issuance of new ID cards recognizing their citizenship. Members of National Assembly have supported peoples demands. Efforts continue.

3.6.2 UC-9

UC comprises of 11 settlements, 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.

Despite efforts by CBOs and OPP-RTI as reported last 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. Plans and designs for the same are available with OPP-RTI which were earlier provided to the Nazim, Meanwhile CBO activists and OPP-RTI, these lobbying with the City Govt. and Town Council for the development of the 2,225 rft. 14E nala into a covered drain. This quarter two meetings were held with DCO, D.O Tameer-e-Karachi Program and City Govt. engineers. DCO has approved the project, PC-I has been processed, tendering of work is awaited.

Solid waste 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 area CBOs are managing the neighbourhood system. A 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 10 settlements, 970 lanes and 14,453 houses. In 524 lanes sewers exist, 343 lane sewers laid on self help and 181 lane sewers laid by govt. UC plan book was earlier provided to the Nazim and area activists.

External sanitation: On Nazim's request plans and designs for rectification and maintainance of main sewers and for new secondary sewers were earlier provided. Work on total 7 secondary sewers have been completed. The Nazim under the pressure of his 19 councilors distributed the City Govt's. annual grant of Rs. 3.5 million equally among them. The tender that appereared in the newspaper did not identify work, only specified the name of the councillor and that the amount was for sewerage. Some adhoc work in lanes has been documented but most work remains untraced. Latest budget of Rs. 6.2 million has been distributed likewise, more substandard work is being undertaken. As explained in section 3.5 effort is being made for proper project development. Channelization of the Sadiqabad nala 7,272 rft. into a covered drain (box trunk) is being advocated. This nala serves as disposal for 700 lane sewers.

3.6.4 UC-8

UC comprises of 10 settlements, 614 lanes and 6,140 houses. In 524 lanes sewers exist, 492 lane sewers laid on selfhelp and 32 laid by govt.

Earlier on request UC plan book and plans and designs for rectification and upgradation of external sanitation were provided to the Nazim and CBO activists. Last quarter substandard work on the development of a segment of 14-E nala was stopped by commuity. Effort is being made for proper construction of this nala thru the City Govt. funds as reported in 3.4. This quarter the Nazim paid several visits to OPP-RTI. He is being guided to undertake external development. On request lately designs and estimates were provided for 1220 rft. main sewer and 1120 rft. covered drain disposal. Here too misuse/misappropriation of UC funds for development is evident. In efforts to direct proper development City Govt. P & D deptt. engineers and OPP-RTI held meetings with the Nazim. Thru photos and documentation on maps, it was explained that 90% sewers proposed by him, are duplications of existing works. An alternative proposal was provided.

3.6.5 UC-5

UC comprises of 7 settlements, 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: Earlier on request UC plan book and plan for external sanitation was provided to the Nazim and the area CBO. Later the CBO mobilized the community and stopped substandard works by the Nazim leading to further conflicts and the freezing of UC funds by City Govt.. However, effort is being made together with CBO activists for the development of 'L' block nala which is the main disposal for sewage in the UC. Lately a meeting was held with P & D deptt. for project approval.

Water Supply: Conflicts with community over water supply then the freezing of UC funds have limited the Nazim's role. Community activists are therefore facilitating the distribution of water thru

tankers. In areas where supply is thru pipelines, community is managing valve operation so as to avoid leakages.

3.6.6 UC – 12

Earlier the Nazim paid several visits to OPP-RTI. On request 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. UC plan book was also provided to the Nazim. Desilting and slab cover on two main drains was completed this quarter. Effort is jointly being made for development of the Bukhari Colony nala. This quarter meeting was held with DO TKP, PC-I for the nala was processed for tendering.

3.6.7 UC – 10

CBO Gabol Colony Welfare Committee and community initiatives continue as reported last. CBO presentation has been prepared for the planned exhibition as reported in 2.7.

3.6.8 UC-13

UC plan book was earlier provided to the Nazim. On request survey has been completed of 2 main nalas which are the main sewage disposal for the UC, design and estimates are being prepared.

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

Community initiatives are immense. Below are given some examples that are documented and guided to illustrate and facilitate the process.

As earlier reported community based organisations in 11 settlements in Orangi 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 in their UCs. This quarter CBO BWT of UC-6 have been active in developing a park, trees are being planted.

As earlier reported in 5 settlements in Orangi comprising 1,210 houses, solid waste disposal was organized by the CBOs. Later surveys of UC 5,6 and 9 showed that the pick up of garbage from the house upto the neighbourhood bin has been organized by people in 15 settlements comprising of 8,688 houses. The component sharing approach, as in sanitation is applied. Regular pick up of garbage from the main bins (govts. responsibility is a recurring problem. CBO activists are lobbying the newly elected Nazims and Councillors, for the same. **In UC-6 in 60% of the area regular pick up of garbage from the main bins has been organized by the Nazim, regularly facilitated by the CBO 'ODO'.**

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, was earlier reported. Case study is available. The CBO has organized the maintainance of the distribution network on self help, while maintainence of the mainline and transformer is coordinated with the Karachi Electric Supply Corporation (KESC). Distribution of bills and payments have been collectively organized. 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. File submitted to KESC is still 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. Later initiatives in UC-10 were also reported. Developments in UC-6 and 5 are reported in section 3.6.1. & 3.6.5 On the basis of research, guidance continues to be provided to the CBOs and Nazims on acquiring the sanctioned water quota, installing meters to measure supply to the UC's and ensuring distribution. Due to summer rains, storage of water in the Hub Dam increased, likewise supply to Orangi has increased. But there are frequent leakages in the main line disrupting supply, mismanagement among UC's i.e. diverting supplies, is also a recurring problem. 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.

Coming together of Community Based Organisations. 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 and monitoring the use of Govt. funds, establishing partnership with the Nazim. CBO members regularly guide other UC activists to work likewise. This quarter CBOs ODO and TTRC of Orangi have joined up with 4 Karachi CBOs (reference section 2.7) in efforts at cooperative action. Many Orangi CBOs have come together with groups from Karachi to lobby govt. to resolve the Identity Card crisis.

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.

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.

Presently the focus of the programme is on training of masons, community architects and developing technical support institutions within the community, so that extension of package of advise, is more effective and independent.

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, leaflets based on the study were prepared and are being extended by the support institution TTRC to CBOs and masons.

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 Feb'04 31.735 million blocks worth Rs. 152.328 million have been sold, 61% 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. Proper ventilation in houses and schools is an important focus. The training of youths has evolved into a support institution TTRC.

Progress-Supervised units:

Head	Cum- Nov'2003	Dec'03 to Feb'2004	Cum- Feb'2004
Units	252	3	255
Completed	210	3	213
Stopped	40	-	40
In progress	-	2	2

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 four more youths trained by TTRC, are the additions to the team. So far plans and estimates for total 223 units were completed. For 210 units fees was received from owners. On 7 projects preparation of plans and estimates is in progress. Supervision of total 77 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 53 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 61 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. 5,00,000 as endowment fund from Homeless International (HI) this has strengthened the institutional capacity of TTRC. Setting up of more housing support units is being focused. Lately HI has provided funds to support TTRC's replication
- b) Masons are being trained, total trained 111, of which 66 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 62 schools, construction with proper ventilation, has been completed as part of the Education Programme. For 3 more schools plans have been prepared.

5. EDUCATION PROGRAMME: SUPPORT TO SMALL SCHOOLS

5.1 Educated Youths Take the Initiative

As the Sanitation Programme spread in Orangi and among Karachi *katchi abadis*, OPP-RTI came in contact with educated youth from these settlements, most of whom were 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 Feb'2004 we have supported the setting up/upgrading of 192 small schools. Of these 176 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 176 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 18 schools, 12 schools were supported, 2 are being finalized for support. Since April'2001 Homeless International, has been providing a grant for supporting the schools.

Statistics April'95 – Feb' 2004:

Schools	Teachers			Students			Fees (Range)
	Total	Male	Female	Total	Male	Female	
176	1275	364	911	23175	12638	10537	Rs.20-200

Due to many requests received from small schools in Orangi and the logistics of supporting schools outside Orangi, we have focused on supporting, small schools in Orangi Town. However few schools in the adjoining towns of Gaddap, Site and Baldia have also been supported.

5.4 Stages in Expansion:

We have observed that there are three stages in the 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. Initially donors provided grants for few schools, later OPP-OCT (Orangi Charitable Trust) credit program arranged 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 426 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-Feb'2004 (Rs.)		Expenditure-Feb'2004 (Rs.)	
	1 st stage	2 nd stage	1 st stage	2 nd stage
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	-	1,426,788	
	2,016,790	4,05,225	1,977,063	4,05,259

5.6 Revolving fund for support for physical expansion:

Ms. Yousuf Diwan earlier provided Rs. 5,00,000/- as revolving fund, for support, for physical expansion of schools. Later OPP-OCT added its own funds. Total 57 schools have acquired loans amounting to Rs.1,054,710/- from this fund from OCT, for further improvements. 14 schools are paying back the loan regularly. 5 schools are irregular in payment, effort is being made for regular recovery. Of 2 schools, loan was written off, due to the death of the entrepreneurs. 36 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 to be included in up coming the summer courses.

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. Seven school based organizations reported last are undertaking joint activities having the potential for emerging as a teachers resource base. Activities of the groups are being observed to understand and support the process. 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" (LSG). Books have been collected. Total 43 school libraries and 1 youth library have been supported with sets of 100-250 books. Support to more libraries is planned. Facilitated by LSG this quarter 22 teachers from 21 schools completed the library management training.

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 groups of average 10 to 20 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 one lecture was organized. Total four lectures and a forum were organized, each time 75-110 teachers from more than 70 schools participated. The event besides adding to their skills has given an opportunity to schools and teachers to come together.

5.8 Documentation:

Audio visual documentation is being maintained. Interview profiles of total 84 school entrepreneurs and pictorial profiles of 60 schools were earlier prepared, of the remaining it is in progress. **A monograph on the program is being finalized.** Documentation shows that grant for the 1st stage (amounting to Rs. 12000) in cases has been used as cash payment to thallas (building component manufacturing yards), which have then provided building components and materials on credit worth double the amount. Some schools have therefore been able to manage physical developments worth Rs. 25,000/- – 30,000/ (average)

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 salinity.
- 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 2,263 forest & fruit trees of 19 species and 2,702 decoration plants of 69 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: Addition of EM technology;

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 trees, the result is good.

On request a similar plant was designed for partner Saiban for their low cost housing project KKB-I in Deh Taiser Karachi. The treatment plant (TP) is operational. Recycled water is being used for plants and trees. On request a second TP was designed for KKBII, construction work has been completed, connection remains.

Another unit was constructed in UC-6 Ghaziabad. EM recycled sewage water was used for watering the trees along the main road.

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 again been advised to use EM to increase the effectiveness of the TP in their housing project.

7. FINANCIAL DATA IN PAK RUPEES
(Rs 57.69 is equal to US\$ 1)

7.1 Receipts, Expenditure and Assets: Audited Figures in Rupees 1989-2003

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
2002-2003	9,694,091	7,640,952	21,710,796

7.2 Budget 2003-2004 and Actual July – Feb'04

Receipts			Expenditure		
Heads	Budget 2003 – 2004	Actual Jul – Feb'04	Heads	Budget 2003 – 2004	Actual Jul – Feb'04
Grant			RTI Sections		
Orangi Pilot Project Society	750,000	750,000	Research & Training		
CORD Aid	1,404,000	1,689,866	Central Office	536,786	389,882
CORDAID (NGO'S&CBO'S)	850,000	850,188	Support Team	264,713	167,646
Misereror	836,000	0	Publication	164,273	168,613
WaterAid	*1,619,000	816,374	Audio-Visual	20,000	5,002
WaterAid (Video)	231,000	0	Sanitation & Housing		
WaterAid (Partners Core Funding)	395,250	592,455	Field Staff	375,456	190,422
WaterAid (CDN)	0	205,260	Drafting Section	225,372	72,677
Homeless International)	*800,000	0	Demonstration	50,000	26,822
Selavip (NGO/CBO)	450,000	0	Replication in Karachi	605,841	399,180
Selavip (Promotion)	0	0	Replication outside Karachi	1,375,677	511,061
Profit on FDTR	351,000	102,500	CDN	200,000	131,351
Training Fee	100,000	8,500	Core Fund Support to Partner (Sani)	790,500	410,000

Publication	50,000	13,821	Core Fund Support to Partner (Other)	850,000	353,548
Nursery	7,000	455	Education Program	716,295	441,555
Membership Fee	2,000	0	Accounts Section	408,602	262,427
Other income	15,000	4,697	Administration	705,220	454,049
			Documentary Video	231,000	0
			NGOs/CBOs Contact/Forum	391,083	164,123
			Selavip-Promotion	528,279	99,789
			Technical Backup Support	180,000	180,000
			EOBI	56,000	35,090
			SESSI	20,000	15,097
			Dependent's Fund	54,000	36,000
			Motor cycle Repairing	24,000	12,000
			Ramzan Allowance	0	87,750
			Capital Expenditure	100,000	42,700
			RTI-Dep. Certificate	80,000	825,000
			Loan and Advance	10,000	-27,546
Grand Total	7,860,250	5,034,116	Grand Total	8,963,097	5,454,238

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

V. OPP- KHASDA - Health and Family Planning Programme

Content

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2. Lessons learnt
3. Revised Approach and Goals
 - 3.1) KHASDA Model Clinic
 - 3.2) Health Education through TBA's.
4. Technical Training
5. Supply and Services
6. Clinic Visits for Extension
7. Benefisharies
8. Reproductive Health Education program in Adolescence girls (schools) & women target Groups, TBAs & School Female Teachers
9. Loan given to the Orangi Clinics, Doctors, LHVs and TBAs
10. Comparative survey of Family Planning Program in Project & non project area result & impact
11. Replication Outside Orangi
12. Financial Grant and constraint
13. Seminars and Work shops.
14. Visitors
15. (15.1) Budget and Expenditure
(15.2) 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. Model evolved is community participatory.

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) LESSONS LEARNT

- Low income groups of people of Orangi are conscious of health hazards, do have initiatives. They are in need of moral, social, technical and advisory support.
- They are aware of family planning importance for their family welfare and needs accesable supplies and services at their nearest health outlet on reasonable charges.
- They are now very keen about their children vaccination and need is as above.

- Women of Orangi are keen to have primary healthcare, day to day health education advisor in KHASDA Model Clinic.
- Breast feeding mother and child health care messages are well received.
- Extension of program in other Katchi Abadis can be replicated if sufficient funding is available.

3) 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, one Suzuki High Roof van and driver. KHASDA has to run its Health and F.P programme in the largest urban slum of Asia, Orangi with a population of 1200,000 (approx.)

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

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

- Technical Training
- Supplies of vaccines supplies & services of family planning
- 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 to make its more community integrated.

3.1) 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.	
Dec'03 to Feb'04	300	59	30 -	33	198	8	3	300

CUMMULATIVE JULY 2000 TO FEB'04

Date	No. of Womens	Motivation		Adoption		Training		Health Education
		F.Planning – Vacc.		F.P – Vacc.		Dai	Vacc.	
July'00 to Feb'04	5433	743	- 80	562	3652	150	67	5433

3.2) 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
Dec'03 to Feb'04								
Dec'03	10	35	"	"	"	"	"	"
Jan'04	8	20	"	"	"	"	"	"
Feb'04	9	32	"	"	"	"	"	"
			"	"	"	"	"	"
Total	27	87	"	"	"	"	"	"

4) TECHNICAL TRAINING:

A) TBA Training:

TYPE OF TRAINING	AREA	PREV. CUM NUMBER JUN'1984- NOV'03	DEC'03 TO FEB'04	TOTAL CUM TRAINED JUN'84 - FEB'04
TBA'S	ORANGI	311	-	320
TBA'S	OUTSIDE ORANGI	184	-	184
SUB TOTAL TBA'S		495	-	Total= 504

Trained TBAs have persuaded women for IUCD, tubeligation and injection and referred them to KHASDA Model Clinic. In last quarter 31 Dais F.P supplies 2 batches of 21 dais attended the follow up meetings. In this quarter 33rd Batch of 9 TBAs completed their trainin gon KHASDA Model Clinic. 30 dais has taken F.P supplies. One batch of 20 dais attended followup meeting.

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	lucd	Inj.	TL	RS
8-12-03	1	8	-	4	-	5	-	-	-	4	-	100
9-1-04	1	10	-	2	-	-	-	-	-	-	-	90
9-2-04	-	10	-	-	-	-	-	-	-	8	-	-
Total	3	28	-	7	-	5	-	5	-	12	-	74

Commulative 3rd Oct' 2000 to Feb'2004.

No of Meet.	No. of Women	BCG	DPT	Mes	TT	Fi Unit	OP	lucd	Inj.	TL	RS
42	443	-	81	8	37	-	28	-	21	-	439

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

KHASDA is only NGO who is conducting Family Planning program in monthly mother health and F.P. meeting by KHASDA visting health team in Khuda Ki Basti No. 3.

B) Vaccinator Training:

AREA	NUMBER		TRAINED	
	PREV.CUM		TOTAL CUM	
	MAY'93 TO	DEC'03, TO	MAY'04 TO	
	NOV. 2003	FEB'04	FEB'2004	
ORANGI	124	4	-	130
OUTSIDE ORANGI	74	-	-	74
TOTAL	198	4	-	204

Total 204 vaccinator has been trained so far. 130 vaccinator are very active.

5) SUPPLY & SERVICES

Vaccines:

Vaccines are being supplied to total 112 clinics from KHASDA Model Clinic. In last quarter 58 clinics has taken vaccines supplies. In this quarter 53 clinics has taken vaccines supplies.

Children Immunized through OPP-KHASDA Model and other Clinics to Dec'03 – Feb'04

Month	No. of Clinics	BCG	DPT I	DPT II	DPT III	Measl.	Bcomp	Full Imm.	TT I	TT II	TT Bos	HAB	Tot. Rs.
Dec'03	20	270	95	90	80	100	5	3	115	100	70	22	280
Jan'04	18	280	85	80	85	90	5	3	110	100	60	14	270
Feb'04	15	260	106	96	86	98	5	2	115	90	50	12	271
Total	53	810	286	266	251	288	15	8	340	290	180	48	821

Cumulative Jan 1984 – Feb'04

No. of Clinics	BCG	DPT I	DPT II	DPT III	Measl	Bcomp	Full Imm.	TT I	TT II	TT Bos	H.B	Total Rs.
7010	43480	42684	5213	21404	20517	17918	15898	31350	30178	14270	162	92826

We are providing the information of vaccination program since the starting of vaccination Programme in Orangi from month January years 1984 to Nov'2003. The cumulative 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 contineously uptill now.

Family Planning Contraceptives:

Family Planning Contraceptives supplied to Orangi clinics: Dec'03 to Feb'04

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 50 clinics has taken F.P. supplies and 28 clinics has taken both vaccines. In this quarter 57 clinics has taken F.P. supplies, 20 clinics has taken both vaccines & F.P. supplies.

F.P. supply through clinic Dec'03 to Feb'04

Month	No. of Clinics	Condom Unit	O.plus Cycle	IUCD C.T/ML	Inj. NOR	Inj. DEPO	TUB	NORP	Total Rs.
Dec'03	14	222	42	1	30	150	-	-	3800
Jan'04	15	184	112	5	20	101	-	-	3000
Feb'04	28	24	30	5	27	170	-	-	416
Total	57	430	184	31	47	421	-	-	10961

F.P. supply through TBAs Dec'03 – Feb'04

Month	No. of TBAs	Condom Unit	O.plus Cycle	IUCD C.T/ML	Inj. NOR	Inj. DEPO	TUB	NORP	Total Rs.
Dec'03	11	30	16	-	-	-	-	-	600
Jan'04	10	50	-	-	-	5	1	-	700
Feb'04	9	36	80	-	-	10	-	-	950
Total	30	360	96	-	-	25	1	-	2250

We are providing the information of Family Planning Supplies since the starting of Family Planning program in Orangi from June 1985 to Feb'04. The cumulative figures of supplies to meet the target of Birth Control.

The approx. population of Orangi is about 1200,000

MWRA = (Married Women of reproductive age)

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

Total MWRA in Orangi uptill Feb'04. = 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.
7294	1138	46034	35039	5498	16398	6220	343	10	138371

Rs. 125160 has been received by OPP-KHASDA Model clinic by the sale of contraceptive to clinics & Dais. This quarter Rs. 5413/- have been received from contraceptive supplies & services.

Since Sept'2003 Inj. Depoprovera supplies are in full quantity and correct doze.

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

6) CLINIC VISITS FOR EXTENSION:

Now total health outlets in Orangi are 868. In this quarter 179 clinics has been visited.

SUPPLY TO CLINICS Dec'03 – Feb'04

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	4	1	3
Gulshan-e-Ghazi	4	4	-	-	-	-	-
Gulshan-e-Behar	3	3	-	3	3	-	-
Gulshan-e-Zia	2	2	-	-	-	-	-
Mominabad	12	12	-	4	1	-	3
Qasba	16	16	-	4	11	-	-
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	-	2	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	179	179	2	53	57	4	8

Field assistance on part time daily wadges Mr. Sheeraz Khan has been appointed in Nov'2003 for clinics visits & suppolies Rs. 50/day for evening visits and Rs. 40/- day for morning visits with health teams. He is condituning his part time job in KHASDA.

OLD CLINICS OF LAST QUARTER SEPT' 2000 TO NOV'2003
TOTAL 291 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) 291 Clinics has taken supplies from KHASDA-OPP and from other agencies also.
- 3) Out of these 291 Clinics 43 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 Dec'03 – Feb'04

NOTE:

In last quarter 13 clinics were contacted for the progress. In this quarter 10 clinics were contacted for the progress.

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	-	-

7) BENEFISHARIES THROUGH/ TOTAL SUPPLIES FIGURES APPROX.
From Jan'1995 to Feb'04

Family Planning through/supplies & services total figures approx.71563. Total vaccines supplies total figures approx full immunized children 25948 children and women.

TRAINEESE:

TBAs = 504 TBA's trained.

Vaccinator= 204 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 Dec'03 to Feb'04 F.P VACCINES TRAINING.

FP	VACCINES	TRAINING	HEALTH EDUCATION
1083	1804	6	300

8) 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 Rafeeque 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.

RHE meeting was held at the residence of Afsari Khatoon Qasba Colony since 14th Nov'2003 16 adult target women are participating in meeting.

RHE meeting is ongoing at the residence of Guja Khatoon Baloch 17 women are getting training

RHE meeting in Pathan Colony at the residence of KHASDA trained TBA. Ms. Taj Mala 12 women are getting 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. 33rd new batch of 9 TBAs completed their RHE training with their TBA's training at KHASDA model clinic.

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. Now second training start in Urashia Public School in the month of Oct'03 is completed. 12 teachers completed their RHE training.

REPRODUCTIVE HEALTH EDUCATION IN UC-9

Mrs. Schahzad Aftab Nazim of UC-9 office Islam Chowk Orangi was contacted by KHASDA Health team for RHE adolescent girls and adult women in their area Baloch Goth sector 11 Orangi. She organized an adult Baloch women group for RHE training.

- a) First meeting was started on 14th Nov'2003 at the residence of Mrs. Perveen Mustafa at Baloch Goth. 20 women participated in the meeting. Meeting is continued.

b) 2nd RHE meeting by the help of Schahzad Aftab was held at the residence of Mrs. Sayeeda Aziz H.No. 1102 Aziz Nagar sector 11 ½ Orangi.
10 women are participating. Meeting is continued.

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. Aiasha of "Aiasha Clinics" in sector 12 Orangi got loan of Rs. 10,000 from OCT through KHASDA-OPP. Aishah's loan is 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 is very 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: DEC'03 TO FEB'04

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

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

In last quarter 30 clinics were visited. 8 clinics has taken F.P. supplies, 5 clinics has taken vaccines supplies, 3 Dais has taken F.P. supplies.

12) FINANCIAL GRANT & CONSTRAINT

- a) This year KHASDA has got only 7 ½ Lac yearly grant from Infaq Foundation for the year 2003 to 2004. Budget of KHASDA-OPP is about 12 lac and replacement of old rotten 22 years used Director's jeep, new jeep is badly ruined.
- b) The programme has got enormous demand in other Katchi Abadis of Karachi especially F.P. and reproductive health education bu the main constraint is lack of funds and shortage of staff especially for evaluation and documentation of the said program.
- c) KHASDA is very much thankful to Mr. Humayune Murad Chief Executive of ORIX LEASING PAK LTD for his kind and immediate donation of Rs.100,000/- for the year 2003 to 2004 budget.

KHASDA-OPP executive board meeting was held on Friday 12th Dec'03. Board members discussed the progress report and approve the audit report for July 2002 to Jun'2003. Financial grant from Infaq Foundation was also discussed.

13) SEMINARS AND WORKSHOPS:

Director KHASDA-OPP has attended the following:

- 1) One day Seminar on Nutrition from "Womb to Tomb" by Baqai Medical University, British Council of Pakistan on 8th Jan'04 at Sheraton Hotel Karachi.
- 2) Workshop at URC for various NGO's program coordination on 10th Jan'2004 Aisha, Anjum, Shagufta participated in this Seminar.
- 3) Aisha and Shagufta attended the meeting at Avari Hotel on 17th 2004 of Population Welfare Department Govt. of Sindh with Sindh NGOs.
- 4) National Association of Business Professional and Agriculteral organized "A symposium on violence against women" and poverty among agriculture women on 16th Feb'04 at Beach Luxury Hotel. Dr. Shamim Z. Khan and health teams attended the symposium.
- 5) Seminar on " A right based approach to HIV care and support A dialogue" was held at PC hotel on 25th Feb by Aahug in collaboration with Marie Slopes Society, Green star, AKU, CHS Sindh Aid is controle program.
- 6) KHASDA participated in last Dr. Akhtar Hameed Khan Forum held on 10th Oct'2003 in NIPA Auditorium.

14) VISITORS:

- 1) Mr. Oman Rehman S/o. Mrs. Nargis Rehman (the renowned social worker) visited OPP-KHASDA and OCT-OPP. Dr. Shamim Z. Khan and Mr. Anwar Rashid held the detail meeting with him.
- 2) Visual studies department of Karachi university 2 girl students of BA Hons. (Archi) Miss. Mehwish Zehra visited KHASDA-OPP Dr. Shamim Z. Khan briefed the program and Shagoofa Ayube assisted in briefing.

- 3) 16 graduate III Nursing students from Ziauddin Medical University visited KHASDA-OPP with their instructors Miss. Nasreen Taj and Miss. Rukhsana Yasmeen. Dr. Shamim Zainuddin Khan briefed the session and Mrs. Shagufa assisted her.
- 4) Friends of Anti Narcotics of Sindh Mr. Rafi Ahamed and Mr. Mukhtar visited KHASDA-OPP Dr. Shamim Z. Khan briefed the program and Shagufa Ayub assisted her.
- 5) Mohd. Javaid Iqbal area sales manager "Key Social Marketing visited KHASDA-OPP". Dr. Shamim Z. Khan held a meeting with him. She mentioned that their products are very costly. Dr. Aftab from WHO Karachi (DST) EPI headquarter Ojha Institute visited on 30th Sep'2003.
- 6) Mr. Tajumal Hussain from Indus Welfare Association P.O. Kurkli – Dish Sanghar visited KHASDA-OPP.

14.1) Budget and Expenditure

RECEIPTS	BUDGET 2003-2004	ACTUALS Jun-Feb'04
ORANGI PILOT PROJECT	1,000,000	750,000
ORIX LEASING		100,000
MEMBERSHIP FEE	1000	0
TRANSPORT	500	0
MEDICAL FEE	19500	23,385
TRAINING FEE	0	0
PROFIT ON INVEST.	16000	72,132
TOTAL	1,037,000	945,517

EXPENDITURE	2003-2004	Jul-Feb'04
DIRECTOR/DR SZK	171,643	127,715
MANAGER /AYESHA	76,877	50,897
LHVS- SHAGUFTA	69,514	46,030
LHVS-SHAGUFA	69,514	46,030
SO/ANJUMAN	75,311	49,867
DRIVERS-2	109,837	72,805
SUBSTITUTE	24,000	8,000
DEARNESS ALLOWANCE	18,000	12,450
EDUCATION ALLOWANCE	9,600	6,400
EOBI	9,000	5,892
POL JEEP/VAN	81,000	39,350
S&R-JEEP/VAN	50,000	22,598
INSURANCE/VAN		22,941
CENTRAL OFFICE SALARIES	51,520	42,288
SATIONERY/POST/P.COPIES	20,000	3,798
ELECTRICITY AND GAS	18,480	9,847
WATER BILL	10,450	10,354
TELEPHONE/FAX	10,000	3,480
AUDIO VISUAL	10,000	985
MAINTENANCE	28,000	19,707
AUDIT FEES	7,000	7,000
MISC	4,254	0
MEDICAL ITEMS	5,000	2,057
CONTRACEPTIVES	10,000	-10,390
TRAINING/WORKSHOP	37,000	7,610
FORUM	5,000	0
MEETING	6,000	4,823
PUBLICATION	50,000	39,192
INVESTMENT	0	100,000
CAPITAL EXPENDITURE	0	79,070
RAMZAN ALLOWANCE	0	21,000
TOTAL	1,037,000	851,796

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)

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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 enterprises is the creation of employment everywhere in the lanes; inside the homes there are around twenty thousand family units, shops workshops, peddlers and vendors. In response to the dual challenge of inflation and recession, the residents have invented working family, modifying homes into workshops, promoting the women from more dependents to economic partners and wage earners, abandoning the dominant 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 were completely integrated with the main Karachi markets. In fact many units are supplying goods to famous firms, who just put their labels and make big profits. What is required is to support their initiatives.

Research further revealed that the production and employment in 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. 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 and 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 – Feb.2004 is Rs. 210,753,360 to 12,008 units in trading, manufacturing and services. Total 9,243 units are closed and 2,765 units are open. Total recovery is Rs. 213,665,222. Recoveries as principal are Rs.179,900,056 and recoveries as service charges are Rs.33,765,166.

3.2 Outside Orangi

OPP-OCT is replicating its Micro Credit Program by supporting NGOs/CBOs to undertake Micro Credit. The main concept in 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 Feb.2004 is Rs.101,028,476 to 5,814 units. Total 3,764 units were closed and 2,050 units are open in 423 areas/villages. Total recovery is Rs. 91,670,363. Recoveries as principal are 77,972,128 and service charges Rs.13,698,235.

4. Lessons Learnt

4.1 Lessons Learnt from Orangi

- Low-income people 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 up 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.
- 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 is difficult.
- On time recovery should be the priority item.
- 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 sociology and economics of low income community.
- Low cost overheads are pre-requisite to develop 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 development approach. Welfare oriented organization take long time to change 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 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 approach creates conflicts within organisation.
- Clearly defined policy avoids confusion.
- Multiple programs with out developing teams/ institutions management problem.
- Large scale funding and ambitious projects, which are beyond the capacity and capability of NGOs, weaker the NGOs and further reduce the capacity and capabilities.
- OPP model needs to be adjusted to local conditions rather than adopted 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 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 help 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 to 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 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/sale 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 formed 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 it.

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 solely approved on supervisors' report without any scrutiny or check. Manual accounting system was in practice.

Weaknesses identified

- There was no loan appraisal system and distribution of responsibilities among workers was missing.
- Program started for whole of Orangi having one million populations. It was beyond the capacity of supervisors resulting 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 and quick 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 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 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 in 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 and improved the selection of potential borrowers with 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 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 their time constraint as they had to look after their own business.
- Interaction of borrower with organization was not much strong.
- The payment in 20 installments was not suitable to OPP-OCT as well the borrowers 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 expended without any additional cost.
- Monthly meetings with clients and local entrepreneurs developed confidence between themselves and with 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 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.

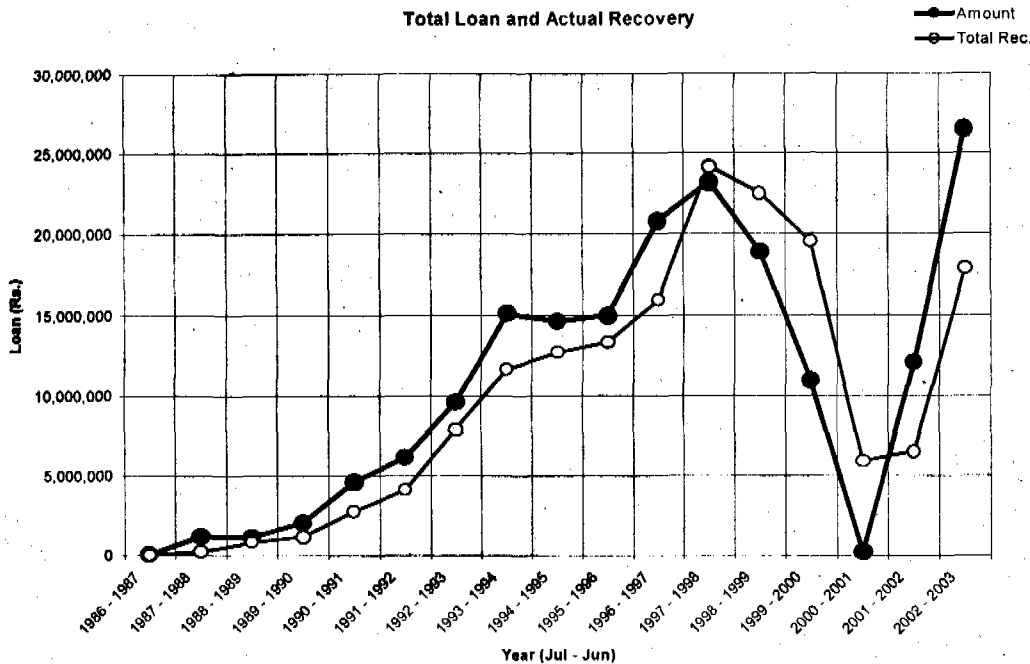
Impacts

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 Feb. 2004 is Rs. 311.78 million was loaned to 17,822 units. Total 13,007 units are closed. Open units are 4,815. Total recovery of principal is Rs. 257.87 million and recoverable balance is Rs. 30.84 million. Total Mark up received Rs. 47.46 million.

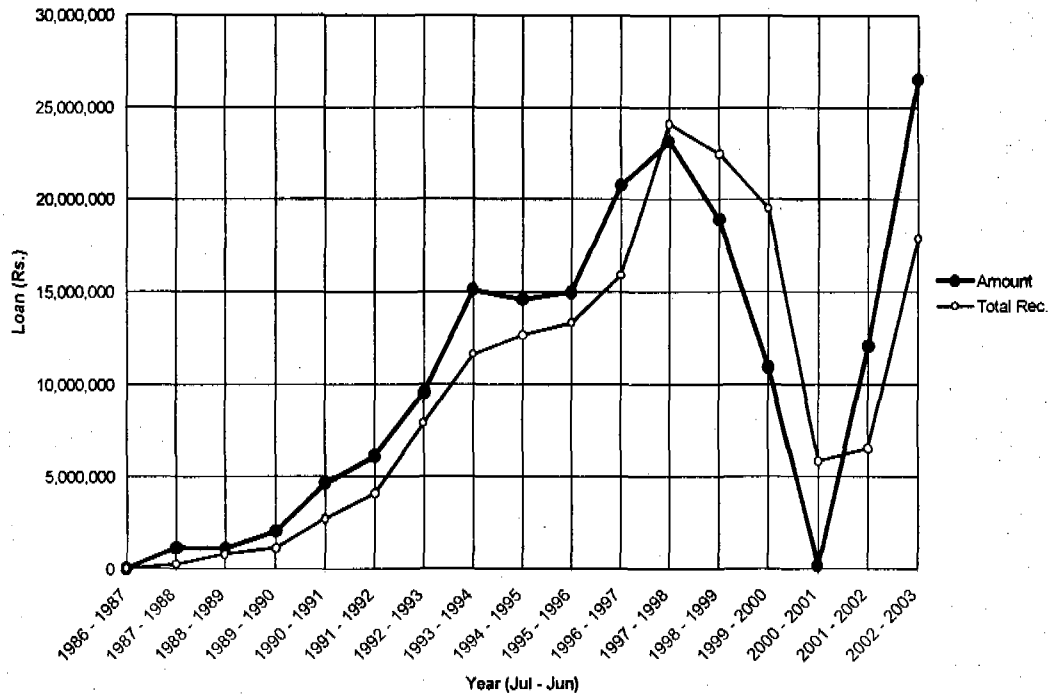
OCT's Annual Analysis Feb 2004

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	20,543,000	202,492,410
Total Units	7,216	11	638	1,874	1,418	11,157
Actual Recovery	113,166,008	5,097,699	5,648,345	13,671,405	17,282,353	154,865,810
Balance	19,755,904	14,071,233	18,167,760	29,190,762	32,451,409	32,451,409
Actual S. Charge	23,468,096	786,972	884,694	1,828,093	2,640,296	29,608,151
Baddebt (Prin.)	10,221,498	541,452	2,338,628	732,081	421,108	14,254,767
Baddebt (S. Charge)	2,263,797	64,976	77,205	22,824	224,261	2,653,063
Baddebt Units	1,342	80	273	45	21	1,761

MCT's Annual Analysis Feb 2004

Heads	00-01	01-02	02-03	03-04	Total
Total Loan (Rs.)	2,194,950	2,822,000	2,834,000	410,000	8,260,950
Total Units	230	300	276	45	851
Actual Recovery	907,867	2,218,052	3,077,969	1,272,599	7,476,487
Balance	1,287,083	1,886,409	1,630,942	768,343	768,343
Actual S. Charge	150,234	320,948	513,716	187,216	1,172,114
Baddebt (Prin.)	0	4,622	11,498	42,191	58,311
Baddebt (S. Charge)	0	62	212	2,443	2,717
Baddebt Units	0	2	7	16	25

Total Loan and Actual Recovery



Total Annual Analysis (OCT + MCT) Feb 2004

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	20,953,000	210,753,360
Total Units	7,216	241	938	2,150	1,463	12,008
Actual Recovery	113,166,008	6,005,566	7,866,397	16,749,374	18,554,952	162,342,297
Balance	19,755,904	15,358,316	20,054,169	30,821,704	33,219,752	33,219,752
Actual S. Charge	23,468,096	937,206	1,205,642	2,341,809	2,827,512	30,780,265
Baddebt (Prin.)	10,221,498	541,452	2,343,250	743,579	463,299	14,313,078
Baddebt (S. Charge)	2,263,797	64,976	77,267	23,036	226,704	2,655,780
Baddebt Units	1,342	80	275	52	37	1,786

8. Types of Loan

**Table 1
Types of loan/ Amount 1987 - Feb 2004**

Profession	Total Units	Total Amount(Rs.)
Manufacturing	2,712	41,676,872
Trading	5,128	71,950,705
Services	1,282	21,686,727
Clinic	120	2,789,400
School	521	15,723,981
Thalla	71	1,542,600
Framer/Fisher folk	2,147	55,556,575
Live Stock	394	3,455,500
Total	12,375	214,382,360

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 less than 200 students and are 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 521 schools provided loan amounting to Rs.15,723,981.

Loan without service charges to small schools provided to 49 schools amounting to Rs.929,710 for physical up-gradation. 34 units are open. Recovered amount is Rs. 505,903.

8.2 Loan to manufacturers

OPP – OCT provided loan to 188 Banarsi Weavers, 12 Carpet Weavers, 31 Die Makers, 144 Embroidery workshops, 32 Flower Makers, 36 Furniture Makers, 294 Garment Factories, 20 Kite Makers, 70 Leather works, 128 Molding, 23 Paint-Brush Makers, 54 printing presses, 47 Repair Shops, 260 Shoe Makers, 44 Steel Fabricators, 562Stitching Center, 59 Women Work Centers, 33 Wood workers, 261 workshops(automobile spare parts).

8.3 Loan to traders

OPP-OCT provided loan to 122 Bakery shops, 72 butchers, 253 cloth shops, 54 cold drink shops, 1,606 consumer stores, 66 cosmetic shops, 46 crockery shops, 297 electrical shops, 50 Hardware Shops, 28 Jewelers, 39 Junk Dealers, 141 medical stores, 179 pan shops, 700 small businesses, 137 stationary shops, 72 Spare parts shops, 384 Thailas and 19 Vegetable Shops.

8.4 Loan to Service Providers

OPP – OCT loan provided loan to 75 Decoration, 49 Hair Dressers, 123 Hotels, 65 In House Staff, 71 Packing Shops, 198 Suppliers, 182 Taxi/Motorcycle, 35 Transporters, 25 Typing Institute, and 133 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 exists in all neighborhoods and are known as *thallas*, their owners' takes on house-building contracts or supplies 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 advice 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 their upgraded *thallas* now exporting 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 cent.

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 2,147 loans amounting to Rs. 55,556,575 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 amounts are based on how many rupees per acre per seasons required for faring 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 106 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 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

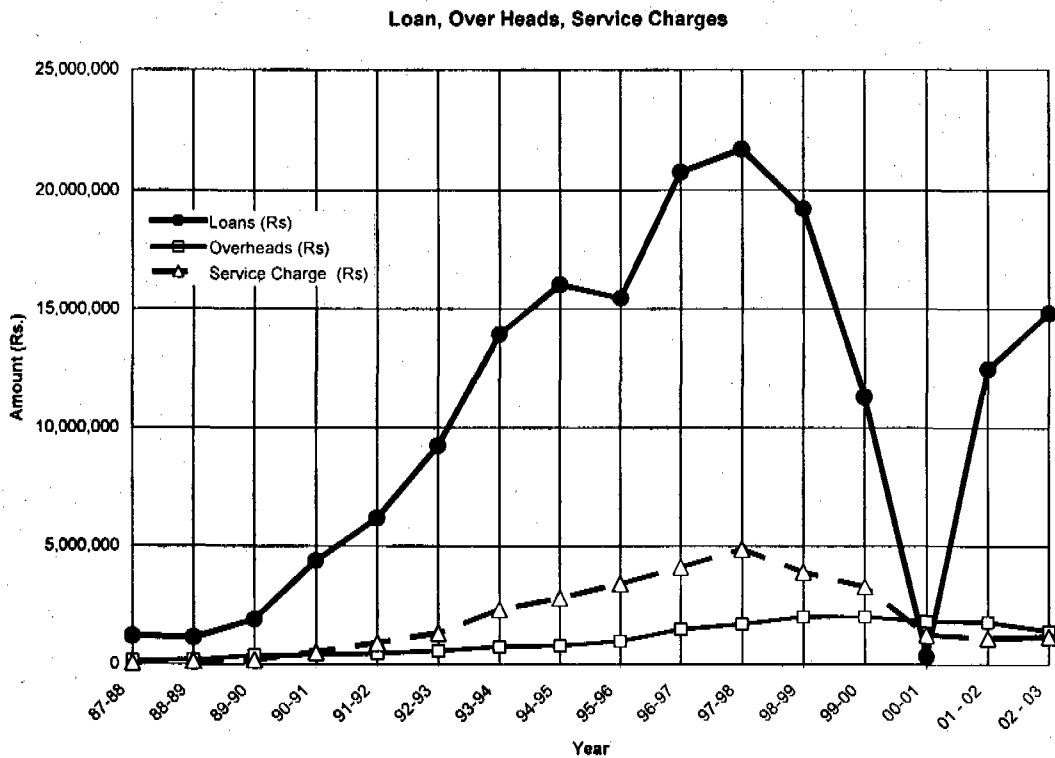
10. Self Sufficient

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. Sooner or later it wanted to be self-sufficient.

In 3rd year after its inception (i.e. 1990-91) OPP-OCT reached at 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 FEB 2004

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	26,522,500	2,281,527	8.60	2,194,423	96.18
03-04	23,856,000	2,178,819	9.13	2,956,246	135.68
TOTAL	206,825,210	19,754,100	9.55	35,148,034	177.92



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 there are 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 are 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	17	45
TOTAL	338	2294

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 Feb.2004

Details	Orangi	Outside Orangi	Total
Loan (Rs)	101,463,934	101,028,476	202,492,410
Total Units	5,343	5,814	11,157
Closed Units	4,786	3,764	8,550
Open Units	557	2,050	2,607
Repaid Principal (Rs)	94,393,130	77,972,128	172,365,258
Balance (Rs)	7,070,804	23,056,348	30,127,152
Service Charges Paid (Rs)	18,894,906	13,698,235	32,593,141

11.2 Replication issues

- Organisations were identified which were competent, honest and replicated 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 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, 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 canalized 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 also supported by TVO and PPAF.

So far credit has been given to 762 borrowers amounting to Rs.14.70 million in live stock 100 units, micro enterprises 290 units, agro input 313 units and land development 17 units.

SRSP started with individual loan in villages. In 2002, SRSP introduced group lending and saving credit in villages. The programme 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 500acres agriculture land with a population of 250. Vegetable, wheat, rice, sugar cane and fodder are the crops here. Group leader Raees This group is facilitating loan in 3 areas i.e. Gijju, Goth Sattar Dinu and Goth Kabal Bathero.

Ghulam Qadir is a farmer of Pir Putho near Thatha with 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.

Table 16: Summary of Loan, Recovery and Write Off

Starting Year	Total Units	Total Loan	Open Units	Recovery (Rs.)			Balance	Write Off	
				Principal	Service Charges	Total		Units	Amount
1993	63	2,900,000	0	2,900,000	510,318	3,410,318	0	-	-

Note: Loan continued throught RDT (Refer RDT reprot)

3) Pak Social Welfare Society (PSWS), Hyderabad, Sindh

PSWS established in 1977 and was registered with social welfare Department, Government of Sindh in Dec.78. Basic aim of organistaion is to make efforts for providing basic facilities to the residents of Sardar Colony and AI – Waheed Colony. The activities are related to health, family planning, technical training to women for income generation, sold 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.845,000. Loans recovered with principal is Rs.440,423 and mark up is Rs.63,307.

4) Pakistan Fisher Folk Forum (PFFF), Khudda, Karach, Sindh.

PFFF is organising fishermen in all over Pakistan to get their rights. The major issues are arrest of fishermen in neighbor 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 some area youth joined the organisation and activate it again in 1998 specially working in education, health and welfare activities.

Micro Credit

OPP – OCT supported line of credit in Jun,2002 through PFFF. The operational area for micro credit is Khadda, Lyari.

Table19 : Summary of Loan, Recovery and Write Off

Starting Year	Total Units	Total Loan	Open Units	Recovery (Rs.)			Balance	Write Off	
				Principal	Service Charges	Total		Units	Amount
2002	55	439,000	37	300,801	66,258	367,059	138,199	-	-

5) Local Development Committee (LDC) Essa Nagri, Karachi, Sindh

Micro credit program initiated with support from OPP - OCT in 2002. The operationla area for micro credit is Essa Nagri.

Table 20: Summary of Loan, Recovery and Write Off

Starting Year	Total Units	Total Loan	Open Units	Recovery (Rs.)			Balance	Write Off	
				Principal	Service Charges	Total		Units	Amount
2002	38	376,000	30	161,602	38,536	200,138	214,398	-	-

6) Sindh Rural Partners Organisation (SRPO), Mirpurkha, Sindh

SRPO was established in 2002 in Mirpurkhas by a group of social activist. OPP-OCT provided training, on site guidance and line of credit to SRPO. It started with savings programme in the villages in the periphery of Mirpurkhas. 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, 50 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/member/month is collected by a 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/VO select the borrowers and 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 to 14 VOs for goat trading as Eid Package for 3 months. Selection is made first by the VOs groups and approved by SRPO. VOs/group is responsible for recovery.

From Dec. 2000 – Feb. 2004, Rs. 6,333,500 has been given as loan to 754 members on live stock, agro input and small shops.

7) *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 275 loans amounted Rs. 4,316,300. Loans recovered with principal Rs. 1,335,698 and mark up Rs. 226,136.

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

Table 29: Summary of Loan, Recovery and Write Off

Starting Year	Total Units	Total Loan	Open Units	Recovery (Rs.)			Balance	Write Off	
				Principal	Service Charges	Total		Units	Amount
2002	275	4,316,300	188	1,335,698	226,136	1,561,834	2,980,602	-	-

8) *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 effort to initiate income generation activities. They organised workshops to motivate villagers for live stock farming. In Nov.2000 Two groups consisted of 5 members formed for live stock farming as pilot basis. First group initiated with 3 buffalows 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.202, 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 line of credit. They requested loan for feed, shed and store room for cattle farming as with increasing number of cattle.

Micro Credit program was initiated in Sep2002.(Refer RDT report).

9) Soan Valley Development Program (SVDP), Khoshab, Punjab

SVDP was established by Mr. Gulbaz Afaqi, a journalist from this area in 1987. He was inspire 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 10acres.

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 659 units amounting Rs.11,988,250. Total 398 unit closed. 261 units are open. Recovery of loan with principal Rs.9,311,486 and mark up Rs. 1,111,293. Total 9 unit were written off. Outstanding balance is Rs. 2,676,764.

Table32: Summary of Loan, Recovery and Write Off.

Starting Year	Total Units	Total Loan	Open Units	Recovery (Rs.)			Balance	Write Off	
				Principal	Service Charges	Total		Units	Amount
1997	659	11,988,250	261	9,311,486	1,111,293	10,422,779	2,676,764	9	1,87,595

10) 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 386 units supported with Rs. 5,913,000. 186 units are closed. 200 open units. Recovered loan with principal Rs. 4,037,206 and service charges Rs. 490,345. Out standing balance is Rs. 1,875,794.

Table34: Summary of Loan, Recovery and Write Off

Starting Year	Total Units	Total Loan	Open Units	Recovery (Rs.)			Balance	Write Off	
				Principal	Service Charges	Total		Units	Amount
2002	386	5,913,000	200	4,037,206	490,345	4,527,551	1,875,794	2	27,121

11) Development Vision, Haripur, NWFP

DV established in 2000 and 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.

Table36: Summary of Loan, Recovery and Write Off

Starting Year	Total Units	Total Loan	Open Units	Recovery (Rs.)			Balance	Write Off	
				Principal	Service Charges	Total		Units	Amount
2002	44	540,000	35	166,032	55,368	221,400	373,968	-	-

b) **Organisations became independent from OPP-OCT**1) Organisation 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. All loans recovered with 100% principal Rs. 34,35,500 and mark up Rs. 6,86,389. OPD micro credit program covered both urban and rural area. Rural credit was given to the farmers to purchase seed, fertilizer and pesticides. Than OPD accumulated its own revolving fund and now they are continuing their micro credit program.

Table38 : Summary of Loan, Recovery and Write Off

Starting Year	Total Units	Total Loan	Open Units	Recovery (Rs.)			Balance	Write Off	
				Principal	Service Charges	Total		Units	Amount
1993	228	3,435,500	0	3,435,500	686,389	4,121,889	0	26	129,015

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.

Table40: Summary of Loan, Recovery and Write Off

Starting Year	Total Units	Total Loan	Open Units	Recovery (Rs.)			Balance	Write Off	
				Principal	Service Charges	Total		Units	Amount
1994	106	1,397,000	0	1,397,000	306,254	1,703,254	0	17	82,068

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

YCHR 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 write off with principal Rs. 1,32,000 and mark up 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.

Table42 : Summary of Loan, Recovery and Write Off

Starting Year	Total Units	Total Loan	Open Units	Recovery (Rs.)			Balance	Write Off	
				Principal	Service Charges	Total		Units	Amount
1993	252	3,218,980	0	3,218,980	773,196	3,992,176	0	86	313,917

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 directly or indirectly related with agriculture. Women work in farms. Also they are making 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 than 3 phases was 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 Daddu, local organisation not proceeding loan and waiting for better situation regarding water. After this they will continue the micro credit program.

Table44 : Summary of Loan, Recovery and Write Off

Starting Year	Total Units	Total Loan	Open Units	Recovery (Rs.)			Balance	Write Off	
				Principal	Service Charges	Total		Units	Amount
1996	31	502,900	0	502,900	82,186	585,086	0	1	9,995

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 employ, 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 from OPP. Due to lack of management skills, NSWA not able to recovery of loan and OPP withdraw its support.

OPP - OCT supported micro credit program to NSWA from 98. OPP - OCT supported 77 units amounting to Rs.2,853,900. Total 35 units closed. 42 units are open. Total loan recovered with 100 % principal Rs. 1,124,741 and mark up Rs.198,915. Out standing balance is Rs. 1,729,159.

Table45 : Summary of Loan, Recovery and Write Off

Starting Year	Total Units	Total Loan	Open Units	Recovery (Rs.)			Balance	Write Off	
				Principal	Service Charges	Total		Units	Amount
1998	77	2,853,900	42	1,124,741	198,915	1323656	1,729,159	-	-

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

ASB was established in 1964. This was and 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. He visited continuously 6 years, which changed his whole attitude towards development and than ASB adopted OPP concept and methodology.

Micro Credit program initiated in Sep.'94. OCT assisted 277 units amounting to Rs. 4,351,500. All units 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.

Table46 : Operational Area for MicroCredit

S.No	Area	S.No	Area	S.No	Area
1	DHUDDI WALA	13	MOHALLA NEW MADINA WAL	25	NASEER ABAD
2	HASAN PURA	14	CHACK 215	26	MODREN COLONY
3	MOHAMMAD ISLAM NAGAR	15	GUNGA PUR	27	RAHEEM TOWN
4	MOHALLA UMER FAROOQ	16	TANDIA WALA	28	KEHKASHAN COLONY
5	MOHALLA LUKH BARANCH	17	BABA FAREED ROAD	29	NATIONAL COLONY
6	JARANWALA	18	ALLAMA IQBAL COLONY	30	JALWALI MARKET
7	KHAN MODEL COLONY	19	ASHRAF COLONY	31	MADINA ABAD
8	AL-NAJAF COLONY	20	LOHAR MOHALLA	32	HASAN TOWN
9	MOHALLA RASOOL NAGAR	21	MOHAMMAD ABAD	33	HIMMAT PURA
10	WATTO TOWN	22	TETRIA WAL	34	AKBER ABAD
11	GHOSIA BAZAR	23	NAIMAT COLONY	35	MOHAMMAD ALI PARK
12	DILDARI COLONY	24	PEOPLES COLONY	36	IJARA TOWN

Table47 : Summary of Loan, Recovery and Write Off

Starting Year	Total Units	Total Loan	Open Units	Recovery (Rs.)			Balance	Write Off	
				Principal	Service Charges	Total		Units	Amount
1994	277	4,351,500	0	4,351,500	740,553	5,092,053	0	37	214,850

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

AIM established in 1985. AIM is working for education, health, rural development, industrial home and public library. AIM established project comities to manage different projects. In Pind Dawan Khan, 85% people are engaged in agriculture and small businesses. While 15% are employ 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 unit closed with 100% recovery of principal Rs. 18,08,300 and mark up 2,62,842. One unit open with out standing balance of Rs. 6,700 as principal. Main activists of organisation now involved in union council or not active due to sickness. Furhter extension for assistance will be decided after recovery of total loan by considering present status of organisation.

Table49: Summary of Loan, Recovery and Write Off

Starting Year	Total Units	Total Loan	Open Units	Recovery (Rs.)			Balance	Write Off	
				Principal	Service Charges	Total		Units	Amount
1997	90	1,815,000	0	1,815,000	266,199	2,081,199	0	-	-

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 Akhter 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 Jawaaid 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.

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 chanelled 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 48
REPLICAION OF CREDIT PROG. IN SINDH. Feb.2004

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	845,000	49	440,423	63,307	503,730	404,577
6	Nojawanwan Welf Ass.	Fathah Mohd.	Bijari	1998	77	2,853,900	42	1,124,741	198,915	1323656	1,729,159
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	762	14,704,000	169	12,329,009	1,424,179	13,753,188	2,374,991
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

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	
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	139,688	420,027	79,661
26	Pakistan Fisher Folk Forum	M. Ali Shah	Lyari	2002	55	439,000	37	300,801	66,258	367,059	138,199
27	Local Development Committee	Mukhtar Bhutti	Karachi	2002	38	376,000	30	161,602	38,536	200,138	214,398
28	Bhitai Welfare Ass.	A.Hakim Khoso	Hyderabad	2002	275	4,316,300	188	1,335,698	226,136	1,561,834	2,980,602
29	Sindh Rural Partners Org.	Zhida Detho	Mirpkhas	2002	754	6,333,500	608	2,625,759	280,078	2,905,837	3,707,741
30	Al - Mudad Foundation	Mohd. Rafiq	Azam Busti	2003	52	711,000	32	532,315	36,929	569,244	178,685
TOTAL (Rs.)					3,071	57,198,325	1388	40,569,611	7,312,576	47,882,817	16,628,714

**TABLE 49
REPLICATION OF CREDIT PROG. IN PUNJAB. Feb. 2004**

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	
1	Soan Vellay Dev.	Gulbaz Afaqi	Khushab	1997	659	11,988,250	261	9,311,486	1,111,293	10,422,779	2,676,764
2	Anjuman. Islah-e- Moashira	Ch. Riaz	Haranpur	1997	90	1,815,000	0	1,815,000	266,199	2,081,199	0
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 Behbood	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 Falah-o-Behbood	Hameedullah	Rawalpindi	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 Falah-o-Behbood	Zafar Iqbal	Kotli Lohar	1996	28	440,000	0	440,000	11,741	451,741	0
13	Credit Wel. Asso.	Robina Tariq	Rawalpindi	1997	16	250,000	0	250,000	7,753	257,753	0
14	Al-Falah Dev. Org.	Shazia Almas	Rawalpindi	2002	386	5,913,000	200	4,037,206	490,345	4,527,554	1,875,794
15	Org. PAN Environment	Mehr Islam	Gujranwala	2003	200	2,100,000	193	545,892	147,472	693,364	1,554,108
TOTAL					2399	36,777,230	654	30,670,564	4,777,018	35,447,582	6,106,666

TABLE 50
REPLICAION OF CREDIT PROG. IN N.W.F.P. Feb.2004

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	
1	Development Vision	Bukshish Illahi	Taxila	2002	44	540,000	35	166,032	55,368	221,400	373,968

TABLE 53
TOTAL BAD DEBT CASES SEP 87 TO FEB 2004

Year	86-00	00-01	01-02	02-03	03-04	TOTAL
Total Loan						
Total Units	7,216	201	747	2,139	1,705	12,008
Loan Amount (Rs)	143143410	2,004,000	11,364,450	29,638,500	24,603,000	210,753,360
Principal						
Recovery (Rs)	135806456	1,992,468	10,838,586	21,508,686	7,232,717	177,378,913
Bad Debt Principal (Rs.)	13,161,931	13,099	30,818	14,180	0	13,220,028
Bad Debt Principal % of Total Principl	9.19	0.65	0.27	0.04	0.00	6.27
Service Charge						
Recovery (Rs)	27,344,719	267,146	1,481,637	3,387,085	1,284,579	33,765,166
Bad Debt Service Charges (Rs)	2,656,366	171	1,003	1,543	0	2,659,083
B. D. Svrice Charges % of Total Service Charges	9.71	0.06	0.06	0.04	0.00	7.87
Total Units						
Total Bad Debt Units	1,760	5	17	3	0	1,785
Bad Debt Units % of Total Units	24.39	2.49	2.27	0.14	0.00	14.86

TABLE 54
PROFESSIONS OF BORROWERS - LOANS AND REPAYMENTS SEP 87 TO FEB 2004

PROFESSION CATEGORIES	Total Units	Loan Amount(Rs.)	Principal Repaid(Rs.)	Service Charges(Rs.)	Total Payment(Rs.)
Agriculture	473	8,267,250	2,990,033	377,635	3,367,668
Agro Machinery	9	910,000	224,669	34,318	258,987
Bazat Bazar	16	242,000	156,149	31,500	187,649
Bakeries	144	1,945,000	1,708,795	426,015	2,134,810
Bangle Shop	1	5,000	5,000	370	5,370
Bi-Cycle	1	10,000	9,182	1,618	10,800
Banarsi Weavers	190	2,590,500	2,273,767	634,916	2,908,683
Butchers	80	1,463,000	1,378,187	218,427	1,596,614
Cable Network	6	100,000	86,344	12,638	98,982
Cap Maker	6	90,000	77,483	14,114	91,597
Chemical Soap	5	40,000	33,089	5,822	38,911
Carpet Weavers	13	132,500	122,500	34,399	156,899
Clinics	120	2,789,400	2,575,995	521,900	3,097,895
Cloth Shops	277	5,042,000	4,444,665	756,332	5,200,997
Cold Drink Shops	64	1,075,000	978,882	153,470	1,132,352
Computer Centre	8	110,000	60,665	13,120	73,785
Consumer Stores	1,887	26,131,500	22,569,669	4,062,386	26,632,055
Cosmetic Factories	66	817,600	733,437	165,232	898,669
Crockery Shops	49	750,000	692,987	138,658	831,645
Cut Piece	1	10,000	3,023	577	3,600
Dairy Cattle	534	11,901,740	11,657,172	2,037,296	13,694,468
Decorators	50	965,000	916,103	173,498	1,089,601
Decoration	41	541,000	374,878	67,707	442,585
Die Makers	33	502,000	470,672	119,941	590,613
Egg Suply	5	75,000	44,144	5,942	50,086
Dry Grass	1	15,000	15,000	2,175	17,175
Electric store	323	5,039,100	4,638,014	973,435	5,611,449
Embroidery workshops	149	2,043,600	1,971,724	453,279	2,425,003

Fishery	187	11,028,215	9,459,988	2,342,874	11,802,862
Fishing	34	344,000	240,317	50,358	290,675
Flower Makers	28	377,000	373,746	83,919	457,665
Fruit Shop	36	372,000	180,754	27,495	208,249
Furniture makers	47	737,600	582,914	136,079	718,993
Garment Factories	314	6,231,700	5,767,897	1,069,381	6,837,278
Gift Centre	6	75,000	66,603	10,050	76,653
Glass Work	4	40,000	32,925	3,881	36,806
Grass Shop	3	35,000	32,855	5,844	38,699
Gas Filling Centers	9	135,000	89,256	21,442	110,698
Hair Dressers	69	763,000	531,815	110,672	642,487
Hardware	55	950,000	844,849	146,804	991,653
Hotels	159	2,156,950	1,765,253	353,543	2,118,796
Ice Shop	1	10,000	10,000	1,685	11,685
Ice Pop Suply	2	20,000	20,000	2,204	22,204
Ice Factories	6	490,000	463,624	88,257	551,881
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	33	438,000	391,166	64,529	455,695
Junk Dealers	46	622,000	539,752	96,521	636,273
Kaj / Button Shop	3	50,000	42,673	6,926	49,599
Khaji Cooperative	38	323,450	193,450	20,132	213,582
Kite Makers	21	255,200	248,908	42,916	291,824
Leather Bags / Other	1	15,000	15,000	1,865	16,865
Laundries	17	185,000	123,951	22,538	146,489
Leather Works	71	1,277,500	1,194,029	235,530	1,429,559
Live Stock	394	3,455,500	1,374,505	145,084	1,519,589
Locksmiths	2	15,000	7,058	3,946	11,004
Medical Stores	173	2,971,500	2,608,031	442,373	3,050,404
Milk Shop	22	220,000	112,413	22,027	134,440
Moulding shops	141	1,969,500	1,737,708	410,182	2,147,890
Nurseries	3	57,000	57,000	12,656	69,656
Oil Depots	12	150,000	114,501	22,274	136,775
PCO's	46	613,000	361,423	55,346	416,769
Packing shops	73	991,000	939,188	183,958	1,123,146
Paint Brush makers	27	330,500	293,342	69,451	362,793
Pan Shops	218	2,387,200	2,049,745	348,798	2,398,543
Paper Decorator	5	60,000	49,235	9,738	58,973
Paper Bag	2	25,000	25,000	3,578	28,578
Plumber	1	10,000	10,000	1,029	11,029
Paper Cone	8	125,000	116,159	15,151	131,310
Milk - Tea Shop	2	30,000	30,000	4,812	34,812
Photo State	10	131,000	102,109	11,783	113,892
Poultry Farm	8	71,000	41,914	6,893	48,807
Printing Presses	58	1,129,000	972,312	269,647	1,241,959
Radio / TV Shop	3	25,000	21,440	2,473	23,913
Repair Shops	72	1,007,400	753,821	126,795	880,616
Safai Kamai Bank	2	130,000	40,000	3,602	43,602
Schools	520	15,693,981	13,543,740	2,194,948	15,738,688

School Bags	6	115,000	82,055	18,288	100,343
Shoemakers	284	3,988,300	3,645,355	726,952	4,372,307
Shoe Shop	2	30,000	590	210	800
Small Business	700	10,765,380	10,673,112	2,113,746	12,786,858
Spare Parts	90	1,763,000	1,521,792	231,500	1,753,292
Stationery Shops	155	2,470,000	2,224,028	400,654	2,624,682
Steel Works	54	890,000	797,542	173,484	971,026
Stitching Centers	606	8,667,301	8,064,816	1,965,106	10,029,922
Studios	10	115,000	97,902	28,983	126,885
Sweet Shop	2	20,000	17,841	3,274	21,115
Suppliers	213	3,091,500	2,751,675	580,785	3,332,460
Surgical Centre	1	15,000	15,000	1,367	16,367
Taxi-Motorcycles	204	4,173,251	3,458,008	650,597	4,108,605
Tea Store	14	265,000	199,088	18,231	217,319
Thallas	71	1,532,600	1,390,162	308,136	1,698,298
Thelas	394	2,548,425	2,446,059	509,248	2,955,307
Tooth Powder makers	6	73,000	65,578	9,823	75,401
Transporters	52	1,000,000	828,431	110,804	939,235
Typing Institutes	25	669,000	579,199	215,864	795,063
Vegetable Shop	34	364,000	215,351	29,261	244,612
Watch Maker	1	15,000	15,000	3,248	18,248
Video Shops	163	2,516,000	2,084,337	397,980	2,482,317
Water & Land Dev	872	22,781,920	18,994,457	2,704,281	21,698,738
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	41	540,800	476,837	94,021	570,858
Workshops	304	4,950,500	4,249,614	753,937	5,003,551
Zari	20	145,000	128,080	19,654	147,734
Zari Centre	7	55,000	50,843	8,090	58,933
TOTAL	12,008	210,753,360	179,900,056	33,765,166	213,665,222

TABLE 55
Rural Loans, Recovery and Bad debts upto 29 Feb 2004

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	8.39	19.09
95-96	3,677,690	130	3,677,690	432,302	44	10.52	30.77
96-97	1,813,000	125	1,813,000	219,600	22	12.07	16.00
97-98	460,000	12	460,000	23,863	2	5.19	16.67
98-99	6,190,550	174	4,749,044	0	0	0.00	0.00
99-00	4,112,650	137	2,335,800	0	0	0.00	0.00
01-02	3,667,500	220	3,417,786	18,443	1	5.19	16.67
02-03	9,806,500	855	7,964,698	0	0	0.00	0.00
03-04	18,789,000	1,308	5,043,042	0	0	0.00	0.00
Total	62,703,250	3597	43,439,031	1,957,783	201	3.12	5.59

TABLE 56
Loan Recovery Service Charges And Bad Debts
Female Entrepreneurs - Sep 87 To Feb 2004

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	2,225,750	577,851	46	25.79	31.51
95-96	2,125,230	197	2,125,230	235,520	39	11.08	19.80
96-97	2,139,250	125	2,108,611	242,831	22	11.35	17.60
97-98	2,315,000	113	2,246,000	291,877	23	12.61	20.35
98-99	1,266,000	57	1,223,071	64,793	9	5.06	14.04
99-00	638,500	26	638,500	52,806	5	0.61	7.69
01-02	386,000	22	374,262	2,737	1	0.71	4.55
02-03	1,342,000	92	939,208	0	0	0.00	0.00
03-04	795,000	72	197,880	0	0	0.00	0.00
TOTAL	20,951,557	1388	19,782,139	3,252,111	331	15.52	23.85

TABLE 57
RATIO OF OPERATIONAL EXPENSES TO LOANS AND service Charges
SEP 87 TO FEB 2004

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	26,522,500	2,281,527	8.60	2,194,423	96.18
03-04	23,856,000	2,178,819	9.13	2,956,246	135.68
TOTAL	206,825,210	19,754,100	9.55	35,148,034	177.92

**TABLE 58
GRANTS AND DONATIONS
SEP 87 TO FEB 2004**

YEAR	GRANTS	DONATIONS	TOTALS
87-88	0	1,975,102	1,975,102
88-89	511,925	237,205	749,130
89-90	493,067	521,957	1,015,024
90-91	393,053	1,823,750	2,216,803
91-92	251,399	2,970,000	3,221,399
92-93	519,500	4,857,500	5,377,000
93-94	468,265	6,158,529	6,626,794
94-95	145,678	4,877,060	5,022,738
95-96	849,300	8,741,842	9,591,142
96-97	1,245,000	8,889,045	10,134,045
97-98	1,581,278	6,879,331	8,460,609
98-99	750,000	5,000,000	5,750,000
99-00	580,000	1,250,000	1,830,000
00-01	422,528	19,584	442,112
TOTAL	8,210,993	56,261,455	64,472,448

**TABLE 59
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 60
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 61
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 62
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	59,700,737	60,869,909
City Bank	1,447,237	1,447,237
Habib Bank	23,552,473	23,552,473

TABLE 63 (RESERVE FUND)

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

**TABLE 64
BUDGET AND ACTUALS OF CURRENT YEAR 2002 - 2003**

RECEIPT	BUDGET 2003-2004	ACTUALS JUL-03 TO FEB- 04
WEDC. INSTITUTION	-	681,531
PPAF OVERHEADS	-	1,741,262
SUB TOTAL	-	2,422,793
PROFIT OF INVESTMENT	157,000	1,117,572
SERVICE CHARGE	3,000,000	2,984,880
RECOVERIES FROM LOAN	40,000,000	18,142,537
RECEIVED BAD DEBITS	5,000	0
OTHER INCOME	20,000	25,272
AGREEMENT FEES	126,000	80,450
RISK MANAGERMENTS FOR DEF	42,000	29,300
APPLICATION FORM	-	7,255
SPECIAL ACCOUNTS	121,026	0

SALE OF BOOKS	-	750
SALE OF ASSETS	-	1,200
INCASHMENT OF INVESTMENT	-	4,500,000
SUBTOTAL	43,471,526	26,889,216
LOANS		
LOAN FROM MCT		660,000
LOAN FROM RDT		675,000
LOAN FROM OPP		1,950,000
LOAN FROM RTI	2,500,000	5,300,000
LOAN FROM PPAF		80,00,000
ALLIED BANK LOAN	30,000,000	34,082,484
SUBTOTAL	32,500,000	50,667,484
GRAND TOTAL	75,971,526	79,979,493

TABLE 65
OPP-OCT EXPENDITURES BUDGET & ACTUALS 2003-2004

OVERHEADS	BUDGET 2003-2004	ACTUAL JULY 03-- FEB 04
1. STAFF		
Director /Anwer Rashid	183,135	116,117
Jt. Director Naila Ghayas	-	40,838
Account Officer Zehra Rizvi	-	37,088
Jt. Dir. Rec. Ashfaq Ahmed	-	39,620
Loan Manager Wajihuddin	-	25,140
Accountant/Samina Naeem	86,289	58,384
Senior Manager / javaid Baig	87,402	57,580
Field Officer / Alouddin	109,833	72,506
Field Officer /Rafique Huner	76,272	50,275
Field Officer /Qamar Sultana	68,922	46,357
Field Officer /Haneef Arain	79,881	52,680
Field Officer / Saeed Khan	108,840	70,536
Field Officer /Ayaz Ahmed	61,983	30,070
Asst.Acc. Officer / Mohd Shabbir	72,927	53,787
Acct.Acc. Officer./Shezad	61,071	33,696
Comp. Officer/Kehkashan	71,403	47,014
Field Officer / Farhan Ahmed	57,000	38,766
Field Officer / Sharfuddin	57,000	33,498
Field Officer / Hyder Khan	-	21,367
Asst. Acc. Officer / Feroz Anwer	-	34,070
Asst. Document / Riaz Ahmed Khan	-	13,383
Driver / Mohd. Shamim	53,919	35,523
Driver / Mohd. Raheem	-	18,132
Driver / Mohd. Abdullah	-	16,180
Rtl Central Office	154,561	153,208
SUB TOTAL STAFF:	1,390,438	1,195,816
2. HONORARIUM	200,000	113,500
3.i CONSULTANTS AMANULLAH	-	16,000
ii CONSULTANT ABRAR KHAN	40,800	27,200
iii CONSULT KAMRAN ADIL	24,000	18,000
iv CONSULTANT RIZWANULLAH	30,000	20,000

OVERHEADS	BUDGET 2003-2004	ACTUAL JULY 03-- FEB 04
LEGAL ADVISOR / SHAHID IQBAL	18,000	12,000
4. TRAINING	100,000	162,908
5. TRAVEL ALLOWANCE	30,000	18,103
6. EDUCATION ALLOWANCE	24,000	23,000
7. DEARNESS ALLOWANCE	43,000	38,750
SUBTOTAL	509,800	449,461

8 OPERATIONAL COST		
PRINTING	100,000	34,354
STATIONARY	15,000	3,531
POSTAGE	30,000	19,320
COMPUTER SUPPLIES	40,000	19,365
COMPUTER MAINTENANCE	10,000	1,450
TELEPHONE	42,000	57,661
ELECTRICITY & GAS	70,000	45,243
LEGAL EXPENSES	20,000	11,935
MEETING	20,000	15,698
MAINTENANCE	70,000	86,127
AUDIT FEES	18,000	16,000
BANK CHARGES	75,000	41,104
LOAN AGREEMENT	54,600	12,000
POL/VAN 9178	25,000	17,853
S&R/VAN 9178	15,000	16,813
POL/ HONDA CIVIC J-2967	35,000	21,903
S&R / HONDA CIVIC J-2967	30,000	23,283
QUARTERLY PROGRESSES REPORT	35,000	9,541
WATER BILL	50,000	31,061
AUDIO VISUAL	15,000	5,290
REPAIRING (motor cycle)	24,000	6,000
PHOTO COPY	15,000	172
OVER TIME	15,000	6,709
PENTION	18,000	12,000
OLD AGE BENEFITS	30,000	20,100
INSURANCE FOR CK- 9178	20,000	17,913
POL / VAN CK-7855	-	7,794
S&R / VAN CK-7855	-	6,745
BOOKS & JOURNALS	10,000	2,590
FORUM Dr.Akhter Hameed Khan	70,000	79,383
OTHER EXPENSES	-	3,500
STAFF BENEFITS	-	105,452
ZAKAT DEDUCTION	-	262,500
EID ALLOWANCE	-	39,000
RTI.CENTRAL OFFICE		0
CDN MEETING	50,000	0
SUBTOTAL	1,021,600	1,059,398
TOTAL OVERHEADS	2,921,838	2,704,666

OVERHEADS	BUDGET 2003-2004	ACTUAL JULY 03—FEB 04
LOANS	35,000,000	25,451,000
BAD DEBTS (*1)	2,000,000	645,369
DONATION UNITS	42,000	3,935
DONATION OTHERS	25,000	255,800
CAPITAL EXPENDITURE	300,000	491,540
ADVANCE	-	35,913
SPECIAL ACCOUNT	121,026	30,429
ELECTRIC & GAS Mrs. Khan	6,000	970
INVESTMENT	2,330,662	-
RECEARCH	100,000	51,507
PUBLICATION	125,000	2,400
ROBBERY	-	0

ADVANCE TO MCT	0	200,000
ADVANCE TO RDT	-	1,185,000
ADVANCE TO RTI	0	-
REPAYMENT TO OPP-RTI	2,500,000	-
PAYMENT ALLIED BANK	30,000,000	35,258,604
MARKUP PAYMENT TO OPP-RTI	200,000	102,500
MARKUP PAYMENT TO OPP E.W.E.F	-	33,750
MARKUP PAYMENT TO A.B.L	300,000	275,947
SUB TOTAL	73,049,688	64,024,664
GRAND TOTAL	75,971,526	66,729,330

TABLE 66
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
02-03	3,152,350	3,856,165	59,979,383	9,583,863
TOTAL	83,290,713	32,895,193	-	-

**Orangi Pilot Project
Rural Development Trust
(Progress Report to Dec. to February.'04**

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2. Research

Table

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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 sale their crop on cheaper price. Due to small production they have less bargaining capacity. Resulting, increasing un-employment in rural areas, forcing more rural-urban migration and burdening more on cities.

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

1.2 Objective

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

1.3 Phases

RDT went through different phases. Which are as follows;

1.3.1 First Phase (Jan. 93 – Mar. 96)

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

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

Table 1

PHASE 1 SUMMARY OF LOANS, RECOVERIES, ASSETS & BALANCE TO FEB..2004						
S. NO	DEMONSTRATION	NO. OF UNITS	LOAN AMOUNT	REPAID PRINCIPAL	ASSETS O/H BAD DEBTS	BALANCE 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 ... units. 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 FEB. 2004						
S. NO	RATING TYPE	NO. OF UNITS	LOAN AMOUNT	REPAID AMOUNT	ASSETS B/DEBTS	BALANCE 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 FEB. 2004

S. NO	IC NO	START DATE	NAME & LOCATION	TYPE	LOAN AMOUNT	REPAID AMOUNT	ASSETS O/H BAD DEBTS	BALANCE 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
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.TRANSF. 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 FEB. 2004

S. NO	RATING TYPE	NO. OF UNITS	LOAN AMOUNT	REPAID	MARKUP	ASSETS O/I B/D	BALANCE AMOUNT
				PRINCIPAL			
1	GH.QADIR PIR PATHO	94	4700000	3750611	758564	0	949389
2	SATTAR (SRSP)	227	4625000	4625000	444355	12520	0
3	RAFIQ ABBASI(SUFI SHAH)	20	458500	458500	58210	11079	0
4	ANJUMAN ISLAH-E-MOASHIRA	43	1050000	398744	112972		651256
5	SVDP KHUSHAB	20	360000	348370	45587		11630
6	IKKSWA,KOHISTAN	23	1130000	245632	57197		884368
	TOTAL	427	12323500	9826857	1476885	23599	2496643

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	427	12323500	9826857	1476885	23599	2496643
	GRAND TOTAL ALL 4 PHASES	541	22496931	18681728	1476885	2735964	3815203

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 available and to develop linkage between farmers and supplier/institutions to ensure availability of high quality seeds.

Alternate Crops

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

Market Research

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

Drinking water

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

**Table 6
Budget & Actual 2003-2004**

Items	Budget 2003-2004	Actual July '03-Feb. '04
Receipts		
Grant OPP	450,000	0
Recovery	3,500,000	1,045,377
Markup	600,000	183,240
Advance to oct	-	1,185,000
Total Receipts	4,550,000	2,413,617
Expenditures		
A. Salaries		
J. Director/ Ashfaq	100,161	32,299
Mr. wajihuddin Ansari	74,928	24,268
Driver/Rahim	54,036	17,454
Driver/Abdullah Khan	48,180	15,525
Accounts/Samina	12,000	4,000
Spec.Allow./Qamar Sultana	6,000	2,000
Dearness.Allowance	12,000	4,000
Edu.Allowance	7,200	2,400
Sub Total	314,505	101,946
Operational Cost		
Printing	1,500	0
Stationary	2,000	240
Telephone	0	0
Bank Charges	1,000	337
Postage	1,500	50
Telephone	0	860
Audit Fees	8,000	0
Photo copying	1,000	0
Documentation	2,000	0
Quarterly Progress Reports	10,000	4,558
Advance	0	10,000
Touring & Entertainment	20,000	10,391
D. Overtime	2,000	4,500
Pol Jeep	12,000	1,125
S&R Jeep	20,000	5,790
Pol Suzuki Hiroof	21,000	5,933
S/r.Pol Suzuki Hiroof	20,000	4,335
Insurance	33,000	0
Misc.	2,000	575
Sub Total	157,000	48,694
Total Overheads	471,505	150,640
B/debts	250,000	0
Donation	2,000	0
Investment	1076495	0
F.Capital, Exp.	50,000	5,300
Advance to OCT	-	675,000
Loan	2,700,000	880000
SUB TOTAL	4,078,495	1,560,300
GRAND TOTAL	4,550,000	1,710,940

VISITORS/TRAINING GROUPS



Hermann Rupp from Misereor studies the OPP programs



A team of doctors from Aga Khan Hospital observe the model of partnership between people and govt.



Members from Municipal Training and Research Institute being briefed on OPP programs

YOUTH TRAINING PROGRAM



Siraj of ITRC is documenting the replication of sanitation program in Shahpur Chakar, Sanghar

Students are supervised while finalizing the documentation of work in Katchi Abadis



Manager and senior fellow review the work and provide guidance to the junior colleagues

LOW COST SANITATION – WORK IN ORANGI



In Ghaziabad Orangi lane sewer is being laid

Rectification of secondary/main sewers is undertaken by UC-6 under the supervision of OPP-RTI



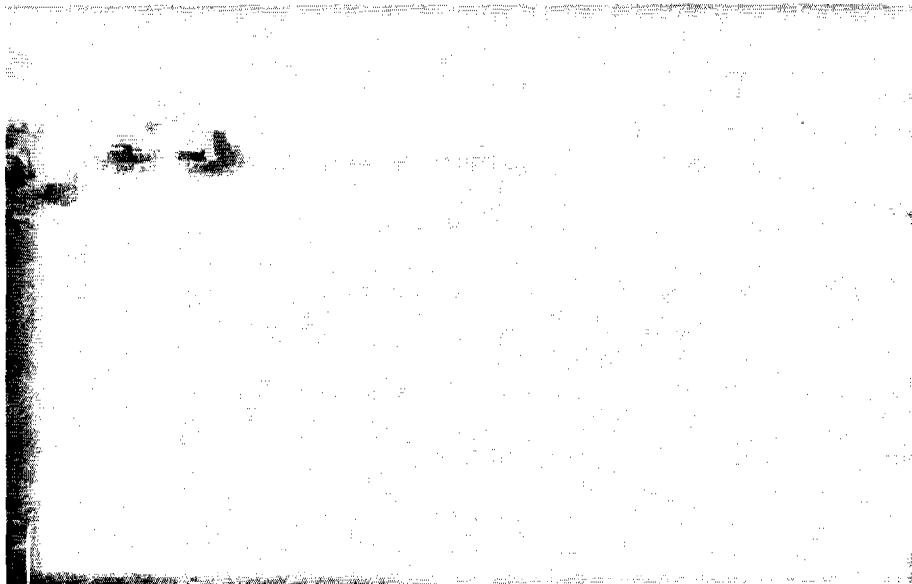
A problem: example
Sewer exists and is functioning UC-8 Nazim has proposed duplications – a practice prone to corruption



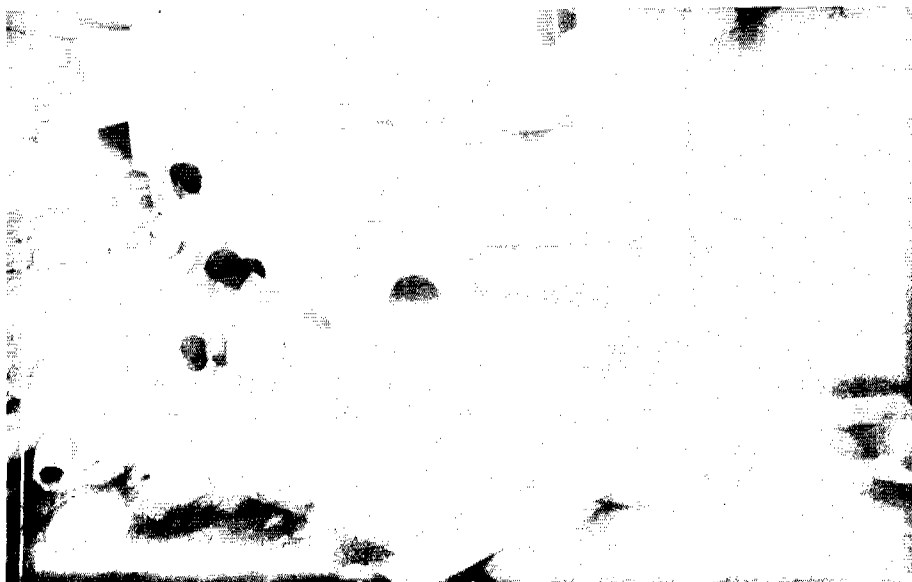
WORK IN KARACHI-TECHNICAL ASSISTANCE TO UC's & NALA DEVELOPMENT INTO BOX TRUNK



Existing condition of UC-3, Jamshed Town. Design and estimates have been provided to Nazim for external sanitation



Weed and grass grown at the disposal point of Manzoor Colony nala. Effort is being made with Jamshed Town for its desilting



SKAA and OPP-RTI engineers survey the site of Essa Nagri nala for its channelization.

CBO's CONTACT PROGRAM



Falah-o-Behbood Aman Committee,
Orangi present their work



CBOs are assisted by OPP-RTI and
URC to prepare the presentation of
their work

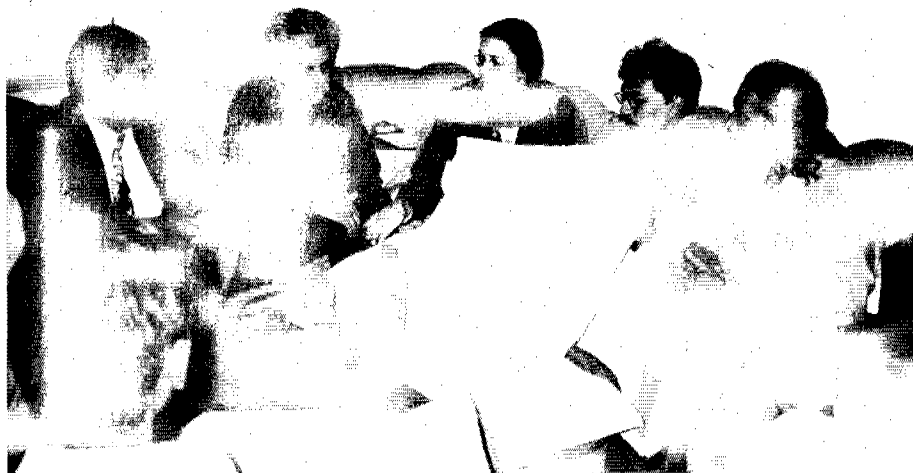


CBOs sharing their work and
experiences in a forum at the Urban
Resource Centre, Karachi

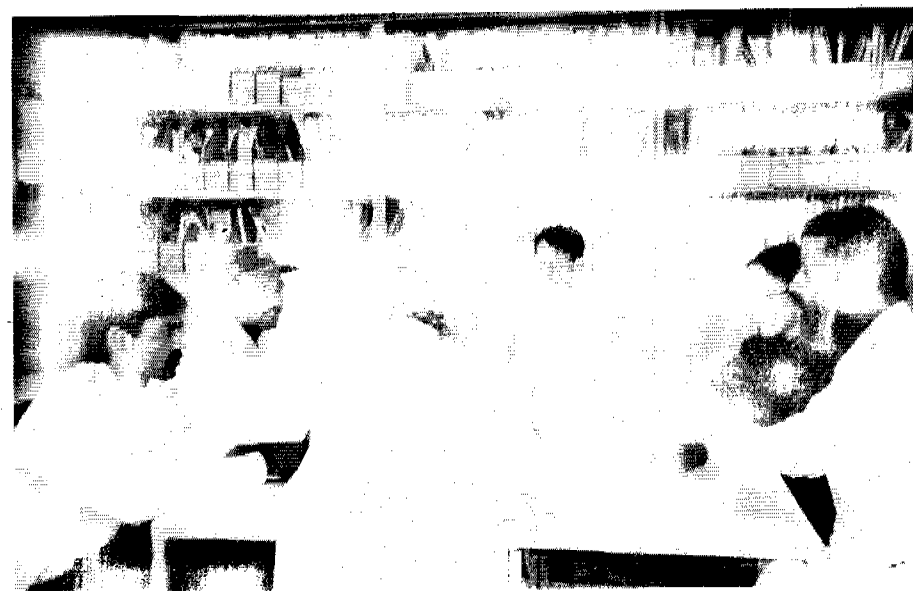
REPLICATION IN SINDH



Members of Shahpur Chakar Welfare Society and OPP-RTI discuss the work



On a visit members of CBO Panu Aqil Welfare Forum present their work.



CBO members from Samaro, Mirpur Khas discuss the process of implementing low cost sanitation program

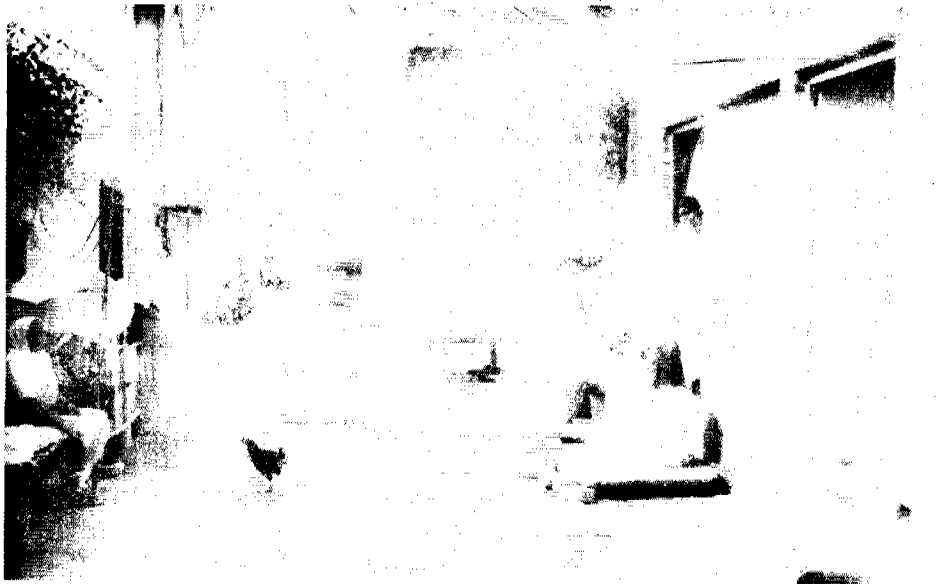
REPLICATION IN PUNJAB

LAHORE:

Muawin and PKAUI jointly organize a training session for the TMA officials



Sewer laid on self help in Khan Colony with the technical support of Muawin

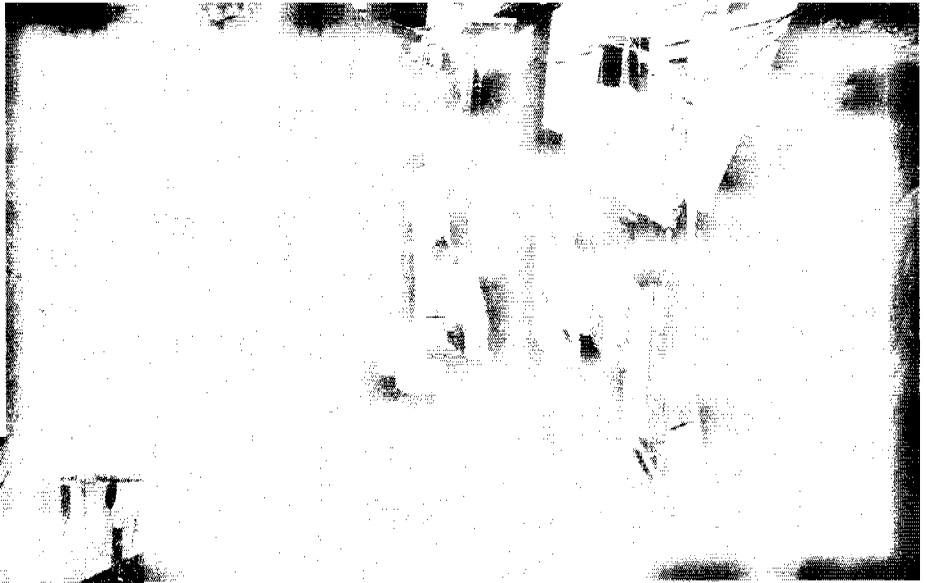


GUJRANWALA:

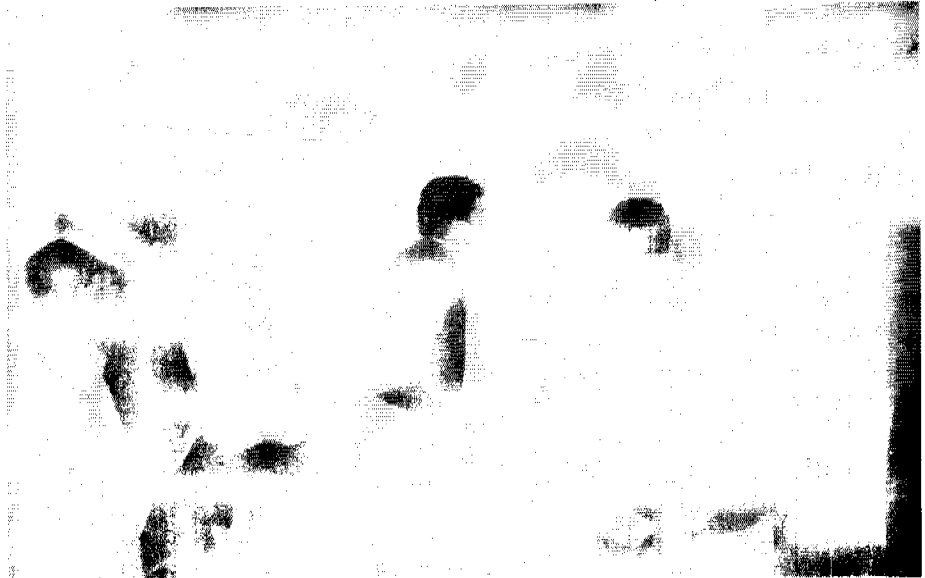
OPP-RTI and Muawin visit AWF and observe work on site



Existing condition of sewage disposal in the project area of OPE



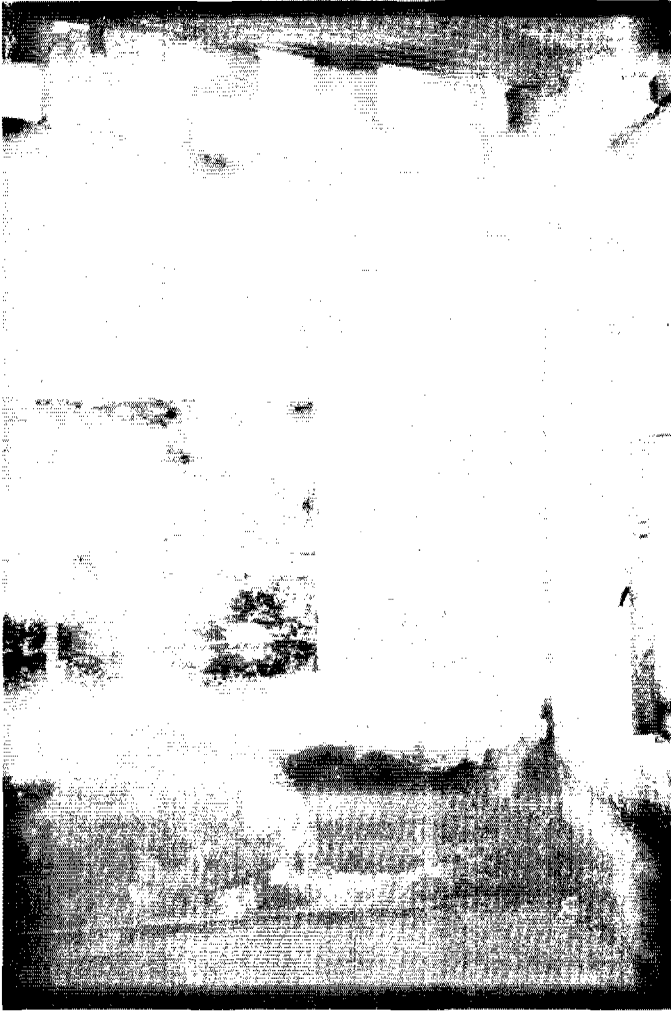
A lane sewer completed on self help with the technical assistance from OPE



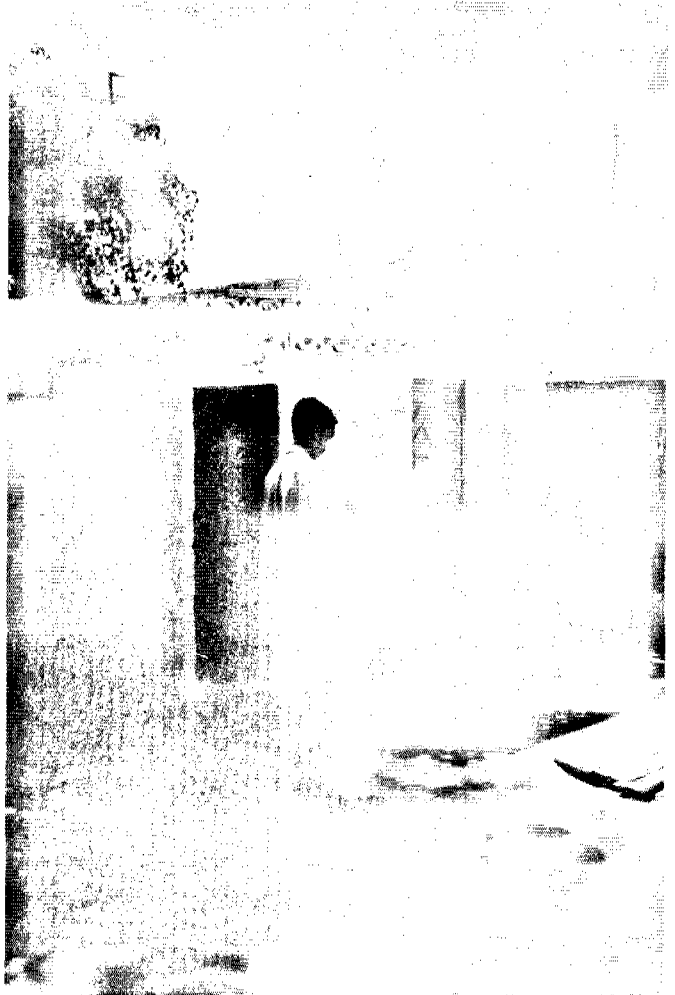
LODHRAN:

District Nazim is being briefed about the sanitation model adopted by LPP

LOW COST HOUSING PROGRAM



A mobile guidance unit of TTRC. Technical advice is provided for improving ventilation



TTRC provides technical services for physical improvement of schools

EDUCATION PROGRAM



Englo Abbasi School, Mianwali Colony is supported for physical improvement



Orangi school teachers participate in a lecture titled "importance of education in human rights" conducted by Romana Hussain of HREP.



Participants of library management training course alongwith their teacher at the end of the course

HEALTH PROGRAM



TBA's attend a training session on adults RHE



Orangi women attend a lecture on family planning



Students of Farah Model School being trained on adolescent RHE

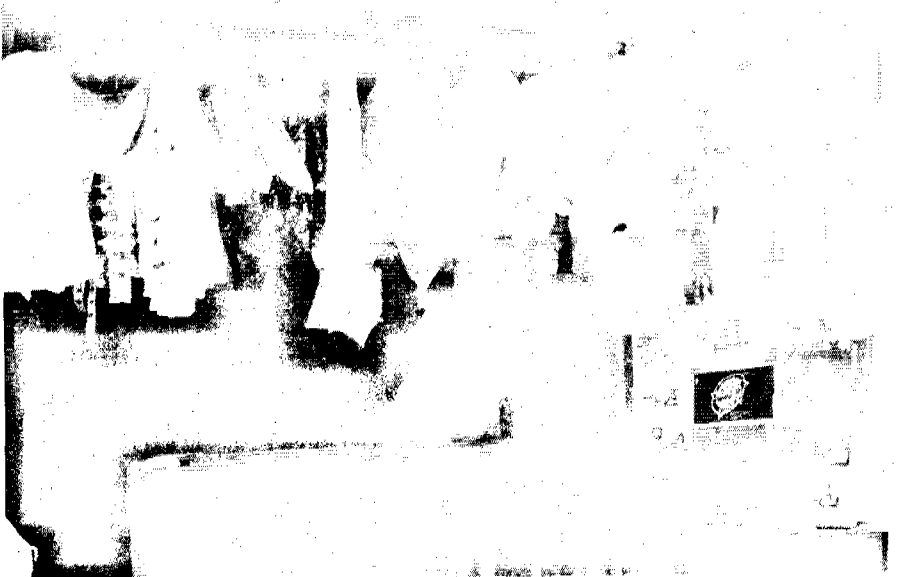
MICRO ENTERPRISE CREDIT PROGRAM



OCT members undertake a training session



Loan units of SRPO in Mirpur Khas are being surveyed



A credit unit in Hyderabad, loan disbursed by Pak Social Welfare Society

RURAL DEVELOPMENT PROGRAM



SVDP loanee with his cauliflower crop.



Mr. Peter from Sophia University, Japan meeting representatives of Farmers Cooperative as part of his research on OCT



SRPO loan provided to a wheat and sugar cane crop in Mirpurkhas

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