

ORANGI PILOT PROJECT Institutions and Programs

99th QUARTERLY REPORT
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OPP-OCT members and partner Kainat Foundation in Bahawalpur, initiating the credit program for farmers

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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 64

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 65 to 78

iv. OPP-Orangi Charitable Trust (OCT) undertakes the micro credit program. Mr. Anwer Rashid is the Director – For details see report on pages 79 to 113

v. OPP- Rural Development Trust (RDT) undertakes the rural credit program. Mr. Anwer Rashid is the President. See report on pages 114 to 120

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, Gujranwala, Lahore and Sanghar. There are new initiatives in Khairpur, Panu Aqil, Mian Chunnu, Chiniot and Ahmedpur Sharqia. 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 (PKAUI) adopted the policy likewise, the extension of work in the cities of Punjab is increasing. Replication by LPP of the model in villages is mobilizing NGO SRSO to do likewise. The City Govt in Karachi is increasingly being supported to develop the natural nalas/drainage channels, which are the main disposals for sewage all over the city. The partners network CDN 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 section 1.

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 OPP-RTI report section 2.3 to 2.5.

Community Based Organizations (CBOs) are strengthening their initiatives at the neighbourhood level. Preparation for a second exhibition presenting the development activities of 10 more CBOs is underway. Forums on the works of CBOs continues. 7 CBOs that presented their work, have formed an alliance for cooperative action. Refer OPP-RTI report section 2.6-7 and 3.6-7.

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 Textile Industries of Karachi. Another loan is being offered by the ADB, World Bank and JBIC for the rehabilitation of Karachi. Meanwhile the Karachi Water and Sewerage Board is avoiding foreign loans, focusing on using local resources to build on what exists. For details refer OPP-RTI report 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 as well as govt. officials from Karachi and other cities are seeking support in replication of the model of component sharing. On request guidance 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. Some schools have emerged as teachers resource centres. LSG strengthens the school libraries. For details refer section 5.

4. OCT has till Sept'2004 disbursed loans amounting to Rs. 247.29 million to 14,625 borrowers, of which 23.85% are the women borrowers. Support has also been extended to NGOs/CBOs/activists in 13 cities in Sindh, 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 Sept'2004 disbursed loans amounting to Rs. 8.26 million to 851 borrowers
5. Infra-structure development loan was stopped in Dec'2000, loan for agro-input in rural areas continues. OPP-RDT till Sept'2004 has disbursed total loans amounting to Rs. 23.39 million to 559 borrowers. Efforts have been made to recover the outstanding balance amount of loans given prior to Dec2000. Rs. 20.21 million has been received in principle. Rs. 1.69 million has been received as mark up. Balance amount is Rs. 3.18 million.
6. The fifth annual Dr. AHK development forum was lately held in Karachi on 7th October. About 400 participants including partner NGO/CBOs and govt. officials from all over Pakistan attended the forum. The main theme of lectures and discussions was 1) Active citizenship-rights, responsibilities and opportunities and 2) Active citizenship and the devolution plan.
7. List of publications – please refer to the last two pages.

II. RECEIPTS, EXPENDITURE AND ASSETS-Audited Figures (In Rupees -1980 -2004)

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 63, for OCT on page 113 for OPP-KHASDA on page 78 and OPP-RDT on page 120. Below only the OPP society audited figures are being presented.

2) OPP Society

Year	Receipt	Expend.	Assets
1989-90	4104309	3982682	4037542
1990-91	8250238	5938697	6349083
1991-92	9424864	7410261	8363686
1992-93	11255470	16224548	3410898
1993-94	12291472	11637239	4048842
1994-95	11624091	11360933	4312000
1995-96	14798969	13733549	5377420
1996-97	15390714	15184556	6183578
1997-98	10450735	10572475	5561838
1998-99	8830682	13898941	393579
1999-00	6400000	4519326	3963752
2000-2001	3600000	5191818	682435
2001-2002	4021425	3960490	926690
2002-2003	3111538	3033363	821545
2003-2004	1503920	2018503	306962

III. RECEIPT AND EXPENDITURE (2004-2005)

1) Abstract: of Institutions

	BUDGET	RECEIPTS JUL-AUG'04	EXPENDITURE	
			BUDGET	JUL-AUG'04
OPP Society	600,000	0	600,000	0
OPP-RTI	8,676,670	46,142	9,574,005	1,217,429
OPP-OCT	79,199,000	13,940,394	79,199,000	12,435,767
OPP-KHASDA	1,181,000	110,715	1,181,000	150,606
OPP-RDT	3,000,000	22,318	3,000,000	1,911,000

Details of budget are given for OPP-RTI on pages 63- 64, for OPP-KHASDA on page 77, for OCT on page 111-112 and OPP-RDT on page 120. Below only the OPP society budget is being presented.

2) OPP Society -Receipts & Expenditures: - Jul - Aug'2004

RECEIPTS OPP	BUDGET 2004-2005	ACTUAL JUL-AUG'04	EXPENDITURE OPP	BUDGET 2004-2005	ACTUAL JUL-AUG'04
INFAQ FOUNDATION	600,000	0	KHASDA	600,000	0
G.TOTAL	600,000	600,000	G. TOTAL	600,000	600,000

IV ORANGI PILOT PROJECT – RESEARCH AND TRAINING INSTITUTE

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 - 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) – NUPAP/SPUBS program and Partner NGOs/CBOs (Muawin in Lahore, OPE, AWF in Gujranwala and ASB in Faisalabad.
 - Shahpur Chaker Welfare Society- Sanghar – Sindh
 - Khajji Coop. Welfare Society Khairpur, PAWF Panu Aqil, SRSO 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/CDGK Katchi Abadis
 - Orangi Project of KMC/CDGK-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-Citywide application
 - 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 UC 2 & 3, Jamshed, Gulshan, Baldia, Korangi, Site and Liaqatabad Towns

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1. REPLICATION OF THE LOW COST SANITATION PROGRAM

1.1 The Component Sharing Model

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

a) Internal development comprising of:

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

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

b) External development which constitutes:

- Trunk sewer/natural *nala* development
- Treatment plant.

This remains like water mains the responsibility of the government.

The model of low cost sanitation in Orangi is now being replicated by NGOs/CBOs and Official agencies (Karachi City District Govt., Sindh Katchi Abadi Authority, Lodhran District Govt, Khanpur City, Jaranwala Town, Uch-Bhawalpur District gov, Punjab Katchi Abadi and Urban Improvement Directorate and UNDP) 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). PKAUI has informed that the model has been accepted for both the programs, thru which replication in about 4 cities and 21 towns is being organized. On request support is being provided to the Union Councils in Orangi, Baldia, Jamshed Town and to the Gulshan, Jamshed, Korangi, Baldia and Liaquatabad Towns. OPP-RTI partners LPP in Lodhran, ASB in Faisalabad, CRC in Uch Sharif, AHKMT in Rawalpindi OPE and Al Watan forum in Gujranwala, Muawin in Lahore and SCWS in Sanghar 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 and SCWS in Sanghar. For the new partners KCWS and SRSO support has been initiated. Partner NGO Muawin is 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.
- d) If the project or programs are not prepared for this negotiation they suffer a set back. If they have the ability they move forward.

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 of each tier to bypass the other. 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 City/District, Town and UCs 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 City Govt. engineers, Nazims, Councillors and Community Activists from UCs of Orangi, Baldia, Korangi and Jamshed Towns visited and were in contact, for guidance and support for development projects. Support to UC-2 Baldia, UC-2 & 3 Jamshed Town, Jamshed, Liaquatabad, Korangi, Baldia 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/drain development (external sanitation) in Orangi and other places. More nalas are being developed as covered drains (box trunks), open drains are being covered or trunk sewers are being laid alongside them, a concept promoted by OPP since 1988. Last quarter visits were made to Gulberg, Gulshan, Liaquatabad, North Nazimabad, New Karachi and Jamshed Towns, similar developments were observed. Lately visit was made to Korangi town, for the first time two old main drains 18'-40' wide have been repaired and fully desilted. In Baldia Town, meeting was held with the Nazim and TMO, who requested support for the development of the main Hub drain. Refer details in section 1.7.7-8 and 3.4.

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 published.

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 ASB 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 thru 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 11 more settlements i.e. Nisar Colony, Iqbal Nagar, Chibhan, Sanora, Punjpir, Nimat, Bilal, Shakoorabad, Nadir Town, Kehkeshan and Saeed Colony, ASB supported laying of water lines in 39 lanes, 11,732 rft. 511 houses contributed Rs 6,96,975 for lane lines, Rs 3,06,600 for house connections, Rs 1,34,460 as

connection fee to WASA and Rs 24,615 as ASB service charge. In total 85 lanes, 20,442 ft water lines have been laid with 876 houses investing Rs 3.07 million. This quarter 3 lane water lines were laid.

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 are formed in other settlements.

Sanitation Program: Since February 1996 on self help total 438 lane sewers, 4 large and 5 small secondary sewers of total length 1,26,192 rft. have been laid. 6,074 houses have invested total Rs.19.79 million for secondary sewers, lane sewers, connections and sanitary latrines. This quarter 17 lane sewers were laid.

The sanitation program which began in Hasanpura and Dhuddiwala has been extended to 59 settlements, more settlements are requesting support. Please refer detail statistics in section 1.8.1 Mobilization and support to communities continues.

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

Coordination with Govt:

As needed ASB coordinates with District Govt. and WASA for laying large secondary and main sewers. In Azamabad, Murzipura, and Himatpura Katchi abadis, main sewers were completed last quarter. In Sheikhipura Rd. and Shamsabad work on laying of main sewers has stopped this quarter due to shortage of funds.

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 which began in March 2002 was completed last quarter. Total 10 lane sewers have been laid by community. 2 lane sewers were lately laid. Union and District Govt Nazims have supported the initiative.

ASB support to Faisalabad Development Authority: No progress as of last quarter.

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 earlier appointed two social organisers for the project. MOU was signed between Town Municipal Administration (TMA), 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. Data on level survey and documentation of existing infrastructure (sewerage, drains, water supply, telephone, electricity and suigas) is being completed. Meanwhile mobilization for lane sewers is in progress. Work on 7 lane sewers was lately completed bringing the total to 15 lane and one secondary sewer, 4,471 rft. with 205 houses investing Rs. 7,18,590/-.

Earlier on Nazim's invitation ASB and OPP-RTI visited Chinlot: Last quarter the Nazim requested ASB support for GIS mapping. Lately an agreement has been signed between ASB and TMA Chinlot for the same.

Support to Sahiwal – Gateshead Initiative supported by Water Aid: No progress reported.

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 meetings 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 59 lane sewers and three secondary sewers of total length 15,458 rft. comprising 701 houses was completed. Peoples investment in sanitary latrines, lane sewers and secondary sewers has been Rs. 2,301,010. This quarter work on 3 lane and one secondary sewer was completed. Work on one secondary sewer 1260 rft. connecting 19 lanes is in progress. Mobilized and technically supported by AHKMT, WASA is laying this secondary sewer in Fauji colony. In two more settlements Dhok Sayyedan and Faisal colony mobilization of community is in progress. Effort is being made by AHKMT to coordinate construction of more external development projects 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 79 lanes have been paved. This quarter 4 lanes were paved. Lately a meeting was organized between the Citizens Community Boards (CCBs) of UC 1 to 8, TMA officials and Naib Nazims of the UCs. Guidance was provided on the model of work and technical support was ensured. Considering the potential for expansion of work, need has been felt to strengthen the technical team. Technicians have joined the team and are being trained.

Asian Development Bank (ADB) is to provide a second loan for Rawalpindi's sewerage system. Effort is being made so the existing sewerage system is mapped, upgraded, (avoiding a repeat of the failed ADB financed sewerage projects in Karachi) and the component sharing model is adopted. 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.

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 (a senior member of OPP deputed to the project), were guided on documentation on the map of the 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 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 number of training groups **LPP has also 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). In two settlements Hasanwala and Jathwala, projects for trunk mains and disposal works were approved by District Govt in the budget 2002-2003. Last quarter work on the trunk sewers and disposal works was completed. In Gharibabad comprising 1,035 houses, on LPP advise 1600 rft main sewer was desilted and a new disposal was constructed whereby a ten year old scheme abandoned due to faulty disposal was made functional. For two new areas Gogran and Gailay wall mapping and documentation of existing sewerage system was completed, planning is in progress.

Earlier MC decided as a policy to undertake lane paving, where sewers are laid by residents on self help. Total 47 lanes have been paved, govts. investment has been Rs. 1.73 million.

Since April 2000, work on lane sewers continues: Total 132 lane sewers, 23,628 rft. have been completed. In Lodhran 963 houses have invested total Rs 2,365,145 on lane sewers and sanitary latrines. Work on 2 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 507 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 earlier explained.

LPP has extended the program to the adjacent towns and villages –: In settlements in 5 nearby towns, total 42 lane sewers were laid on self help, peoples investment has been total Rs. 7,81,798. In Dunyapur and Kehror Pucca MOU's were earlier signed with the Town Municipal Administrations (TMA) for collaborative work. Regular guidance is provided 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. Lately mapping and sewage system documentation of two new areas Purani and Subho Khan Chowky were completed. 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 12 villages. In 7 more it is in progress. Statistics is in section 1.8.2. For many more villages surveys, plans and estimates were earlier completed. On request from NGOs from the nearby district of Khanewal, Mian Chunnu, Sargodha, Basti Malook, Jhpal, Golra Sharif and Mehmood Kot, technical support was provided for work in 10 villages. In 6 villages the work was lately completed. For Mian Chunnu city mapping and documentation of the sewage disposal system is in progress.

World Bank has lately approved grant support for LPP to expand the model in 100 villages near Lodhran. External development is to be financed thru this grant. LPP is in the process of organizing the project.

LPP support to Khanpur City, work also extends to adjoining villages: 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 deplugged. Since Feb' 2002 LPP team assisted City engineers in deplugging and desilting the main sewers. The main sewer designed to serve a large part of the city, being non functional, two ponds served as disposals. With the main sewer made functional, ponds have dried up. LPP proposal for main trunk sewers, costing Rs. 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 12,874 rft. 9"-24" dia sewers are complete, further work has been slow this quarter. 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 earlier completed costing Rs. 4,81,000/-. In total 19 settlements, 59 lane sewers, 11,183 rft comprising of 448 houses were laid on self help. This quarter 5 lane sewers were laid, work on more is in progress. On community request, mobilization in 9 adjoining villages and laying of sewerage system in 4 villages is in progress. Union Council funds have been mobilized for external development.

Guided by LPP City Nazim earlier 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 15 groups and 54 members, comprising of community activists, govt. officials, members of donor agencies, media, NGOs and IFI's. ADB is interested in adopting the component sharing model for its on going village water supply projects in Lodhran. 4 groups comprising of 18-20 members each visited this period. A meeting between LPP, ADB and Town Nazim was held to begin a pilot project.

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 the 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. Last quarter one project was completed, lately another is nearing completion and the 3rd is scheduled to begin. **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. Govt. projects for roads and lane paving in main Haathi gate bazaar and Shamsabad were guided, people stopped the contractors work. In Hathi gate lane sewer was then laid on self help, lately metalled was road completed. Earlier CRC had supervised govt. (i.e. PHED) laid main sewers 9"-21" dia, 9,516 rft. providing disposal for 150 lanes. Work on 18 lane sewers has been completed on self help, in others it is in progress. **In the nearby town of Ahmedpur East last quarter CRC held a meeting with community and the Nazim of UC Sakhel.** People had already laid 7 lane sewers on self help. On request CRC provided plan and estimate for a 2500 rft. secondary sewer. Money collection is in progress.

As per CRC report, total work of internal sanitation completed is 139 lane sewers, 16,191 rft. and eight secondary sewers 1605 rft. 1,101 houses have invested total Rs. 2,611,560. This quarter work on 8 lane sewers was completed for 18 more, mobilization is in progress. Meetings were regularly held with Nazims, councillors, govt. officials, citizens and community activists. Requests for support have been received from 3 settlements and one more UC.

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 has begun. CRC now has two units, one involved in conservation the other in sanitation. Designing drainage systems around heritage sites is another important role of the sanitation program.

Many citizens, govt. officials and Nazims have started visiting CRC office for guidance and support. This quarter some of them were, member from LUMS, secretary TMA Uch Sharif, community members from Ali pur, CDN partners and community members from nearby town of Ahmed pur Sharqia.

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 breakthru in influencing govt. policy: With consistant 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 21 towns (spread over 6 districts, Multan, Khanewal, Bahawalpur, Rajanpur, D.G. Khan and Muzaffargarh) and the other the

PKAUI – UNDP financed National Urban Poverty Alleviation program (NUPAP) for 3 cities (Faisalabad, Multan and Rawalpindi). PKAUI is the implementing agency. Staff for implementation is now in place, program has lately been initiated. For SPBUSP conceptual plans for external development identifying main sewers and treatment plants were earlier prepared by consultants. Technical packages for implementation are being contracted. Support to community for internal development is advocated to be managed by PKAUI supported by partner NGO's/CBO's.

Lately the new DG PKAUI and his Deputy paid a visit to OPP-RTI. New directions in the OPP work were explained and strengthening of partnership was discussed.

Faisalabad- partner NGO, ASB

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

Multan

Work on internal and external development earlier completed is reported in section 1.8.1 (reference location Multan). The PKAUI – UNDP program has lately been initiated. Coordinator of NGO Shehrsaz earlier a member of the UNDP plus program has been appointed as the city manager. While 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 logistical 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 requested by PKAUI designs for external development for 2 Katchi Abadis in Lahore and for 7 Katchi Abadis in Gujranwala was provided to PKAUI. Training was also provided to technicals officers of six Town Municipal Administrations. On certification by PKAUI that internal development will be undertaken by the community, the planning and development deptt. (P & D) has released funds to WASA for external development in the Katchi Abadis. 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 the District Coordination Council (DCC). PSSB has been providing small grants to the NGOs/CBOs under DCC. Now it wants the orientation training to direct its work. For a group of NGOs/CBOs from 30 districts orientation training was earlier completed. Request for further support has been received, one NGOs from Gojra is scheduled for detailed training. Lately together with PSSB members a visit was made to the NGO in Pattoki. 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 last quarter and provided to PSSB. Community priorities are first plantation, then solid waste disposal and finally sanitation. As per Muawin's report, plantation phase has now been completed, preparation for a program of solid waste collection is in progress. The component sharing model has been applied. Main collection bin and recycling unit is

to be financed by govt, household collection and management is the responsibility of the community. Community is collecting its share of finances. To initiate work and manage govt funds a Community Citizens Board (CCB) has been registered.

Railway colony in Lahore comprises of about 4 UCs including 15 K.As spread over 945 acres. The area is low lying, the main disposal is an open drain into which the sewage is pumped. The open drain being at a higher level and choked there is frequent overflow of sewage. WASA plan for replacement of the drain with a trunk sewer exists. Pakistan Railways (PR) the govt. agency responsible for the area is lobbying for the same. In the meanwhile PR has requested Muawin for support in mapping and planning the areas sewage system. An MOU has been signed. Mapping of the area has lately been completed by Muawin. PR has been guided to undertake level survey, which is in progress.

To give an opportunity to youths and activists in settlements to be a part of the program, training on mapping and surveys is on going. Two members are now part of the Muawin team assisting surveys.

In Khan Colony Lahore effort was made to demonstrate the model. Laying of 17 lane sewers 3,142 rft. were supervised, peoples investment has been Rs. 5,01,500. In one more lane work was lately completed. Documentation shows that in 9 more lanes sewers exist laid on self help.

Muawin is providing training and advisory support to NGOs. Guidance to partner NGO AWF in Gujranwala continues. Earlier 4 NGOs from different cities were provided orientation training and guidance to initiate work. This quarter requests for training and support have been received from 4 NGOs and a CCB.

Lately Muawin members visited OPP-RTI to participate in the CDN meeting and the Dr. AHK development forum. A review meeting was also held, program direction and the need to strengthen the teams technical capacity was discussed and guided.

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 14 Union Councils (UCs) consisting of 23 settlements. Meetings are also regularly held with the Nazims and councilors. This quarter mapping and documentation was completed for village Muafiwala, for Anoop village and Tariqabad plans and estimates were provided for 27 lane sewers. Two lanes were lately paved. In UC 51/15 Nazim has agreed to pave lanes where self help sewers exist. Total 17 lanes have been paved.

OPE's mobilization in 10 UCs 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. Total 15 lanes have likewise been paved. Lately in mohallah Ansarian work on a govt's secondary sewer 700 rft. serving 20 lanes is in progress. OPE has provided the design and estimate and is supervising the work.

Internal development: Total work completed has been 161 lane sewers, 37,954 rft. and 8 secondary sewers 3,482 rft. comprising of 2,739 houses. Peoples investment in latrines, lane sewers and secondary sewers has been Rs. 7.517 million (62 lane sewers and 2 secondary sewers were supported by AWF, 82 lane sewers and 8 secondary sewers were supported by OPE and 17 lane sewers by UNDP plus program). This quarter total 5 lane sewers 1,215 rft and two secondary sewers were laid. Work continues on more lane and secondary 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.

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 PKAUJ 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. For the settlement Kamil Shah Colony with about 250 houses plans and estimates were finalized for a secondary sewer, 19 lane sewers and a sewage treatment unit. In Dec'03 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 more lanes is in progress. Earlier the UC Nazim visited the settlement and questioned as to why people are doing the work, that he could get the govt. budget for it. SCWS as well as partner NGO SRSP members have had continues meetings with the Nazim and Councillors. Now the UC Nazim is directing people to lay lane sewers on self help while agreeing to make effort for lane paving or secondary sewers.

Requests from 3 nearby settlements and a village have been received. Plans and estimates for 16 lane sewers and 2 secondary sewers have been provided.

This quarter work in New Colony began. Here a govt. main sewer exists, shallow open drains in lanes are being replaced by self help sewers. OPP-RTI member again spent a week providing on site guidance. Work on two lane sewers 435 rft was completed. 16 houses have invested Rs. 45,130/- on lane sewers and latrines. In 2 more lanes there is money collection.

Last quarter together with OPP-RTI and SRSP members, SCWS held a meeting with the Town and UC Nazims and councilors. Program was presented, need for mapping, documentation survey of sewage disposal for Shahpur Chakkar town and planning for external sanitation was focused. The towns choked main sewer, its diversion into the Kamil Colony pond causing overflows in the settlement and fear of flooding was also discussed. On Nazim's request, plans and estimates for rectification and desilting of the main sewer was provided. Response is awaited.

In a review meeting between SCWS, SRSP and OPP-RTI, need has been felt to map and document one UC, as a 1st step to mapping the town. OPP-RTI has agreed to depute its trained youths for the mapping, in the process training the SCWS members. Mapping is scheduled to begin.

1.6.7. Khajji Coop. Welfare Society (KCWS) Khairpur, PAWF Panu Aqil, Sindh Rural Support Organisation (SRSO) 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. On site visit was made. Members of KCWS were guided to prepare a sketch map of the settlement. This quarter partner NGO TTRC provided on site guidance on mapping. KCWS members have completed the map. Lately they visited OPP-RTI and discussed the directions of work. OPP-RTI team's on site visit is scheduled.

Requested by Pano Aqil Welfare Forum (PAWF) earlier a visit was made. The CBO is already working with the OPP-OCT's credit program. PAWF members were provided guidance on mapping of their settlement. Lately PAWF members visited OPP-RTI and informed that they have stopped a govts. plan to construct open drains in their settlement. OPP-RTI was requested to provide an alternative. On site visit is scheduled.

Sindh Rural Support Organisation (SRSO) is an NGO setup by the govt. for rural development in 4 districts. Last quarter SRSO team visited OPP-RTI for a 2 day orientation training. Guidance was provided for mapping, documentation level survey and social mobilization. On request OPP-RTI engineer visited site, reviewed and guided the mapping, survey and planning for the village Mithal Jatoi in Khairpur comprising of 30 houses. SRSO engineer then visited OPP-RTI and received training while planning, designing and estimating for the sewage system. Finances for external sanitation, comprising of a main sewer and disposal work, were mobilized by SRSO. Lately SRSO informed that work in the first village is complete.

This quarter the NGO from Naushero Feroz visited OPP-RTI, observed the sanitation program and requested support for replication. On site visit is scheduled.

1.6.8. Community Development Network (CDN)

This quarter the tenth meeting of the partners network was held at OPP-RTI jointly organized with OPP-OCT. 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. Twenty seven partners CRC, ADO, ASB, SVDP, URC, AWF, OPD, Shehsaz, Muawin, PURC, Saiban, MURC, NUPAP Multan, DV, PKAUI, KCWS, MDO, SRSP, SCWS, SDS, PAWF, LPP, AHKMT, USDA, BES and BDO participated. Twelve new partners presented their work, others presented the new developments in their work. Members observed that information updates thru meetings are useful for confidence building, streamlining directions of works and for joint advocacy. Expansion of work, linkup with govt. programs, influencing policy and increasing coordination among members was observed. Next day the partners attended the annual Dr. AHK development forum and got an opportunity to meet many more NGOs, CBOs, govt. officials and others, forging a bond of a shared vision of development.

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 69 settlements completed. Of 2 settlements undertaken this quarter.

d) Identification of External Sanitation and Water Supply: Of total 49 settlements provided to SKAA. Of total 26 settlements second, third and fourth phases of work were identified. Of 2 settlements these are in progress.

e) External Sanitation: Detail plan and estimate of total 41 settlements were reviewed and finalised. Of total 25 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. **Essa Nagri nala development:** Design and estimate was earlier finalized for the development of 2600 rft. nala into a covered drain. SKAA mobilized finances, work on site is in progress. 600 rft drain is complete. OPP-RTI is guiding the work on site. Work has been very slow this period.

f) External Water Supply: In 20 *katchi abadis*, water mains total 69,016 rft, 3"-6" dia, costing Rs 7.289 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. In Shah Rasool Colony laying of water mains is in progress.

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

h) Demonstration of Departmental Work: For training and demonstration, SKAA's departmental work in Islamia and Umer Baloch Goth were organised and supervised. The result of departmental work was that, there was 13-31% saving in cost, time taken was ¼ - 1/2 that taken by contractor and quality was 100 per cent. After this successful demonstration, in May 1995 SKAA adopted this method as its policy. Departmental work in 31 settlements has been completed, in one an additional phase is in progress.

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. This quarter seven review meetings were held to speed up work.

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 is to complete both lease (provision of land title) and external development in settlements already under process. Functions of provision of land title and development in Katchi Abadis are to be transferred 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 functions are 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 City District Govt. Karachi (CDGK) *Katchi Abadis* (K.A)

This quarter survey of 11 more K.As was completed, of 3 it is in progress together with the rechecking of 11 K.As surveyed earlier. Survey of total 235 K.As outside Orangi has been finalized. Of these 62 belong to SKAA and 173 are CDGK K.As. Survey of 235 K.As comprising 14,060 lanes and 1,33,731 houses shows that people have laid sewer lines on self help in 5,908 (42%) lanes and water lines in 2,220 (16%) lanes, investing Rs 97.88 million and Rs 49.058 million respectively. Government's work in internal development also exists i.e. sewer lines have been laid in 5,591 (40%) lanes and water lines in 3,389 (24%) lanes. Government's investment has been Rs 166.088 million and Rs 49.977 million respectively. SKAA has recovered Rs 206.53 million and KMC/CDGK has recovered Rs 325 million as lease charges from the settlements (SKAA report Jun'04 and KMC report June 1999). Government and peoples investment in external development in 235 K.As, has been tabulated. 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 finalized for publication.

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. As the settlements have expanded, more secondary sewers are being laid. These are being documented and on request supported with technical guidance. Refer details in section 3.6.

Internal Development: Out of 2,152 lanes, in 1,283 lanes sewers have been laid. This quarter work on lane sewers has been in progress in Ghaziabad, Gulshan-e-Bihar, Gulshan-e-Zia and Yaqoobabad. 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, 1,009 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, provided 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. Later sewerage plan for KKB II was completed, Saiban team was guided on level survey and planning. Meetings were held with community as well as with the Saiban team, OPP model of people financing and also managing and maintaining the work was discussed. However, Saiban continues to manage construction as well as maintain the system, this is limiting Saiban's capacity for expansion.

In KKB I & II total 97 lane sewers and 16 secondary sewers, 42,076 rft comprising of 1,833 houses have been completed by Saiban. Peoples investment has been Rs. 4.692 million. This quarter 4 lane sewers and three 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.

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 provided for a secondary sewer 12" dia 1,875 rft. serving 10 lanes and comprising of 132 houses. The disposal is a govt's main drain. Last quarter work on site began, 210 rft. secondary sewer has been laid, money collection for the remaining length is in progress. OPP-RTI is regularly providing social and technical guidance to the community activists managing the work.

1.7.6. Azizabad – Gulberg Town

Progress same as last quarter

1.7.7 Manzoor Colony -Development of the natural nala into a 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.** Work on site began in June 98. but soon due to departmental resistance was stopped and restarted in March'99.

Total work, i.e. construction of 11,670 rft. concrete drain and 6,457 rft roof slab was completed last quarter. OPP-RTI undertook regular site visits and monitored work, together with the community activists, progress reports were also provided to the project incharge. After repeated reminders, defects in work i.e. replastering of 2000 rft wall was completed, about a 100 broken manhole slabs were replaced, gaps in walls for diversion were recast. Complete desilting of the drain is needed, Town Nazim, Project Director and head of City Govt's concerned department have been informed, community activists are also lobbying for the same.

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.

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.* Earlier a meeting was held with the Town Nazim, need was stressed to unblock the culvert openings. Lately meetings were again held with the Executive District Officer works and service the same was again focused. Complete desilting of the drain is being advocated.

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-Citywide application

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*/drains, have silted up and been encroached, reducing both width and depth. To safeguard the existing sewerage system there is

need to desilt these *nalas*/drains, 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 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 Essa Nagri and Manzoor Colony *nala* has been explained in section 1.7.1 & 1.7.7. Report on development of Orangi *nala* is in section 3.4. **There have been major developments since last quarter as explained below.**

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 for Orangi and since 1996 for all of Karachi.

Last quarter engineers of the Works and Services deptt. CDGK requested OPP-RTI support for the development of natural *nalas* into box trunks and upgradation of existing drains in Karachi. OPP-RTI together with the city engineers is a member of the focal group formed for the work. On request maps and documentation of about 21 main *nalas*/drains were provided to the coordinator. Meetings have since been regularly held among the group as well as with the Executive District Officer Works and Services (EDOWS). Cities 3 main *nalas*/drain, Kalri 9526 rft, Songal 8,600 rft. and Orangi 19,918 rft have been identified for development in the 1st phase. Kalri serves as disposal of sewage and rain water for a major part of old city and Lyari town, Songal provides disposal for a major part of Gulshan Town and Orangi *nala* serves Orangi town as well as Nazimabad and Liaquatabad towns. Joint on site surveys were undertaken. Survey, map and design for development of Kalri *nala* was completed and provided to the City Govt. engineers for structural design and estimation. This quarter the engineers work was reviewed and a low cost consensus design estimated at Rs. 61.7 million was provided to EDOWS for further processing. Survey of Songal *nala*, its consensus design estimated at Rs. 26.3 million was also provided to EDOWS. Survey of Orangi *nala* (Banaras to Lyari nadi) has lately been completed. Karachi Water and Sewerage Board (KWSB) too has a plan for its development, meetings have been held, effort is being made to develop a consensus plan and design.

Visits were also made to 8 Towns, Gulberg, Gulshan, Liaquatabad, New Karachi, North Nazimabad, Jamshed, Korangi and Baldia. In Gulberg 90% of the drains are now repaired, desilted and covered, in Liaquatabad 60% is complete and in Gulshan work is in progress. In Jamshed a main drain and a *nala* have been identified for development, in New Karachi and North Nazimabad one main drain/drain each has been identified for development. In Korangi Town lately visited, 2 main drains 18' – 40' wide have been well desilted for the first time in more than 15 years. Main sewers in 2 UC's have been identified for development. In Baldia Town visited this quarter meeting was held with the Town Nazim and Town Municipal officer, Hub drain has been identified for development. Survey, design and estimates are in progress for the drain/*nalas* identified in each town. In addition, on request plan, design and estimate for Mianwali *nala* 11,256 rft. providing disposal for a major part of Site town and for 2 Orangi UCs was lately provided to the City Govt.

Except Jamshed and Baldia in the 6 towns, documentation of sewerage system and drainage channels is available, and has been provided to OPP-RTI with request for guidance. The information is being digitized for access by communities and other citizens. Documentation of existing system

has been constantly advocated by OPP-RTI in meetings, discussions, forums and presentations. Since the past year the towns seem to be focusing on this.

Karachi Water and Sewerage Board (KWSB) has likewise started documenting its sewerage system. In meetings the officials have informed that instead of the earlier focus on major projects (as explained in 1.7.10) the interest is now on 1) building on what exists, so the mapping, documentation and desilting of existing sewers as observed in several towns and 2) use of local resources and grants rather than foreign loans, so the laying of sewers along existing drains, use of gravity flow instead of pumping setup and the proposals for construction of box trunks along the major drainage channels of Malir and Lyari with treatment plants where the channels join the sea. An important change has been the acceptance by KWSB, that sewage is being disposed into nalas/drains. A point constantly advocated by OPP-RTI since 1996. This quarter discussions and meetings have been held with KWSB's Deputy Director and Chief Engineer to coordinate developments.

In efforts to inform the CBO's of the govts work, establish a link and to encouraging govt deptts to hold public hearings, a forum was organized with partner NGO "Urban Resource Centre (URC). EDOWS presented plans for development of nalas/drainage and road, as well discussed prioieity needs of several areas as pointed out by the CBOs.

1.7.9 Documentation of Natural Nalas/Drainage Channels

82 natural *nalas*/drainage channels, of total length 6,78,208 rft. (corrected statistics) located all over Karachi have been documented on maps. Catchment area survey of 42 *nalas* was completed. Survey of 5 *nalas* is in progress. Plan, design and estimates for the development of total 37 *nalas* have been provided to KMC / CDGK 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. Most of these branch *nalas* and drains dispose into 2 main *nalas*, Lyari and Malir which then dispose into the sea. Lately accepting the importance of these drainage channels, plans for box trunks along these, have been proposed by KWSB. **OPP-RTI documentation, strengthening advocacy seems to be influencing the City Govts development plans.**

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 quarter a map with the location of *nalas*/drains has been printed and is being disseminated. Maps of individual drainage channels are being digitized.

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

In efforts to inform the CBO's of the govt. work, establish a link and to emerging govt.deptts to hold public hearings, a forum was organized with partner NGO Urban Resource Centre (URC). EDOWS presented plans for development of *nalas*/drain, and roads, as well discussed priority needs of renewal areas as pointed out by the CBOs.

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*/drains channels for sewage and rain water disposal needs to be accepted and *nalas*/drains 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 and Malir) and treatment plants/outfalls will remain. These can be developed thru loans or grants from the Federal Govt.

The nala development projects by SKAA and KMC/CDGK as explained in 1.7.7, 1.7.8 & 3.4 follow the OPP-RTI proposal.

It has been observed that the CDGK and KWSB are increasingly adopting the alternative proposal as explained in 1.7.8.

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 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, water supply, solid waste disposal and transport the network presents alternatives to the City Action Plan prepared by the City Govt. In forums, television programs, meetings with govt., citizens and thru newspapers the alternatives are regularly presented and discussed. Govts. plans for sewage disposal, water supply and transport are being influenced. Some details on sewage disposal have already been presented. Details on water supply and transport are available with URC.

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 asked the ADB, its consultants and the govt. to provide information. After months of request in Feb'04 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 of the All Pakistan Textile Manufacturers Association (APTMA) had no knowledge of the project and expressed concern. On request copies of the ADB reports have been sent to them. More copies are being disseminated thru the network to politicians, govt officials, NGOs and community activists. Lately APTMA members have lobbied with the govt. against the project. The networks effort is to present viable alternatives and initiate public hearings on the project.

Earlier 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. In March'04 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. This quarter meetings with KWSB and newspaper reports have informed that the focus of KWSB is on the resolution of the issues raised.

Another loan of US \$ 800 million is being promoted by ADB, WB and JBIC for the rehabilitation of 4 cities, Karachi, Lahore, Peshawar and Rawalpindi. In response to request for information the WB. informed that the project is at the conceptual stage, information will be provided later. Meanwhile this quarter a conceptual report prepared by JBIC was acquired. Review showed the project to be isolated from ground realities – another disaster in the making! Efforts to acquire more information on the project continues. Members of partner NGO PURC in Lahore have been concerned about a similar project for Lahore, they too have written to the trio IFIs for information.

To continue the citizens govt. dialogue, enabling realistic planning for the city, network members have decided to hold a series of forums on the cities main issues. This quarter EDO works and services was invited to present city plans for roads and drainage.

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 28,000 houses 2) Okara farmers movement – resistance to evictions violently enforced by the army on a million poor farmers. Details are available with URC.

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. Each town has between 9-13 UCs, each UC has a population of about 50,000 to 1,00,000. 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. 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 City Govt. engineers, Nazims and Councilors from UC's of Orangi, and Jamshed Towns visited and discussed development plans. Meetings were held with Nazims and engineers of Korangi and Baldia Towns. OPP-RTI is providing maps and documentation of the UC's and now also the plans for development of nalas/drainage. Detail plan books of total 13 Union Councils of Orangi, of one UC of Site, sewerage plans of UC-2 Lyari, UC-2 Baldia and UC-3 Jamshed Town were earlier provided to the Nazims, CBOs and area activists. On request copies are provided to many visitors and training groups. On request sewerage plans for UC 3 Korangi are being prepared. Survey maps of UC-3 Baldia and UC-2 Jamshed Town are being prepared/acquired.

1.7.13 Baldia UC 2, Jamshed UC-2-3, Jamshed, Gulshan, Baldia, Korangi, Site and Liaquatabad 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. 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 2 main sewers is in progress. 24 lanes and 8 secondary sewers also exist laid by people on selfhelp. On request two CBOs of the area were provided plans and estimates for lane sewers. However the Nazim started mobilizing the people to hire his contractors for lane sewers charging Rs. 1500/ house (while OPP estimates come to Rs. 1000/house). Substandard work in lanes was undertaken. Nazim and activists are being mobilized to streamline internal development. This quarter meetings were held with the UC Nazim, Councilor and CBO activists for the same.

Guided by the Nazim of Jamshed Town, earlier UC-3 Nazim and councillor visited and requested 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 and acquired maps of other settlements. Plans and estimates for 6 main sewers 6,850 rft and 4 secondary sewers 2,285 rft costing Rs. 2.2 million was provided to the Nazim. Last quarter work began on site, 2 main and 4 secondary sewers 5,135 rft have been completed, further work is in progress. OPP-RTI is providing guidance as needed. Last quarter on request plan, design and estimate for development of an existing open channel into a covered drain, 1500 rft costing Rs. 8.7 million was provided to the UC-3 Nazim. This channel is the disposal for sewage and rain water for several UCs as well as the outlet for one of the sewage treatment plants of the city. UC and Town Nazims are lobbying City Govt. for its development.

This quarter guided by the Technical Officer infrastructure Jamshed Town, Nazim UC-2 visited OPP-RTI and requested support for designing the sewerage system in his UC. Lately maps of settlements have been received, survey is scheduled to begin.

This quarter the Nazim of Korangi Town requested technical support for the design of the main sewerage system in UC-3. Mapping and documentation survey is in progress.

Development regarding Hub drain in Baldia Town, Mianwali nala in Site Town, Manzoor colony drain and Kalri nala in Jamshed Town, Essa Nagri and Songal nalas in Gulshan Town and Orangi nala (Banaras to Lyari nadi) in Liaquatabad Towns, are detailed in section 1.7.7. and 1.7.8.

Continued overleaf....

1.8 Statistics

1.8.1 Sewerage Construction Outside Orangi – Aug'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	93.300
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	1130	0.073
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	94	35434	1776	4.563	5169	0.392
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	*300	0.405
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	17	3142	125	0.500	-	-
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	7	3356	169	0.470	-	-

Sr. No.	Area	Location	Lanes	Internal Sanitation			External Sanitation	
				Rft	Latrines	Cost (Rs. Million)	Mains. Rft	Cost (Rs. Million)
52	Al-Najaf Colony	Faisalabad	5	1260	56	0.156	-	-
53	Nimat Colony	Faisalabad	14	4960	178	0.609	-	-
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	9	1740	67	0.230	-	-
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	7	1365	81	0.225	-	-
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	3	940	41	0.139	-	-
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	4	640	81	0.189	1775	0.560
80	Murad Colony	Faisalabad	9	3360	159	0.533	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	Harchampur	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	Dastagir colony	Faisalabad	4	1200	65	0.219	-	-
104	5Marla colony	Faisalabad	3	1200	70	0.208	-	-
105	Mansoorabad	Faisalabad	6	2400	95	0.339	-	-

Sr. No.	Area	Location	Lanes	Internal Sanitation			External Sanitation	
				Rft	Latrines	Cost (Rs. Million)	Mains. Rft	Cost (Rs. Million)
106	Mustafabad (Jaranwala)	Faisalabad	2	565	38	0.105	870	0.104
107	Municipal Col.(Jaranwala)	Faisalabad	3	713	38	0.118	-	-
108	Chamra Mandi(Jaranwala)	Faisalabad	1	225	8	0.030	-	-
109	Shamspura (Jaranwala)	Faisalabad	1	280	15	0.047	-	-
110	Ismailabad (Jaranwala)	Faisalabad	2	413	24	0.072	-	-
111	Chundri Colony (Jaranwala)	Faisalabad	4	840	46	0.139	-	-
112	American Barracks	Hyderabad	-	-	-	-	5297	1.200
113	American Quarter	Hyderabad	-	-	-	-	+4610	0.770
114	American Quarter- II	Hyderabad	-	-	-	-	+3615	0.502
115	Gujrati Para	Hyderabad	-	-	-	-	+3920	0.430
116	Gole Tikri	Sukkur	14	1650	155	0.199	9800	1.700
117	Tench Bhatta	Rawalpindi	1	464	23	0.209	-	-
118	Dhok Matkal and	Rawalpindi	59	10357	640	1.527	595	0.049
119	Dhok Hassu	-	-	-	-	-	-	-
120	Nawab Colony	Rawalpindi	6	956	39	0.105	180	0.027
121	Habib Colony	Rawalpindi	3	436	30	0.063	-	-
122	Hazara Colony	Rawalpindi	1	70	3	0.007	-	-
123	Meherabad	Rawalpindi	1	210	6	0.019	-	-
124	Farooq-e-Azam Colony	Rawalpindi	3	861	42	0.123	-	-
125	Dhoke Kala Khan	Rawalpindi	2	593	33	0.075	-	-
126	Bilal Colony	Rawalpindi	11	1740	87	0.331	-	-
127	Model Colony	Rawalpindi	5	1294	61	0.218	300	0.026
128	Fatima Colony	Rawalpindi	1	101	7	0.015	-	-
129	Fouji Colony	Rawalpindi	10	2127	102	0.531	-	-
130	Shamsabad	Rawalpindi	10	3503	153	0.611	-	-
131	Qayyumabad	Rawalpindi	1	512	36	0.101	-	-
132	Rahmatabad	Rawalpindi	2	565	29	0.071	-	-
133	DK. Sayyedan	Rawalpindi	1	700	34	0.123	300	0.054
134	Faisal Colony	Rawalpindi	2	1000	39	0.106	-	-
135	Rasoolabad	Muzaffargar	-	-	-	-	277	0.015
136	Shagai	Swat	3	985	29	0.102	660	0.076
137	Aman Kot	Swat	21	2599	113	0.343	800	0.077
138	Banr	Swat	1	450	17	0.043	-	-
139	Chalyar	Swat	49	5015	300	0.496	2696	0.195
140	Lodhran	Lodhran	132	23628	963	2.363	12835	2.938
141	Thakkerwala	Lodhran	-	-	-	-	1600	0.350
142	Faizabad	Lodhran	-	-	-	-	700	0.200
143	Lahori (v)	Lodhran	8	1922	156	0.298	4240	0.667
144	Duniapur	Lodhran	16	3346	127	0.328	496	0.022
145	Ibrahimwala	Lodhran	4	896	13	0.043	-	-
146	Dehnote	Lodhran	4	633	25	0.058	-	-
147	Kherorpucca	Lodhran	9	1713	51	0.120	-	-
148	Pakistan Colony	Khanpur	-	-	-	-	*11204	5.802
149	Khanpur	Khanpur	11	1757	56	0.182	-	-
150	Model Town	Khanpur	8	1955	72	0.183	-	-
151	Jinnah Town	Khanpur	3	818	25	0.081	-	-
152	Akhterabad	Khanpur	1	100	12	0.022	-	-
153	Railway Road	Khanpur	2	364	27	0.056	-	-
154	Toufail Colony	Khanpur	1	22	2	0.003	-	-
155	Rahimabad	Kahnpur	1	150	6	0.016	-	-
157	Mohalla ShairMohd.	Khanpur	2	206	14	0.027	-	-
158	Riaz Town	Khanpur	10	2544	110	0.280	-	-
159	Near Qaid-e-Millat	Khanpur	1	85	2	0.007	-	-
160	Rehman Colony	Khanpur	1	185	4	0.012	-	-
161	Majeed colony	Khanpur	1	185	5	0.016	-	-
162	Mohammad pura	Khanpur	1	148	13	0.025	-	-

Sr. No.	Area	Location	Lanes	Internal Sanitation			External Sanitation	
				Rft	Latrines	Cost (Rs. Million)	Mains. Rft	Cost (Rs. Million)
163	OPP T.H.Q Hospital	Khanpur	1	46	2	0.006	-	-
164	Muslim colony	Khanpur	5	688	21	0.062	-	-
165	Islamabad	Khanpur	2	245	13	0.026	-	-
166	Near TMA	Khanpur	1	60	1	0.004	-	-
167	Dinpur colony	Khanpur	2	286	16	0.036	-	-
168	Bahwalpur	Bahwalpur	2	1063	28	0.080	-	-
169	Uch	Uch	-	-	-	-	9516	N.A
170	Mohallah Khawajgan	Uch	16	1774	121	0.284	550	0.034
171	Bukhari Colony	Uch	9	1091	57	0.140	-	-
172	Nawazabad	Uch	19	2416	109	0.302	-	-
173	Gilani	Uch	39	4346	363	0.740	1055	0.079
174	Shams Colony	Uch	9	750	22	0.054	-	-
175	Shams Bagh	Uch	12	1654	100	0.238	-	-
176	Kachery Road Ape	Uch	2	375	18	0.045	-	-
177	Hasnain street rural	Uch	1	187	3	0.012	-	-
178	Mohallah Daud Pota	Uch	6	595	41	0.095	-	-
179	Shamimabad	Uch	4	443	26	0.086	-	-
180	Union council-74	Uch	2	545	30	0.079	-	-
181	UC sukhail	Uch	7	1200	38	0.119	-	-
182	Gulnar Colony	Multan	7	1016	78	0.180	349	0.066
183	Islam Pura	Multan	5	659	35	0.096	-	-
184	Datta Colony	Multan	1	200	10	0.028	-	-
185	Chah Taqiwala	Multan	-	-	-	-	3865	5.060
186	Ghausabad	Multan	-	-	-	-	2000	0.500
187	Amirabad	Multan	-	-	-	-	700	0.170
188	Bukhari Colony	Multan	-	-	-	-	800	0.190
189	Shah shams Colony	Multan	39	6483	414	0.958	130	0.009
190	Mominabad	Gujranwala	16	2979	204	0.317	-	-
191	Irsal Colony	Gujranwala	13	3066	230	0.509	137	0.021
192	Samanabad	Gujranwala	23	5943	378	0.895	230	0.012
193	Ghazipura	Gujranwala	3	361	18	0.044	-	-
194	Raja Colony	Gujranwala	9	2650	189	0.420	240	0.026
195	Kamboh Colony	Gujranwala	1	105	8	0.017	-	-
196	Shahzada Shaheed Col.	Gujranwala	3	1120	133	0.264	-	-
197	Shaheenabad	Gujranwala	14	3140	241	0.547	700	0.080
198	Mirza Colony	Gujranwala	3	557	31	0.072	-	-
199	Shahrukh Colony	Gujranwala	6	1054	55	0.152	-	-
200	Sarfraz Colony	Gujranwala	1	137	5	0.015	-	-
201	Camp # 4	Gujranwala	4	769	76	0.155	-	-
202	Tariqabad	Gujranwala	20	4677	311	0.709	315	0.038
203	Jagna Town	Gujranwala	7	1828	114	0.274	-	-
204	Khalid Colony	Gujranwala	1	145	11	0.024	-	-
205	Kot Habibullah	Gujranwala	1	280	20	0.045	-	-
206	Ali Asghar Road	Gujranwala	1	250	14	0.035	-	-
207	Jahangir Colony	Gujranwala	12	3215	193	0.479	-	-
208	Mozam Colony	Gujranwala	3	740	55	0.124	-	-
209	Islam Pura	Gujranwala	1	280	20	0.046	-	-
210	Mubarik Shah	Gujranwala	2	297	15	0.041	-	-
211	Gulshan Town	Gujranwala	1	150	9	0.022	-	-
212	Mian Sansi	Gujranwala	3	1010	75	0.173	-	-
213	Shamsabad	Gujranwala	1	75	5	0.011	-	-
214	Rata Road	Gujranwala	1	100	2	0.006	-	-
215	Shafi Colony	Gujranwala	1	250	8	0.025	-	-
216	Madina Colony	Gujranwala	4	908	60	0.142	-	-

Sr. No.	Area	Location	Internal Sanitation				External Sanitation	
			Lanes	Rft	Latrines	Cost (Rs. Million)	Mains. Rft	Cost (Rs. Million)
217	Gali Haji Saleem Wali	Gujranwala	1	150	10	0.024	-	-
218	Abubakar Town	Gujranwala	1	150	8	0.020	-	-
219	Peoples Colony	Gujranwala	1	205	12	0.029	-	-
220	Kamoki	Gujranwala	1	330	25	0.055	-	-
221	Sui Gas Road	Gujranwala	2	400	26	0.062	-	-
222	Rasheed Colony	Gujranwala	2	350	24	0.057	-	-
223	Faqir pura	Gujranwala	2	305	20	0.047	-	-
224	Lohianwala	Gujranwala	3	715	30	0.087	-	-
225	D.Type Colony	Gujranwala	1	225	14	0.033	-	-
226	Rehman pura	Gujranwala	1	100	8	0.017	-	-
227	Popular Nursary	Gujranwala	1	200	10	0.026	-	-
228	Javaid town	Gujranwala	1	275	20	0.045	-	-
229	Jamia qasmia	Gujranwala	2	700	42	0.120	-	-
230	Azhar town	Gujranwala	1	300	20	0.050	*400	0.050
231	Gulzar colony	Gujranwala	2	600	37	0.092	-	-
232	Ehtisham colony	Gujranwala	-	-	-	-	*460	0.083
233	Sehar Park	Gujranwala	-	-	150	-	*700	0.080
234	Mehar Suleman	Gujranwala	-	-	30	-	*300	0.033
235	Kamil Shah Colony	Sanghar	1	300	16	0.048	75	0.006
236	New Colony	Sanghar	1	135	6	0.017	-	-
Total			3277	670352	40252	72.463	204665	143.696

* Work in progress + Work stopped • Incl treatment plant

1.8.2 Sewerage Construction in villages (LPP program)

S.	Area	Location	Internal Sanitation				External Sanitation				
			Lanes	Length	Latrine	Cost (Rs.)	Main rft	Cost (Rs.)	Disposal	Cost Rs.	
									*Land	Work	
1	Juggowala	Multan	22	11,816	209	631,498	4,373	177,947	1	40,000	405,261
2	Nai Basti	Lodhran	14	2,094	62	172,805	994	53,963	1	40,000	124,400
3	Munshiwala	Kehror	7	1,058	30	78,073	1,630	99,388	1	50,000	77,785
4	Chak 319/WB	Dunyapur	3	1,286	42	116,066	-	-	1	-	116,316
5	Chak 227/WB	Dunyapur	14	3,426	80	208,000	2,034	113,451	1	60,000	185,227
6	Basti Baratiwala	Lodhran	10	1,400	50	130,000	800	47,500	1	30,000	122,500
7	Piplywala	Lodhran	22	3,671	243	463,150	3,000	212,309	1	60,000	185,812
8	Buppywala	Lodhran	5	1,350	32	92,900	1,142	68,090	1	40,000	157,465
9	Sheikhanwali	Dunyapur	12	1,510	50	127,386	944	60,324	1	30,000	127,400
10	Gahi Mummar	Kehror	30	6,640	222	560,800	3,116	330,000	1	70,000	187,000
11	Kot Malikpur	Dunyapur	11	3,790	145	388,573	2,400	200,569	1	50,000	190,778
12	Chak 205/WB	Mailsi	11	5,010	165	461,960	4,328	455,695	1	50,000	210,000
Total			282	58,291	1,906	4,928,688	40,570	3,129,479	19	815,000	3,375,841

* Besides investment in internal sanitation community has contributed the land so the peoples investment is 51%.
The sanitary latrines cost has been taken as minimum Rs. 1400/house.

Incl treatment plant

2. RESEARCH, TRAINING AND PUBLICATION

2.1 Budget and Expenditure (in Rs.)

Research and training	Budget 2004-2005	Actuals Jul- Aug'04
Central Office		
Director/Perween Rahman	193,758	30,953
Jt. Director/Salim Alimuddin	156,141	24,934
Manager/Amir	88,698	12,856
Driver/Walidad	61,533	13,692
Dearness & Education allowance	43,200	7,200
POL/Car V-0333	30,000	6,323
S&R/Car V-0333	25,000	4,355
Insurance/v-0333	16,221	14,515
Visitor	6,000	1,434
Stationary	3,000	0
Total	623,551	116,262
Support Team		
Manager/Res & Tr/Rabia	98,790	15,782
Res.officer/Saifur Rahman	74,406	11,673
Driver/Hameed	54,897	8,771
Dearness & Education allowance	31,800	5,300
POL/Van	20,000	5,125
S&R/Van	20,000	12,500
Insurance/Van	22,000	0
Transportation	2,500	0
Computer Supplies	20,000	-1,786
Computer Maintenance	20,000	0
Book & Journal	20,000	2,449
Stationary	2,555	0
Total	386,948	59,814
Publication		
Operator/Mairaj	61,680	9,835
Dearness & Education allowance	9,000	1,500
Reports	75,000	0
Paper/Copier	12,000	-529
Toner	10,000	6,000
Maintenance	35,000	14,950
Total	202,680	31,756
Audio-Visual		
Film/Progress	10,000	7,180
Slides-Videos	10,000	0
Total	20,000	7,180

2.2 Training

a) Training at OPP-RTI is based on OPP programs. Courses have been developed for

NGO/CBO workers, officials of donor and government agencies. The title of the courses are a) Social mobilization and community organisation b) 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 16 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.

12 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 235 KA has been completed. In 37 more survey is complete, statistics is being compiled, in 3 survey is in progress. Sketch of 158 K.As were also completed. Documentation of total 70 (Statistics corrected) natural *nalas*/drainage channels in Karachi measuring 5,64,189 rft. was completed, of 2 drains these were completed this quarter of 5 *nalas* resurvey is in progress. Of 26 *nalas*/drains, detail catchment area survey was completed. Many *nalas* and drains all over Karachi are being developed and covered as advocated by OPP-RTI. With reference to developments reported in section 1.7.8 drainage channel documentation of total 7 towns has been received from the town engineers, these are being checked on site for developments and identification of needs.

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. This quarter map of Karachi showing location of the *nalas*/drains has been printed. Detail maps of each *nalas*/drains are being digitized.

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, UC-3 Jamshed and UC-2 Baldia were also completed. Survey of UC-3 Korangi Town is in progress. **Documentation of Orangi Town UC's has lately been reproduced sector wise on Town map.** Statistical data is being prepared for publication.

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 five youths who have joined the unit.

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

There are increasing requests from youths to join the program. The program has been organised so effective training can be provided to more youths. TTRC is conducting a 26 day training program on mapping and documentation to prepare youths for the program. The senior youths are managing the program, training and guiding the juniors, with OPP-RTI team providing backup support.

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

For those who receive the fellowship, effort is made to develop avenues for their continued association in the development work, as the case of TTRC the housing support unit and its replication, 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 TTRC-the housing unit, 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, clarity in the replication projects and the influence of govts. policy and action plan. The information has also provided the basis for review and alternative plans for 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 19 training courses, comprising of 59 participants. TTRC is being guided in the institutionalization of its work. Setting up of another unit like TTRC is in progress, an additional room has been constructed at the TTRC office for training and the setting up of a library.

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 involved in Education as mentioned in section 5.7) and TTRC, are CBO's with activities developing in this direction. BES has expanded its work to supports other school and the teachers training centers in several towns. The youth group has expanded, library has been setup, courses in computer and english language are being conducted.

2.5 Youth survey

Earlier a 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 some 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. The forum lectures are being prepared for publication. The first lecture has lately been printed.

This quarter two forums were organized. One was held at URC in which the Executive District Officer Works and Services presented the City Govt. activities and plans for drainage and roads. About 15-20 CBO activists attended the forum. Another, the annual Dr. AHK development forum was organized many CBO and NGO activists got an opportunity to understand and discuss the forum theme which was "Active Citizenship-rights, responsibilities and opportunities".

2.7 CBOs, NGOs Contact

Total 92 CBOs/NGOs in Orangi and in settlements in Karachi were visited. The program is jointly managed with the Urban Resource Centre (URC). This quarter 12 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, shop owners welfare, legal aid, safe guarding against evictions, resettlement and the Lyari express way.

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 is regularly 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 13 forums were held in which 24 CBOs presented their work. Two forums were held this quarter in which 4 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 the second 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 of promoting the alternative reality. The exhibition titled "Community Development-Presentation of the Work of Eleven Karachi Based CBO's" held earlier provided such an opportunity. Preparation for the second exhibition is in progress. Seven CBOs that presented their work are visiting each other as a group to understand the work, in efforts at working together on larger issues like land title and water supply.

2.8 Training Groups

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

Training Groups - Since 1992

Organisation	Jun - Aug'04		Cummulative- Aug'2004	
	Groups	Members	Groups	Members
UN+Aid agencies	1	1	70	438
World Bank	-	-	10	62
Government agencies	1	17	118	1,550
NGOs/CBOs	3	11	463	3,171
Academic Institution	2	33	33	470
Total	7	62	694	5,691

Some of them this quarter:

- 23 students from Aga Khan School received a days orientation
- 10 students from Aga Khan University received a days orientation
- 4 members from NGO Shirkatgah studied the OPP programs
- 17 members from Civil Services Academy, Lahore received a days orientation
- 6 members from NGO WESS Quetta received two days orientation on sanitation program
- Manager SPO Quetta received two days orientation on sanitation program
- Deputy Manger UNDP-NUPAP Balochistan received 3 days orientation training

2.9 Visitors Since 1992

Organisation	Jun - Aug'04		Cummulative-Aug'2004	
	Groups	Members	Groups	Members
UN+Aid agencies	-	-	83	235
World Bank/ADB	-	-	60	171
Other Donors	-	-	159	361
Government agencies	9	36	220	754
Academic institutions	5	12	157	834
Media/Journalist (Foreign)	-	-	42	62
Media/Journalist (National)	-	-	51	85
NGOs/CBOs	1	6	332	1069
Others	2	3	11	20
Total	17	57	1,115	3,591

Some of them this quarter:

- Members from Acuman Fund and Investment Banking group discussed housing finance
- Deputy Managing Director KWSB together with his team and members of revenue and health depts of CDGK discussed OPP programs
- Evan Moses from McGill University-Canada studied the Education program
- Nadir Cheema from Wazirabad studied the program
- Mueen Batlay from USA discussed water recycling options
- Nazims and Councillors from UC-6, 12 and 7 Orangi Town discussed support and plans for sewage disposal
- 6 members from CBO QCSA site town discussed OPP program
- Nazim of UC-2 Jamshed Town discussed sanitation program and requested support
- 6 students from Karachi University Architecture deptt discussed their study.
- Mr. Hanif and Ejaz ex-govt officials from Hyderabad discussed their cities sewage disposal
- Engineers of City Govt. and SKAA frequently visited for the nalas/drains and UC projects

2.10 Research Studies

2.10.1 Solid waste disposal in Orangi – Profiles of actors has been completed. The information is available in files.

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 development plan has been prepared and is being disseminated. The monograph is being printed.

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 and are available in files.

2.10.4 Survey of the 13 Orangi UCs are complete. Data and map is being prepared for publication.

2.11 Surveys

2.11.1 SKAA/KMC (KCDG) Katchi Abadis

Survey has been undertaken of SKAA/KMC (KCDG) *katchi abadis* in Karachi, documenting the existing sanitation, 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: Aug'04

No. of katchi abadis surveyed	—	*235
Total number of lanes	—	14,060
Total number of houses	—	133,731

Internal Development	Lanes	Houses	Investment (Rs)
Peoples Effort:			
Sewerage:			
- Lane + Latrine + House Connection	5,908	49,393	59,347,452
- Latrine + House Connection (Govt.) Sewers	-	54,815	38,534,867
Total		104,208	97,882,319
Water Lines:			
- Lanes + House Connection	2,220	19,932	25,992,070
- House connection (Govt. lines)		37,981	23,066,400
Total		57,847	49,058,470
Grand Total			146,940,789 (146.940 million)
Government Works:			
- Sewerage (Lane only)	5,591	54,815	166,088,670
- Water lines (Lane only)	3,389	37,981	49,977,200
Total			216,065,870 (216.065 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 235 *katchi abadis* (52.92 %). Data on Orangi settlements is available in separate tabulation.

Continued...

External development			
Investment on external development by government and people has been tabulated for 235 <i>katchi abadis</i> , statistics is given below:			
	Number	Length	Investment (in Rs)
Peoples Effort:			
- Secondary sewer	58	56,848	899,231
- Secondary water lines	27	14,997	185,947
Total			1,085,178 (1.085 million)
Government Work:			
- Secondary sewer	456	286,158	37,622,040
- Main sewer	225	234,088	94,549,005
- Main drain	144	179,343	201,427,701
Total			333,598,746 (333.598 million)
- Secondary water lines	348	244,904	10,701,996
- Main water line	351	397,109	48,236,265
Total			58,938,261 (58.938 million)
Grand Total			392,537,007 (392.537 million)

Lease charges recovered by SKAA, by Jun'2004 has been Rs 206,530 million (information received from SKAA.)

Lease charges recovered by KMC by Jun'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 14,060 lanes, 5,908 (42%) lane sewers have been laid on self help. With people investing Rs. 98.78 million in sanitary latrines, lane sewers and small secondary sewers.

Govt. too has laid lane sewers in total 5,591 lanes (39.76%) investing Rs. 166.088 million. Govts. work has been five times more expensive then peoples work.
- b) The criteria for laying the lane sewers is the presence of some form of disposal. Presently it is mostly in the form of natural *na/als*/drains.
- c) The problem in sanitation is the provision of main disposal i.e external sanitation comprising large secondary sewers, trunk mains/development of natural *na/als* and treatment plants (TPs). Govt. in places, has undertaken construction of large secondary sewers/drains

investing more than Rs. 333.598 (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 2,220 (15.78%) lanes, water lines exist laid on self help, with people investing total Rs. 49.243 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 3,389 (24.10%) lanes investing Rs. 49.977 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. 58.938 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. 531.594 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 235 *katchi abadis*, survey of schools and clinics is complete. Survey statistics shows the extent of peoples efforts i.e:

	Government	Private	Total
Schools	87	237	324
Clinics	16	516	532

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 16 (3%) as compared to 516 (96.9%) 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. 237 schools (73.1%) are private and 87 (26.8%) are govt. These are formal schools (both primary and secondary levels) set up mostly by area individuals. Fee is charged averaging Rs. 25-150/ student/month and teachers are paid salaries. The fee increases in higher classes. The govt. schools are free but people prefer to pay fees and send their children to private schools, where they say education is better.

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

Of eight prepared this quarter. Fifteen profiles of lane activists of the sanitation program are being finalized for publication.

2.11.3 Profiles of Educational Entrepreneurs and preparation of a monograph:

Of total 84 educational entrepreneurs profiles are available. Of 10 more profiles are being prepared for publication.

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. ix) Natural nalas/drainage channels of Karachi

2.12 Recent Publications

- a) 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

- b) The changing nature of the informal sector in Karachi – as a result of global restructuring and liberalization –by Arif Hasan.
- c) Orangi Pilot Project Institutions - a case study – by Perween Rahman
- d) Proceedings of the 4th Dr. Akhter Hameed Khan Development Forum – by Aquila Ismail.
- e) 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
- f) Case studies of the work of eleven Karachi based CBOs-11 separate booklets.
- g) Localizing, Habitat Agenda – Case study of OPP programs by Arif Hasan (report has been compiled, publication is under process).
- h) Development Plan of Katchi Abadis in Karachi- sewage, water supply, health and education – by Perween Rahman (report is being disseminated, publication is under process)
- i) Lecture forum series 1- The development in Pakistan and the Economic and Social changes associated with it - by Arif Hasan

2.13 Statistics

	Cum. May'2004	Jun – Aug'04	Cum. Aug'04
Reports	98	1	99
Monographs	86	-	86
News Bulletin	27	-	27
Case Studies	727	2	729
Profiles	400	8	408
Video Cassettes	42	-	42
Slide Sheets	143	-	143
Photo Albums	994	7	1001
Manuals	12	-	12

3. LOW COST SANITATION PROGRAMME

3.1 Low Cost Sanitation Programme: Budget and Expenditure*

Head	Budget 2004 - 2005	Actuals July - Aug'04
Sanitation and Housing		
Manager/Nadim Usmani	123,714	19,867
Manager/Javed Ali	0	0
Social organizer /Moin Khan	82,695	13,315
Surveyor/Mohsin Hasan Khan	70,827	11,384
Dearness & Education allowance	29,400	4,900
Total	306,636	49,466
Drafting Section		
Manager/Ashraf Hussain	67,389	11,198
Draftsman/Amjad Ali	41,658	6,626
Dearness & Education allowance	18,000	3,000
Stationary	5,000	0
Paper	5,000	0
Maintenance (Printing machine)	5,000	0
Computer - Digitizing of maps	25,000	2,000
Total	167,047	22,824
Demonstration		
Sanitation/Housing/other	125,000	12,000
Total	125,000	12,000

* 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, t13

ough 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 – 1989 and 1997 – updated

	OPP Area	Non-OPP Area*	Total
Mohallas	68	45	113
Lanes	3,817	3,472	7,289
Houses	54,652	50,595	1,05,247

- As per the new local govt. system Orangi Town boundaries have been revised. A few settlements are now part of Baldia and Site towns. The figures of UC surveys are being tabulated.
- * Comprising half of Orangi, here OPP started working in 1989 after the closure of the UNCHS CDP programme in the area. Reference is given in statistics as the non-OPP area, as per division of area in 1982 between OPP and CDP. By 1989 OPP started working in all of Orangi.

3.3.2 Cummulative Construction: 1981 to Aug'2004

	Cumm. May'2004	Jun to Aug'04	Cumm. Aug'04	Percentage
OPP Area:				
- Sewer Line	3,666	39	3,705	97.06
- Length (Rft.)	879,055	6,010	885,065	
- Secondary Sewer	297	3	300	
- Length (Rft.)	133,998	900	134,898	
- S. Latrine	53,656	400	54,056	98.90
Non-OPP Area:*				
- Sewer Line	2,693	10	2,703	77.85
- Length (Rft.)	707,527	1,326	708,853	
- Secondary Sewer	132	-	132	
- Length (Rft.)	42,225	-	42,225	
- S. Latrine	41,840	95	41,935	82.88
Total All Orangi:				
- Sewer Line	*6,359	49	6,408	87.91
- Length (Rft.)	1,586,582	7,336	1,593,918	
- Secondary Sewer	+429	3	432	
- Length (Rft.)	176,223	900	177,123	
- S. Latrine	95,496	495	95,991	91.20

* 5365 by people; 1043 by Govt.

+ 269 by people ; 163 by Govt.

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

	Cumulative May'04	Jun to Aug'04	Cumulative Aug'04	Average
OPP Area:				
- Sewer Line	12,365,367	3,35,420	12,700,787	3,428
- Secondary Sewer	1,382,510	-	1,382,510	4,608
- S. Latrine	29,453,400	720,000	30,173,400	558
Non-OPP Area:*				
- Sewer Line	14,244,082	72,930	14,317,012	5,296
- Secondary Sewer	479,793	-	479,793	3,635
- S. Latrine	32,341,650	171,000	32,512,650	775
Total All Orangi:				
- Sewer Line	26,629,449	636,350	27,265,799	4,255
- Secondary Sewer	1,862,303	-	1,862,303	4,311
- S. Latrine	61,795,050	891,000	62,686,050	653
Total	90,286,802	1,527,350	91,814,152	

3.3.4 KMC/ADB Trunk Sewer: Construction and KMC Investment

Non-OPP Area:	June 1994 to Dec'1997 *
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 *moha/las*.

- A three year project.

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

Nala Nos.	5 (Haryana, Bukhari, Ghaziabad, Gulshan-e-Behar & Hanifabad)
Length rft.	19,453
Cost Rs.	41.04 million

These box trunks serve as sewage and rainwater disposal for 2,000 lane sewers, serving 40,000 houses. Development of Hanifabad nala 5,282 rft. Gulshan-e-Behar nala 3071 rft. is in progress. others are complete.

3.4 Development of Orangi Natural Nalas into box trunks: A Part of External Development

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

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

Development of Haryana and Ghaziabad nalas into box trunks (10,400 rft), serving as sewage disposal for 1125 lane sewers, was completed by KMC/CDGK 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. Last quarter reconstruction of 2 of the 5 culverts along the length of Haryana drain was completed by CDGK. Work on Hanifabad nala (5282 rft) 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 CDGK has now involved City Govt. engineers (who have the capability to execute quality work) for the other nala development projects.

Last quarter for the Gulshan-e-Bihar nala development project 3071 rft. costing Rs. 5.74 million, serving as disposal for 300 lane sewers, City Govt. started work on site. OPP-RTI is monitoring work together with community activists and UC Nazim as well providing guidance. 2500 rft. covered drain is complete work in progress is of good quality.

Effort continued for the development of 4 more nalas in Orangi of total length 16,607 rft. and estimated at Rs. 42.6 million (Sadiqabad, 14-E, Block L and Bukhari nalas). For Block L, and Bukhari nala detail design and estimate has been processed by the Govts Works and Services deptt.(W & S) Tendering of the projects is awaited. For the two remaining nalas files are being processed. Meetings have been held and contacts maintained with the Executive District Officer W & S, District Officer (DO) Tameer-e-Karachi Program (TKP), Govt. Engineers and with Minister Planning and Development. CBO activists and Nazims of UC-6, and 12 have also held meetings with DO-TKP, for the same. Lately on request design and estimate for the Islam nagar nala 5,861 rft. costing Rs. 12.6 million was provided to the CDGK. For two more branch nalas, survey is in progress.

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, or as the case documented last quarter on invisible works i.e. funds were utilized but no work exists on site. Last quarter several meetings were held with City Govt. engineers as well as with EDO Works and Services.

Misuse/misappropriation of development funds by UCs was illustrated thru documentation, need to avoid this and to direct proper use of funds was discussed. As a first step the City Govts. P & D deptt. that approves UC proposals worth Rs. 6.2 million /UC annually agreed to review these with OPP-RTI before approval. Proposed projects for sewage disposal of UC 7 & 8 were checked. 90% was for duplication of existing works, prone to corruption. Proposals for UC-6 were reviewed and engineers were guided to check 2 wasteful projects, 1) for a lane sewer and 2) for 750 manhole covers costing Rs. 1.3 million where only 115 manhole covers were needed. Meetings were also held with the City Govt. deptt. that checks on site work, they seem to be partners in the problem, as info on the works completed and approved by them for UC 7, 9 & 11 when checked on site showed 93 – 97% works non existant, (mostly selfhelp lane sewers were shown as having been laid by UC). **A report illustrating the waste was presented to the Executive District Officer (EDO) works and services, EDO directed the P & D deptt. to approve UC proposals for main sewers only.** This quarter, the engineers of the P & D Deptt. informed that due to checking, the UC Nazims have avoided proposals for lane sewers, proposals for only one lane sewer each in UC-7 and UC-5 were received. On EDOWS's suggestion Town Councilor UC-7 visited OPP-RTI and agreed to focus on main sewers. Several meetings were held with Nazim of UC-5, he has started focusing on laying of main sewers.

Town also allocates funds for development works in UC's. Naib Nazim of UC as a member of the Town council uses this fund (about Rs. 8.5 million/UC has been allocated for the current year) dividing it equally among the councilors, while by passing the UC Nazim. Substandard, duplicate and invisible works have been undertaken. Last quarter meetings were held with Town Officer and engineers to avoid this, but there has been no response.

Most UC's have allocated both the City and Towns, development funds equally among the Councilors, Naib Nazim and Nazim (about Rs. 0.5 million per head).

3.6 Union Council Development

3.6.1 UC-6

UC comprises of 3 settlements, 722 lanes, and 11,239 houses. In 582 lanes sewers exist, 561 lane sewers laid by people on selfhelp and 21 lane sewers laid by the govt. This quarter 5 lane sewers were laid on self help.

There is close coordination with the UC Nazim and area organizations. Focus is on external development and quality work, based on the UC plan book and component sharing concept as detailed in section 1.5.

External sanitation : Work on total 24 secondary sewers 13,274 rft, rectification of three main and nine secondary sewers was completed by the UC. Construction of 6 and rectification of 2 secondary sewers have been defective. Nazim has been unable to check the Councilors supported work financed by the Town Administration. Work on construction of 1 secondary sewers 400 rft is in progress. 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 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. Last quarter after extensive lobbying by the Nazim and CBO activists, facilitated by OPP-RTI, City Govt. started on site work on 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. 2500 rft covered drain is complete. Work in progress is being supervised by community activists and OPP-RTI. On Nazim's request survey for a third main nala has lately been completed. 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

ad hoc work. A problem has been the constant effort by the Town Municipal Administration (TMA) and the MNA to bypass UC Nazim and undertake ad hoc development works thru the Naib Nazim and councilors, going against the system laid out in the devolution plan. Due to this problem substanced work on 21 lane sewers and 6 secondary sewers was undertaken, on 4 secondary sewers work was undertaken last quarter. Most elected members prefer to do ad hoc work on lane sewers as for small works there is post audit prone to easy pilferage of resources. Earlier most UC Councillors started pressurizing the Nazim to do likewise w.r.t the annually allocated City Govt. funds of Rs. 6.2 million. CBO, ODO as the UC advisory watch group successfully mobilized community to resist the councilors ad hoc and corrupt practice. Nazim too is resisting the councilors pressure as well as the TMA and MNA's interference. Therefore the proposals for 3 external development projects were finalized and implemented. But a wasteful project of 750 manhole covers for the sewers continues to be implemented. For the next budget ODO's mobilization likewise, continues. OPP-RTI's technical guidance to ODO in identifying projects for the Councillors is on going.

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 that reported earlier. A survey of UC-6 shows, that in 6 settlements 4,000 houses and 450 shops have organized pick up 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 sweepers and house owners is complete, of Nazim and activists is planned.

Water supply: Main lines and distribution systems existed in 60% of the UC laid by the KMC/ADB project in 1994. Repair of leakages, valves and addition of main, secondary lines and valves was needed. Total 11,220 rft. 4-12 dia main and secondary lines have been laid by UC, 18 valves and chambers were constructed. This quarter 1 main and 1 secondary water lines 3,450 rft were laid. New areas are being added to the distribution network. In lanes laying of missing pipes/new lines and repair of leakages is being regularly undertaken by the people. In several cases people have also repaired leakages in mainlines. The main problem is availability of water. The UC being at the tail end there is always effort by preceding 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 in charge of water supply, OPP-RTI facilitated the process of documenting and improving water supply in the Union Council. The Nazim, Councillor and area activists monitored the water supply to the pump house and its distribution and provided a report, (including a map documenting the distribution system), to the MD, KWSB. The water supply 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 valvemen, ensures the scheduled supply which has lately been for 12-14 hours (9,00,000 gallons) every 4th day. The settlements then receive water for 1 hour every 13 days. 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 in progress. Total 80% of the UC has been connected to the distribution network. In some areas (i.e. 20% of the UC) there is tanker supply. One tanker of 6000 gallons is supplied every alternate day by the UC Nazim, managed by community members. Interviews and documentation on map was completed last quarter. An article based on this information was also printed in the daily newspaper Dawn.

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 were earlier completed. Work on 2 main roads is in progress financed by the City Govts KPP funds. This work has been possible after extensive lobbying by UC and CBO ODO. For development of two more main roads efforts continue.

Tree Plantation: 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. This quarter street lights were installed along a main road i.e. Qasim to Bismillah chowk and in the Gulshan-e-Behar market. More street lights are planned.

Education: Last quarter due to the efforts of the Minister P & D and the UC Nazim construction of a womens college located in the UC began. Work is in progress. Nazim has started construction of two secondary schools, one each in Gulshan and Ghaziabad.

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. Govt. has approved the revised rates. Lately lease process has been started by the City Govt. in Orangi, with lease camps in UC-5 and 7. For UC-6 lease camp is scheduled to be inaugurated in the coming weeks.

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.

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. 6.2 million per UC, the annual grant received directly from City Govt. UC-6

has used this grant for laying water and sewerage mains (60% for water mains, 35% for main sewers, main rectification works and 5% for parks and street lights). 3) Unspecified amount from the Towns budget, spent thru quotations to Town directly submitted by the Naib Nazims and councilors (in the current budget an amount of Rs. 8.5 million/UC has been allocated) 4) Unspecified amount for projects from MNA,MPA funds. 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, details are in section 3.5.

3.6.2 UC-9

UC comprises of 11 settlements, 586 lanes and 9,099 houses. In 508 lanes sewers exist, 393 lane sewers laid on self help and 115 lane sewers laid by govt.

Despite efforts by CBOs and OPP-RTI as reported last there is no response from the Nazim. Adhoc invisible works continue as explained in 3.5.

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, are lobbying with the City Govt. and Town Council for the development of the 2,225 ft. 14E nala into a covered drain. This quarter too meetings were held with D.O Tameer-e-Karachi Program and City Govt. engineers. 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 528 lanes sewers exist, 345 lane sewers laid on self help and 183 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 8 secondary sewers have been completed. The Nazim under the pressure from his 19 councilors distributes the City Govt's. annual grant of Rs. 6.2 million equally among them. The tenders that appear in the newspaper do not identify the work but only specify the name of the councillor and that the amount is for sewerage/water lines/roads etc. Most work claimed to have been undertaken does not exist on site. As explained in section 3.5 effort is being made to stop wastage of funds. Channelization of the Sadiqabad nala 7,272 ft. 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 527 lanes sewers exist, 492 lane sewers laid on selfhelp and 35 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. Earlier substandard work on the

development of a segment of 14-E nala was stopped by community. Effort is being made for proper construction of this nala, thru the City Govt. as reported in 3.4. Here too misuse/misappropriation of UC funds for development is evident as explained in section 3.5. Last quarter community activists also lobbied against the misuse. This quarter the Nazim visited OPP-RTI and requested support for the design of a main drain (near Disco Mor). Work on site has lately been completed on the 560 rft main open drain. Nazim has been advised to cover it. A secondary sewer 12" dia 400 rft. was lately completed, work is substandard, Nazim has been informed. He is unable to check the bad quality of work which is supported by the councilors, as they constantly threaten him with a no confidence vote.

3.6.5 UC-5

UC comprises of 7 settlements, 701 lanes and 9,913 houses. In 583 lanes sewers exist, with 452 lane sewers laid on self help and 131 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. Contact has been maintained with the Minister P & D, he has approved the project, file is being processed for tendering of work. This quarter several meetings were held with the Nazim, he has started focusing on the main sewage disposal projects. Despite freezing of his accounts, some funds have been released so two secondary sewers 800 rft 12 dia were completed and 2 lanes were paved.

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. Effort is jointly being made for the development of the Bukhari Colony nala. This quarter again meetings were held with DO TKP and City Govt. engineers, tender for contracting is awaited

3.6.7 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 13 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.

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 maintainance 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. Supply to Orangi has increased. But there are frequent leakages in the main line disrupting supply, mismanagment 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. Last quarter CBOs ODO and TTRC of Orangi joined up with 5 Karachi CBOs (reference section 2.7) in efforts at cooperative action. The group is now named the Urban Social & Development Alliance. Members are collectively visiting each other to understand the work, so as to enable cooperative efforts on larger issues like land title and water supply. 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 three more thallas were mechanized with OPP-RTI supervision and loan. The production and sale in these 4 thallas has been documented. By Aug'04 32.63 million blocks worth Rs. 156.6 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-May'2004	Jun to Aug'04	Cum-Aug'2004
Units	257	2	259
Completed	215	2	217
Stopped	40	-	40
In progress	2	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) and efforts to replicate it.

- 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 237 units were completed. For 224 units fees was received from owners. On 3 projects preparation of plans and estimates is in progress. Supervision of total 81 projects was completed. Lately TTRC has provided technical guidance to an NGO Resource Centre in Khairpur City. For extension of techniques TTRC has initiated mobile guidance i.e. units under construction in the settlements are observed and on the spot guidance is provided. Total 61 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 65 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 earlier received Rs. 5,00,000 as endowment fund from Homeless International (HI) this has strengthened the institutional capacity of TTRC. HI has provided additional funds of Rs. 200,000 to support TTRC's replication. **Setting up of more housing support units is being focused** Training and organizing for the first replication is in progress. At the TTRC office lately an additional room has been constructed to facilitate training and the setting up of a library.
- b) Masons are being trained, total trained 124, of which 79 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 65 schools, construction with proper ventilation, has been completed as part of the Education Programme. For 4 more schools plans have been prepared.

5. EDUCATION PROGRAMME: SUPPORT TO SMALL SCHOOLS

5.1 Educated Youths Take the Initiative

As the Sanitation Programme spread in Orangi and among Karachi *katchi abadis*, OPP-RTI came in contact with educated youth from these settlements, most of whom 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 Aug'2004 we have supported the setting up/upgrading of 211 small schools. Of these 195 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 195 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 10 schools, 7 schools were supported, 3 are being finalized for support. Since April'2001 Homeless International, has been providing a grant for supporting the schools.

Statistics April'95 – May' 2004:

Schools	Teachers			Students			Fees (Range)
	Total	Male	Female	Total	Male	Female	
195	1443	394	1049	26122	14257	11865	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, about 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 441 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-Aug'2004 (Rs.)		Expenditure-Aug'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	-	1,622,788	-
	2,016,790	4,05,225	2,173,063	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 62 schools have acquired loans amounting to Rs.1,184,710/- from this fund from OCT, for further improvements. 20 schools are paying back the loan regularly. 4 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. 41 schools have paid back their loans.

For physical expansion, technical support is being provided by the community architects in TTRC, trained by the housing programme. Provision of 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.

Total nine teachers training courses were completed, in which 254 teachers belonging to 93 schools participated. Bright Education Society (BES) provided the training. This organization has been set up by the same group of youths, who were the first to be supported with 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. BES has expanded its work to support education centers in several towns in Karachi. It has recently started supporting small schools for physical upgradation on the pattern of the OPP-RTI program.

Support to schools for library is an ongoing activity. Thru the NGO "The Library Support Group" (LSG), total 58 school libraries and 1 youth library have been supported with sets of 100-250 books. Support to more libraries is planned. Facilitated by the LSG earlier 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. Activities of the group are being observed and documented to understand and support the process. **Of special interest is the work of BES as explained above.**

For strengthening the coming together of schools and linking up the training activity, lecture series has been organized. Total four lectures and a forum were organized, each time 75-110 teachers from more than 70 schools have participated. The event besides adding to their skills has provided an opportunity to schools and teachers to come together. Lately many school owners and teachers attended the fifth Dr. AHK Development Forum.

5.8 Documentation:

Audio visual documentation is being maintained. Interview profiles of total 84 school entrepreneurs and pictorial profiles of 80 schools were prepared. Profiles of 10 educational entrepreneurs is being prepared for publication, this quarter work has been in progress.

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 2,498 forest & fruit trees of 20 species and 2,927 decoration plants of 70 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;

Construction of a small waste water treatment 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. The unit continues to operate. With use of this recycled water for plants and tress, the result is good.

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. Another TP was designed for KKBII, construction work has been completed, connection still remains.

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. Partner NGO LPP in Lodhran is being advised to use EM, to recyle the waste water in its rural sanitation projects.

7. FINANCIAL DATA IN PAK RUPEES

(Rs 60.20 is equal to US\$ 1)

7.1 Receipts, Expenditure and Assets: Audited Figures in Rupees 1989-2004

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
2003-2004	11,391,829	7,254,998	25,847,627

7.2 Budget July'2004 - June'2005 and Actual July - Aug'04

Receipts			Expenditure		
Heads	Budget 2004 - 2005	Actual Jul - Aug'04	Heads	Budget 2004 - 2005	Actual Jul - Aug'04
Grant			RTI Sections		
CORD Aid	2,352,966	*0	Research & Training		
CORDAID (NGO'S&CBO'S)	850,000	0	Central Office	623,551	116,262
Misereror	1,125,000	*0	Support Team	386,948	59,814
WaterAid	1,800,000	*0	Publication	202,680	31,756
WaterAid (Partners Core Funding)	1,052,660	*0	Audio-Visual	20,000	7,180
WaterAid (CDN)	200,000	*0	Sanitation & Housing		
Homeless International)	472,044	*0	Field Staff	306,636	49,466
Homeless International) Housing in Orangi	220,000	*0	Drafting Section	167,047	22,824
Selavip (NGO/CBO)	0	0	Demonstration	125,000	12,000
Selavip (Promotion)	0	0	Replication in Karachi	957,953	184,962
Profit on FDTR	430,000	0	Replication outside Karachi	1,475,000	99,691

Training Fee	100,000	25,280	CDN	200,000	0
Publication	50,000	2,465	Core Fund Support to Partner (Sani)	1,052,660	98,500
Nursery	7,000	160	Core Fund Support to Partner (Other)	850,000	0
Membership Fee	2,000	0	Education Program	472,044	89,449
Other income	15,000	18,237	Support for housing	220,000	63,900
			Accounts Section	318,237	48,660
			Administration	758,803	205,430
			NGOs/CBOs		
			Contact/Forum	173,210	2,783
			Selavip-Promotion	368,890	12,200
			Technical Backup Support	230,000	90,000
			ACHR	150,000	0
			BHR	100,000	0
			EOBI	54,000	8,470
			SESSI	25,000	4,582
			Dependent's Fund	54,000	9,000
			Motor cycle Repairing	24,000	0
			Ramzan Allowance	76,800	0
			Capital Expenditure	100,000	2,500
			RTI-Dep. Certificate	71,546	0
			Loan and Advance	10,000	-2,000
Grand Total	8,676,670	46,142	Grand Total	9,574,005	12,17,429

* Up to 50 -100% received in the budget year 2003-04
 Received in the budget year 2002-03

V. OPP- KHASDA - Health and Family Planning Programme

Content

1. Background
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
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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. a) Comparative survey of Family Planning Program in Project & non project areas result & impact
b) New publication
11. Replication Outside Orangi
12. Financial Grant and constraint
13. KHASDA executive board meeting
14. Seminars and Work shops.
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16. (16.1) Budget and Expenditure
(16.2) 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.	
June'04 to August'04	619	50	35 -	32 – 200	15	2	619

CUMMULATIVE JULY 2000 TO AUG'2004

Date	No. of Womens	Motivation		Adoption	Training		Health Education
		F.Planning – Vacc.		F.P – Vacc.	Dai	Vacc.	
July'00 to August'04	6137	853	- 148	623 – 4038	171	71	6137

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
June to August'04								
June'04	15	65	"	"	"	"	"	"
July'04	20	80	"	"	"	"	"	"
August'04	10	55	"	"	"	"	"	"
			"	"	"	"	"	"
Total	45	202	"	"	"	"	"	"

4) TECHNICAL TRAINING:

A) TBA Training:

TYPE OF TRAINING	AREA	PREV.CUM	JUN TO	TOTAL CUM
		NUMBER		TRAINED
		JUN'1984-	AUG'04	JUN'84 -
		MAY'04		AUG'04
TBA'S	ORANGI	329	15	244
TBA'S	OUTSIDE ORANGI	184	-	184
SUB TOTAL TBA'S		513	-	Total= 528

Trained TBAs have persuaded women for IUCD, tubeligation and injection and referred them to KHASDA Model Clinic. In last quarter one training of 9 dais training. 2 batches of 9 dias follow up meetings. 10 dais has taken F.P. supplies. In this quarter 34 in batch of 15 TBAs completed this training 15 dais has taken F.P. supplies. Two batches of 22 dais attended the follow up meeting. 8th dais has taken F.P. supplies.

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 lucc	Inj.	TL	RS	
8-6-04	1	8	-	-	-	-	-	-	-	-	-	-
8-7-04	1	10	-	-	-	-	-	-	-	-	-	-
7-8-04	1	7	-	Nil	-	-	-	-	Nil	-	-	-
Total	3	25	-	-	-	-	-	-	-	-	-	-

Commulative 3rd Oct' 2000 to Aug'2004

No of Meet.	No. of Women	BCG	DPT	Mes	TT	FI Unit	OP lucc	Inj.	TL	RS
48	489	-	83	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.

KHASDA has started RHE training in adolescent working girls of an industrial home 12 adolescent working girls are taken training. and 10 target women group RHE training in a Dry fruit cutting cottage industry women workers centre. 10 women are taking RHE training.

B) Vaccinator Training:

AREA	NUMBER		TRAINED	
	PREV.CUM		TOTAL CUM	
	MAY'93 TO	JUN'04, TO	MAY'93 TO	AUG'2004
	MAY' 2004	AUG'04	AUG'2004	
ORANGI	130	-	132	
OUTSIDE ORANGI	74	-	74	
TOTAL	204	2	206	

Total 206 vaccinator has been trained so far. 132 vaccinator are very active.

5) SUPPLY & SERVICES

Vaccines:

Vaccines are being supplied to total 110 clinics from KHASDA Model Clinic. In last quarter 50 June 04 – Aug' 04 clinics has taken vaccines supplies. In this quarter 50 clinics has taken vaccines supplies.

Children Immunized through OPP-KHASDA Model and other Clinics to Jun'04 – Aug'04

Month	No. of Clinics	BC G	DPT I	DPT II	DPT III	Measl.	Bcomp	Full Imm.	TT I	TT II	TT Bos	HAB	Total Rs.
June'04	15	311	146	104	79	178	4	4	72	42	18	50	3000
July'04	18	348	100	101	60	157	5	3	83	72	42	50	3200
Aug'04	17	370	119	129	130	205	7	7	44	37	11	50	3390
Total	50	1029	365	334	269	540	26	14	199	151	71	150	9590

Cumulative Jan 1984 – Aug'04

No. of Clinics	BCG	DPT I	DPT II	DPT III	MeasI	Bcomp	Full Imm.	TT I	TT II	TT Bos	H.B	Total Rs.
7105	45382	43347	5767	21897	21385	17970	159124	31729	2004	14453	340	107181

We are providing the information of vaccination program since the starting of vaccination. Programme in Orangi from month January years 1984 to Aug'04. The cummulative figures of vaccination program will confirm the fully immunised children and T.T. vaccination in child bearing age girls and women.

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

Family Planning Contraceptives:

Family Planning Contraceptives supplied to Orangi clinics: June'2004 – Aug'2004

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 55 clinics has taken F.P. supplies and 15 clinics has taken both F.P. + vacinnes supplies. In this quarter 50 clinics has taken F.P. supplies and 10 clinics has taken both supplies of vaccines and F.P.

F.P. supply through clinic Mar'2004 – May'2004

Month	No. of Clinics	Condom Unit	O.plus Cycle	IUCD C.T/ML	Inj. NOR	Inj. DEPO	TUB	NORP	Total Rs.
Jun'04	20	45	128	3	28	77	-	-	2500
Jul'04	15	92	55	10	40	180	-	-	3660
Aug'04	15	45	77	8	42	100	1	-	2400
Total	50	182	260	21	110	357	1	-	8560

F.P. supply through TBAs Jun'2004 – Aug'04

Month	No. of TBAs	Condom Unit	O.plus Cycle	IUCD C.T/ML	Inj. NOR	Inj. DEPO	TUB	NORP	Total Rs.
Jun'04	4	100	16	-	-	-	-	-	300
Jul'04	4	10	-	-	-	5	1	-	500
Aug'04	5	20	80	-	-	10	-	-	300
Total	15	130	96	-	-	25	1	-	1100

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

The approx. population of Orangi is about 1200,000

MWRA = (Married Women of reproductive age)

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

Total MWRA in Orangi uptill Aug'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.
7399	1163	46825	35785	5533	16568	6828	354	10	144170

Rs. 153830 has been received by OPP-KHASDA Model clinic by the sale of contraceptive to clinics & Dais. This quarter Rs. 9660/- have been received from contraceptive supplies & services.

Significant note about F.P. program

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

6) CLINIC VISITS FOR EXTENSION:

Now total health outlets in Orangi are 870. In this quarter 182 clinics has been visited.

SUPPLY TO CLINICS Jun - Aug'04

Area	No. of Clinic	Old	New	Vaccine	F.P	Vaccine Train.	TBAs Train.
Afridi Colony	6	6	-	2	2	-	-
Aligarh	2	2	-	3	2	-	-
Bismillah	8	8	-	2	2	-	-
Banaras	6	6	-	2	2	-	-
Bijlee Nagar	8	8	-	2	1	-	-
Faqir Colony	8	8	-	2	7	1	-
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	10	2	4	1	-	3
Qasba	16	16	-	7	4	-	-
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	-	1	3	-	-
Sec.-12/L	3	3	-	-	2	-	-
Tauheed Col.	3	3	-	-	2	-	-
Chisti Nagar	3	3	-	3	2	-	-
Sec. 11 ½	7	7	-	3	-	-	-
Ghaziabad	8	8	-	-	-	-	-
Gulshan-e-Zia	9	9	-	2	-	-	-
Sh. Waliulla Nagar	6	6	-	-	-	-	-
Total Visits	182	180	2	50	50	4	15

Field assistance on part time daily wadges Mr. Sheeraz Khan has been appointed in Nov'2003 for clinics visits & supplies Rs. 50/day for evening visits and Rs. 40/- day for morning visits with health teams. He is continuing his part time job in KHASDA. If KHASDA financial resources allowed to pay for the training of Mr. Sheeraz Khan RHE training in "Aahang NGO" KHASDA will start the RHE program in adolescent boys and target male.

OLD CLINICS OF LAST QUARTER SEPT' 2000 TO MAY'2004

TOTAL 304 CLINICS TABLE OF CONTRACETIVE SUPPLIES & SERVICES:

NAME OF AGENCIES	TOTAL CLINICS	OP	FL UNITS.	Inj. Nor- depo	IUCD C.T. ML	TL	NOR
KHASDA-OPP	178	970	1979	595 - 380	110	16	-
GREEN STAR F.P.S.M.P	121	650	262	994 - 380	155	-	-
MARI STOP SOCIETY	41	93	350	117 - 32	16	3	17
PASBAN	48	120	224	110	30	1	-
KEY CONTRACP.	24	50	-	140 - -	-	-	-

NOTE:

- 1) 33 Clinics has taken supplies only from KHASDA-OPP.
- 2) 304 Clinics has taken supplies from KHASDA-OPP and from other agencies also.
- 3) Out of these 304 Clinics 61 Clinics refused to give the exact figures of supplies. They take supplies but do not keep the record of sale to their Clients.

NEW CLINICS OF THIS QUARTER JUN'04 TO AUG'04

NOTE:

In last quarter 12 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	40	80	10 - 20	3	1
GREEN STAR F.P.S.M.P	4	20	-	25 - -	12	-
MARI STOP SOCIETY	3	3	35	---	-	4
PASBAN	-	-	-	---	-	-
KEY CONTRACP.	1	-	-	20	-	-

**7) BENEFISHARIES THROUGH/ TOTAL SUPPLIES FIGURES APPROX.
From Jan'1995 to Aug'2004**

PROGRAM ONE FAMILY = APPROX. 6 FAMILY MEMBERS BENEFISHARIES

Health education through model clinics of KHASDA & through TBA's & Health outlets since 2000 to May 2003	54821
Family planning users	76115
Child immunized + TT vaccine	58545
Training of TBAs + refresher course+followup meeting since 1994 - May 2004	1017
Reproductive health education training Sep'2000 to May'2004	235
Family planning orientation training through greetstar F.P. program (lady doctors, male doctors, LHV, homeopath)	150

TABLE OF Benefisharies June 04 to August 04.

Month	FP	Vaccine	Training	Health Education
June 04	110	769	15	282
July 04	172	872		259
August 04	238	1047	2	280
Totle	520	2688	17	821

8) REPRODUCTIVE HEALTH EDUCATION PROGRAM

KHASDA started Reproductive health education program since 2001. KHASDA find out the lack of RHE knowledge in community so KHASDA decided to provide the education among Orangi's youth and adult.

KHASDA provide RHE traning at four levels.

- 1- Adoleseent (Secondary class school girls)
- 2- Adult women target groups.
- 3- School teachers
- 4- TBA's (Dais)

Reproduction Health education in adolescent

Table	Name of school	Address	No. of training	No. of trainers	Result before training	Result after training
i	Al Faisal	Sector 10, Orangi	1	12	30%	95%
ii	Ureshia Public	Sector 8, Orangi	2	32	35%	90%
iii	Streamline	Sector 16, Orangi	1	12	25%	80%
iv	Farah Model	Sector 1, Orangi	1	20	30%	90%
v	Rose Girls	Gulshan-e-Behar	1	12	25%	85%
		TOTAL	6	88	-	-

RHE training has been discussed in two Orangi schools. But due to final examination of IX, X classes and then summer vication started. Hence the training will start in Aug'2004. Which is not yet started due to School some mauafirment Problems

Reproductive health education in Adult Women

Meeting	Women
6	89

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 old batch of 9 TBAs completed their RHE training with their TBA's training at KHASDA model clinic which completed in Mar'2004. 34th New batch of 15 TBA's Completed this RHE taaining.

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'0 is completed. 12 teachers completed their RHE training. In this quarter schools due to examination & summer vacations are closed. The next training will be in Aug'2004. Which is not yet started due to some School management Problem.

Reproductive health education in girls industrial home

KHASDA has started the RHE training in girls industrial home at sector 16 Orangi. 15 adolescent working girls are taking RHE training is continued.

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 completed.
- 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 completed.

KHASDA Presentation in Aahang confirance with Partners NOGOs

Aahang one day conference with Partners NGO's was held in Beach Luxury Hotel karachi on Wednesday 25th August 2004. Mrs. Shagufa Auube from KHASDA-OPP made the Presentation of RHE Program of KHASDA from Orangi. Urashia public School Teacher Miss. Shahida presented the RHE Program in young.

Adolescent Secondary classes girl student. Both Presentation from KHASDA were much appreciated by audience shield was awarded to KHASDA. Dr Shamim. Z.Khan was honoured for shield distribution to other NGO.

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 completed. Aisha L.H.V. got fresh loan of Rs. 20,000/- in Jan'2003. The recovery of both is very regular. Aiasha Loan recovery is continued.

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

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

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

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

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

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

10) B) A BOOKLET ON RHE HAS BEEN PUBLISHED IN URDU 'REHNUMA-E-BARA-E TAULID-E-SEHAT'

11) REPLICATION OUTSIDE ORANGI: June'04 – Aug'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) Shahrassool 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 35 clinics were visited 9 clinics has taken F.P. supplies, 4 clinics has taken vaccine supplies. 3 dais has taken F.P. supply

12) FINANCIAL GRANT & CONSTRAINT

- a) For the year 2004 to 2005. Budget of KHASDA-OPP is about 12 lac and replacement of old rotten 22 years used Director's jeep, new jeep is badly needed.
- b) The programme has got enormous demand in other Katchi Abadis of Karachi especially F.P. and reproductive health education but the main constraint is lack of funds and shortage of staff especially for evaluation and documentation of the said program.
- c) Orix leasing Pakistan LTd M.D Mr Humayune Muard has very kindly donated Rs 100,000/ for KHASDA ON 30TH July 2004.

13) KHASDA-OPP executive board meeting was held on Friday 3rd Sept'04. Board members discussed the 98th progress report. Financial grant from Infaq Foundation was also discussed. Wich is not yet received.

14) **SEMINARS AND WORKSHOPS:**

KHASDA-OPP has participated in the folling:-

- 1) One day seminar "To celebrate the international day of the midwife national Committee for Matrnal healthy and UNFA on "midwifery safe motherfood"was held on 9th June 2004 at Regent plaza Hotel Karachi.Mrs Shagoofa Ayube and Mrs Aiasha Sheahzad has paricipated
- 2) Shagoofa Ayube and Shagufta Naqvi attended the meeting at Aahang office Cilfton Karachi in 11th August 2004 to chscuss the Aahang proposed conferanced with Partners NGOs. On reproductive health issues and program
- 3) "Aahang conference of partner's NGOs" was held on 25th august 2004 at Beach Luxury Hotel Karachi. Director and KHASDA Health section participated.

15) **VISITORS:**

- 1) Aga Khan Universityy Karachi 25 teacher from all over Pakistan visited QPPRTI Programmes on 11th June 2004 and 29th Jun 2004.Dr Berlended coordinator with their team coordinators Iffat, Rahat and Mustafa. Dr Shamim. Z.Khan briefed KHASDA program.
- 2) Miss Zehra Hayder visited KHASDA on 23rd August 2004 Dr Shamim. Z.Khan briefed about KHASDA program.

14.1) Budget and Expenditure

RECEIPTS	BUDGET 2004-2005	ACTUALS Jul-Aug'04
ORANGI PILOT PROJECT	1150000	0
ORIX LEASING	0	100000
MEMBERSHIP FEE	1000	0
TRANSPORT	500	0
MEDICAL FEE	19500	10715
TRAINING FEE	0	0
PROFIT ON INVEST.	10000	0
TOTAL	1181000	110715

EXPENDITURE	2004-2005	Jul-Aug'04
DIRECTOR/DR SZK	184524	29672
MANAGER /AYESHA	82957	13297
LHVS- SHAGUFTA	74928	12018
LHVS-SHAGUFA	74928	12018
SO/ANJUMAN	81208	13022
ACCTT/CUM/COM/POPERAT	48000	0
DRIVERS-2	111566	18006
SUBSTITUTE	24000	0
DEARNESS ALLOWANCE	21000	10500
EDUCATION ALLOWANCE	12000	2000
EOBI	9000	1500
POL JEEP/VAN	66000	10086
S&R-JEEP/VAN	56000	7900
INSURANCE/VAN	25000	0
CENTRAL OFFICE SALARIES	54100	4723
SATIONERY/POST/P.COPIES	10000	421
ELECTRICITY AND GAS	18480	0
WATER BILL	10450	0
TELEPHONE/FAX	12000	1190
AUDIO VISUAL	5000	250
MAINTENANCE	20000	6354
AUDIT FEES	7000	0
MISC	3859	0
MEDICAL ITEMS	9000	1485
CONTRACEPTIVES	5000	-2872
TRAINING/WORKSHOP	37000	6100
FORUM	5000	0
MEETING	7000	800
PUBLICATION	50000	2136
CAPITAL EXPENDITURE	35000	0
RAMZAN ALLOWANCE	21000	0
TOTAL	1181000	150606

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 – Aug.2004 is Rs. 115,907,234 to 6,458 units in trading, manufacturing and services. Total 5,091 units are closed and 1,367 units are open. Total recovery is Rs. 121,667,794. Recoveries as principal are Rs.101,368,075 and recoveries as service charges are Rs.20,299,719.

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 Aug.2004 is Rs.118,857,476 to 7,039 units. Total 4,503 units were closed and 2,536 units are open in 423 areas/villages. Total recovery is Rs. 108,973,878. Recoveries as principal are 93,846,292 and service charges Rs.15,127,586.

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 (20or 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.

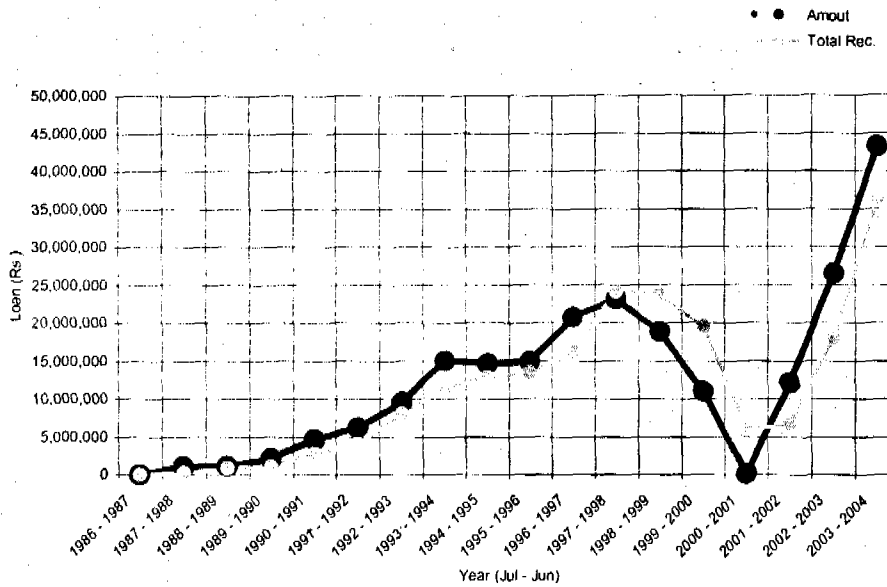
7. Loan Recovery & Service charges

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 Aug. 2004 is Rs. 234.76 million was loaned to 13,497 units. Total 9,594 units are closed. Open units are 3,903. Total recovery of principal is Rs. 211.28 million and recoverable balance is Rs. 57.45 million. Total Mark up received Rs. 33.98 million.

OCT's Annual Analysis Aug 2004

Heads	86-01	01-02	02-03	03-04	04-05	Total
Total Loan (Rs.)	143,343,410	12,083,500	26,522,500	43,218,300	9,597,000	234,764,710
Total Units	7,227	638	1,874	3,143	615	13,497
Actual Recovery	119,527,593	5,670,509	15,772,167	31,031,990	5,303,598	177,305,857
Balance	23,815,817	30,228,808	40,979,141	53,165,451	57,458,853	57,458,853
Actual S. Charge	24,955,593	909,498	2,110,916	5,018,415	986,096	33,980,518
Baddebt (Prin.)	10,762,950	2,338,628	732,081	5,476,168	60,600	19,370,427
Baddebt (S. Charge)	1,766,608	63,999	22,824	181,481	0	2,034,912
Baddebt Units	1,422	273	45	141	9	1,890

Total Loan and Actual Recovery



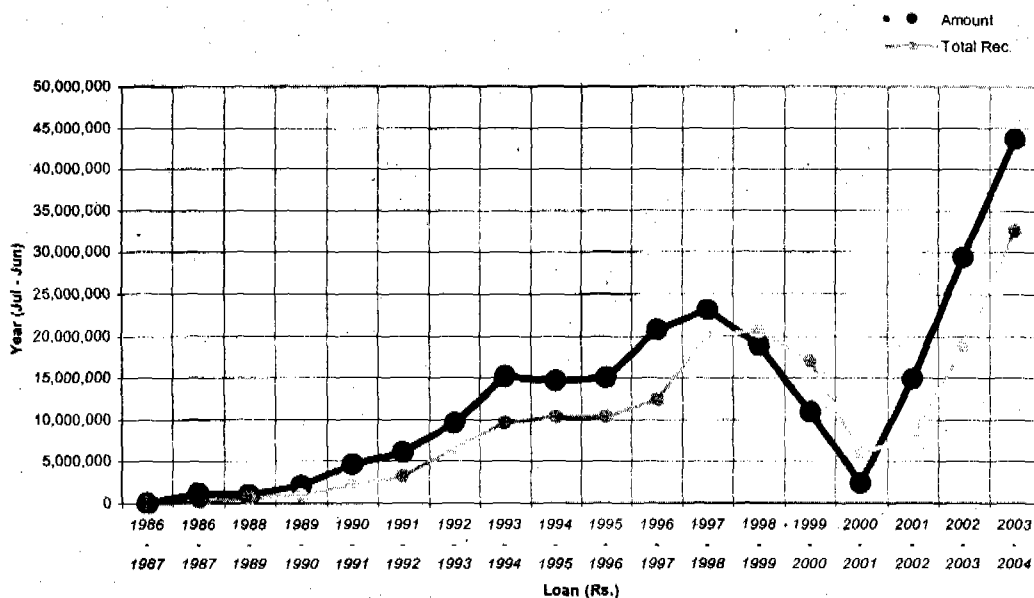
MCT's Annual Analysis Aug 2004

Heads	00-01	01-02	02-03	03-04	04-05	Total
Total Loan (Rs.)	2,194,950	2,822,000	2,834,000	410,000	0	8,260,950
Total Units	230	300	276	45	0	851
Actual Recovery	907,867	2,220,041	3,082,341	1,525,443	106,659	7,842,351
Balance	1,287,083	1,889,042	1,640,701	525,258	418,599	418,599
Actual S. Charge	150,234	318,959	509,333	230,987	15,631	1,225,144
Baddebt (Prin.)	0	4,622	11,498	110,676	6,211	133,007
Baddebt (S. Charge)	0	62	212	10,897	231	11,402
Baddebt Units	0	2	7	32	1	42

Total Annual Analysis (OCT + MCT) Aug 2004

Heads	86-01	01-02	02-03	03-04	04-05	Total
Total Loan (Rs.)	145,538,360	14,905,500	29,356,500	43,628,300	9,897,000	243,325,660
Total Units	7,457	938	2,150	3,188	615	14,348
Actual Recovery	120,435,460	4,590,550	18,854,508	32,557,433	5,410,257	181,848,208
Balance	25,102,900	35,117,850	45,619,842	56,690,709	60,877,452	60,877,452
Actual S. Charge	25,105,827	1,228,457	2,620,249	5,249,402	1,001,727	35,205,662
Baddebt (Prin.)	10,762,950	2,343,250	743,579	5,586,844	66,811	19,503,434
Baddebt (S. Charge)	1,766,608	64,061	23,036	192,378	231	2,046,314
Baddebt Units	1,422	275	52	173	10	1,932

Total Loan and Actual Recovery



8. Types of Loan

Table 1
Types of loan/ Amount 1987 - Aug 2004

Profession	Total Units	Total Amount(Rs.)
Manufacturing	3,062	46,345,372
Trading	5,758	80,426,205
Services	1,574	25,958,527
Clinic	127	2,909,400
School	555	16,608,981
Thalla	83	1,748,600
Framer/Fisher folk	3,249	87,848,506
Live Stock	499	4,577,000
Total	14,907	266,422,591

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 555 schools provided loan amounting to Rs. 16,608,981.

Loan without service charges to small schools provided to 57 schools amounting to Rs. 1,054,710 for physical up-gradation. 11 units are open. Recovered amount is Rs. 982,110.

8.2 Loan to manufacturers

OPP – OCT provided loan to 270 Banarsi Weavers, 13 Carpet Weavers, 36 Die Makers, 185 Embroidery workshops, 33 Flower Makers, 58 Furniture Makers, 365 Garment Factories, 23 Kite Makers, 83 Leather works, 163 Molding, 30 Paint-Brush Makers, 63 printing presses, 117 Repair Shops, 332 Shoe Makers, 73 Steel Fabricators, 674 Stitching Center, 59 Women Work Centers, 58 Wood workers, 354 workshops(automobile spare parts).

8.3 Loan to traders

OPP-OCT provided loan to 188 Bakery shops, 90 butchers, 318 cloth shops, 75 cold drink shops, 2,244 consumer stores, 108 cosmetic shops, 61 crockery shops, 371 electrical shops, 71 Hardware Shops, 40 Jewelers, 62 Junk Dealers, 222 medical stores, 253 pan shops, 700 small businesses, 173 stationary shops, 116 Spare parts shops, 419 Thelas and 45 Vegetable Shops.

8.4 Loan to Service Providers

OPP – OCT loan provided loan to 116 Decoration, 92 Hair Dressers, 188 Hotels, 65 In House Staff, 77 Packing Shops, 249 Suppliers, 221 Taxi/Motorcycle, 75 Transporters, 26 Typing Institute, and 196 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 2,691 loans amounting to Rs. 64,466,575 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 125 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

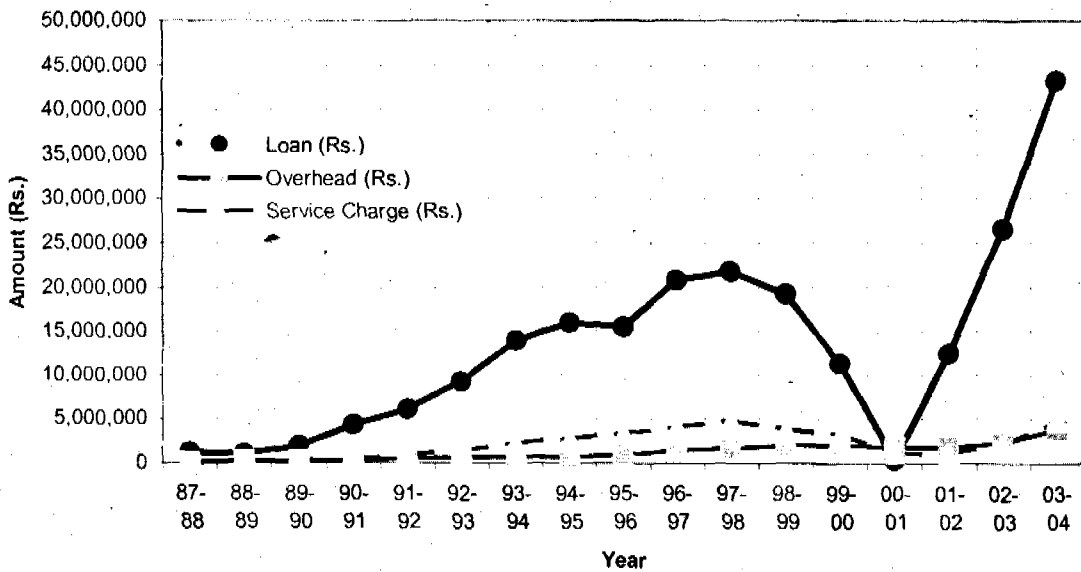
OPP-OCT did not aim to make profits like commercial banks. At the same time OPP-OCT did not want to be dependent on mainly on foreign and local donor. Sooner or later it wanted to be self-sufficient.

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 AUG 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	43,218,300	3,877,942	8.97	4,849,315	125.04
TOTAL	234,550,510	22,071,732	9.41	37,978,073	172.06

Loan, Over Heads, Service Charge



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	35	77
2004	6	10
TOTAL	362	2336

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 Aug. 2004

Details	Orangi	Outside Orangi	Total
Loan (Rs)	124,168,184	118,857,476	243,025,660
Total Units	7,309	7,039	14,348
Closed Units	5,863	4,503	10,366
Open Units	1,446	2,536	3,982
Repaid Principal (Rs)	109,343,433	93,846,292	203,189,725
Balance (Rs)	14,824,751	25,011,184	39,835,935
Service Charges Paid (Rs)	21,533,696	15,127,586	36,661,282

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 835 borrowers amounting to Rs.16.70 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 Thatta 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 Al – 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 82 loans which amounted to Rs.1,160,000. Loans recovered with principal is Rs.737,705 and mark up is Rs.114,035.

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.

Table 19 : 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	32	309,633	72,004	381,637	129,367	-	-

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	59	646,000	44	272,840	67,351	340,191	373,160	-	-

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 – Aug. 2004, Rs. 6,737,500 has been given as loan to 797 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 479 loans amounted Rs. 7,831,300. Loans recovered with principal Rs. 3,027,636 and mark up Rs. 447,460.

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	479	7,831,300	285	3,027,636	447,460	3,475,096	4,803,664	-	-

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 buffaloes and 4 cows. In Jun.2002, this group had 15 Buffaloes and 6 cows. Second group initiated with 1 buffaloes and 2 cows. In Jun 2002, this group had 5 buffaloes and 6 cows.

In Apr.202, IKKSWA came into contact with OPP-OCT through Mr. Munir Ahmad Chandlo 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 inspired by Dr. Akhter Hameed Khan and Orangi Pilot Project (OPP). He left his profession and returned back to his homeland, Soan Valley. The main activity of the organization is small credit and awareness campaign for sustainable development. Recently, they just started to monitor Govt. literacy program (Informal Education for non-school going kids).

Soan Valley is located in North Central Punjab salt range. Sub District Naushahra is the central town of valley, in Khoshab district. Population of valley is 325,000. There are 28 villages in this valley. Total area is 2,36,737 acres, while irrigated area is 10,000 acres. There is no river or canal here. Rainfall is major source of water. Seasonal watershed exists. Ground water is main source for irrigation and drinking water. Avg. land holding is 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 838 units amounting Rs.16,268,250. Total 526 unit closed. 312 units are open. Recovery of loan with principal Rs.11,548,300 and mark up Rs. 1,374,416. Total 9 unit were written off. Outstanding balance is Rs. 3,719,950.

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	838	16,268,250	312	11,548,300	1,374,416	12,922,716	3,719,950	9	212,375

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 Matakai, 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 513 units supported with Rs. 8,058,000. 270 units are closed. 243 open units. Recovered loan with principal Rs. 5,813,965 and service charges Rs. 711,185. Out standing balance is Rs. 2,244,035.

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	513	8,058,000	243	5,813,965	711,185	6,525,150	2,244,035	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	28	199,227	59,695	258,922	340,773	-	-

b) Organisations became independent from OPP-OCT

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

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

Micro credit program was initiated in May, 1993 with support from OCT. In 6 years, 228 loans amounting to Rs.3,435,500 million were disbursed. 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 76 units closed. 1 units are open. Total loan recovered with 100 % principal Rs. 2,808,900 and mark up Rs.187,976. Out standing balance is Rs. 45,000.

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	1	2,808,900	187,976	2996876	45,000	-	661,362

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.

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 Jawaid Baig – Sep. 2002
- Methodology of Micro Credit Program to improve micro enterprises in Orangi by Mohammad Jawaid Baig: Sep.2002
- Social Impacts and Constraints of Micro credit in the Alleviation of Poverty: *A Qualitative Study of the Micro Credit Program Orangi Pilot Project - Orangi Charitable Trust, Karachi* by Naheed Rehman, Mar. 2003
- The Impact of Micro-credit on Urban Livelihood: Experiences from Karachi by S. AKBAR ZAIDI – Mar. 2003.

In Progress

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

13. Donors

OPP-OCT initiated program by obtaining overdraft 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 channelised 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 50
REPLICAION OF CREDIT PROG. IN SINDH. Aug.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	52,696	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	82	1,160,000	52	737,705	114,035	851,740	422,295
6	Nojawanan Welf Ass.	Fathah Mohd.	Bijari	1998	77	2,853,900	1	2,819,900	187,976	3,007,876	34,000
7	Anjuman Falah-o-Behbood	Mubashar	Golarchi	1999	70	2,711,000	0	2,711,000	154,173	2,865,173	0
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	0	1,052,820	149,039	1,201,859	0
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	835	16,704,000	177	13,746,117	1,610,446	15,356,563	2,957,883
15	National Rural Support Prog.	Rasool Bux.	Badin	1996	52	551,000	0	551,000	94,509	645,509	0
16	Ali 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	Ş. 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 Gujthro	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	0	11,879,755	2,589,548	14,469,303	0
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	146,688	427,027	79,661
26	Pakistan Fisher Folk Forum	M. Ali Shah	Lyari	2002	55	439,000	32	309,633	72,004	381,637	129,367
27	Local Development Committee	Mukhtar Bhutti	Karachi	2002	59	646,000	44	272,840	67,351	340,191	373,160
28	Bhitai Welfare Ass.	A.Hakim Khoso	Hyderabad	2002	479	7,831,300	285	3,027,636	447,460	3,475,096	4,803,664
29	Sindh Rural Partners Org.	Zhida Detho	Mirpkhas	2002	797	6,737,500	526	3,999,475	437,680	4,437,155	2,738,025
30	AI - Mudad Foundation	Mohd. Rafiq	Azam Busti	2003	52	711,000	0	711,000	43,800	754,800	0
TOTAL (Rs.)					3,850	68,038,325	1655	51,464,194	8,035,480	59,499,674	16,574,131

TABLE 51
REPLICAION OF CREDIT PROG. IN PUNJAB. Aug. 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	838	16,268,250	312	11,548,300	1,374,416	12,922,716	3,719,950
2	Anjuman. Islah-e- Moashira	Ch. Riaz	Harapur	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 Faiah-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	513	8,058,000	243	5,813,965	711,185	6,525,150	2,244,035
15	Org. PAN Environment	Mehr Islam	Gujranwala	2003	261	2,940,000	224	1,333,152	315,268	1,648,420	1,606,848
16	ASASHA	Tabinda	Lahore	2004	100	994,000	96	186,771	61,843	248,614	807,229
TOTAL					2866	45,036,230	875	35,658,168	5,490,620	41,148,788	8,378,062

TABLE 52
REPLICATION OF CREDIT PROG. IN N.W.F.P. Aug. 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	28	199,227	59,695	258,922	340,773

TABLE 53
TOTAL BAD DEBT CASES SEP 87 TO AUG 2004

Year	86-01	01-02	02-03	03-04	04-05	TOTAL
Total Loan						
Total Units	7,417	747	2,139	2,359	594	13,256
Loan Amount (Rs)	145147410	11,364,450	29,638,500	33,791,500	9,730,500	229,672,360
Principal						
Recovery (Rs)	143038311	11,023,307	26,502,522	18,148,214	496,692	199,209,046
Bad Debt Principal (Rs.)	18,300,657	57,869	51,858	0	0	18,410,384
Bad Debt Principal % of Total Principl	12.79	0.52	0.19	0.00	0.00	9.24
Service Charge						
Recovery (Rs)	27,493,456	1,504,671	3,754,762	2,864,718	73,748	35,691,355
Bad Debt Service Charges (Rs)	2,663,546	4,735	4,469	0	0	2,672,750
B.D. Srvce Charges % of Total Service Charges	9.68	0.31	0.11	0.00	0.00	7.48
Total Units						
Total Bad Debt Units	1,896	25	10	0	0	1,931
Bad Debt Units % of Total Units	25.56	3.34	0.46	0.00	0.00	14.56

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

PROFESSION CATEGORIES	Total Units	Loan Amount(Rs.)	Principal Repaid(Rs.)	Service Charges(Rs.)	Total Payment(Rs.)
Agriculture	648	10,947,250	4,593,107	623,611	5,216,718
Agro Machinery	9	910,000	240,631	36,456	277,087
Bazat Bazar	18	277,000	195,828	39,682	235,510
Bakeries	175	2,360,000	1,833,714	452,701	2,286,415
Bangle Shop	223	2,935,500	2,431,353	673,212	3,104,565
Bi-Cycle	1	5,000	5,000	370	5,370
Banarsi Weavers	1	10,000	10,000	1,645	11,645
Butchers	87	1,578,000	1,415,364	225,225	1,640,589
Cable Network	9	145,000	104,709	16,310	121,019
Cap Maker	12	215,000	129,017	26,480	155,497
Chemical Soap	13	132,500	123,822	34,677	158,499
Carpet Weavers	5	40,000	33,789	6,172	39,961
Clinics	125	2,879,400	2,640,786	535,764	3,176,550
Cloth Shops	297	5,310,000	4,625,363	788,685	5,414,048
Cold Drink Shops	69	1,145,000	1,028,184	162,089	1,190,273
Computer Centre	94	264,300	81,771	15,164	96,935
Consumer Stores	2,119	29,346,500	24,086,975	4,339,033	28,426,008
Cosmetic Factories	90	1,102,600	807,079	186,340	993,419
Crockery Shops	57	890,000	730,955	144,372	875,327
Cut Piece	1	10,000	4,246	1,354	5,600
Dairy Cattle	534	11,901,740	11,768,715	2,016,078	13,784,793
Decorators	56	1,030,000	936,508	178,793	1,115,301
Decoration	54	741,000	459,616	85,373	544,989
Die Makers	35	522,000	476,555	121,462	598,017
Egg Suply	7	95,000	61,383	9,723	71,106
Dry Grass	1	15,000	15,000	2,175	17,175
Electric store	360	5,629,100	4,862,232	1,011,157	5,873,389
Embroidery workshops	176	2,348,600	2,009,060	465,635	2,474,695
Fishery	187	11,028,215	11,010,967	2,343,295	13,354,262
Fishing	35	359,000	247,120	53,393	300,513
Flower Makers	28	377,000	377,000	84,072	461,072

PROFESSION CATEGORIES	Total Units	Loan Amount(Rs.)	Principal Repaid(Rs.)	Service Charges(Rs.)	Total Payment(Rs.)
Fruit Shop	45	465,000	238,739	35,060	273,799
Furniture makers	54	862,600	656,859	154,033	810,892
Garment Factories	343	6,751,700	5,982,471	1,107,740	7,090,211
Gift Centre	13	200,000	111,054	26,144	137,198
Glass Work	6	75,000	69,830	10,499	80,329
Grass Shop	8	90,000	46,468	6,488	52,956
Gas Filling Centers	3	35,000	35,000	5,892	40,892
Hair Dressers	84	928,000	624,194	123,338	747,532
Hardware	64	1,090,000	919,541	163,275	1,082,816
Hotels	180	2,466,950	1,911,306	381,290	2,292,596
Ice Shop	7	500,000	490,762	92,673	583,435
Ice Pop Suply	1	10,000	10,000	1,685	11,685
Ice Factories	2	20,000	20,000	2,204	22,204
In-House Staff	65	3,723,026	3,723,026	746,422	4,469,448
Industrial Homes	8	170,000	151,710	38,793	190,503
Jewellers	36	468,000	404,358	68,266	472,624
Junk Dealers	55	757,000	600,253	106,481	706,734
Kaj / Button Shop	7	95,000	55,738	11,861	67,599
Khaji Cooperative	47	448,450	193,450	20,132	213,582
Kite Makers	23	275,200	250,854	43,270	294,124
Leather Bags / Other	18	195,000	154,370	26,539	180,909
Laundries	1	15,000	15,000	1,865	16,865
Leather Works	80	1,442,500	1,257,067	244,303	1,501,370
Live Stock	469	4,249,500	1,974,245	244,440	2,218,685
Locksmiths	3	25,000	8,174	4,230	12,404
Medical Stores	202	3,391,500	2,798,913	478,335	3,277,248
Milk Shop	41	455,000	178,058	37,505	215,563
Moulding shops	156	2,169,500	1,823,776	427,693	2,251,469
Nurseries	3	57,000	57,000	12,656	69,656
Oil Depots	14	185,000	124,493	24,032	148,525
PCO's	69	938,000	470,239	72,486	542,725
Packing shops	73	991,000	966,978	185,268	1,152,246
Paint Brush makers	28	350,500	305,939	71,854	377,793
Pan Shops	244	2,647,200	2,212,106	367,127	2,579,233
Paper Decorator	4	40,000	26,801	4,177	30,978
Paper Bag	14	210,000	149,816	22,394	172,210
Plumber	5	60,000	49,603	9,870	59,473
Paper Cone	15	211,000	115,980	14,366	130,346
Milk - Tea Shop	1	10,000	10,000	1,029	11,029
Photo State	12	126,000	58,796	9,550	68,346
Poultry Farm	2	30,000	30,000	4,812	34,812
Printing Presses	62	1,179,000	1,030,219	273,840	1,304,059
Radio / TV Shop	4	35,000	26,567	2,950	29,517
Repair Shops	105	1,362,400	861,225	149,492	1,010,717
Safai Kamai Bank	2	130,000	40,000	3,602	43,602
Schools	534	15,993,981	13,905,750	2,239,319	16,145,069
School Bags	9	155,000	108,475	23,248	131,723
Shoemakers	307	4,253,300	3,785,348	753,936	4,539,284
Shoe Shop	3	35,000	3,709	2,115	5,824
Small Business	700	10,765,380	10,701,792	2,115,294	12,817,086
Spare Parts	108	2,018,000	1,622,430	253,952	1,876,382

PROFESSION CATEGORIES	Total Units	Loan Amount(Rs.)	Principal Repaid(Rs.)	Service Charges(Rs.)	Total Payment(Rs.)
Stationery Shops	170	2,670,000	2,370,561	423,084	2,793,645
Steel Works	66	1,085,000	866,079	184,841	1,050,920
Stitching Centers	653	9,195,301	8,288,973	2,014,276	10,303,249
Studios	10	115,000	102,658	29,527	132,185
Sweet Shop	236	3,391,500	2,913,311	612,764	3,526,075
Suppliers	1	15,000	15,000	1,367	16,367
Surgical Centre	2	20,000	20,000	3,379	23,379
Taxi-Motorcycles	213	4,363,251	3,581,134	661,866	4,243,000
Tea Store	16	290,000	222,928	22,023	244,951
Thallas	81	1,688,600	1,427,638	316,005	1,743,643
Thelas	412	2,681,425	2,529,649	523,261	3,052,910
Tooth Powder makers	9	108,000	78,826	12,324	91,150
Transporters	71	1,220,000	896,180	121,303	1,017,483
Typing Institutes	25	669,000	580,199	215,864	796,063
Vegetable Shop	41	439,000	274,408	37,018	311,426
Watch Maker	186	2,775,500	2,201,110	425,315	2,626,425
Video Shops	872	22,781,920	22,468,306	2,614,106	25,082,412
Water & Land Dev	1	15,000	15,000	3,248	18,248
Wholesalers	1	40,000	40,000	8,837	48,837
Women Work Centres	59	1,127,971	1,127,971	144,881	1,272,852
Wood Workers	52	665,800	515,339	100,389	615,728
Workshops	338	5,415,500	4,515,986	800,093	5,316,079
Zari	20	145,000	136,810	20,038	156,848
Zari Centre	7	55,000	51,452	8,281	59,733
TOTAL	13,407	228,679,160	193,953,849	35,212,413	229,166,262

TABLE 55
Rural Loans, Recovery and Bad debts upto 31 Aug 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	6,240,220	690,165	71	11.04	29.46
95-96	3,677,690	130	3,677,690	432,302	44	11.75	33.85
96-97	1,813,000	125	1,813,000	219,600	22	12.11	17.60
97-98	460,000	12	460,000	23,863	2	5.19	16.67
98-99	6,190,550	174	6,190,550	1,404,031	34	22.68	19.54
99-00	4,112,650	137	4,112,650	1,776,362	51	43.19	37.23
01-02	3,667,500	220	3,420,403	18,443	1	0.51	0.47
02-03	9,806,500	855	8,392,597	0	0	0.00	0.00
03-04	26,523,500	1,847	13,622,208	0	0	0.00	0.00
04-05	8,903,500	563	459,754	0	0	0.00	0.00
Total	79,341,250	4,699	56,479,837	5,299,925	301	6.68	6.41

TABLE 56
Loan Recovery Service Charges And Bad Debts
Female Entrepreneurs - Sep 87 To Aug 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	2,230,950	583,051	47	26.02	32.19
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	2,250,500	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	375,668	2,737	1	0.71	4.55
02-03	1,342,000	92	1,095,667	0	0	0.00	0.00
03-04	1,899,000	180	723,614	0	0	0.00	0.00
04-05	187,000	17	9,551	0	0	0.00	0.00
TOTAL	22,242,557	1,513	20,525,350	3,273,111	334	14.72	22.08

TABLE 57
RATIO OF OPERATIONAL EXPENSES TO LOANS AND service Charges
SEP 87 TO AUG 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	43,218,300	3,877,942	8.97	4,849,315	125.04
04-05	9,597,000	608,509	6.34	947,970	155.78
TOTAL	235,784,510	22,061,732	9.35	37,989,073	172.19

**TABLE 58
GRANTS AND DONATIONS
SEP 87 TO AUG 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
03-04	2,422,793	0	2,422,793
04-05	919,436	0	919,436
TOTAL	11,553,222	56,261,455	67,814,677

**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 2004 - 2005**

RECEIPT	BUDGET 2004-2005	ACTUALS JUL-04 TO AUG-04
WEDC. INSTITUTION	-	0
PPAF	3,600,000	919,436
SUB TOTAL	3,600,000	919,436
PROFIT OF INVESTMENT	10,912,000	0
SERVICE CHARGE	4,500,000	947,970
RECOVERIES FROM LOAN	46,750,000	5,362,628
RECEIVED BAD DEBITS	0	400
OTHER INCOME	20,000	0
AGREEMENT FEES	130,000	29,050
RISK MANAGERMENTS	87,000	11,450
APPLICATION FORM	-	5,310
SPECIAL ACCOUNTS	0	0
SALE OF BOOKS	-	0

RECEIPT	BUDGET 2004-2005	ACTUALS JUL-04 TO AUG- 04
SALE OF ASSETS	-	0
INCASHMENT OF INVESTMENT	-	0
SUBTOTAL	62,399,000	6,356,808
LOANS		
LOAN FROM MCT	-	1,770,000
LOAN FROM RDT	-	1,800,000
LOAN FROM OPP	-	0
LOAN FROM RTI	-	90,000
LOAN FROM PPAF	10,000,000	3,000,000
ALLIED BANK LOAN	-	0
SUBTOTAL	10,000,000	66,600,000
GRAND TOTAL	75,999,000	73,876,244

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

OVERHEADS	BUDGET 2004-2005	ACTUAL JULY 04—AUG 04
1. STAFF		
Director /Anwer Rashid	201,329	31,508
Jt. Director Naila Ghayas	140,794	22,096
Account Officer Zehra Rizvi	124,742	20,472
Jt. Dir. Rec. Ashfaq Ahmed	153,160	23,950
Loan Manager Wajihuddin	64,403	13,042
Accountant/Samina Naeem	85,801	17,118
Senior Manager / javaid Baig	83,934	16,284
Field Officer /Rafique Huner	65,856	13,284
Field Officer /Qamar Sultana	72,360	13,098
Field Officer /Haneef Arain	69,987	13,912
Field Officer / Saeed Khan	57,214	15,622
Field Officer /Ayaz Ahmed	51,870	11,096
Asst.Acc. Officer / Mohd Shabbir	76,781	13,400
Comp. Officer/Kehkashan	80,614	13,176
Field Officer / Farhan Ahmed	48,025	10,478
Field Officer / Sharfuddin	48,025	10,478
Field Officer / Hyder Khan	48,025	10,130
Field Officer / Muhammad Ajmal	48,025	10,130
Field Officer / Rashid Akhter	48,025	10,130
Asst. Document / Riaz Ahmed Khan	55,335	9,100
Driver / Mohd. Shamim	57,501	9,476
Driver / Mohd. Raheem	57,618	9,494
Driver / Mohd. Abdullah	50,986	8,470
Rtl Central Office	-	16,669
SUB TOTAL STAFF:	1,790,411	342,614
2. HONORARIUM	-	1,000
3. CONSULTANTS AMANULLAH	54,000	9,000
ii CONSULTANT ABRAR KHAN	40,800	6,800

iii CONSULT KAMRAN ADIL	26,400	4,400
iv CONSULTANT RIZWANULLAH	30,000	5,000
LEGAL ADVISOR / S. M. ZIA ALAM	48,000	8,000
4. TRAINING	200,000	7,930
5. TRAVELLING	40,000	3,705
6. EDUCATION ALLOWANCE	28,800	4,800
7. DEARNESS ALLOWANCE	207,000	34,500
SUBTOTAL	675,000	85,135
8 OPERATIONAL COST		
PRINTING	15,000	3,600
STATIONARY	40,000	10,418
POSTAGE	30,000	5,900
COMPUTER SUPPLIES	40,000	10,800
COMPUTER MAINTENANCE	10,000	2,900
TELEPHONE	85,000	16,655
ELECTRICITY	45,000	6,859
LEGAL EXPENSES	50,000	10,000
MEETING	40,000	4,146
MAINTENANCE	100,000	10,754
AUDIT FEES	16,000	0
BANK CHARGES	70,000	2,178
LOAN AGREEMENT PRINTING	20,000	0
POL/VAN 9178	25,000	4,543
S&R/VAN 9178	15,000	6,687
POL/ HONDA CIVIC J-2967	-	9,365
S&R / HONDA CIVIC J-2967	-	20,653
QUARTERLY PROGRESSES REPORT	35,000	0
WATER BILL	30,000	0
AUDIO VISUAL	50,000	0
REPAIRING (motor cycle)	60,000	0
PHOTO COPY	15,000	0
OVER TIME	15,000	1,847
PENTION	18,000	3,000
OLD AGE BENEFITS	50,000	7,820
INSURANCE OF VEHICLES	40,000	45,845
POL / VAN CK-7855	-	3,773
S&R / VAN CK-7855	-	2,163
BOOKS & JOURNALS	10,000	1,447
FORUM Dr. Akhter Hameed Khan	70,000	16,850
OTHER EXPENSES	-	0
STAFF BENEFITS	90,000	4,085
ZAKAT DEDUCTION	352,800	0
EID ALLOWANCE	-	0
CDN MEETING	30,000	0
SUBTOTAL	1,466,800	212,296
TOTAL OVERHEADS	3,932,211	640,045

OVERHEADS	BUDGET 2004-2005	ACTUAL JULY 04 - AUG 04
LOANS	50,000,000	9,597,000
LOAN LOSS RESERVE	1,500,000	60,600
DONATION UNITS	40,000	12,010
DONATION OTHERS	25,000	0
GRANT TO NGOs & CBOs	436,000	117,500
CAPITAL EXPENDITURE	600,000	3,600
ADVANCE	0	57,290
INVESTMENT	0	0
RECEARCH / PUBLICATION	200,000	0
ADVANCE TO MCT	0	0
ADVANCE TO RDT	0	0
ADVANCE TO RTI	7,500,000	0
REPAYMENT TO OPP-RTI	1,950,000	0
PAYMENT ALLIED BANK	0	0
REPAYMENT TO PPAF	10,515,553	1,979,258
MARKUP PAYMENT TO OPP-RTI	450,000	0
MARKUP PAYMENT TO OPP E.W.E.F	112,500	0
MARKUP PAYMENT TO A.B.L	0	0
MARKUP PAYMENT TO PPAF	838,900	0
SUB TOTAL	74,167,952	11,827,266
GRAND TOTAL	78,100,163	12,349,811

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
03-04	9,624,388	8,114,938	71,648,750	19,222,113
TOTAL	92,915,101	41,010,131	-	-

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

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2. Research

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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. socail and technical with OPP-RDT.

Table 1

PHASE 1 SUMMARY OF LOANS, RECOVERIES, ASSETS & BALANCE TO AUG..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	491150	204050	0
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	2455345	1619806	0

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

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

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

Table 2**PHASE 2 SUMMARY OF LOANS & RECOVERIES TO AUG. 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	3679955	596175	0
3	COMPETENT & DISHONEST	8	717491	717491	554221	0
4	INCOMPETENT & HONEST	3	373750	373750	80750	0
5	INCOMPETENT & DISHONEST	7	306825	306825	199533	0
	TOTAL	61	5548586	5548586	1472959	0

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 AUG. 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 TRANSP. BIJARI	SPL	100000	0	0	100000
			TOTAL 13 DEMOS		2169500	1545340	14000	624160

1.3.4 Fourth Phase (June2000 – upto Aug.)

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

Table 4
PHASE 4 SUMMARY OF LOAN & RECOVERIES TO AUG. 2004

S. NO	RATING TYPE	NO. OF UNITS	LOAN AMOUNT	REPAID PRINCIPAL	MARKUP	ASSETS O/H B/D	BALANCE AMOUNT
1	GH.QADIR PIR PATHO	112	5,600,000	4,300,000	877,176	0	1,300,000
2	SATTAR (SRSP)	227	4,625,000	4,625,000	444,355	12520	0
3	RAFIQ ABBASI(SUFI SHAH)	20	458,500	458,500	58,210	11079	0
4	ANJUMAN ISLAH-E-MOASHRA	43	1,050,000	498,744	112,972		551,256
5	SVDP KHUSHAB	20	360,000	360,000	46,769		0
6	IKKSWA,KOHISTAN	23	1,130,000	422,991	158,556		707,009
	TOTAL	445	13,223,500	10665235	1,698,038	23599	2,558,265

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	2455345		1619806	0
2	TOTAL PHASE 2	61	5548586	5548586		1472959	0
3	TOTAL PHASE 3	13	2169500	1545340		14000	624160
4	TOTAL PHASE 4	445	13223500	10665235	1698038	23599	2558265
	GRAND TOTAL ALL4 PHASES	559	23396931	20214506	1698038	3130364	3182425

2. Research

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

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

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

Check Dam

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

On farm water management

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

Irrigation Channels

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

Availability of quality seeds

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

Alternate Crops

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

Market Research

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

Drinking water

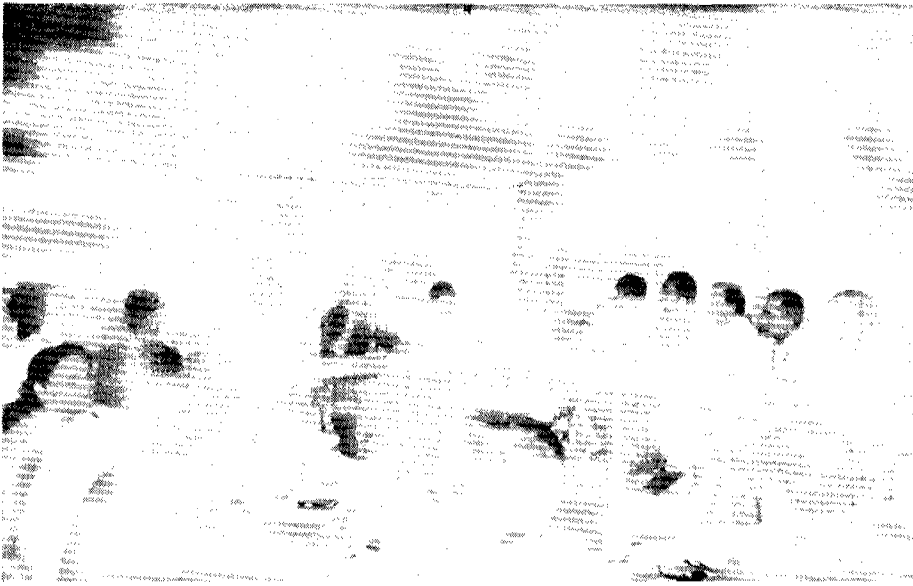
It is observed that in rain fed areas, the enormous depletion of water is not only generates shortage of irrigation but also of drinking water as well. Similarly, drinking water is also problem for the perennial areas where canal closes from tow to 5 months. It needs storage of water for the time period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

Table 6
Budget & Actual 2004-2005

Items	Budget 2004-2005	Actual July, '04-Aug, '04
Receipts		
Grant OPP	0	0
RECOVERY	2,500,000	21,284
MARKUP	500,000	1,034
ADVANCE TO OCT	-	0
Total Receipts	3,000,000	22,318
Expenditures		
A. Salaries	-	-
J. Director/ Ashfaq	-	-
Mr. wajihuddin Ansari	-	-
Driver/Rahim	-	-
Driver/Abdullah Khan	-	-
Accounts/Samina	-	-
Spec.Allow./Qamar Sultana	-	-
Dearness.Allowance	-	-
Edu.Allowance	-	-
SUB TOTAL	-	-
OPERATIONAL COST		
Printing	1,500	-
Stationary	1,000	-
Telephone	0	-
Bank Charges	1,500	-
Postage	1,000	-
Telephone	0	-
Audit Fees	8,000	-
Photo copying	1,000	-
Documentation	1,000	-
Quarterly Progress Reports	10,000	2,922
Advance	0	-
Touring & Entertainment	10,000	-
D. OVERTIME	4,000	-
Pol Jeep	-	-
S&R Jeep	-	-
POL SUZUKI HIROOF	-	-
S/R.POL SUZUKI HIROOF	-	-
Insurance	-	-
Misc.	-	-
SUB TOTAL	39,000	2,922
TOTAL OVERHEADS	39,000	2,922
B/DEBTS	600,000	0
DONATION	1,000	0
Experiment	-	21,000
F.Capital Exp.	10,000	0
ADVANCE TO OCT	-	1,890,000
LOAN	2,350,000	0
SUB TOTAL	2,961,000	1,911,000
GRAND TOTAL	3,000,000	1,913,922

VISITORS/TRAINING GROUPS

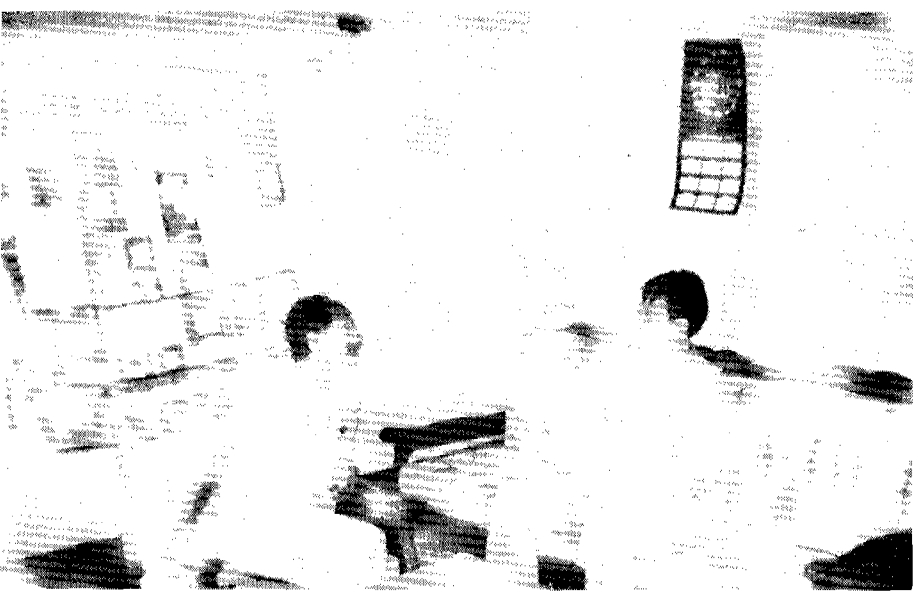
Govt. officials from NIPA Karachi get an orientation on OPP concepts and programs

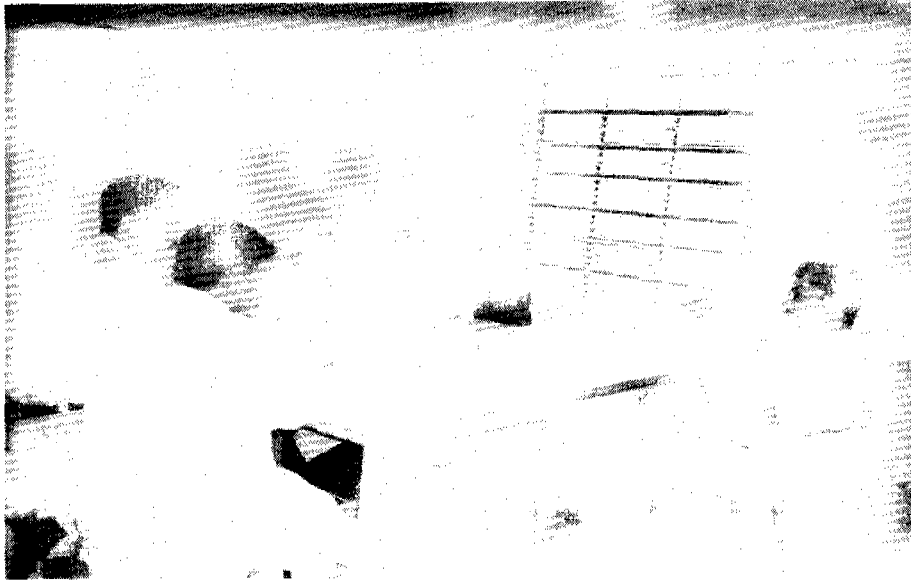


DMD planning, KWSB and officers of CDGK discuss OPP work



City manager UNDP-NUPAP program, Balochistan on a 3-days orientation on OPP programs





Team members of Khajji Cooperative society Khairpur being briefed on OPP-RTI programs.



Course participants from NGORC, studying the programs

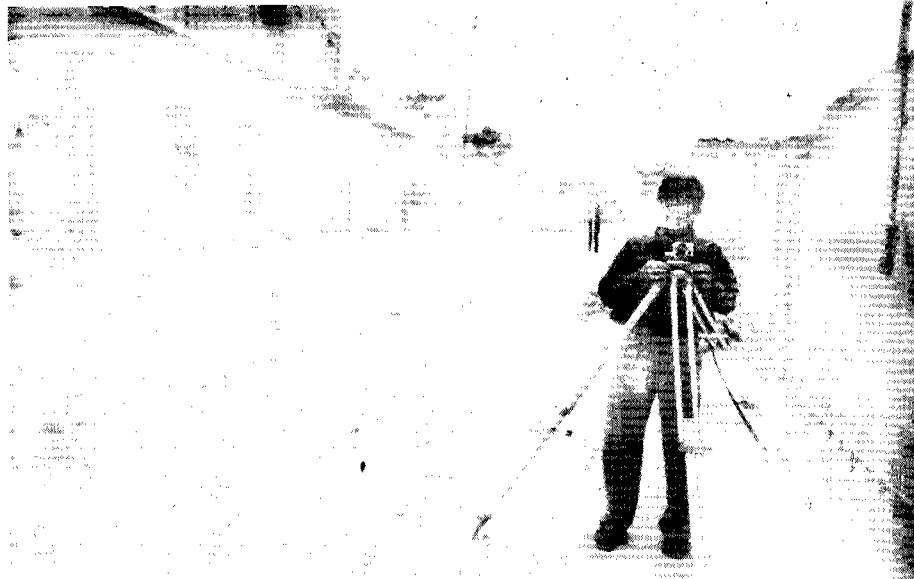


Trainees from WESS, Quetta discussing replication of the sanitation model

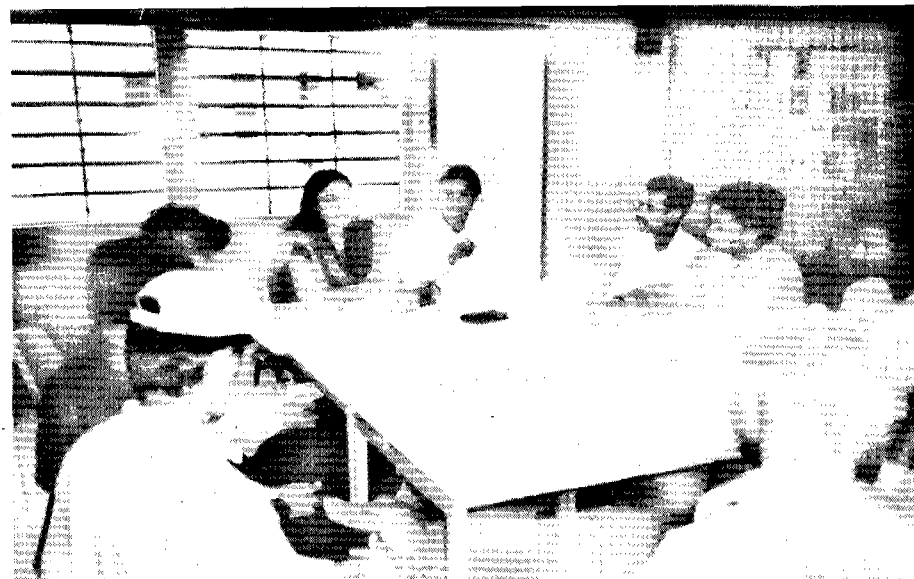
YOUTH TRAINING PROGRAM



Senior youths training their Junior colleagues



Senior fellow in a practical training course to upgrade their technical skills



Review meeting for guidance and identifying new directions

LOW-COST SANITATION - WORK IN ORANGI



Lane sewer laid by community in Ghaziabad is guided

OPP-RTI and CDGK engineers in a joint survey for left over work in the Gulshan-e-Behar nala project



Channelization of Gulshan-e-Behar nala in Orangi being under taken by CDGK. OPP-RTI monitors the quality of work

Main sewer in UC-6, financed by City govt. effort is being made to rectify the sub-standard manholes



WORK IN KARACHI - TECHNICAL ASSISTANCE TO CITY GOVT., UC's AND CBO's



OPP-RTI member monitors the construction of main sewerage line in UC-3 Jamshed Town



Request by City govt. survey of Songal nala in Gulshan Town is being undertaken

Possibility of adopting the component sharing concept is discussed with the Nazim of UC-2 Baldia Town



OPP-RTI team participates in a mobilization meeting held with the community in Umer Colony

WORK WITH SKAA



Work on secondary water line is in progress in Shah Rasool Colony



Channelization of Essa Nagri nala is being undertaken by SKAA. OPP-RTI guides the work

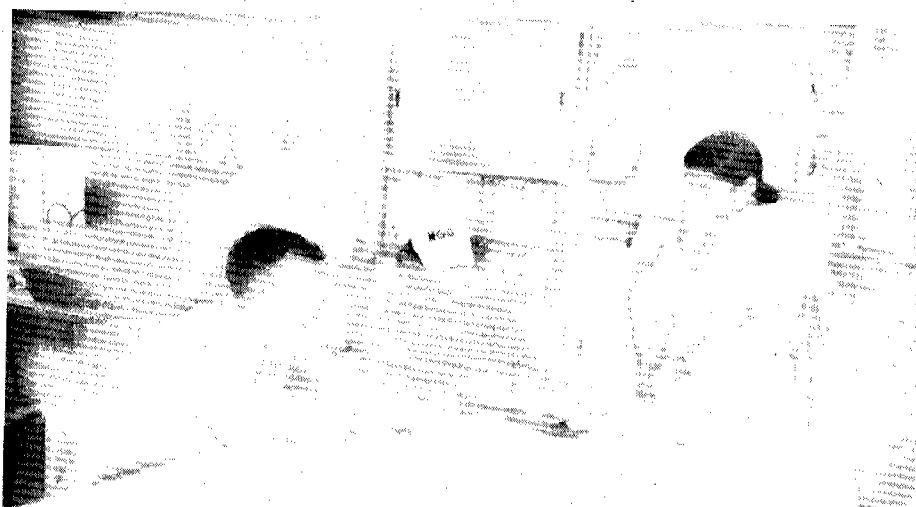
CBO's CONTACT PROGRAM



13th forum of CBO's at URC -
Javaid Kambo presents his
CBO's work



Support for sanitation program is
discussed with the CBO Green
Welfare in Baldia Town



Orangi CBO discussing its work
with OPP-RTI

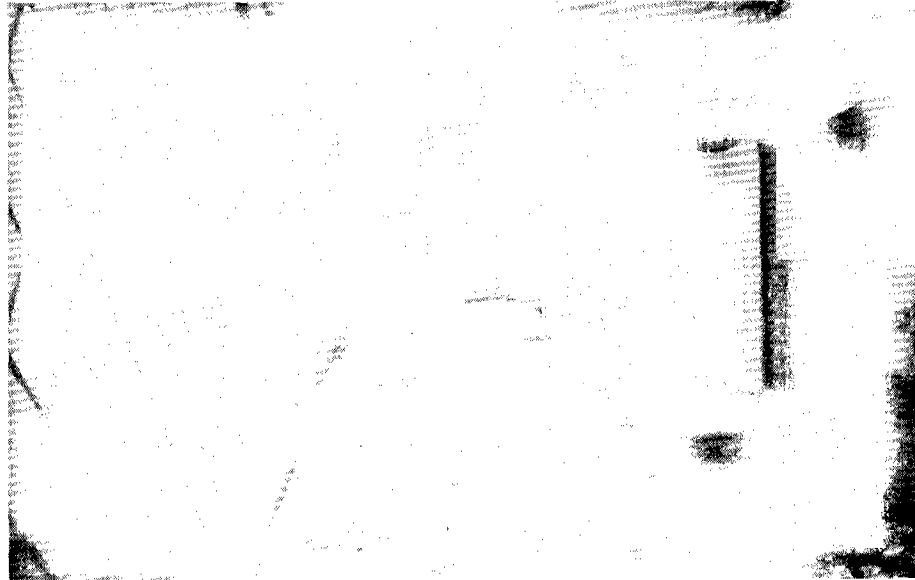
REPLICATION OUTSIDE KARACHI

SHAHPUR CHAKAR:

Trained members of SCWS guiding the construction of sewers in New Colony



The first lane sewer laid by people has been paved by the UC.



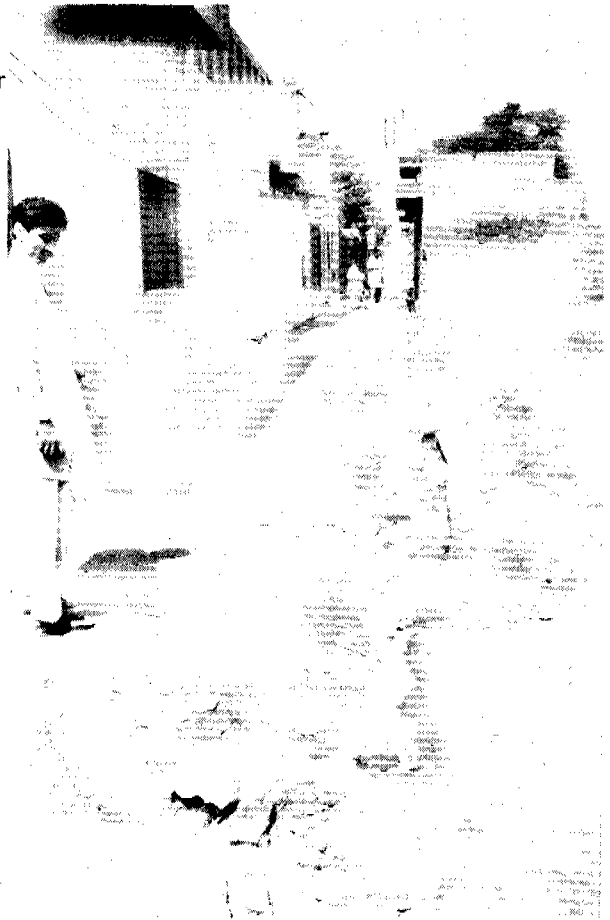
LAHORE:

Muawin team guiding the replication in Lahore and supporting PKAUI and other NGOs



GUJRANWALA:

OPE team providing technical support for self help lane sewer



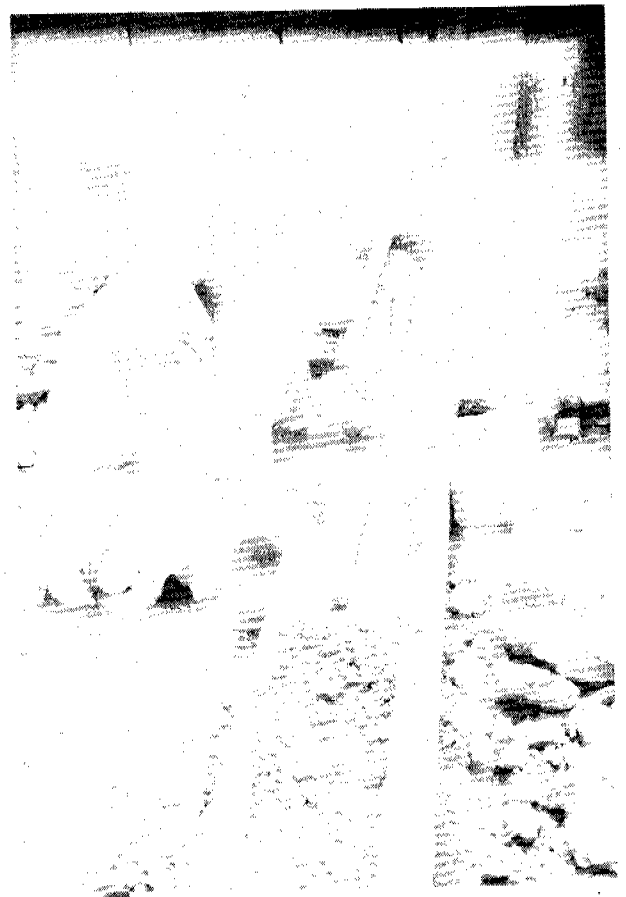
RAWALPINDI:

AHKMT participates in a technical committee meeting of the ADB financed sewerage project



LOW COST HOUSING PROGRAM

TTRC provides technical guidance to a housing unit in Orangi, thru its mobile guidance program



Discussion on construction techniques with a group of masons in Gulshan-e-Zia, Orangi



Youth under training at TTRC



EDUCATION PROGRAM

Discussion on ventilation improvement with the head of Karachi Cadet School Gulshan-e-Behar.

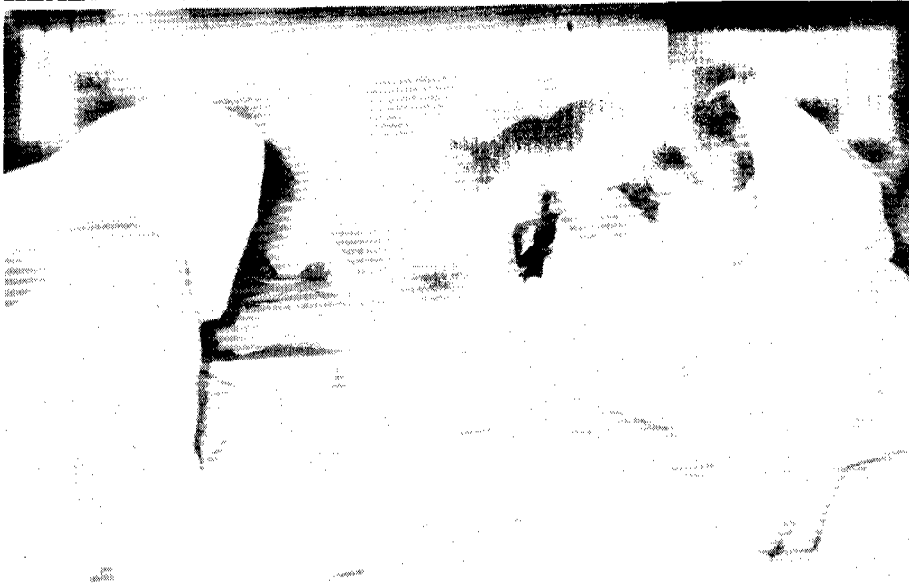


Al-Saeed Anglo School sector 10, Orangi, requests for physical upgrading

Members of Bright Educational Society discussing their program and activities with OPP-RTI education team



HEALTH PROGRAM



Training on RHE is provided to students of a local school in Orangi



KHASDA being the partner of AHANG receives award for its best performance



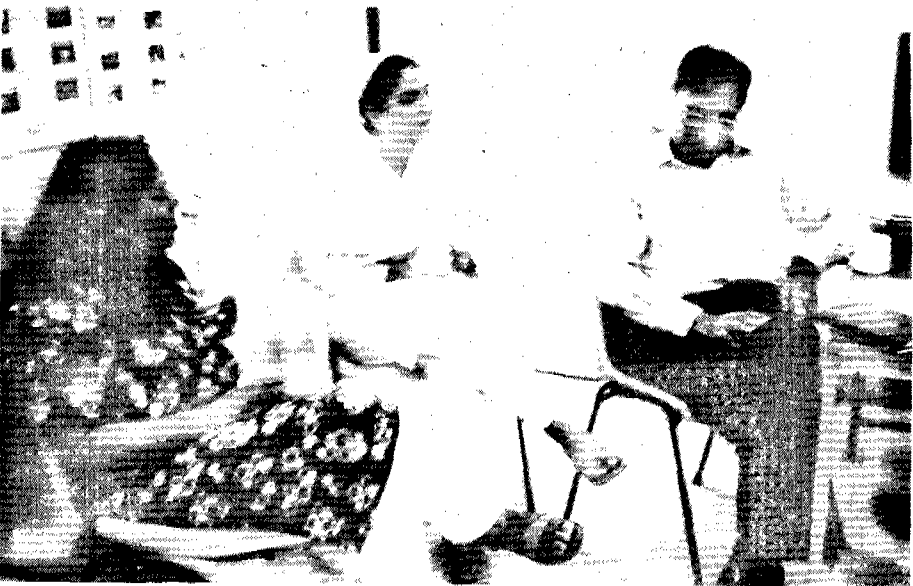
KHASDA's program is presented in AHANG's conference

MICRO ENTERPRISE CREDIT PROGRAM

Representatives of European Commission are briefed about the program



Members of partner NGO ASASA Lahore discuss the Credit program



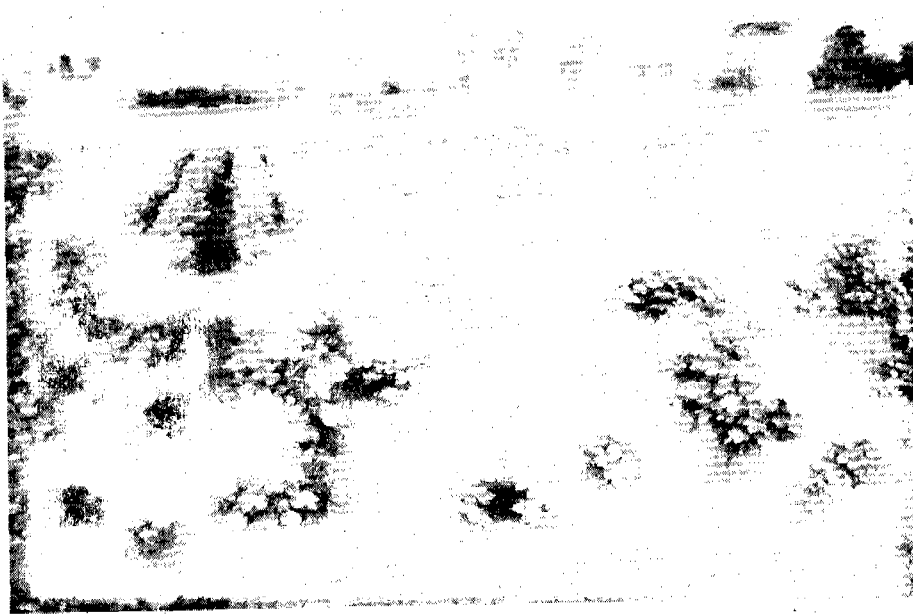
A credit unit of a medical store in Orangi



RURAL DEVELOPMENT PROGRAM



Dates are being down loaded in Goth Saifal Morejo Pannu Aqil, supported by partner PAWF



Cotton crop in Bahawalpur supported by partner Kainat Foundation



Sugar cane crop is being harvested at Ghulam Qadir's farm in Pir Patho

PUBLICATIONS

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4. Role of Thalla (building component manufacturing yard) in Housing by Perween Rahman, Hafeez Arain: Dec. 1986.
5. Repair and Rehabilitation: Aftermath of the December 1986. Riots by Aquila Ismail and Perween Rahman.
6. The Low Cost Sanitation program of the Orangi Pilot Project Six questions by Arif Hasan: April 1987.
7. Masons Training Program for Housing by Perween Rahman Aug' 89.
8. Women Work Centre – story of five years 1984-1989 by Akhter Hameed Khan: Nov. 1989.
9. Manual of Sanitation Programme in Urdu by Salim Alimuddin: Nov. 1989.
10. Low Cost Sanitation Programme- Statistical Data (Survey Nov. 89)
11. A Practical Field work at the Orangi Pilot Project Karachi, Pakistan by A.M.J. Verheijen: Jan. 1990, Totterdom.
12. My Development Education by Akhter Hammed Khan: April 1990.
13. House building by low income families in Orangi by Akhter Hameed Khan: Aug. 1990
14. A survey of Orangi. Sept. 1990.
15. Health Survey of Orangi and Thikri, by Anwar Rashid and Muhammad Pervez: Nov. 1991.
16. Profiles of 49 Women Entrepreneurs of Micro Enterprise in Urdu December 1991.
17. Working with Community – Some Principles and Methods by Perween Rahman and Anwer Rashid: Jan. 1992.
18. Seven Reports on Housing by Arif Hasan: Mar. 1992.
19. Maintenance and Rectification: Evaluation of Lane Sanitation – by Perween Rahman and Anwer Rashid: June 1992.
20. Manual for Rehabilitation Programmes for informal settlement Based on the Orangi Pilot Project model by Arif Hasan. June 1992.
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22. Scaling-up of the OPP's Low Cost Sanitation programs by Arif Hasan: March 1993.
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26. Manual on Basic Health Education by Sanober and Salma: Feb. 1994.
27. Profiles of Orangi lane activists compiled by Rasheed Khatri and Farah Sami in Urdu: June 1994.
28. Case Studies of lane work in Orangi compiled by Rasheed Khatri and Farah Sami in Urdu: June 1994.
29. Research and Training in Orangi by Akhter Hameed Khan: Dec. 1994.
30. Micro Enterprise Credit Program as a means of empowerment by Anwer Rashid. Jan. 1995.
31. Partnership in development. Experience of OPP-RTI's low cost sanitation programme by Perween Rahman and A. Rashid: June, 1995.
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33. Micro Enterprise Credit – Sept. 1987 to Feb. 1996, Orangi Charitable Trust (OCT) by Akhter Hameed Khan: March 1996.
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35. Technical Training Manual on Sanitation in Urdu by Asghar Hussain and Saleem Alimuddin: August 1996.
36. Lesson learnt: Increasing coverage and quality of sanitation provision – by Arif Hasan March 1998.
37. Profile of good borrowers in OCT – by Javaid Baig. In Urdu and in English: Series 1 Dec. 1998 and series 2 April' 99.

38. Proposal for a Sewage Disposal System for Karachi – by OPP-RTI January 1999.
39. Sewerage, drainage and treatment plants- responsibilities, finances, issues and policy changes needed – by Perween Rahman May 1999 (in Urdu and in English).
40. Planning for Karachi – Agenda for citizens and NGOs – by Arif Hasan: August. 1999.
41. Primary Health Care & Family Planning Program in Orangi (in Urdu) – Dr. Shamim Z. Khan.
42. Orangi Pilot Project – Institutions and Programs June 2000 in Urdu and in English.
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46. Katchi Abadis of Karachi – Documentation of sewerage, water supply lines, clinics, schools and thallas – Volume I (first 100 katchi abadis surveyed) – March 2002 by OPP-RTI
47. The changing nature of the informal sector in Karachi – as a result of global restructuring and liberalization – by Arif Hasan-April' 2002.
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51. The impact of Micro Credit on Urban Livelihood: Experience from Karachi by S. Akbar Zaidi-Mar'2003
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53. Katchi Abadis of Karachi- sewage, water supply, health and education-Perween Rahman – 2004
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 2. "Akhter Hameed Khan – Orangi Pilot Project". Reminiscences and Reflections. Published by Oxford University Press 1996. Urdu translation has been published by City Press. Available at OPP-RTI.
 3. "Working with Government" Experience of OPP's Low Cost Sanitation Program – by Arif Hasan. Published by City Press – 1997. Available at OPP-RTI. In Urdu and in English.
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 13. Working with community by Arif Hasan – published by City Press 2001. Available at OPP-RTI. In Urdu & in English
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