

ORANGI PILOT PROJECT Institutions and Programs

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Enhancing the role of para-medical staff through formal training is one of the key component of KHASDA's Health Program.

ORANGI PILOT PROJECT – Institutions and Programs

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I. INTRODUCTION:

1. Since April 1980 the following programs have evolved:

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

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

- i. OPP Society Council: It receives funds from INFAQ Foundation and distributes the funds according to the budgets to the Women Section (OCT), OPP-RTI, Khasda and RDT . For details of distribution see page 4.
- ii. OPP- Research & Training Institute (RTI) undertakes the Sanitation, Housing and Education programs, the research and training for these and facilitates research and training activities of KHASDA, OCT and RDT. Ms. Perween Rahman is the Director. Mr. Arif Hasan is the principal advisor. For details see report on pages 5 to 56
- 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 57 to 73
- iv. OPP-Orangi Charitable Trust (OCT) undertakes the micro credit program. Mr. Anwer Rashid is the Director – For details see report on pages 74 to 96
- v. OPP- Rural Development Trust (RDT) undertakes the rural program. Anwer Rashid is the President. See report on pages 97 to 104.

3. Replication of Low Cost Sanitation by NGOs, Govt. Agencies, UNDP, City Govt. and Town Councils is proceeding in many places in Karachi, Faisalabad, Pindi, Lodhran, Uch, Swat, Multan and Gujranwala. Misereor, Cordaid and Water Aid continue their support. For details see OPP-RTI report-pages 5 to 27

Youth program has expanded to include training of more community architects and surveyors. The documentation of the Karachi drainage channels and infrastructure in Katchi Abadis of Karachi by the youth continuous, it provides the basis for expansion of the program at the city level. For details refer report on pages 29 to 32.

Community based organizations are strengthening their initiatives at the neighbourhood level, encompassing neighbourhood governance. For detail refer report on pages 32 to 33 & 45 to 46.

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

4. The performance of OPP-Rural Development Trust was reviewed. Infra-structure development loan has been stopped, loan for agro-input in rural areas has been continued. OPP-RDT till Nov' 2001 has disbursed total loan amounting to Rs. 15.88 million to 345 borrowers. Efforts have been made to recover the outstanding balance amount. This quarter Rs 5,467,498 has been recovered.
5. OCT has till Nov'2001 disbursed loan amounting to Rs. 146.56 million to 7385 borrowers, of which 18% are the women borrowers. In 1991 the program was extended outside Orangi and Karachi through NGOs/CBOs and local activists, both in the Urban and Rural areas. Support has been extended to NGOs/CBOs/activists in 11 cities in Sindh and 10 cities in Punjab, for extension of the credit program. For details see report on pages 74-96. OPP-Micro Credit Trust has till Nov' 2001 disbursed loans amounting to Rs. 3.39 million to 357 borrowers.
6. Oxford University press published a book by Dr. Akhter Hameed Khan "Orangi Pilot Project-reminiscences and reflections", Price Rs.350/- (paperback is for Rs.175/). Urdu translation has been published by City Press, Price is Rs. 100/-.

City Press has published nine books and two monographs i) "Working with Government" experience of OPP's low cost sanitation program. By Arif Hasan. price Rs. 100/- (available in Urdu and in English) ii) "Community Initiatives - Four Case Studies from Karachi" edited by Arif Hasan. price Rs. 200/= (available in Urdu and in English). iii) "Akhter Hameed Khan and the OPP" - by Arif Hasan. Price Rs. 50/-. Available in Urdu and in English iv) "Proposal for a Sewage Disposal System for Karachi" prepared by OPP-RTI. Price Rs. 200/- v) "Ten decades of Rural Development- Lessons from India"- by Dr. Akhter Hameed Khan. Second Edition. Price Rs. 60/- vi) "Understanding Karachi - Planning and Reform for the future" by Arif Hasan. Price Rs. 245. The publication has recently been translated and published in Urdu. vii) "Housing for the poor" by Arif Hasan. Price Rs. 385/- viii) "Transforming Urban Settlements-The Orangi Pilot Project's Low Cost Sanitation Program" by S. Akbar Zaidi. Price Rs. 225/- ix) Working with Community - by Arif Hasan.

Two monographs printed recently by OPP-RTI are, i) "Sewerage, drainage, treatment plants: responsibilities finances, issues and policy changes needed" by Perween Rahman. Available in Urdu and in English and ii) "Scaling up of the OPP programs" by Arif Hasan. Printing of "Survey of 100 Katchi Abadis of Karachi" is in process".

7. On the second death anniversary of Dr. Akhter Hameed Khan, founder of the OPP, the "Second Dr. Akhter Hameed Khan Development Forum" was held in Karachi on 10th Oct' 2000. More than 300 participants attended. Mr. I.A. Rehman of Human Rights Commission of Pakistan presented the key note speech "Human Rights Situation in Pakistan and its Repurcussions on Development", Ms. Anis Haroon of Aurat Foundation presented the "Political Education Program of Aurat Foundation" and Ms. Perween Rahman of OPP-RTI presented "New Directions in OPPs work - how it can contribute positively to change in development". In groups, participants discussed the issues, key features of the presentation and articulated their vision of the way forward. Proceedings of the forum are being compiled.

II. RECEIPTS, EXPENDITURE AND ASSETS-Audited Figures (In Rupees -1980 -2001)

1) OPP

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

Since 1988 the OPP has been upgraded into five independent institutions. The OPP-Society, the OPP-Research and Training Institute (RTI), the Orangi Charitable Trust (OCT), the Karachi Health and Social Development Association (KHASDA) and the Rural Development Trust (RDT). Audited figures of institutions are given with their report for OPP-RTI on page 55, for OCT on page 94-95 for OPP-KHASDA on page 72-73 and OPP-RDT on page 104. Below only the OPP society audited figures are being presented.

2) OPP Society

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

III. RECEIPT AND EXPENDITURE (2001-2002)

1) Abstract: of Institutions

	BUDGET	RECEIPTS JUL-NOV'01	EXPENDITURE	
			BUDGET	JUL-NOV'01
OPP Society	4,000,000	2,195,000	4,000,000	1,889,500
OPP-RTI	7,746,000	2,492,287	7,746,000	2,544,990
OPP-OCT	9,462,675	740,372	25,328,990	2,746,827
OPP-KHASDA	1,045,000	507,229	1,045,000	366,970
OPP-RDT	5,510,069	925,790	4,494,408	1,516,312

Detail of budget are given for OPP-RTI on pages 55, & 56, for OCT on page 93 for OPP-KHASDA on page 72-73 and OPP-RDT on page 104. Below only the OPP society budget is being presented.

2) OPP Society -Receipts & Expenditures- Jul - Nov'2001

RECEIPTS OPP	BUDGET 2001-2002	ACTUAL JUL-NOV'01	EXPENDITURE OPP	BUDGET 2001-2002	ACTUAL JUL-NOV'01
INFAQ FOUNDATION	4,000,000	2,000,000	RAMZAN ALLW	190,000	93,000
Loan refund	0	195,000	ADVANCE		4,000
			GRANTS:		
			OPP-RTI	2,000,000	1000,000
			KHASDA	1,000,000	500,000
			RDT	450,000	112,500
			WOMEN SEC	238,974	119,486
			OCT	121,026	60,514
G.TOTAL	4,000,000	2,195,000	G. TOTAL	4,000,000	1,889,500

IV ORANGI PILOT PROJECT – RESEARCH AND TRAINING INSTITUTE

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- 1.4 Some lessons learnt while working with Government and NGOs/CBOs
- 1.5 Govts. Devolution of Power Plan and the component sharing model
- 1.6 Working with NGOs, CBOs and Government outside Karachi
 - Anjuman Samaji Behbood - Faisalabad
 - Anjuman Falah-o-Behbood - Rawalpindi
 - Environment Protection Society - Swat
 - Lodhran Pilot Project - Lodhran
 - Juggo Village – Lodhran
 - National Rural Support Program (NRSP)- Lahori village, Lodhran
 - Conservation and Rehabilitation Centre - Uch Sharif
 - UNDP – Plus Program
 - Khairpur City District
 - Larkana City District

1.7 Working with NGOs, CBOs and Government in Karachi

- SKAA-OPP-RTI Project
- Survey of SKAA and KMC/District Govt. Katchi Abadis
- KMC/District Govt. Katchi Abadis policy on lease and development
- Orangi Project of KMC-ADB
- Khuda Ki Busti – Taiser Town - Saiban
- Manzoor Colony
- Development of Natural Nalas/Drainage Channels
- Documentation of Natural Nalas/Drainage Channels
- Greater Karachi Sewerage Plan and Korangi Sewerage Project of the KWSB:
Review and Alternative Proposal
- Citizen's position on policy for Water and Sanitation for the City
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- Research Study

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- 5.4 Stages in Expansion
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- 5.6 Revolving Fund for Support for Physical Expansion
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- 7.2 Receipts and Expenditure: Budget 2001-2002 and Actuals of July – Nov'2001.

1. REPLICATION OF THE LOW COST SANITATION PROGRAM

1.1 The Model

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

a) Internal development comprising of:

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

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

b) External development which constitutes:

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

This remains like water mains the responsibility of the government.

This model of low cost sanitation in Orangi is now being replicated by NGOs/CBOs, Foreign donor agencies (UNDP), Official agencies (KMC/Karachi City District Govt. , Sindh Katchi Abadi Authority (SKAA) and Lodhran Municipal Committee/Town Govt.)

1.2 Advisory Services

On request advisory services are being provided to Karachi Municipal Corporation/Karachi City District Govt. (KMC/KCDG) for external development in Karachi. Appointment continues with Sindh Katchi Abadi Authority (SKAA) for *katchi abadis* in Karachi. On request training and advice is being provided to Lodhran Municipal Committee/Town Govt., to NRSP for sanitation in villages in Punjab, and to the UNDP PLUS program for replication in three cities in Punjab. Lately on request guidance is being provided to Khairpur and Larkana District Govts.

1.3 Support to NGOs/CBOs

Effort is being made to strengthen local NGOs/CBOs so that they can independently function as support organisations. To the NGOs/CBOs technical and advisory services are provided free of cost. Others pay fees and direct costs. Water Aid has approved a grant of Rs. 3,90,940 for support to NGOs/CBOs for the programme of water supply and sanitation. CORDAID has approved a grant of Rs 510,000 for support to NGOs/CBOs to initiate/strengthen other programmes. In addition to supporting groups and CBOs in Karachi, support for the sanitation program is being extended to ASB in Faisalabad, AHKMT in Rawalpindi, EPS in Swat, CRC in Uch and to LPP in Lodhran.

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

1.4.1 Working with Government

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

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

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

Lack of above results in waste of resources.

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

1.4.2 Working with NGOs/CBOs

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

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

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

1.5 Govts Devolution of Power Plan

On 14th August 2001 Govt. of Pakistan has 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 have been held. The Municipal Corporation and Committees have been replaced by City/District Govts. Specialized agencies like the Karachi Water and Sewerage Board (KWSB), Water and Sanitation Authority (WASA), Public Health Engineering Department (PHED) are in a transitional phase, to be merged with the City Govt. by June 2002. All functions are to be within City/District govts. shared by Town and Union Councils.

Component sharing model of partnership

The Devolution of Power Plan strives for partnership between govt and community at the grassroots level. OPP model of component sharing evolved in the sanitation program demonstrates this partnership. Beginning with low cost sanitation, the component sharing concept has been successfully applied by OPP-RTI, govt. agencies and many partner NGOs/CBOs to water supply,

solid waste management, tree plantation, electricity supply, management of security and can be applied to the fields of education, health, housing and micro enterprise. Examples of application to these sectors are:

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

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

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

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

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

Interest has been generated in the OPP model. Newly elected Nazims (Mayors) and Councillors from Orangi, Site, Korangi, Gulshan and Lyari towns in Karachi and from Larkana and Khairpur have requested OPP-RTI for support. As a first step effort is being made to prepare Union Council Plan books for Karachi and city map for Khairpur.

1.6 Working with NGOs/CBOs and Government outside Karachi

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

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

Water supply program: In February 1996, laying of 1,448 rft 6" dia water main in Hasanpura was completed. OPP-RTI member provided on site guidance. Later additional 477 rft. 4"-6" dia main line was laid. The total cost of main line passing through 9 lanes, came to Rs 194,901. Since then in another 35 lanes 3" dia 6,785 rft. water lines have been laid on self help. 361 houses have contributed Rs. 4,83,886/- for the lane lines, Rs 104,100 for the main line, Rs 2,16,600 for house connections, Rs 4,60,271 as connection fee to WASA and Rs 18,100 as ASB service charge. In Eight more settlements i.e. Nisar Colony, Iqbal Nagar, Chibhan, Sanora, Punjpir, Nimat, Bilal and Shakoorabad ASB has supported laying of water lines in 22 lanes, 6,512 rft. 285 houses have contributed Rs 4,16,148 for lane lines, Rs 1,67,400 for house connections, Rs 3,37,175 as connection fee to WASA and Rs 9,715 as ASB service charge. In total 66 lanes, 15,222 rft water lines have been laid with 646 houses investing Rs 2.29 million.

ASB has organised a water committee in Hasanpura comprising of activists, selected by the residents. The committee is managing the finance and implementation of water mains. All accounts are carefully maintained. Residents are paying back the cost of the water main. The water committee has already recovered finances from 361 houses. This amount is used for extension of main water line as well as sewer mains. The water committee is extending both the water supply and sanitation program in Hasanpura and in other settlements.

Sanitation Program: Since February 1996 on self help total 261 lane sewers and 10 large secondary sewers of total length 63,681 rft. have been laid. 3,376 houses have invested total Rs.9.21 million for large secondary sewers, lane sewers, connections and sanitary latrines.

The sanitation program has been extended to 31 settlements, more settlements are requesting support. ASB work began in Hasanpura and Dhuddiwala. At present the sanitation program has been extended to total 31 settlements in Faisalabad. For details please refer statistics on pages 26 & 27.

This quarter 8 lane sewers and 1 secondary sewer have been laid. Work has been in progress on lane sewers in Dhuddiwala, Al-Najaf, Murad Colony, Elahiabad, Usman Town and on a secondary sewer in Murad Colony.

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

On request plan and estimates are being regularly provided for lane sewers, secondary sewers as well as main sewers.

Coordination with govt.: ASB coordinator is a member of the government's District Development Committee (DDC). The committee has been given the task to facilitate and monitor the work of municipal agencies and WASA. In this capacity ASB has lobbied for provision of government funds of Rs 2.7 million for WASA to complete the missing links, in the sewer trunks and disposal works scheme. Work was completed earlier, likewise a new pumping station was completed by WASA in Noorpura and in Juranwala, ASB provided technical guidance to PHED in laying a 1400 rft main sewer.

ASB has again held several meetings with WASA and Punjab government officials, so that information can be acquired on existing water and sewerage system in Faisalabad, as this will facilitate extension of work. This quarter govt. formed a committee for the work, with ASB as its member. WASA officials have a rudimentary map of the city with some documentation of existing works, these need to be updated. Despite efforts by the committee action for checking and updating

information could not be started, as govt. engineers had no time for the surveys. ASB has contacted the local polytechnic so that surveyors can be hired for the work.

In settlements where people have laid sewers on self help, ASB has lobbied govt. agencies and coordinated development works, thru the Khushal Pakistan Programme Fund (KPPF). The works completed earlier were, lane paving in 4 settlement, water main provision in 1 settlement and repair of 2 schools. KPPF investment has been Rs. 15.7 million.

Coordination with UNDP-plus program.

UNDP plus program is replicating the OPP model beginning with the low cost sanitation program. Faisalabad is one of the three cities selected for the work. Since June 2001 ASB is coordinating and providing training and backup support to the UNDP plus team. This quarter in two settlements, Murad Colony and Elahiabad work on lane sewers and secondary sewers were supported. Effort is being made to streamline coordination between ASB and UNDP-Plus so as to avoid duplication and evolve a complimentary role of the UNDP-Plus program.

Training groups and visitors: Many government and donor officials, professionals, development activists, journalists, social organizations and community groups are visiting ASB. This gives them an opportunity to study the work on site and develop an understanding of the dynamics of community work. Seven orientation trainings and a workshop were organized.

ASB coordinator paid two visits to OPP-RTI, discussions were held and ASB expansion was guided.

Documentation: Audio visual documentation of on going work continues. Four video documentaries on ASB work are available. Quarterly progress of work and statistics are recorded in files.

1.6.2 Anjuman Falah-o-Behbood (AFB) / Akhter Hameed Khan Memorial Trust (AHKMT) Dhok Matkal and Dhok Hassu – Rawalpindi

With core funding from Water Aid AFB setup its team and started extending the sanitation program in Dhok Matkal and Dhok Hassu. OPP-RTI provided social and technical support thru training and guidance on site and at OPP-RTI.

As per AFB report, work on total 59 lane sewers and three secondary sewer, total length 10,772 rft. comprising 640 houses has been completed. Peoples investment in sanitary latrines, lanes sewers and secondary sewers has been Rs. 1. 594 million.

A year back AFB split into two groups, one is working as AFB and the other has registered itself as Akhter Hameed Khan Memorial Trust (AHKMT).

Lately a visit was made by OPP-RTI member Salim Alimuddin, work on site of both the organizations reviewed. AHKMT continues to provide social and technical guidance to the community for the sanitation program. The work of AFB has come to a standstill due to further splits in the group.

As per AHKMT's report work on total 4 lane sewers and one secondary sewer of 880 rft. comprising 40 houses was completed. Peoples investment in sanitary latrines, lane sewers and secondary sewer has been Rs. 1,26,260. On community request maps have been completed of two areas, estimates have been provided for 14 lane sewers. Meetings have been held with the newly elected Town Nazim (Mayor), Naib Nazim (Deputy Mayor) and Town Officer, training was provided to members of Katchi Abadis in Islamabad. AHKMT requires core funding support, request has been submitted to Water Aid.

1.6.3 Environmental Protection Society (EPS) – Swat

EPS has been working with communities in Swat since 1991. EPS has supported people's initiative in development by preparing maps, plans of settlement and providing advice. Drainage of sewage is a severe problem in the settlements. EPS team comprising of architect, engineers, technicians and social organisers, received training at RTI. Since December 1998 WaterAid support for core funding continues for extension of the sanitation program.

As the settlements are along the River Swat, the sanitation program is an extension of EPS efforts at conservation of River Swat. The technical support unit setup within EPS is extending the program.

As per EPS report, on request from the community the technical support unit has prepared map, plan and estimate for sewage disposal system for total nine villages/settlements i.e. Shagai, Amankot, Tagdarai, Chaliar, Khairabad, Banr, Barthana, Gunyar and Shahdara. Likewise request was received from Haibatgram and Panr villages. This quarter Gunyar sanitation scheme was redesigned, survey was undertaken for latrine construction in Islampur and mobilization meetings were held in Amankot, Chalyar and Islampur.

In addition to designing sewage disposal systems for villages and settlements, EPS technical unit (TU) has completed survey of natural drainage channels (Khar) in Mingora and Kalam. Level survey, documentation of existing sewage disposal system and survey of the land proposed for the sewage treatment plant serving 14,000 houses was earlier completed. This quarter preparation of estimate for rehabilitation of Mingora drainage channels has been in progress.

For villages Shagai, Banr and the Amankot settlement EPS has arranged funds for external development from the local govt. Here external development comprises of main sewer and main septic tanks. As per EPS report in the three areas work on 24 lane sewers, 4,068 rft. comprising 215 houses has been completed. Peoples investment on lane sewers, sanitary latrines and labour for main sewers has been Rs. 3,89,000. Four septic tanks and main sewers have been completed, govts investment has been 1,53,000. Work in Shagai and Banr were completed earlier. Work in Amankot was completed this quarter

For village Chalyar as per EPS-TU design and estimate, the local CBO acquired funds for external development from the donor Trust for Voluntary Organization (TVO). Total cost of the scheme is Rs. 2,89,502. Work on site is in progress. Main line, secondary and 16 lane sewers of total length 3,178 rft. together with two septic tanks were completed. Work is in progress.

EPS work has generated interest in the city and nearby villages. This quarter District, Town and Union Council Nazims of Swat, Program Manager Malakand Rural Development Project and Associate Professor Sindh Medical College visited.

Last quarter OPP-RTI member Salim and LPP coordinator Hafeez visited EPS. Discussions were held with the team and work on site was observed. To strengthen organization and work EPS team was guided on the importance of, holding regular weekly meeting among themselves to review work, focusing on details in reporting, specially statistics and undertaking case studies of work and profiles of activists, so as to regularly monitor work, ascertain direction and need for research. OPP-RTI is making efforts to guide the EPS-TU in documentation.

1.6.4 Lodhran Pilot Project (LPP) - Lodhran

Requested by Jahangir Tareen (initiator of LPP) a visit was made in April 1999 to Lodhran, a city in Punjab with a population of 65,501. Disposal of sewage was a major problem in the city. Technical guidance was provided to Lodhran Pilot Project, for initiating the sanitation program. For external

development LPP to work in partnership with Municipal Committee (presently the Town Govt). During the visit it was observed that some sewerage lines and disposal works made by PHED exist. However the work was ad hoc, as there was neither a map of Lodhran city nor documentation in any form of existing works. LPP acquired the services of consultant Shaukat and Associates, for plantable survey of the city. By December 1999 survey was completed and maps were provided by the consultant. Khalid Warraich municipal engineer and Hafeez Arain social organizer of LPP, were guided on documentation on the map, of existing sewage disposal system of Lodhran city.

LPP organised its team and office set up. A social organizer and surveyor were trained and added to the team. As the program has expanded more surveyors, draftsmen and members documenting the work have been trained and added to the team. District Govt. Lodhran has provided its separate premises to LPP for setting up of its office.

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

On the basis of documentation, external development was identified and implemented. In the budget 1999-2000 and 2000-2001 total 12 projects for rectification/extension of existing main sewers and for new main sewers were approved and implemented by Municipal Committee (MC). Total 12,835 rft. main sewers costing Rs. 2.93 million were completed. 114 lane sewers benefited, as these started functioning where previously they had remained choked. In addition many connecting lane sewers have been laid by people on self help (details are in proceeding para).

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

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

Due to local body elections and changes in the govt. setup, as a result of the devolution of power plan, new external development projects have been delayed. These will be taken up as the new govt. system and financing is streamlined.

In April 2000, work on lane sewers that connected to the above mentioned main sewers began. Total 73 lane sewers, 14,227 rft. have been completed in Lodhran. 548 houses have invested total Rs 1,313,546 in lane sewers and sanitary latrines. Work on 8 lane sewers was completed this quarter, Motivation is in progress in 20 settlements. Town Govt. engineer continues to provide technical support to LPP, he works as a team member. LPP Social organizers are mobilising community and liaising with Town Govt. Case studies of work and profile of area activists are being regularly compiled.

This quarter LPP coordinator and social organizer Hafeez paid a visit to OPP-RTI. Program was reviewed. Discussions were held and guidance was provided on strengthening the organization for expansion of work.

LPP has extended the program to the adjacent cities, towns and villages: This quarter on request plans and estimates were provided to community activists for sewerage system in 12 villages. Total 20 lane sewers have been laid on self help. These comprise 4 lane sewers in Dhnote, 3 in Bahawalpur, 3 in Dunyapur, 7 in 15 MPR, 2 in Chak no. 343 WB and 1 in Busti Khanpur. Total

investment by the people in internal development has been Rs. 4,30,100. Request have been received from more villages.

LPP support to Khanpur City Govt: Nazim of Khanpur. City has 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. Last quarter a joint visit was made by LPP and OPP-RTI members. Discussions were held with the engineers on the concept of program and roles of govt. and community.

A main sewer laid in 1992, costing Rs. 30 million has been non functional since, as pipes plugged during construction, were not deplugged. This quarter LPP team assisted Khanpur City engineers in deplugging and desilting the main sewers. Work is in progress. The main sewer serves a large part of the city, it is expected that the two ponds serving as disposals, would dry up, when connected to the main sewer made functional.

LPP support to UNDP-plus program: Since June 2001, on request LPP is providing support to UNDP plus program for replication in Multan city. Last quarter LPP guided the team thru on site meetings with community in the project areas. Construction of a lane sewer began on self help in Shahshams Colony, LPP provided manhole shutterings and assisted in supervising the work while training the UNDP-Plus team on site. This quarter LPP continued to provide on site guidance as more lane sewers are being laid.

LPP support to NGO, NRSP for village sanitation: On request LPP is providing social and technical support to NRSP team for extension of the sanitation program in villages. Earlier, LPP undertook the following works for NRSP 1) survey, plan, design and estimates for nine villages 2) preparatory social mobilization in these nine villages 3) on site monitoring of work in two villages i.e. Juggo wala and Lahori (for details refer 1.6.5 and 1.6.6). NRSP has been guided to set up and strengthen its team to independently extend the program. However lately on request, LPP is providing social and technical guidance to the community for laying lane sewers in Juggo Wala, where work on main sewer is complete.

LPP support to CRC in Uch Sharif: On request LPP members together with Municipal Engineer Lodhran are providing social and technical guidance to the NGO CRC (Conservation and Rehabilitation Centre) for the sanitation program. (For details please refer 1.6.7)

LPP and the recent Local Bodies Election: During the recent local bodies election LPP supported the Lodhran Municipality by guiding community members on voting procedures. For LPP it was an opportunity for contacting more communities, while also extending its program. This quarter LPP continued to present the component sharing development model to the Nazims and Councillors of Lodhran, and of nearby cities and towns.

LPP work is an important demonstration, attracting many training groups and visitors. This gives an opportunity to a wider group of actors to observe the dynamics of peoples work, enabling its expansion and replication. This quarter 50 members from Govt. College of Technology Bahawalpur, 8 members from UNDP-Plus Multan received training. The visitors were Nazims and Naib Nazims of Lodhran and its 4 Union Councils, consultant NRSP, CEO's Sarhad Rural Support Program, Peshawar and RSPN Islamabad and 12 members from CBO, MCWA Khanpur City.

1.6.5 Juggo Village – Lodhran

Requested by the National Rural Support Program (NRSP) training and technical guidance was provided to NRSP, for replication of the sanitation program in Juggo village located 35 km. from Lodhran city. There are 209 houses in the village, out of which 136 houses have sanitary latrines.

Thru training at OPP-RTI and site visits NRSP engineers and coordinator were guided, LPP social organizer Hafeez and MC engineer Khalid are providing regular social and technical support.

Earlier OPP-RTI provided training and guidance to NRSP team for planning, designing and estimating of the sewerage scheme, orientation training was also provided to the village activists.

The scheme consists of 31 lane sewers 8,936 rft. costing Rs 338,898. Five secondary sewers and one main sewer 3,093 rft. costing Rs 177,947 and a treatment plant costing Rs 555,261 (including land cost). The lane sewers are being financed by the people, main, secondary sewer and treatment plant has been financed through external local funding.

Work on site began in July 2000, total work completed has been 3,400 rft. main sewer, 973 rft. secondary sewer and 8 lane sewers 1,450 rft.

Earlier on request OPP-RTI provided on site guidance to NRSP team for implementation of the sewer main. LPP has provided regular on site guidance. Due to deadlock in laying of lane sewers, this quarter NRSP requested LPP to provide social and technical guidance to the community. Work on lane sewers is in progress.

1.6.6 National Rural Support Program (NRSP) - Lahori village - Lodhran

NRSP has extended the sanitation program to Lahori village. The village is located 36 km. from Lodhran city. It comprises of 156 houses, out of which 24 houses have sanitary latrines. LPP is providing the NRSP team social and technical support.

As on site training LPP has undertaken plan, design and estimation for the sewerage system. The sewerage system comprises of 9"-12" dia 1700 rft. main sewer, 12 lane sewers of 6" dia of total length 1700 rft and a retention well and pumping setup. Total estimated cost is Rs. 4,84,666/-, (Rs. 2,35,000 for external and Rs. 2,49,666 for internal development).

Work on site has been very slow this quarter, management of internal development needs to be stream lined. 2,740 rft main sewer has been laid. NRSP engineer has supervised the work. Work on 4 lane sewers is complete. Initially LPP guidance was thru regular visits, presently NRSP engineers are managing the work independently, seeking LPP guidance as and when needed.

This quarter on request from community, NRSP has completed plans and estimates for sewerage systems for villages Naqeebabad, Darweshwala and 363 WB.

1.6.7 The Conservation and Rehabilitation Centre (CRC) - Uch Sharif

CRC team, comprising of Architects and Engineers is involved in conservation of Architectural Heritage in UCH Sharif. Disposal of sewage is a severe problem in the settlements in the city. Two training groups visited OPP-RTI for orientation training. In June 1999 UNDP Life program provided a grant for core funding for the sanitation program. Presently Water Aid support for core funding continues. CRC team has trained six young members from the community in plan-table survey and computer mapping. Through plan-table survey the team has prepared maps of the city. Documentation of sewage infrastructure and level survey was completed. On CRC's request OPP-RTI prepared a conceptual Master Plan for sewage disposal for Uch city. The Master Plan was earlier discussed with the Administrator town committee.

Total work completed is one secondary sewer 550 rft. and 18 lane sewers 2093 rft. 106 houses have invested total Rs. 2,69,249. LPP social organizer and technician have provided on site social and technical guidance as needed.

Earlier Public Health Engineering Deptt. (PHED) started laying one main and two secondary sewers 9" – 21" dia of total length 9,516 rft. Last quarter the work was completed. Final checking of the sewer remained. CRC team together with area activists has monitored the work to ensure quality. Defects in quality of pipe, levels and manhole construction were identified and with the support of Deputy Commissioner (DC) and Administrator Town Committee, the defects were rectified. While monitoring the PHED external sewer, mobilization for lane sewers connecting to it, was in progress. Earlier CRC team held meetings with the newly elected Nazim (Mayor) and Councillors of Uch City, the concept of component sharing was explained. Due to the new setup, streamlining collaboration with Govt. will take some time.

CRC members are being regularly guided to streamline documentation of work thru regular weekly meetings, quarterly reports, case studies and record of work in files. LPP is being guided to strengthen CRC work. Last quarter on a joint visit by OPP-RTI and LPP members the advise was repeated.

No progress report has been received from CRC this quarter.

1.6.8 UNDP Plus Program – Faisalabad, Multan and Gujranwala

Replication in three cities, Faisalabad, Multan and Gujranwala has been initiated by the UNDP-Plus program. OPP-RTI is providing training and guidance to the team.

Since February 2001 five groups received the 3 days orientation training at OPP-RTI. The groups comprised Program Director and Coordinator, City Managers from the three cities together with their team members, the MDs and DMDs of WASAs in the three cities, Govt. Engineers and Surveyors. Guidance was provided on organizational setup, process of work, documentation on map and site selection.

In Faisalabad the plus program is facilitating provision of city map, documentation and external sanitation in settlements identified together with ASB, while ASB guided the team and provided support for internal sanitation. Maps were acquired of Faisalabad city, documentation was provided by WASA, which needs to be checked and updated.

Last quarter the City Manger together with Coordinator of ASB visited OPP-RTI. Mapping of existing sewage disposal system of the city, its updated information, site selection and progress of work was reviewed. Close coordination with ASB strengthened community mobilization and technical support. Work on laying lane sewers began in Murad Colony.

This quarter 13 lane sewers were completed in 5 settlements. In one settlement govt. financed a large secondary sewer while in others UNDP-Plus financed the secondary sewers. This quarter efforts were made to streamline coordination between ASB and UNDP-Plus program, so as to avoid duplication of roles.

In Multan the city maps were acquired by the UNDP plus team. Documentation of existing sewage disposal system was provided by WASA. The team was guided on selection of settlements where main sewage disposals function or need minimum repairs/cleaning. A profile was made of the city katchi abadis. Self help sewerage lines exist in a number of settlements. Two settlements were selected and documented. Last quarter the UNDP plus City Manager visited OPP-RTI. Progress of work, selection of sites and updated documentation on the existing sewage disposal system were reviewed. Consequently OPP-RTI team member visited site and provided on site guidance. In Shahshams Colony coordinated by the team, WASA cleared and rectified the main sewer. Work on lane sewers began on self help. This quarter wok on 4 lane sewers and one secondary sewer 130

rft. was completed. Work on more lane sewers is in progress. LPP is providing regular on site social and technical guidance.

In Gujranwala the UNDP plus team acquired maps from WASA, with documentation of cities existing sewage disposal system. Guidance was provided to the team. Last quarter UNDP plus City Manager visited OPP-RTI, work and selection of sites were reviewed. OPP-RTI member then visited site and provided on site guidance. Three settlements selected. This quarter work on 15 lane sewers and one secondary sewer 137 rft. was completed. Work on more lane sewers on self help, is in progress. UNDP plus on the one hand is lobbying WASA for extension, rectification and maintainance of external sanitation, on the other it is providing support to community for internal sanitation. Trained members of a local NGO Pan Environment are providing on site support to the program.

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

This quarter a review meeting was held at OPP-RTI. UNDP-Plus team presented the work. Partner NGOs from the three cities and OPP-RTI members discussed the program. Mr. Javaid Iqbal Awan DG Katchi Abadi and National Project Director Plus, informed members of his efforts at intergrating the component sharing concept of development with the Govts. Policy. He stated that agreements had been signed with Nazims of Multan and Gujranwala so that govt. funding would be for external sanitation only and that WASAs had allocated funds likewise. Guidance was requested for implementation of secondary sewers and expansion into the education, health and solid waste management programs. Need was focused on streamlining coordination between UNDP-Plus and ASB and on documentation of work.

1.6.9 Khairpur City District

Under the new Devolution of Power Plan, local bodies elections have been held. The Nazim (Mayor) of Khairpur Ms. Nafeesa Shah has requested OPP-RTI support in solving the problem of sewage disposal in Khairpur city and its adjoining villages. Last quarter she paid a visit and discussed OPP-RTI programs, the support needed and the stages of work. She agreed to depute an engineer for the project and assign him the task of collection of available maps. For documentation of existing sewage disposal system and for further steps OPP-RTI to provide guidance thru training at RTI and on site. Mr. Abro Assistant Engineer PHED Khairpur visited OPP-RTI. He studied the OPP component sharing model. The map and documentation of existing sewage disposal system of Khairpur was reviewed. This quarter as per guidance Mr. Abro listed problems with the system and determined the priority for implementation. A visit was made by the OPP-RTI team, site was surveyed, discussions were held with the Nazims and the engineers. The map of Khairpur, is outdated. Availability of a proper map was considered as the first step for development. Effort is therefore being made to acquire a digitized map of a satellite imagery.

1.6.10 Larkana City District

Coordinated by Mr. Tasneem Siddiqui Chairman Governors Task Force on Devolution of Municipal Services, the District Coordination Officer (DCO) of Larkana city Mr. Hashim Laghari has taken keen interest in OPP's sanitation model of component sharing. Last quarter together with Nazims (Mayors) of six towns he visited OPP-RTI for orientation. OPP concept, programs, Lodhran model and stages in replication were discussed. The Nazims decided to send the Engineers to OPP-RTI, with the available maps and documentation of existing sewage disposal systems for review and guidance on next steps. Mr. Arshad Asst. Engineer of Kamber Town visited OPP-RTI for orientation. Map and documentation of existing sewage disposal system for Kamber Town were reviewed. Guidance was provided on identification of problems with the existing system as per catchment area

and determining the phases for implementation. This quarter engineers from 4 towns received 3 days orientation training at OPP-RTI. Non availability of proper maps is the problem. It was decided to start the work from one town i.e. Kamber. DCO was informed likewise, his response is awaited.

1.7 Working with NGOs, CBOs and Government in Karachi

1.7.1 SKAA - OPP-RTI Project

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

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

c) Documentation of Existing Sanitation and Water Supply: Of total 63 settlements completed.

d) Identification of External Sanitation and Water Supply: Of total 39 settlements provided to SKAA. Of total 23 settlements second, third and fourth phases of work were identified.

e) External Sanitation: Detail plan and estimate of total 31 settlements were reviewed and finalised. Of total 22 settlements plan and estimate of additional phase was finalised. Work in total 24 settlements was completed by SKAA. The settlements are Islamia - I, Welfare, Mujahid, Jamali, Madinah, Umer Baloch, Burmee Sharif, Baloch Colony, Awami, Pirabad, Rajput Colony, Nishtarabad Zia-ul-Haque Colony, Bawani Chali, Khando Goth, Kauser Niazi Block F and H, Rehmatia Colony, Anjuman-e-Ittehad, Qasimabad, Shah Rasool, Wahid, Noor Afshan and Umer Colony. Total 49,164 rft. 9" to 15" dia trunk sewers and 5,227 rft covered main drain was completed. In addition 4,360 rft sewer mains were desilted. SKAA's investment has been Rs.18.218 million. In all the 24 settlements, internal sanitation comprising total 1064 lane sewers 2,10,160 rft 6"-9" dia exists, laid by people, investing total Rs.13.697 million. This quarter work in progress in Generalabad on laying 12"-15" dia 1,550 rft. main sewer was monitored.

f) External Water Supply: In 17 *katchi abadis*, i.e. Islamia, Mujahid, Jamali, Kauser Niazi, Umer Baloch, Wahid, Zia-ul-Haq, Baloch, Awami, Shah Rasool Colony, Madinah, Rehmanabad, Nishterabad, Sultanabad, Khando goth, Welfare and Farooq-e-Azam Colony water mains total 61,319 rft, 3"-6" dia, costing Rs 5.293 million was laid by SKAA. In these settlements out of total 806 lanes, in 420 lanes, water lines exist laid on self help. People's investment has been Rs 6.136 million.

g) 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 21 settlements has been completed. The settlements are Zia-ul-Haq, Wahid, Awami, Baloch, Shah Rasool Colony, Pirabad /Qasba, Rajput Colony, Nishtarabad, Rehmanabad, Madinah Colony, Bawani chali, Khando goth, Kauser Niazi Blk. F, Rehmatiya Colony, Anjuman-e-Ittehad, Qasimabad, Kauser Niazi Blk. H, Burmee Sharif, Noor Afshan, Umer and Farooq-e-Azam Colony.

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

i) 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 work. However, SKAA engineers have not as yet been able to develop the capacity for documentation of existing services in settlements and identification of external sanitation, (there is the tendency to undertake internal development). OPP-RTI therefore has to provide this assistance, in addition to monitoring on site work. To ensure proper management of work, emphasis is on detail joint investigation for identification of external works and consensus on final identification. With final identification, SKAA can take up work as a whole or in phases, as needed. Defects in work have been checked on regular monitoring. This quarter no review meetings were held, between SKAA engineers and OPP-RTI team.

j) Devolution of power plan and SKAA

As per the new govt. setup, like many govt. agencies, SKAA will function till June 2002, thereafter its functions will be devolved at the level of Town and Union Councils. Being in a transition phase development work has been very slow. This quarter work in only one settlement Generalabad has been in progress.

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

This quarter sketch map of one new Katchi abadis was completed together with documentation. Total 219 *katchi abadis* have been surveyed. Of these 59 belong to SKAA and 160 are KMC/KCDG *katchi abadis*. Survey of 219 *katchi abadis* comprising 12,136 lanes and 1,18,551 houses shows that people have laid sewer lines on self help in 4,867 (40.1 per cent) lanes and water lines in 3,724 (30.68 per cent) lanes, investing Rs 123.33 million and Rs 85.774 million respectively. Government's work in internal development also exists i.e. sewer lines have been laid in 5,192 (42.78 per cent) lanes and water lines in 3,632 (29.92 per cent) lanes. Government's investment has been Rs 110.120 million and Rs 48.363 million respectively. SKAA has recovered Rs 154.329 million and KMC has recovered Rs 324.06 million as lease charges from the settlements (SKAA report Sept'2001 and KMC report June 1999). Government and peoples investment in external development in 172 *katchi abadis* surveyed, has been tabulated of others tabulation is in progress. For detail statistics refer report in research section pages 37 to 40.

Two volumes comprising maps of *katchi abadis* surveyed are to be published. The first volume of 100 *katchi abadis* with maps is being published. For the second volume maps are being prepared.

1.7.3 KMC / Karachi City District Govt. Katchi Abadis – Policy for lease (land title) and development

Since June 1999 KMC has stopped providing lease to residents of *katchi abadis*. Following political interference and allegations of corruption, it wanted to reorganize the department so stopped all activities. In Karachi out of total 387 notified *katchi abadis*, 198 fall under KMC jurisdiction and 189 under SKAA. In June 2000 KMC enhanced lease rates by more than 800% and announced that *katchi abadi* residents approach KMC to acquire lease. The *katchi abadi* residents opposed this increase and in meetings requested KMC to adopt realistic rates like those adopted by SKAA. The community based organizations (CBOs) formed an alliance to lobby KMC for the same.

In the process of preparing the proposal on the request of KMC, OPP-RTI together with the NGO Urban Resource Centre (URC) involved the CBOs alliance. A number of meetings and discussions were held and the proposal was finalized and submitted to DG technical, Municipal Commissioner (MC) and Administrator KMC.

In June 2001 suggested by the MC-KMC a days workshop was organized at SKAA, members of the CBO alliance, KMC and SKAA teams, discussed the issue relating to lease rates and procedures. URC and OPP-RTI facilitated the discussions. Administrator and MC-KMC also addressed the participants. Participants recommended that KMC adopt the SKAA lease rates, categories, zoning and the lease procedures, so that there is uniform policy for all *Katchi Abadis*. The recommendations were sent to the KMC Administrator. Last quarter the KMC administrator was replaced by the newly elected City Nazim (Mayor). Due to the changed setup there has been no progress. In the meanwhile SKAA is making efforts with the Secretary Housing for adoption of its policy.

1.7.4 Orangi Project of KMC – ADB

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

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

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

Community Activists were guided to form maintenance committees for external sanitation. In Ghaziabad, Mansoor Nagar, Gulshan-e-Zia and Gulshan-e-Bihar area committees are working.

Last quarter in the local bodies elections many area activists and lane managers were elected as Nazims (Mayors) and Councillors of Orangi Union Councils. They made efforts and acquired sewer cleaning machines and sweepers. Trunk sewers in Raees Amrohvi, Lal Shahbaz, Ghaziabad, Gulshan-e-Zia and Mansoor nagar were cleaned. In Gulshan-e-Bihar cleaning and rectification of

the trunk sewer is in progress, Technical guidance has been provided to the Nazim. Lately in Lal Shahbaz Nagar local councilor and area residents contributed finances and rectified a main sewer.

Internal Development: Out of 2,152 lanes, in 1,113 lanes, sewers have been laid. In the remaining work is in progress. This quarter work on lane sewers have been in progress in Ghaziabad, Yaqobabad, Gulshan-e-Zia, Toori Bungash and Shah Waliullah Nagar. Due to shortage of water, need for construction of T-Haudi as interception chamber for house connection, is being extended. Breaking of manhole covers due to plying of water tankers is a recurring problem. Where the covers are flushed with the ground level this problem is avoided, in others where the covers are raised above the ground level there is frequent breaking of covers. Leaflets prepared on proper house connections and method to avoid breaking of covers are regularly provided to community activists and members.

1.7.5 Khuda Ki Busti – Taiser Town - Saiban

Land supply for the poor is the focus of the NGO 'Saiban'. Khuda Ki Busti is their project located in the periphery of Karachi. 60 acres of land with 1700 housing plots was acquired from the govt, and the scheme was planned. Presently more than 1300 families have acquired plots and are residing in the settlement. Cost of Rs. 37,000 for an 80 sqyd plot is paid in installments to Saiban which has an office in the settlement. Immediate possession of land with the first payment, construction of a house and residing in it, is an important condition for acquiring land.

Saiban has facilitated provision of transport, water and electricity with the amount collected as development charge, (included in the cost of land). Saiban has started laying sewerage lines in the lanes. Earlier on request for technical support 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, last quarter OPP-RTI member spent a month on site, providing training to local masons and to Saiban members, while supervising a demonstration unit of 2 lanes and a secondary sewer. Actual cost was documented, which came to Rs. 700/house as against Rs. 1,000/house, the cost previously when left to the contractor. Laying the sewer line in the centre of the lane instead of on the sides and using cylindrical shutterings for in-situ manholes in place of block masonry were some of the techniques introduced. Meetings were held with community as well as with the Saiban team, OPP model of people not only financing but also managing and maintaining the work was discussed. Total 26 lane sewers and 1 secondary sewer 9,539 rft comprising 624 houses has been completed by Saiban. Peoples investment has been Rs. 1.6 million.

On request plan and design for sewerage system for Khuda ki Basti was prepared and provided to Saiban. Design for a sewage treatment plant is being prepared.

Institutional strengthening of Saiban is being focused. Lately regular meetings have been held to review work and provide guidance. Two trained members of the OPP-RTI youth program have joined Saiban, they are providing technical support for the sanitation and housing program. Saiban has requested Water Aid grant for core funding support.

1.7.6 Manzoor Colony

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.

AFB together with another CBO "Muttahida welfare organisation" then lobbied Karachi Metropolitan

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

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

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

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

However, by mid October 1998 KMC started work on site with the changed design of RCC open drain, costing Rs 115 million. 400 rft. RCC drain was completed. Residents sent petitions, against the changed design, to Governor and held meetings with Secretary local Government and Administrator KMC. Likewise OPP-RTI held several meetings with Sec. Local Govt. and Administrator KMC. Community activists were guided in the process.

In December 1998 Governor ordered a stop to work on site. Community activists and OPP-RTI held meetings with the Governors Inspection Team (GIT).

In March 1999, on Governor's orders KMC restarted work on site, as per original covered concrete drain, design. In its report GIT recommended the adoption of the original covered concrete drain design. Governor ordered KMC to do likewise. **Total work completed, is construction of 10,330 rft. concrete drain and 8,145 rft. roof slab. Work is in progress.** Both community activists and OPP-RTI are monitoring work. Regular site visits have been made. So far more than 130 house owners have voluntarily demolished parts of their houses, to make space for *nala* development. Community members have played a role, in convincing house owners for voluntary demolition.

Problems in work: Earlier a house owner filed a court case and took a stay order on the plea that his house has been leased by KMC so could not be touched. Work therefore has been in progress from the other end i.e. from the disposal point, where along 4000 rft of the *nala*, clear width is available. In the coming month work on this length of the *nala* will be complete. KMC/KCDG is making efforts to vacate the stay order, so work can proceed.

Development of parks along side the drain. On two sites vacant land alongside the drain was surveyed jointly with the KMC engineers. Plan was provided. Estimates were prepared by KMC, for

a boundary wall. Contracting of work has been delayed due to changes in the administrative setup as a result of the Local Bodies Elections. Lately meetings were held with activists and an NGO "Adara-e-Amn'o'Insaf". Plan for development of parks was provided. Efforts are being made to lobby govt. by the same.

1.7.7 Development of Natural *Nalas*/Drainage Channels

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

As demonstration, effort is being made to develop the natural *nalas* in Manzoor Colony, Orangi and in different parts of Karachi, as box trunks i.e. main disposals for sewage and rainwater. Earlier, Welfare Colony and Pirabad *nalas* of total length 5,505 rft, were developed as box trunks, by SKAA and DMC West respectively. Work on Manzoor Colony nala is in progress as already explained. Report on development of Orangi *nalas* is given below.

As per OPP-RTI design, in March 1998 KMC started work on site for the development of a tertiary nala in Orangi, i.e. Haryana nala, 6668 rft. costing Rs 8.4 million. This *nala* serves as disposal for 700 lane sewers comprising 14,000 houses. Since then construction of phase-I i.e. 3,500 rft. covered drain was completed. OPP-RTI monitored work, together with area activists. **Total 30 houses voluntarily demolished parts of their houses, to make space for drain development.** After a years effort in July 2001 KMC started work on 1700 rft phase-2 of the covered drain development. Construction work was completed last quarter, placement of cover slabs and final cleaning remains. Twelve houses voluntarily demolished parts of their houses to make space for nala development. KMC engineers have regularly supervised the work, OPP-RTI and community activists have monitored construction. Five existing culverts along the length of the nala need reconstruction. Design and estimates by KMC/KCDG engineers were reviewed, effort is being made for the reconstruction of culverts.

After more than two years of effort by community organizations and OPP-RTI, KMC agreed to finance the development of another nala in Orangi i.e. the Ghaziabad nala of length 4,900 rft. costing Rs. 9.31 million, serving as sewage disposal for 425 lanes and 8,500 houses. In July 2001 Ghaziabad nala development was sanctioned. Last quarter work on site began. 1,258 rft drain has been constructed, work is in progress.

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 been making efforts for implementation of the directive.

This quarter meetings were held with Karachi City Nazim and his technical advisor. City Nazim together with Nazim of 3 towns in Karachi visited OPP-RTI. Proposal for sewage disposal system for Karachi, need for nala development and the surveys, documentation available with OPP-RTI were presented and discussed.

1.7.8 Documentation of Natural *Nalas*/Drainage Channels

63 natural *nalas*/drainage channels, of total length 5,67,149 rft. located in district South, West, Central, East and Malir Karachi, have been documented in maps. Catchment area survey of 41 *nalas* was completed. The big *nalas* i.e. Lyari Nadi, Gujjar, Orangi nadi, Malir, Korangi creek will be surveyed in the final phase. Plan, design and estimates for development of total 30 *nalas* have been

provided to KMC / KCDG and SKAA. This quarter map of Karachi *nalas* was provided to the technical team of city Nazim.

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

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

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

OPP-RTI proposal for a Sewage Disposal System for Karachi published as a monograph presents an alternative to the KWSB Greater Karachi Sewerage Plan. The alternative is: i) the existing functional system and present use of *nalas* for sewage and rain water disposal need to be accepted and developed as trunk mains ii) Sewage treatment plants need to be built where the *nalas* join the sea iii) Roles and responsibility needs to be decentralised, so that external development becomes the responsibility of Government and internal development the responsibility of communities or coop societies.

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

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

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

Among the citizens groups in Karachi there is a growing interest to understand the dilemma of sewage disposal in Karachi and the OPP-RTI alternative.

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

In June 2000, 59 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 sent by Urban Resource Centre (URC) to the Chief Executive, concerned Federal and Provincial ministers, Governor of Sindh, concerned Govt. Departments, External Support Agencies, Embassies, Local and International support groups and local and International Universities.

The citizens 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 reported in the 86th quarterly report.

However there has been no response from the World Bank, ADB, or Govt. to the citizens position paper. The lack of response is increasing the gap between citizens and these organizations. In May 2001 the World Bank held public consultations on the Pakistan Country Assistance Strategy (PCAS). In all the major cities i.e Karachi, Lahore, Islamabad and Peshawar, protests and walk outs by citizens and citizens groups marked the meetings. In Karachi, citizens presented concerns and detailed comments on the PCAS. The Water and Sanitation network at the URC endorsed the concerns and comments. These have been sent to the Govt, World Bank Board of Directors and their officials. Again there is no response.

Last quarter invited by a citizens group a presentation was made by the URC Water and Sanitation network at the Press Club. OPP-RTI alternative proposal to the KWSB's Greater Karachi Sewerage Plan and the Citizens Concerns on the ADB, World Bank proposals were discussed. Lately a meeting of the water and sanitation network was held at URC. Members expressed concern at news in the media of the collapse of Karachi's Water and Sewerage System, pleas by newly elected Nazim for huge funds to relay the entire system and World Bank's interest in providing loans for the same. While the reality was not to revamp the entire sewerage system but to develop disposal and treatment plants and in water supply the need was to plug the leakages, regulate the tanker supply and rationalize distribution. Members decided to meet the City and Town Nazims and explain to them the networks point of view. A leaflet written for the purpose is being circulated.

1.7.11 Local govt. Devolution Plan - Karachi

Devolution plan for Karachi implemented from 14th of August, decentralizes the city into 18 towns, 178 Unions Councils (UC) and one City Govt. A govt. committee formed to determine the functions has adopted 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.

Last quarter the concept of people being responsible at neighborhood level with govt. complimenting their initiatives, was presented at 4 training sessions organized by the National Institute of Public Administration (NIPA). Govt. officials participating in the course visited OPP-RTI and observed the work on site. Effort is being made to incorporate the OPP-RTI development model into the govts. training program for the Nazims and Councilors.

A number of lane managers and community activists associated with OPP and with the URC Water and Sanitation network have been elected as Nazims and Councilors of UCs. This quarter Nazims and Councilors from UC's in Orangi, Site and Lyari visited and requested support. Maps of UC's are not available with them. OPP-RTI has provided maps of 7 more UCs to the Nazims, of UC's in Orangi detailed UC plan books are being prepared.

1.7.12 Research Study

After a study on the role of KMC and KWSB a study was undertaken on the **role of Karachi Development Authority (KDA) in sewerage, drainage and water supply services in Karachi.** A case study of Surjani Township developed by KDA was completed, the preparation of report has been delayed due to our pre occupation with compiling the UC plan books.

1.8 Statistics – Sewerage Construction Outside Orangi – Nov' 2001

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	*7950	61.145
3	Islamia Colony	Karachi	108	24840	1043	1.250	8050	1.443
4	Bhitai Colony	Karachi	-	-	-	-	+1100	0.400
5	Welfare Colony	Karachi	106	23320	1272	1.520	1970	3.040
6	Mujahid Colony	Karachi	17	5865	525	0.630	3435	0.842
7	Jamali Colony	Karachi	20	3400	140	0.168	1882	0.328
8	Madina Colony	Karachi	69	10005	759	0.910	1654	0.572
9	Umer Baloch	Karachi	9	1610	130	0.156	370	0.060
10	Burmee Sharif	Karachi	219	28680	3285	3.942	3510	0.988
11	Baloch Colony	Karachi	10	1813	120	0.144	2800	0.340
12	Awami Colony	Karachi	38	5700	494	0.592	4444	1.314
13	Pirabad	Karachi	88	24840	440	0.528}	3484	2.476
14	Muslimabad	Karachi	42	17346	420	0.504}	-	-
15	Rajput Colony	Karachi	49	11660	539	0.647	2125	1.043
16	Zia Colony	Karachi	97	24638	1552	2.948	3800	0.215
17	Umer Colony 1	Karachi	26	3180	318	0.381	*900	0.059
18	Umer Colony 2	Karachi	17	1490	149	0.178	1790	0.116
19	Nishterabad	Karachi	-	-	-	-	500	0.079
20	Shah Rasool Colony	Karachi	21	2814	210	0.252	1594	0.401
21	Zia-ul-Haq Colony	Karachi	111	13764	999	1.198	2960	0.665
22	Bawani Chali	Karachi	44	4488	352	0.422	2360	0.748
23	Khando Goth	Karachi	6	1332	48	0.057	+1160	0.282
24	Kausar Niazi Col. Blk-F	Karachi	78	13260	1014	1.216	376	0.098
25	Kausar Niazi Col. Blk-H	Karachi	40	4972	484	0.580	2230	0.540
26	Rehmatia Colony	Karachi	87	9570	655	0.786	3550	0.860
27	Wahid Colony	Karachi	19	4560	247	0.296	1520	0.357
28	Anjuman-E-Ittehad Colony	Karachi	3	600	27	0.018	800	0.238
29	Qasimabad	Karachi	2	360	20	0.014	340	0.073
30	Noor Afshan Colony	Karachi	6	760	60	0.114	500	N.A
31	Junejo Town	Karachi	-	-	-	-	720	0.036
32	Umer Colony	Karachi	64	10389	1130	0.946	-	-
33	Deh Taisar	Karachi	26	9100	624	1.578	432	0.021
34	Kot Lakhpat/Others	Lahore	54	13473	711	1.496	180	N.A
35	Qadri Colony - I	Lahore	27	5794	308	0.730	-	-
36	Qadri Colony - II	Lahore	5	1064	43	0.125	-	-
37	Yasrab Colony	Lahore	5	1538	74	0.148	-	-
38	Farooq Colony	Lahore	3	540	24	0.078	-	-
39	National Colony	Faisalabad	5	1052	67	0.154	-	-
40	Dhuddiwala	Faisalabad	35	5313	216	0.627	-	-
41	Hasanpura	Faisalabad	52	8104	570	1.302	-	-
42	Rajada Town	Faisalabad	6	1161	87	0.190	-	-
43	Al-Najaf Colony	Faisalabad	5	1260	55	0.156	-	-
44	Nimat Colony	Faisalabad	11	3860	128	0.434	-	-
45	Jalvi Market	Faisalabad	21	3101	217	0.469	-	-
46	Factory Area	Faisalabad	1	310	10	0.043	-	-
47	Abdullah Town	Faisalabad	3	1668	48	0.190	-	-
48	Jalvi Trunk	Faisalabad	-	-	41	0.057	1820	0.277
49	Darusalam Colony	Faisalabad	2	300	12	0.030	-	-
50	Iqbal Nagar	Faisalabad	2	418	22	0.048	-	-

Sr. No.	Area	Location	Internal Sanitation			Cost (Rs. Million)	External Sanitation	
			Lanes	Rft	Latrines		Mains. Rft	Cost (Rs. Million)
51	Bilal Colony	Faisalabad	18	3232	178	0.520	-	-
52	Mujahid Town	Faisalabad	5	680	30	0.077	-	-
53	K.T.M. Chowk	Faisalabad	2	210	6	0.021	-	-
54	Nisar Colony	Faisalabad	34	12553	587	1.666	-	-
55	Satellite Town	Faisalabad	15	3785	142	0.463	-	-
56	Kehkashan Colony	Faisalabad	-	-	-	-	+3800	0.703
57	Madina Colony	Faisalabad	5	1039	68	0.141	-	-
58	Dogar Basti	Faisalabad	4	572	34	0.084	-	-
59	Himat Pura	Faisalabad	5	805	53	0.134	-	-
60	Sohailabad	Faisalabad	2	450	30	0.077	-	-
61	Aslam Gunj	Faisalabad	5	1305	89	0.217	-	-
62	W. Town	Faisalabad	4	780	72	0.159	-	-
63	Sandhu Pura	Faisalabad	1	310	6	0.031	-	-
64	M. Ali Park	Faisalabad	3	1800	52	0.191	-	-
65	Yasinabad	Faisalabad	5	1283	96	0.223	-	-
66	Rukanabad Chak no. 117	Faisalabad	-	-	-	-	2400	0.250
67	Yakta Market	Faisalabad	-	-	58	0.081	1150	0.080
68	Zulfiqar Colony	Faisalabad	4	900	47	0.129	-	-
69	Nadir Town	Faisalabad	2	430	32	0.075	-	-
70	Rashid Nagar	Faisalabad	-	-	-	-	700	0.060
71	Murad Colony	Faisalabad	1	200	25	0.049	330	0.035
72	Elahiabad	Faisalabad	1	190	10	0.027	-	-
73	Usman Town	Faisalabad	2	210	10	0.036	-	-
74	American Barracks	Hyderabad	-	-	-	-	5297	1.200
75	American Quarter	Hyderabad	-	-	-	-	+4610	0.770
76	American Quarter- II	Hyderabad	-	-	-	-	+3615	0.502
77	Gujrati Para	Hyderabad	-	-	-	-	+3920	0.430
78	Mominabad	Gujranwala	16	2979	204	0.317	-	-
79	Gole Tikri	Sukkur	14	1650	155	0.199	9800	1.700
80	Tench Bhatta	Rawalpindi	1	464	23	0.209	-	-
81	Dhok Matkal and	Rawalpindi	59	10357	640	1.527	595	0.049
82	Dhok Hassu	-	-	-	-	-	-	-
83	Nawab Colony	Rawalpindi	2	404	26	0.062	180	0.027
84	Habib Colony	Rawalpindi	2	296	14	0.036	-	-
85	Rasoolabad	Muzaffargar	-	-	-	-	277	0.015
86	Shagai	Swat	3	985	29	0.096	660	0.076
87	Aman Kot	Swat	20	2434	104	0.250	800	0.077
88	Banr	Swat	1	450	17	0.043	-	-
89	Chalyar	Swat	7	1237	38	0.157	-	-
90	Lodhran	Lodhran	73	14227	548	1.313	12835	2.938
91	Takkarwala	Lodhran	-	-	-	-	1600	0.350
92	Faizabad	Lodhran	-	-	-	-	700	0.200
93	Juggowala	Lodhran	9	1850	70	0.206	4373	0.983
94	Lahori	Lodhran	8	1922	120	0.248	4240	0.674
95	Duniapur	Lodhran	5	1237	40	0.098	496	0.022
96	Ibrahimwala	Lodhran	4	896	13	0.043	-	-
97	Dehnote	Lodhran	4	633	25	0.058	-	-
98	Uch	Uch	15	1779	85	0.194	9516	N.A
99	Mohallah Khawaigan	Uch	3	314	21	0.041	550	0.034
Total			2194	438924	26502	38.758	145516	90.311

* Work in progress

+ Work stopped

2. RESEARCH, TRAINING AND PUBLICATION

2.1 Budget and Expenditure (in Rs.)

Research Section's Expenditures	Budget 2001-2002	Actuals Jul-- Nov'01
Director/Rashid	145,308	59,703
Research Officer/Saifur Rahman Siddiqui	57,888	23,881
Research Officer/Rabia Siddiqui	77,664	32,033
Driver/Hameed	43,080	17,808
Manager	61,572	0
Asstt. Manager/Sanober Hasan	58,068	23,970
Petrol for Van	25,000	15,568
Service and Repairing of Van	20,000	5,000
Insurance Van	22,000	0
Petrol for Car	25,000	12,920
Service and Repairing of Car	20,000	220
Insurance of Car	25,000	0
Transportation	2,500	0
Computer supplies	25,000	15,135
Computer maintenance	20,000	1,350
Surveys	10,000	0
Books and Journals	20,000	6,521
Stationary	5,000	1,582
Total	663,080	215,691
Operator/Meraj	47,880	19,780
Reports	50,000	75,633
Paper for Copier	12,000	-9722
Toner	10,000	7,056
Maintenance	40,000	36,419
Total	159,880	129,166
Audio Visual Processing	10,000	8,897
Slides-Videos	10,000	4,940
Total	20,000	13,837

2.2 Training

- a) Training at OPP-RTI is based on OPP programs. Courses have been developed for NGO/CBO workers, officials of donor and government agencies. The title of the courses are a) Community organisation b) Low Cost Sanitation Programme c) Techniques of Low Cost Sanitation d) Low Cost Housing Programme e) Techniques of Low Cost Housing f) Health Education and Family Planning g) Micro Enterprises Credit Program h) Research, Extension, Monitoring and Documentation.
- b) Training program on health education, immunisation and family planning continues for staff of clinics, in and outside Orangi, members of local organisation and community activists, so that the health services can be provided to residents, by existing local institutions. A six day training is provided in health education and family planning. A 21 day training is provided in

vaccination. 7 days theoretical training is provided in KHASDA model clinic and 14 days practical training in Urban Health Centre and Qatar Hospital. Certificate is awarded by the District Health Office. A 15 day dais training course is provided in collaboration with Sindh dais training program.

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

2.3 Youth/Activists Training and Support Program

With respect to increased community efforts in low income settlements, need was felt to build up capacity of youth/activists to support community initiatives. OPP-RTI has found youth/activists willing to give time to work for the development of these settlements. The extent of community efforts is evident from the documentation of *katchi abadis*, as detailed in 2.11.1.

A youth/activists training program on housing and sanitation is on going. Presently 19 youths are part of the program. The purpose of the training is to enable the youth/activists to take up work in this field independently. However, OPP-RTI's advisory support continues. The students are matric/intermediate in qualification and are identified through contacts with OPP members or through local *tanzeems*. Trainees get a stipend during the course.

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

12 students are undertaking survey and documentation of *katchi abadis* in Karachi (outside Orangi). Documentation of sanitation, water supply, clinics and schools in total 219 *katchi abadis* has been completed. Sketch of 91 *katchi abadis* were also completed. Documentation of total 47 natural *nalas*/drainage channels in Karachi measuring 4,91,443 rft. was completed. Of 23 *nalas*, detail catchment area survey was completed.

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

Monograph on survey of 100 *katchi abadis* has been completed and is being published. Work on the monograph of remaining 119 *katchi abadis* is in progress.

This quarter due to increased requests from the Nazims of Orangi, Site and Lyari Union Councils (UCs), students have been involved in survey of Orangi settlements for preparation of UC plan books. The survey includes detail documentation of existing sewerage system, water supply, solid waste disposal, educational and health facilities, parks and playgrounds. Surveys of three UCs is complete of 3 more UC's it is in progress.

2 students have been trained for plantable survey, mapping and level survey of settlements. On payment from residents and SKAA they have completed plantable survey of 13 settlements and of 8 Karachi Circular Railway Stations (KCR - a project of URC). They have also been trained on level survey. On payment they have completed level survey of three settlements. Their work has taken the form of a support unit. This quarter, they have undertaken plantation survey of a settlement Umer Colony. This settlement being along the KCR is under threat of eviction. The local CBO has paid for

the survey considering it useful to avoid unnecessary eviction and or to seek settlement of evictees. Plantable survey of vacant land alongside a segment of the Ghaziabad nala (drainage channel) is complete. The *nala* is being developed as a covered drain by the Govt. Plantable survey maps of vacant land alongside the *nala* will enable community to safeguard and develop these as parks and green belts.

The training in housing comprises of survey, designing, estimation, construction and on site supervision. The duration of this training is 90 days. Guidance continues. Under OPP-RTI guidance out of 2 students trained, one is extending services, on payment, in the settlement. His work has taken the form of a support unit, with an office set up in the settlement, details of his work are explained in section 4.8.a. He in turn has trained youths who have joined the unit. The Technical Training and Resource Centre (TTRC) explained in section 2.4 is a joint initiative of this unit and the plantable survey unit.

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

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

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

For those who receive the fellowship, effort is made to develop avenues for their continued association in the development work, as the case of the housing support unit/TTRC, the survey/mapping support unit and lately the hiring of two senior students by NGO Saiban to support their housing and sanitation program. With fellowships for seniors, who then progress to forming support units, others join in the work of documentation of *katchi abadis* and natural *nalas*/drainage channels.

Observing the success of the housing unit, the survey/mapping unit, the TTRC 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 even some hope, a step is taken, later as the process continues there is clarity, so the process is streamlined.

The documentation by the students of water supply and sanitation systems in *katchi abadis* and of *nalas* in Karachi provides the base for replication of the sanitation programme, the *nala* development projects, SKAAs water supply projects, the UC plan books and clarity in the replication projects in Lodhran, Uch, Swat, Faisalabad and the UNDP plus program. The information has also provided the basis for review of KWSB's Greater Karachi Sewerage Plan, its Korangi Sewerage Project and its Private Sector Participation Programme. In the process of survey activists were identified in each settlement, this contact facilitates a wider network of development activists. The lecture series at OPP-RTI and URC as explained in item 2.6 provides a forum for people to come together.

2.4 Youth initiatives:

In Sector 10, youths who are part of the training program, have successfully initiated tree plantation and solid waste management programs in the settlement. They have planted trees along the main road and lanes and are managing solid waste disposal program in 8 lanes comprising of 160 houses.

Two more youth groups, one in Bilal colony and another in Christian colony Orangi have initiated solid waste disposal and tree plantation programs. In Bilal colony the youths are preparing for tree plantation along the completed portion of the Ghaziabad drain. In Ghaziabad a youth group has lately been mobilized by the community activists, the youth group organized weekly bazaars in their settlement during the month of Ramzan, so as to enable area youths to earn some money as well as create an environment of festivity in the area.

Youths of the housing unit and the survey mapping unit have joined together and initiated a Technical Training and Resource Centre (TTRC). They have observed that students who graduate from Polytechnic have no viable practical course, so cannot survey, draft or prepare map, making employment very difficult. The TTRC has completed two training courses in which six graduates participated. Fees were charged. This quarter requested by OPP-RTI, TTRC conducted a 21 day training course for 3 Orangi students to train them on mapping and documentation surveys needed for the preparation of the Union Council (UC) plan books. Training of two more youths (a graduate from a Polytechnic and another from the Engineering University) is in progress. On request support has been extended to TTRC for setting up a resource library for the trainee youths.

Two youth groups one in Islamia Colony the 'Bright Education Society (BES)' and another in Pak Colony the 'Education Forum' besides managing their schools in the settlements, are conducting computer and English language training courses. In Lyari a youth group named ARM comprising of 80 members (with 40 being girls) have organized a school and a resource centre with focus on teachers training, book bank and youth career guidance. Youths from Orangi have been introduced to ARM to initiate similar resource centres in Orangi.

This quarter a meeting was held at OPP-RTI. Four youths groups participated. Need for vocational training centers was felt and discussed. BES and Ghaziabad Training Institute have requested support for setting up the vocational training centre.

2.5 Youth survey

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

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

69 interviews have been completed. Report is being compiled.

Besides support to youth for technical training, effort is being made to initiate youth resource centers / vocational training centers, supporting youth as a resource base for skill training and information. In Orangi and Qasba TTRC and BES are slowly emerging as youth resource centres.

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 URC are documented, these can be made available on request.

This quarter many CBO activists attended the second Dr. Akhter Hameed Khan Development Forum. Three papers presented were "Human Rights Situation in Pakistan and its Repurcussions on Development" by I.A. Rehman, "The Political Education Program of Aurat Foundation" by Anis Haroon and "New Directions in OPP's work - how it can contribute positively to a change in development" by Perween Rahman. The activists participated in discussions and interacted with many development practitioners, students, teachers and govt. officials from all over Pakistan.

2.7 CBOs, NGOs Contact

Total 26 CBOs/NGOs in Orangi and in settlements in Karachi were visited. Urban Resource Centre (URC) has join the program. This quarter 2 more NGOs/ CBOs were visited. The NGO/CBO initiatives are wide ranging i.e. in water supply, sewerage, solid waste, education, health, law and order (the *chowkidari nizam*), electricity, sui gas, tree plantation, safe-guarding amenity plots from encroachment, savings and credit, labour education, rehabilitation of street children, youth resource centres, theatre and human rights. Need is being felt to come together on a common understanding of issues, so as to address development issues affecting the poor.

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

- a) **Self help and lobbying:** most organisations begin with self help work, while at the same time they lobby with govt. agencies for development. On the basis of some self help work, credibility is established, so link is created with govt. officials. Considering this link to be a power line, the CBOs then spend most time in lobbying, without much gain, thus wasting time and in some cases this leads to break-up of the organisation. The importance of self help and the relationship between self help and government support and role needs to be understood by the CBOs.
- b) **In replication role of a leader or teacher:** Organisations with successful initiatives are requested by CBOs/activists in nearby settlements for support. Most then expand as leaders i.e. use their CBO letter heads and banners or signboards with their CBO's name inscribed on it, for any activity in the other settlements. This is seen by activists of the other settlement as more a means to gain publicity and power than work, so is resented, leading to conflicts and limited expansion if any. But some have expanded their work and avoided conflicts by playing the role of a teacher i.e. guidance and advising other groups rather than taking action on their behalf.
- c) **Media for publicity or information:** Some develop linkages with local newspapers but use it mostly for publicity rather than for providing information about development. In two cases, where the CBO's were high profile, the publicity became adverse too, creating conflicts and confrontation with political activists. Most organisations who have maintained a low profile,

not seeking publicity, are steady in their work, as they are not considered a threat by political activists (this considering the violent and aggressive stance of politics in Karachi)

- d) **Alliance with political parties creates conflicts and break-up of organisation:** Political parties culture is of patronage and promises. Their dependence is on govt. departments to deliver services. The govt. departments incapacity to deliver results in hollow patronage and unfulfilled promises. CBOs associating with political parties suffer the consequences, loose credibility in the area and break-up. Considering the state of political parties, the CBOs that do not align with them, but seek the support of elected members of the area irrespective of their political affiliation, sustain.
- e) **An activist spearheads the organisation:** In most CBOs one activist shoulders the most work, from lobbying with govt. agencies to organising work for self help. Organisations view their actions on short term. There is no long term thought, so no thought is given on developing a 2nd line of activists. Now that some CBOs are involved in long term actions like solid waste management, maintaining of external sanitation, O & M of electric supply and tree plantation, thought is emerging on the need for sustained organisations. Discussion on this aspect within the organisation is needed, so that other activists can emerge.

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

This quarter a forum was organized jointly at URC. Two CBO's United Welfare Association (UWA) and Orangi Welfare Project (OWP) presented their work. Activists from eight more CBO's participated, discussed and drew lessons from the CBO's works. UWA's savings and credit program and OWP's partnership with govt. in solid waste disposal and tree plantation, were considered important initiatives. More CBOs will be presenting their work in bymonthly forums at URC. The presentation gives an opportunity to the CBOs to develop presentation skills and thru focused discussions develop an understanding of the relationship of their work with the larger reality.

Interesting initiative of one of the NGO's visited this quarter has been:

- **NGO "Gul Bahao" founded and run by an innovative lady, Nargis Latif, demonstrates how an NGO can recycle solid waste and set up a micro enterprise.** Since mid 2000 she has consolidated the model. 35 youths who were previously rag pickers are employed, they manage the sorting of garbage that is received by the centre located near the old vegetable/fruit market. Lately the NGO has organized mobile collection, a number of young graduates have been hired who operate a van, collecting dry garbage from various pick up points. The monthly turn over of the enterprise is Rs. 4,00,000/-.

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	Sept- Nov' 2001		Cummulative- Nov'2001	
	Groups	Members	Groups	Members
UNICEF	-	-	28	154
World Bank	-	-	9	59
USAID	-	-	12	108
UNDP	1	8	26	150
Government agencies	4	38	106	1,373
NGOs/CBOs	4	6	402	2,844
Academic Institute	3	47	20	324
Total	12	99	603	5,012

Some of them this quarter:

- 8 members from UNDP Afghanistan, received 4 days orientation training.
- 4 engineers from Larkana received 3 days training on sanitation program.
- 10 Govt. Officials including Special Secretary Local Govt, D.C.O's from Faisalabad, Gujranwala, Multan, Rawalpindi and Town planner Katchi abadies Lahore, received 2 days orientation training, sponsored by UNDP-Plus program.
- Three groups from National Institute of Public Administration (NIPA) Quetta, Lahore and Karachi comprising of total 47 Govt. officials, received orientation training on OPP programs.
- Members from partner organisations ASB Faisalabad, AHKMT Rawalpindi and LPP Lodhran spent time on review and guidance.
- 22 Councillors from Union Councils of Faisalabad received a days orientation training.
- Asst. Engineers PHED Khairpur and Larkana received two days orientation training and guidance on implementation.

2.9 Visitors Since 1992

Organisation	Sept-Nov' 2001		Cummulative-Nov'2001	
	Groups	Members	Groups	Members
UNICEF	-	-	27	94
World Bank/ADB	-	-	58	165
USAID	-	-	20	43
UNDP/UN agencies	-	-	33	91
Other Donors	1	4	151	350
Government agencies	19	71	143	552
Academic institutions	3	7	117	631
Journalist (Foreign)	1	1	40	59
Journalist (National)	-	-	35	56
NGOs/CBOs	3	4	248	801
Total	27	87	872	2,842

Some of them this quarter:

- Mr. Niamatullah Khan, Karachi City Nazim together with Nazims of 5 towns and members of his advisory team visited, discussed the work and showed interest in working together.
- Members from Infaq Foundation Karachi studied the OPP programs and visited site.
- Nazim, Naib Nazim and Councillors from UC-6 Orangi discussed the devolution plan and OPP-RTI support. Likewise Nazims and Councillors from UC-5, UC-9, UC-7, UC-13, UC-3 Orangi and from UC-8 and 9 Site town visited and were guided and assured support.
- Shah Mehmood, Ather Hussain and Pervaiz Ali from Enterprises Investment Promotion City Government, discussed OCT program.
- Mr. Hashim Laghari DCO Larkana together with 6 Town Nazims and several govt. officials studied the sanitation program and requested support.
- Uzair A. Hanfi and Ghalib Nishter from Khushali Bank Islamabad discussed OCT program.
- Suleman Raza and Abbas Hussain from Szabist Clifton Karachi discussed programs.
- 4 Students from Karachi University visual study department discussed OPP programs. One student from Indus Valley School Karachi studied the sanitation program.
- Members from LUMS Lahore discussed NGO capacity building.

2.10 Research Studies

- 2.10.1 A Study on "Sewerage, Drainage and Treatment Plants - Responsibilities, Finances, Issues and Policy Changes Needed" was Undertaken for the Task Force on Municipal Services. The study has been translated in Urdu and published for dissemination to a wider group.

Study conclusions are:

- a) **At present KWSB is servicing only about 20 per cent area in Karachi.** Servicing means maintenance and renovation of existing system. In these areas due to the malfunctioning and defective system, as explained in report, most sewage is diverted to storm drains and natural *nalas*.
- b) **KWSB's role in sewage disposal system development has been negligible.** In the 20 per cent area of Karachi, which is serviced by KWSB, development was undertaken by KDA (Karachi development authority). The only known development project undertaken by KWSB has been, upgrading of T.P-I, T.P-II, construction of Baldia sewerage project, Lyari trunks and T.P III, which are all components of the KWSB's Greater Karachi Sewerage Plan. The functioning of these projects, costing about Rs 4 billion in foreign loans, is questionable as already shown in the case of TP-I, II and Baldia project. **In the remaining 80 per cent Karachi area, not serviced by KWSB, development has been undertaken by KDA, other development authorities, Cantonment Board, KMC, co-operative housing societies, builders and the people themselves.**
- c) **Natural *nalas* and storm drains serve as disposal channels for 90 per cent sewage generated in Karachi.** In the areas under KWSB jurisdiction, i.e. 20 pr cent Karachi area, *nalas* and drains are also being used for sewage disposal. In the 80 per cent remaining

Karachi area, (including *katchi abadis*) not under KWSB jurisdiction, the sewage disposal points are the storm drains and natural *nalas*.

- d) **Neither KWSB nor KMC/DMCs accept responsibility for maintenance/development of these natural *nalas* and storm drains. The result is the consequent overflows and breakdown of the sewerage system all over the city.** The KWSB MD and FAP office rejects the reality and persists on imposing a master plan (i.e. the Greater Karachi Sewerage Plan) which has no relation to the existing system in place. KMC's opinion is that these storm drains and natural *nalas* are sewage disposal channels. Therefore it is KWSB's responsibility to maintain them.
- e) **The KMC, DMCs and KWSB's sewerage wing (responsible for O & M) are responsive to accepting the ground reality.** KMC, DMC's have already allocated budget for nala/drain trunk development as per Governor Sindh's directive of 3rd March 1999. The KWSB sewerage wing accepts the ground reality but is helpless due to the KWSB policy.
- f) **For financing the sewerage wing, KWSB is dependent on KMC subsidy.** For sewerage maintenance and repair KWSB's revenue receipt 1998-99 is Rs 120 million (50 per cent share in conservancy charge) while its expenditure budget is Rs 483.4 million. The deficit is covered by subsidy from KMC of Rs 275 million. The subsidy covers establishment, maintenance and repair cost.
- g) **KWSB sewerage wing budget on maintenance and repair is mostly wasted, which means that KMC subsidy is wasted.** KWSB persists on revitalising a collapsed system, while at the same time it negates the functional drain/*nala* disposal system. It spends huge sums on renovating and maintaining lane sewers, secondary sewers, and trunk while the actual disposal is neglected.
- h) **KWSB's dependence on foreign loans for development projects is disastrous for the institution.** Both in terms of the failed projects and the KWSB's incapacity to repay the loans. Presently KWSB has a loan liability of Rs 46 billion, which it has not been able to service. The known sewerage projects executed through foreign loans (as part of the Greater Karachi Sewerage Plan), costing more than Rs 4 billion have failed to prove their usefulness.
- i) **Inability of KWSB to service the loans has a negative implication on the budget of Sindh Government and its allied organisations.** The DMCs budget allocation due from Sindh Government have been deducted at source on account of KWSB loans and their servicing.
- j) **Responsibility needs to be redefined. KMC/DMCs are viable organisations to take responsibility for sewage disposal in Karachi.** KMC/DMCs are responsive to accepting the ground reality as specified in Governor Sindh's directive of 3rd March 1999. KMC is financially viable. It has the technical and administrative capacity to take the responsibility for developing and maintaining sewage disposal systems. The maintenance and repair wing at KWSB can function under KMC/DMC. KWSB is better suited to function as a Water Board.

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

For KWSB the Act needs to be changed.

2.10.2 A study on youth activities and support needed is in progress.

2.10.3 A study on "Water Supply System in Orangi and the Problem" has been undertaken. On the basis of study findings Nazims, Councilors and activists are being guided.

2.11 Surveys

2.11.1 SKAA/KMC Katchi Abadis

Survey has been undertaken of SKAA/KMC *katchi abadis* in Karachi, documenting the existing sanitation and water supply. One new survey was undertaken this quarter. Survey maps are being prepared for publication. 100 survey maps are being published, the second batch of 119 maps is being prepared for a second volume.

Survey Results: Nov' 2001

No. of katchi abadis surveyed	--	*219
Total number of lanes	--	12,136
Total number of houses	--	1,18,551

Internal Development	Lanes	Houses	Investment (Rs)
Peoples Effort:			
Sewerage:			
- Lane + Latrine + House Connection	4,867	47,641	86,620,300
- Latrine + House Connection (Govt.) Sewers		52,454	36,717,800
Total		100,095	123,338,100
Water Lines:			
- Lanes + House Connection	3,724	32,338	63,452,400
- House connection (Govt. lines)		37,203	•22,321,800
Total		69,541	85,774,200
Grand Total			209,112,300 (209.112 million)
Government Works:			
- Sewerage (Lane only)	5,192	52,454	•110,120,700
- Water lines (Lane only)	3,632	37,203	48,363,900
Total			158,484,600 (158.484 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 219 *katchi abadis* (49.32 per cent). Data on Orangi settlement is available in separate tabulation.

- Statistics corrected, as of last quarter.

External development			
Investment on external development by government and people has been tabulated for 172 <i>katchi abadis</i> , statistics is given below:			
	Number	Length	Investment (in Rs)
Peoples Effort:			
- Secondary sewer	51	42,169	740,897
- Secondary water lines	25	12,573	151,958
Total			892,855 (0.892 million)
Government Work:			
- Secondary sewer	281	612,883	34,255,640
- Main sewer	149	149,922	60,853,730
- Main drain	99	113,475	126,115,185
Total			221,224,555 (221.224 million)
- Secondary water lines	248	172,263	12,992,349
- Main water line	242	272,128	28,621,191
Total			41,613,540 (41.613 million)
Grand Total			263,730,950 (263.730 million)

Lease charges recovered by SKAA, by Sept'2001 has been Rs 154.329 million (information received from SKAA.)

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

Survey shows that:

- a) People have the resources (social, managerial and technical) and the willingness to finance, manage and maintain internal sanitation i.e sanitary latrines, lane sewers and secondary sewers. Out of 12,136 lanes, 4,867 (40.10%) lane sewers have been laid on self help. With people investing Rs. 123.338 million in lane, secondary sewer and sanitary latrines.

Govt. too has laid lane sewers in total 5,192 lanes (42.78%) investing Rs. 110.120 million. Govts. work has been give times more expensive then peoples work.
- b) The criteria for laying the lane sewers is the presence of some form of disposal. Presently it is mostly in the form of natural *nalas*/drains.
- c) The problem in sanitation is the provision of main disposal i.e external sanitation comprising large secondary sewers, trunk mains/development of natural *nalas* and treatment plants (TPs). Govt. in places, has undertaken construction of large secondary sewers/drains investing more then Rs. 221 million but these mostly dispose in the cities main natural *nalas*/drains just like in the rest of the city areas. Development of these natural *nalas*/drains

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

- d) People also have the resources and the willingness to finance, manage and maintain internal water supply lines i.e lane and secondary pipelines. In 3,724 (30.68%) lanes, water lines exist laid on self help, with people investing total Rs. 85.7 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 3,632 (29.56%) lanes investing Rs. 48.36 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. 41.613 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. 479.39 million as lease charges to SKAA and KMC. The development charge recovered within lease charge (i.e. 33 per cent) can be used for the provision of external sanitation and water supply lines. This has already been proven in SKAA's development projects. Lately KMC too has shown interest in adopting this policy for the katchi abadis within its jurisdiction.
- j) People are playing their role. There is need for government to work in partnership with people, complimenting their work so as to effectively utilize available resources. This partnership will enable government to upgrade Katchi Abadis with local resources. This partnership is evident on the ground, it needs to be accepted as a policy for effective development.

Survey of Schools and Clinics:

In 219 *katchi abadis*, survey of schools and clinics is complete. Survey statistics shows the extent of peoples efforts i.e:

	Government	Private	Total
Schools	66	164	230
Clinics	11	279	290

Survey shows that:

- i) Private health clinics are every where providing health services to the people. These are mostly clinics set up by health practitioners . Common ailments are treated, vaccination and family planning services are increasingly in demand. Most clinics however face problems in accessing vaccines and family planning supplies. Govt. clinics in settlements are negligible only 11 (3.7%) as compared to 279 (96.2%) private clinics.
- ii) The schools set up by the people far exceed those by govt. The people are aware of the importance of education, so set up their own schools. 164 schools (71.3%) are private and 66 (28.6%) 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 two prepared this quarter.

2.11.3 Profiles of Educational Entrepreneurs:

Twelve more profiles have been completed this quarter.

2.12 Recent Publications

- a) Proposal for a sewage disposal system for Karachi - by OPP-RTI
- b) Profiles of good borrowers of the credit program- by OCT (in Urdu).
- c) Competent and House Role Models, Cattle traders - by RDT.
- d) Sewerage, drainage and treatment plants – responsibilities, finances, issues and policy changes needed – by Perween Rahman (in Urdu and in English).
- e) Primary Health Care and Family Planning Program in Orangi – by KHASDA.
- f) Scaling up of the OPP programs – potential and constraints – by Arif Hasan.
- g) Transforming Urban settlements-Orangi Pilot Project's low cost sanitation program – by S. Akber Zaidi.
- h) Orangi Pilot project - Institutions and Programs in Urdu and in English.
- i) Housing for the poor – by Arif Hassan.
- j) Working with Community – by Arif Hasan.

2.13 Statistics

	Sept – Nov'2001	Cummulative Nov'2001
Reports	1	88
Monographs	1	78
News Bulletin	-	26
Case Studies	5	661
Profiles	14	284
Video Cassettes	-	42
Slide Sheets	-	127
Photo Albums	20	862
Manuals	-	12

3. LOW COST SANITATION PROGRAMME

3.1 Low Cost Sanitation Programme: Budget and Expenditure

Staff	Budget 2001 – 2002	Actuals July –Nov'01
Perween Rahman, Director (OPP-RTI)	146,340	60,129
Saleem Alimuiddin, Joint Director (OPP-RTI)	116,700	47,934
Naushad, Manager	94,188	38,911
Ashraf, Training Draftsman	37,992	9,267
Amir, Manager	70,776	26,921
Consultant	60,000	0
A. Buksh, Driver	50,244	25,052
Petrol – Car	30,000	18,661
servicing and repairing – Car	25,000	12,705
Insurance – Car	20,000	15,951
Visitors	6000	2,498
Stationary	5000	0
Paper	3000	-160
Total	665,240	257,869
Orangi Sanitation:		
Nadeem, Manager	100,044	41,379
Javed, Manager	99,216	41,049
Moin, Social Organiser	67,800	28,132
Mohsin, Surveyor	57,552	23,902
Total	324,612	134,462
Demonstration:		
Sanitation	45,000	8,604
Housing	45,000	795
Others	10,000	0
Total	100,000	9,399

3.2 Introduction

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

3.3 Statistics of Work in Orangi

3.3.1 Survey of Orangi – November 1989 Updated November 1997

	OPP Area	Non-OPP Area*	Total
Mohallas	68	45	113
Lanes	3,784	3,472	7,256
Houses	54,322	50,595	1,04,917

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

3.3.2 Cumulative Construction: 1981 to November 2001

	Cumulative Aug'2001	Sept to Nov'2001	Cumm. Nov'2001	Percentage
OPP Area:				
- Sewer Line	3,660	-	3,660	96.72
- Length (Rft.)	877,705	-	877,705	
- Secondary Sewer	295	-	295	
- Length (Rft.)	133,228	-	133,228	
- S. Latrine	53,574	-	53,574	98.62
Non-OPP Area:*				
- Sewer Line	2,515	10	2,525	72.72
- Length (Rft.)	664,980	2595	667,575	
- Secondary Sewer	116	-	116	
- Length (Rft.)	34,013	-	34,013	
- S. Latrine	39,253	122	39375	77.82
Total All Orangi:				
- Sewer Line	6,175	10	6,185	85.23
- Length (Rft.)	15,42,685	2595	1,545,280	
- Secondary Sewer	411	-	411	
- Length (Rft.)	167,241	-	167,241	
- S. Latrine	92,827	122	92,949	88.59

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

	Cumulative Aug'2001	Sept to Nov'2001	Cumulative Nov'2001	Average
OPP Area:				
- Sewer Line	12,323,117	-	12,323,117	3,367
- Secondary Sewer	1,379,010	-	1,379,010	4,675
- S. Latrine	29,305,800	-	29,305,800	547
Non-OPP Area:*				
- Sewer Line	12,584,683	119,250	12,703,933	5,031
- Secondary Sewer	435,793	-	435,793	3,757
- S. Latrine	27,685,050	219,600	27,904,650	708
Total All Orangi:				
- Sewer Line	24,907,800	119,250	25,027,050	4,046
- Secondary Sewer	1,814,803	-	1,814,803	4,416
- S. Latrine	56,990,850	219,600	57,210,450	615
Total	83,713,453	338,850	84,052,303	

3.3.4 KMC/ADB Trunk Sewer: Construction and KMC Investment

Non-OPP Area:	June 1994 To Nov'2001
Trunk Sewer	116
Length (Rft.)	120,983
Cost (Rs.)	36,294,900

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

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

Nala Nos.	3 (Haryana, Bukhari & Ghaziabad Colony <i>nala</i>)
Length rft.	11,100
Cost Rs.	24.1 million

These box trunks serve as sewage and rainwater disposal for 12,75 lane sewers, serving 25,500 houses. These box trunks are in stages of construction.

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

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

OPP-RTI design for development of one tertiary *nala*, i.e. Haryana *nala*, 6,668 rft costing Rs 8.4 million was approved by the Minister Local Govt. and Katchi Abadis and budget was sanctioned. This *nala* serves as the disposal for 700 lane sewers, comprising 14000 houses. **In March'98, work on site began. Construction of 3,500 rft. covered drain was completed. Owners of 30 houses, voluntarily demolished, parts of their houses to make space for drain development.** OPP-RTI role has been to monitor work and provide guidance to KMC site engineers and to community activists for supervision of work. In July 2001 after more than a years effort, work on the extension phase of 1700 rft *nala* development began. Last quarter construction of the covered drain was completed. Placement of cover slabs and final cleaning remains. Effort is being made for the reconstruction of 5 culverts along the length of the drain.

After more than two years of effort in July 2001 KMC sanctioned development of another *nala*, the Ghaziabad drain project. OPP-RTI design was accepted. The 4,900 rft. drain costing Rs. 9.31 million, serves as sewage disposal for 425 lanes and 8,500 houses. 1258 rft. drain construction is complete, work is in progress. Community activists and OPP-RTI are monitoring work to maintain quality. Regular weekly on site review meeting have been held with KMC engineers. Local organization and Union Council Nazim are safeguarding the vacant space along the *nala*, which is planned to be used for tree plantation and parks.

Design and estimate of 17 tertiary and one main *nala* of total length 1,18,687 rft. is available with OPP-RTI. This quarter on request design and estimates of 5 *nalas* were provided to Town and Union Council Nazims and activists.

3.5 Union Council (UC) Plan Books

As per the govts. devolution plan, there are 13 Union Councils in Orangi. Requests have been received from 7 UC Nazims for support in preparing UC development plans.

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

Lately plan book of UC-6 was completed. Meeting was held with the Nazim, UC plan book was presented and proposals were discussed. Surveys for 3 more UC's are complete of 3 it is in progress. Requests have also been received from Site and Lyari Town UC's.

3.6 Community Initiatives in Tree Plantation, Solid Waste Management, Electricity and Water Supply. Support by the newly elected Nazims (Mayors) and Councillors.

In the past months community organisations in ten settlements in Orangi organised tree plantation in their settlements. The District Municipal Corporation (DMC) West activated by the previous Administrator Mr. Umer Khan, provided support to peoples initiatives. It was observed that just a little support, from municipal corporations, mobilised and strengthen community initiatives. 821 trees were planted. In some cases DMC provided some tree saplings, in others excavated pits, provided fertilizer or just supported CBO work by visits. Director parks DMC West presently a member of the Orangi Town Council is continuing support to the CBOs.

In 5 settlements comprising 1,210 houses, solid waste disposal was also organized in the past months. The DMC was responsible for removing garbage from the neighbourhood main bin, whereas people took responsibility for house and lane level disposal. The component sharing approach, as in sanitation was applied. Regular pick up of garbage from the main bins by DMC however was a recurring problem. CBO activists have lately lobbied the newly elected Nazim (Mayors) and Councillors, effort is being made by them to organize regular pick up of garbage from the main bins.

The initiative of CBO "Ghaziabad Falahi Tanzeem" that organized 300 houses in Ghaziabad and acquired electricity on self help on the model of component sharing, has been reported in detail in previous reports. Case study is available in files. The CBO has organized the maintenance of the distribution network on self help, while maintenance of the mainline and transformer is coordinated with the Karachi Electric Supply Corporation.

Water Supply and its distribution in Orangi has been the peoples main demand in the local bodies election. Since 1997 after the drying up of the Hub source Orangi has been facing acute shortage of water. Though govt. arranged 250 tanker trips (1200 gals/tanker) and approx 10 MGD but only 2 to 3 MGD reached Orangi. This was a negligible quantity as Orangi's population is about one million. On the other hand due to old pipes leakage in the system, theft, power failure, low pressure, and planned connections, water did not reach the people. People have been buying water thru private tankers. The water is not always sweet but mixed with brackish water. During the summer, the cost can go up to Rs. 350/tanker (1200 gals). Generally the people in Orangi have spent Rs. 400-500/month on buying water.

In July 2001 after the dry spell of 4 years, there were rains in Karachi. The Hub water source has been replenished. The govt. announced that from August, Orangi would be getting a supply of 12 MGD from the Hub source, which is really 6 MGD (as according to govt. 50% is lost in transmission).

Since August the elected Nazims of the 13 Union Councils (UC) in Orangi are making efforts to ensure water supply to their UCs. The main problems are 1) the many leakages in the main and distribution pipes due to which there is water loss and loss in pressure and 2) where the UC's share a main line equal distribution is difficult to ensure, as operation of valves is tampered, resulting in local conflicts.

In many areas (as documented in the case of Ghaziabad, Gulshan-e-Zia, Gulshan-e-Bihar, Mansoor nagar, Chisti nagar, Shah Waliullah nagar, Rais Amrohi and Haryana Colony) leakages in the pipe lines are being repaired by the people. People have hired a local contractor (registered with the govt.) and contributed Rs. 500 to 3000/- for the repair of each leakage, the cost is dependent on the diameter and depth of pipe. Initially the Nazims made efforts to repair the leakages in the mains and secondary lines thru govt. However due to bureaucratic procedure this was delayed. Since water supply in pipes had started, the only alternative was to allow the people to repair the leakages on self help. Lately besides repairing leakages, people are also laying pipelines and installing valves on self help investing Rs. 5000/ to Rs. 15000/-. UC Nazims are assisting by giving permission.

Survey shows that water situation has improved in 8 UC's in Orangi. Where earlier there was negligible supply, now people get piped water for about 30 minutes every 3rd day.

To support the Nazims efforts and peoples initiatives, earlier OPP-RTI acquired information and maps, documenting the existing water supply and its distribution system in Orangi. Survey was undertaken of pumping stations in Orangi, as well as of a cross section of Orangi mohallas. The map and information was provided to the area activists and to the Nazims of 8 UCs in Orangi. Guidance is being provided on acquiring the sanctioned water quota and ensuring distribution.

4. LOW COST HOUSING PROGRAMME

4.1 Introduction

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

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

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

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

Research consisted of:

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

Extension consisted in:

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

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

4.2 Present Package of Advice: the Load Bearing Technology

The present package of advice is as follows:

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

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

4.3 Extension of Package

An impact study was undertaken. Total 64 units constructed within the span of 5 years were surveyed.

The study shows:

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

In efforts to facilitate extension of techniques, the study results are being presented and discussed with masons of different areas of Orangi. This quarter a masons meeting was held. Leaflets based on the study were extended.

4.4 Upgrading the Thalla

In 1987 thru research and extension, first in one thalla (building component manufacturing yard) the block making process was modernized. Instead of the hand process of concrete block production which produced very poor quality blocks, the mechanized process was introduced. The unit comprised of a block making machine, moulds, a concrete mixture machine and water pump for curing. Ratio of concrete mix was determined, improved and cost effective aggregate was introduced. Compaction, vibration, curing and drying process was streamlined. Standard sizes of blocks were determined. The result was, the machine made blocks were 4 times stronger than the hand made blocks but were sold at the same price. This was because mechanization trebled daily

production of blocks from 700/800 (in case of the hand process) to 2000/3000. Therefore the ratio of cement could be increased. This combined with the use of better aggregates, proper vibration, compaction, curing and drying, increased the load bearing capacity of machine made blocks to 800/1000 psi.

In 1987 four private thallas were mechanized with OPP-RTI supervision and loan. The production and sale in these 4 thallas has been documented. By Nov' 2001, Rs. 28.321 million worth of blocks have been sold, 59% of these have been sold outside Orangi.

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

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

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 last quarter. Three channels were cast, each of 13 ft. length with a cement and sand ratio of 1:3. These channels have been tested by applying static load of upto 1500 kg. The cost of the ferro-cement roofing channel works out to approx. Rs. 90 per sft. A comparison with Batten Tile roofing components shows the Ferrocement roofing channels to be twice the cost. It is observed that mass scale production, construction and strict supervision can ensure quality and cost effectiveness. It is suitable in the case of a builder unlike the situation in Orangi.

4.6 Use of Proper Design and Construction Techniques for Roofing

Extension of proper design and construction method for both tier girder and batten tile roof continues.

4.7 Construction and Demonstration

With the introduction of appropriate techniques, the construction units require careful supervision. We have therefore concentrated on training masons and youths as community architects. Effort is being made to educate the house owners, through leaflets and meetings. Besides houses, proper ventilation in schools is being focused.

Progress-Supervised units:

Head	Cum-Aug'2001	Sept' 2001 Nov'2001	Cum-Nov'2001
Units	225	1	226
Completed	187	2	189
Stopped	36	1	37
In progress	2	-	-

4.8 Training, Extension and Documentation

- a) **Training of Community Architects as extension agents and the Technical Training Resource Centre (TTRC):** One trained youth Siraj, is working independently as a community architect, setting up his own unit the SS consultants (SSC). He is training two more youths who have joined his unit. The SSC completed plans and estimates for total 150 units. For 132 units fees was received from owners. On 3 projects preparation of plan and estimate is in progress. Supervision of total 49 projects was completed. Agreement has been signed with SSC for survey, plan/estimate and supervision of schools, under the Education Project School Upgrading Program. Work in 36 school projects is complete. Guidance is being provided to this unit. Siraj with his colleague Ashraf and teacher Mr. Hakeem has set up the TTRC. Training of more community architects is being managed by the TTRC, with OPP-RTI providing the back up support.
- b) Masons are being trained, total trained 61.
- c) Complete record of housing units and school construction has been maintained.
- d) Lack of proper ventilation is a recurring problem in houses and schools. Through on site guidance, leaflets, posters, meetings with masons and house owners, the importance of ventilation is being emphasised. In total 36 schools, construction with proper ventilation, has been completed as part of the Education Programme. For 4 more schools plans have been prepared.

5. EDUCATION PROGRAMME: SUPPORT TO SMALL SCHOOLS

5.1 Educated Youths Take the Initiative

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

5.2 OPP-RTI's Support:

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

5.3 Schools Functioning

Uptil Nov'2001 we have supported the setting up/upgrading of 92 small schools. Of these 76 schools are operating and have taken the shape of formal institutions. 15 schools have dropped out and one closed due to sudden death of the entrepreneur. Of the 76 schools, functioning 15 schools are in settlements outside Orangi. The drop out rate has been higher in the schools supported in the initial period. This was expected, as when a programme is initiated if there is even some chance of success, the step is taken. Later when the programme proceeds there is clarity and failure is minimized. As the programme has proceeded we are taking time in selecting the educational entrepreneurs. This quarter request for support was received from 20 schools, 7 schools were supported another 10 have been finalized for support. Since April'2001 Homeless International, has provided a grant of Rs. 500,000/- for supporting the schools.

Statistics April'95 – Nov' 2001:

Schools	Teachers			Students			Fees (Range)
	Total	Male	Female	Total	Male	Female	
76	453	122	331	8913	5034	3879	Rs.15-150

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

5.4 Stages in Expansion:

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

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

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

Third: with support at both the stages, the schools become stable as formal educational institutions. They then develop the capacity to upgrade their schools thru taking loans and paying them back with interest. OPP- OCT has given 409 loans for upgrading schools.

5.5 Support for Expansion:

Increasing requests are being received from educated youths for upgrading small schools. Following grants have been received for support.

	Receipt (Rs.)		Expenditure (Rs.)	
	St. up	Phy.Exp.	St. up	Phy.Exp.
1) Asia Foundation	5,36,275	2,28,725	5,36,275	2,28,725
2) Rotary Club Int.	-	105,000	-	1,05,000
3) Old Association of Kinniard Society	-	53,000	-	53,034
4) MRM Associates.	-	10,000	-	10,000
5) Purveen Salman Khan	14,000	8,500	14,000	8,500
6) Homeless international	5,19,016	-	2,75,428	-
	1,069,291	4,05,225	8,25,703	4,05,259

5.6 Revolving fund for support for physical expansion:

Ms. Yousuf Diwan has provided Rs. 5,00,000/- as revolving fund, for support, for physical expansion of schools. Total 22 schools have acquired loans amounting to Rs.4,64,710/- from this fund from OCT, for further improvements. 3 schools are paying back the loan regularly. 8 schools are irregular in payment, effort is being made for regular recovery. Of 2 schools, loan was written off, due to death of the entrepreneurs. 9 schools have paid back their loans.

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

5.7 Educational Entrepreneurs Coordination and Teachers Training:

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

Last quarter second teachers training course was conducted, in which 19 teachers belonging to 8 schools participated. Training was provided by Bright Education Society (BES). This organization has been set up by the same group of youths, who were the first to be supported by a startup grant for their school Naunehal Academy. With the school as the base, BES has developed trained staff and is supporting other schools with teachers training.

This quarter Ms. Asima held several meetings with Aga Khan School support program. Effort is being made by her to upgrade another school into a teachers training centre.

5.8 Documentation:

Audio visual documentation is being maintained. Profiles of school entrepreneurs is regularly compiled. Twelve more profiles were prepared this quarter.

6. EXPERIMENTS AT THE RTI NURSERY

6.1 The Experiments are:

- Control of water logging at the RTI nursery thru construction of an underground channel: This experiment has been successful. The water table has gone down, the channel is now dry. The design of the *underground channel* its construction are documented in files. The channel has been replicated in the National Institute of Public Administration (NIPA) Karachi.
- Treatment of sewage water for use in plantation: Continues. EM technology is being tried again.
- Compost Khad: continues to be prepared and used.
- Vermicomposting – sample units have been initiated.

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

Total 1,980 forest & fruit trees of 14 species and 5,035 decoration plants of 59 species are growing at the RTI nursery. We are using office waste water for the plants, our nursery has therefore survived the period of acute water shortage in Karachi.

6.3 Treatment of sewage water for use in plantation:

Design and estimate for a small wastewater treatment unit was prepared. Construction of the unit together with the aeration fan was completed at a cost of Rs. 30,000/-. Functioning of the unit began. In August 2001 water samples were tested, the treated water could be used for trees and plants . Its use has made the plants grow healthier. On request a similar plant has been designed for an NGO Saiban for their housing project in Deh Taiser Karachi.

7. FINANCIAL DATA IN PAK RUPEES
(Rs 60 is equal to US\$ 1)

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

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

7.2 Budget 2001-2002 and Actual July – Nov' 2001

Heads	Receipts		Expenditure		
	Budget 2001 – 2002	Actual Jul – Nov'01		Budget 2001 – 2002	Actual Jul – Nov'01
Grant			RTI Sections		
Orangi Pilot Project Society	2,000,000	1,000,000	Administration and Accounts	596,844	254,744
			Central Office	618,448	376,789
CORD Aid	1,403,928	* 0	Sanitation and Housing	665,240	257,869
Misereror	835,883	0	Sanitation 1 and 2	324,612	134,462
UNDP	120,000	0	Social Forestry	98,960	38,273
Homeless International	500,000	* 0	Women Section	185,232	76,062
WaterAid	1,270,041	653,310	Capital Expenditure	150,000	27,000
Silavip	243,081	0	Publication	159,880	129,166
CORDAID (NGO'S&CBO'S)	510,000	588,567	Research Section	663,080	215,691
SKAA	100,000	95,000	Audio/Video	20,000	13,837
OPP Society (Women Sec)	185232	119,486	Demonstration	100,000	9,399
Profit on FDTR	414,000	0	Consultancy Fee	180,000	180,000
Publication	50,000	7,606	Misereror	835,883	110,899
Training Fee	100,000	27,773	WaterAid	1,270,041	254,335
			Motorcycle	30,000	10,000
Nursery	7,000	545	Training Cost	25,000	14,603
Membership Fee	2,000	0	Loan and Advance	20,000	80858
Other income	4835	0	EOBI	56,000	23,195

			Cordaid. (CBOs, NGOs)	510,000	22,946
			Dependant's Funds	36,000	18,000
			Education Programme	500,000	176,287
			Donation	0	47,350
			SESSI	20,000	6,923
			CBOs/NGO's Contact/Forum	243,081	66,302
			RTI/Dep. Cert	317699	0
			UNDP(Publication)	120,000	0
Grand Total	7,746,000	2,492,287	Grand Total	7,746,000	2,544,990

* Received in budget year 2000-2001

V. OPP- KHASDA - Health and Family Planning Programme

Content

1. Background
2. Revised Approach and Goals
 - 2.1) KHASDA Model Clinic.
 - 2.2) Health Education through TBA's.
3. Technical Training
4. Supply and Services
5. Clinic Visits for Extension
6. Benefisharies
7. Reproductive Health Training in Adolescence girls & boys (schools)
8. Loan given to the Orangi Clinics, Doctors, LHVs and TBAs
9. Comparative survey of Family Planning Program in Project & non project area result & impact
10. Karachi University M.A. Social works department 5 girl students batch one year training in KHASDA-OPP 2001.
11. Replication Outside Orangi
12. Significant Highlights
 - (11.1) KHASDA-OPP Executive Board Meeting
13. Seminars and Work shops.
14. Visitors
15.
 - (15.1) Budget and Expenditure
 - (15.2) Receipt, Expenditure and Asset – Audited Figures (in Rupees 1990-2000)

V. OPP-KHASDA-HEALTH & FAMILY PLANNING PROGRAM

1) BACKGROUND:

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

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

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

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

Initial Goals:

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

Methodology and initial results:

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

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

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

2) REVISED APPROACH AND GOALS:

Consequently we have decided to revise the approach of the health program. KHASDA's daily neighbourhood meetings have been terminated from 1st Nov'94. Two Health teams were also terminated from the KHASDA and transferred to Research and OCT staff. One Suzuki Health van was disposed and driver was relieved from the service. Now with a very small support organization having one lady Doctor as Director with a Suzuki 17 yrs. old jeep and Driver and two Health Teams only one LHV & one lady social organizer with one 14 yrs. old Suzuki High Roof van and driver.

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

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

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

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

2.1) OPP-KHASDA MODEL CLINIC CENTER:

According to revised model KHASDA maintains one centre at OPP office for providing family planning services, as well as imparts training on vaccination and family planning & vaccination services to local activists. And TBA's training to local activists personal and Dais

It also provides vaccines and family planning supplies to private clinics and other activists centres.

From this centre the following activities are supported:

Out Patients Record

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

Date	No. of Womens	Motivation		Adoption		Training		Health Education
		F.Planning – Vacc.	F.P – Vacc.	F.P – Vacc.	Dai Vacc.	Dai Vacc.		
Sept to Nov'2001	475	71	- -	53	289	12	2	398

2.2) HEALTH EDUCATION/ THROUGH TBA'S:

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

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

Date	No. of TBA's	No. of women	Health Education					
			Mother and child care	Prevention of Diseases	Nutrition	Breast Feeding	Vaccination	FP
June	8	10	"	"	"	"	"	"
July	9	13	"	"	"	"	"	"
Aug'01	11	20	"	"	"	"	"	"
			"	"	"	"	"	"
Total	28	43	"	"	"	"	"	"

3) TECHNICAL TRAINING:

A) TBA Training:

TYPE OF TRAINING	AREA	NUMBER JUNE TO AUG'2001	TRAINED SEPT TO NOV'2001
TBA'S	ORANGI	251	9
TBA'S	OUTSIDE ORANGI	184	-
SUB TOTAL TBA'S		435	-
			Total= 445

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

So far 261 Orangi dais and 184 dais from 27 Katchi Abadies, outside Orangi have been trained. Identification of dais was facilitated by local clinics/local organisations. Total 445 dais have been trained in collaboration with Sindh Dais Training Program, Govt. of Sindh. 139 trained dais have become sale agents for family planning supplies. They have persuaded women for IUCD, tubeligation and injection and referred them to KHASDA Model Clinic. In last quarter 45 Dais has taken F.P. supply. In this quarter 54 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. No refresher course of Trained Dais in this quarter. In last quarter 2 Batches of 24 Dais attended Follow up meetings in Model clinic. In this quarter 3 batches of 31 dais attended the follow up meetings in Model Clinic.

Few Highlights about trained dais:

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

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

Mrs. Rehana Mohd. Ismail is very active to bring the F.P. cases of I.U.C.D's tubaligation & contraceptives.

Mrs. Roohi Tabasam is also very active F.P. sale agent and bring I.U.C.D's cases etc. Dais over all have been taking keen interest in F.P. program. They are working as pioneers.

Naeema Begum Asim completed her TBA's training in December 2001 the significant feature is that she has continuously working in hospital and she has been very active worker for family planning and conduct IUCD very nicely and she is a very good contraceptive sale agent.

Bakhat Mehbil W/o. Abdul Rehman is a Pathan dia is very active in F.P supplies & services. She come from Baloch Colony Manghpir Road and bring F.P. cases regularly.

Meraj Bibi W/o. Mokammal Shah is very active in F.P. services & remains in contact with KHASDA-OPP. She runs her own maternity home and deals with F.P. cases.

Mother meeting in 'Khuda ki Basti no. 3' Taisor Goth Surgjani town, North Karachi of Malir Development Project.

Monthly meeting was held on 9th June 2001. Women were very disturbed due to bad civic conditions and non availability of any qualified doctor clinic for treatment. Diarrhea prevention and preparation of "Nimkole" were explained. Women were only 10 with their children, but they were very depressed and were suffering from fever & Diarrhoea. In child respiratory trach infection & Diarrhoea & fever. Second meeting was held on 31st July 2001, 9 women with their children attended the meeting.

3rd meeting was held on 28th August 2001 in which 8 women only participated with their children. Mrs. Naseem Anjum dai from Khuda ki Basti no. 3 has taken TBA's training in July 2001 group at KHASDA-OPP model clinic. She has started work in the Bastee. She takes F.P. supplies from KHASDA-OPP.

KHASDA-OPP Health Team managed to introduce Dr. Aftab from Orangi (Gulshan-e-Behar sector 16, Orangi) to Mr. Schehid of Khuda Ki Bastee for appointment on Rotary Club clinic at Khuda Ki Bastee to attend the clinic twice or trice a week to provide medical services to the residents of Khuda ki Basti. She decision has not been finalized yet.

The table is given below about the meeting

Date	No of Meet.	No. of Women	VACCINATION				FAMILY PLANNING					
			BCG	DPT	Mes	TT	FI Unit	OP	Iucd	Inj.	TL	RS
3-10-00	1	15	-	6	-	-	-	5	-	4	-	55
17-10-00	1	18	-	10	-	5	-	5	-	-	-	15
4-11-00	1	21	-	8	-	2	-	-	-	-	-	-
25-11-00	1	27	-	9	-	4	-	-	-	-	-	-
20-3-00	1	14	-	3	-	-	-	3	-	-	-	15
21-4-00	1	8	-	-	-	-	-	-	-	-	-	-
9-6-01	1	10	-	-	-	-	-	-	-	-	-	-
31-7-01	1	9	-	-	-	-	-	-	-	-	-	-
	1	10	-	-	-	-	-	-	-	-	-	-
Total	9	158		36		11		13		4		85

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

B) Vaccinator Training:

AREA	NUMBER		TRAINED	
	JUNE TO	AUG. 2001	JUN. TO	AUG. 2001
ORANGI	103	1	104	
OUTSIDE ORANGI	71	-	71	
TOTAL	174	-	175	

In this quarter 1 Orangi activists in 1 batch has been trained. So far 104 vaccinators in Orangi and 71 outside Orangi from 20 Katchi Abadies have been trained. 30 trainees have dropped out. Total registration for training has been 175. 85 vaccinators are very active.

4) SUPPLY & SERVICES

Vaccines:

Vaccines are being supplied to total 105 clinics from KHASDA Model Clinic. In last quarter 58 clinics has taken vaccine supplies. In this quarter 53 clinics has taken vaccine supply.

Children Immunized through OPP-KHASDA Model and other Clinics to March' 2001 to May' 2001.

Month	No. of Clinics	BCG	DPT I	DPT II	DPT III	Measl.	Bcomp	Full Imm.	TT I	TT II	TT Bos	Total Rs.
SEP.	19	408	57	70	60	91	20	10	80	80	50	1600
OCT.	20	475	49	50	50	110	30	15	100	40	60	1300
NOV.	14	341	64	30	50	81	25	26	100	80	40	2900
Total	53	1224	170	150	160	280	75	51	280	200	150	4333

Cumulative Jan 1984 - Nov' 2001

No. of Clinics	BCG	DPT I	DPT II	DPT III	Measl	Bcomp	Full Imm.	TT I	TT II	TT Bos	Total Rs.
6515	34295	2933	2847	19370	17327	17418	15645	28126	27313	12292	47725

We are providing the information of vaccination program since the starting of vaccination Programme in Orangi from month January years 1984 to Aug' 2001. The cummulative figures of vaccination program will confirm the fully immunised children and T.T. vaccination in child bearing age girls & women.

Family Planning Contraceptives:

Family Planning Contraceptives supplied to Orangi clinics: Sept. to Nov' 2001

Total 135 clinics have been taking F.P supplies, these clinics also refer Orangi women for IUCD, tubal ligation and injection to KHASDA Model clinic. In last quarter 65 clinics has taken F.P. supplies & 26 clinics has taken both supplies of vaccines and contraceptive. In this quarter 61 clinics has taken F.P. supplies and 25 clinics has taken both supplies of vaccines & contraceptive.

F.P. supply through clinic June to August 2001

Month	No. of Clinics	Condom unit	O.plus Cycle	IUCD C.T/ML	Inj. NOR	Inj. DEPO	TUB	NORP	Total Rs.
Sep.	19	300	40	5	50	40	1	-	1700
Oct.	20	190	100	6	80	40	1	-	1800
Nov.	18	60	100	3	64	20	-	-	1898
Total	61	550	240	14	194	100	2	-	5398

F.P. supply through TBAs Sept to Nov' 2001

Month	No. of TBAs	Condom Unit	O.plus Cycle	IUCD C.T/ML	Inj. NOR	Inj. DEPO	TUB	NORP	Total Rs.
Sep.	22	24	5	1	10	4	-	-	161
Oct.	16	8	36	-	40	46	-	-	168
Nov.	26	6	44	-	10	8	1	-	184
Total	64	38	85	1	60	58	1	-	513

We are providing the information of Family Planning Supplies since the starting of Family Planning program in Orangi from June 1985 to Nov'2001. The cumulative figures of supplies to meet the target of Birth Control.

The approx. population of Orangi is about 1200,000

MWRA = (Married Women of reproductive age)

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

Total MWRA in Orangi uptill May'2001. = 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.
6734	631	486744	32631	5333	14687	4201	308	10	87447

Rs. 87447 has been received by OPP-KHASDA Model clinic by the sale of contraceptive to clinics & Dais. This quarter Rs. 5911/- have been received from contraceptive supplies & services.

5) CLINIC VISITS FOR EXTENSION:

Sept to Nov' 2001

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

Since 1994 total health outlets were identified as 647, in Orangi KHASDA-OPP Health teams visited 500 clinics out of this survey. New clinics were visited in Gulshan-e-Zia and Ghaziabad. In last quarter 15 new clinics in new areas are visited. In this quarter 10 new clinics were visited in Bangali Para sector 9E, Mianwali Colony, Baba Walliayt Shah Colony, 25 clinics profiles were filled in terms to findout conditions.

In this 146+40+ 10=196 clinics are more than 647 Health outlet is = 647+186+15+10 = 858 Total clinics.

SUPPLY TO CLINICS Sept to Nov' 2001

Area	No. of Clinic	Old	New	Vaccine	F.P	Vaccine Train.	TBAs Train.
Afridi Colony	4	1	2	2	2	-	-
Aligarh	2	2	-	3	2	-	-
Bismillah	8	8	-	3	2	-	-
Banaras	2	2	-	2	2	-	-
Bijlee Nagar	8	10	2	3	1	-	-

Faqir Colony	10	1	-	2	7	-	-
Frontier Colony	23	10	-	1	8	1	-
Gulshan-e-Ghazi	-	-	-	-	-	-	-
Gulshan-e-Behar	3	3	-	3	3	-	-
Gulshan-e-Zia	2	2	1	-	-	-	-
Mominabad	12	12	-	6	5	-	3
Qasba	29	14	10	3	1	-	-
Sec. 1D	4	4	-	3	1	2	-
Sec. 8	3	3	-	1	1	-	-
Sec. 10	5	8	-	1	4	-	-

Table continue.....

Sec. 1-A	12	2	10	2	1	-	-
Sec. 6/E	3	3	-	2	1	-	-
Sec. 7/E	3	2	1	2	1	-	-
Sec. 13	6	8	-	2	2	-	-
Sec.-15	6	6	-	1	3	-	-
Sec. 14	7	7	-	2	-	-	-
Sec. 11	7	1	-	2	4	-	-
Sec.-12/L	3	2	4	1	2	-	-
Tauheed Col.	3	2	1	-	2	-	2
Chisti Nagar	3	2	1	3	2	-	-
Sec. 11 ½	4	3	6	1	2	-	-
Ghaziabad	8	8	8	-	4	-	-
Gulshan-e-Zia	9	5	3	1	-	-	-
Sh. Waliulla Nagar	5	5	2	1	-	-	-
Total Visits	196	146	50	49	61	3	6

In this quarter 20 clinics were visited for supplies & information. In last quarter 18 clinics were visited for supplies information.

OLD CLINICS OF LAST QUARTER SEPT' 2000 TO Nov' 2001
TOTAL 195 CLINICS TABLE OF CONTRACEPTIVE SUPPLIES & SERVICES:

NAME OF AGENCIES	TOTAL CLINICS	OP	FL UNITS.	Inj. Nor- depo	IUCD C.T. ML	TL	NOR
KHASDA-OPP	142	810	1349	515 - 275	94	11	-
GREEN STAR F.P.S.M.P	94	570	262	654 - -	112	-	-
MARI STOP SOCIETY	28	78	200	112 - 24	16	-	15
PASBAN	48	120	174	110	30	1	-
KEY CONTRACP.	20	50	-	80- -	-	-	-

NOTE:

- 1) 10 Clinics has taken supplies only from KHASDA-OPP.
- 2) All other 195+18+231 total Clinics has taken supplies from KHASDA-OPP and from other agencies also.
- 3) Out of these 241 Clinics 33 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 Sep to Nov' 2001

NOTE:

In last quarter 18 new clinics in old areas were told about F.P. program. In this quarter 18 new clinics were contacted for Health & F.P. program

NAME OF AGENCIES	TOTAL CLINICS	OP	FL UNITS.	Inj. Nor- Nor. Depo	IUCD C.T. ML	TL
KHASDA-OPP	10	40	200	20 – 35	4	-
GREEN STAR F.P.S.M.P	8	20	-	10- -	13	-
MARI STOP SOCIETY	2	3	50	5- 8	-	1
PASBAN	-	-	-	---	-	-
KEY CONTRACP.	1	-	-	20	-	-

NOTE:

1) 20 clinics has taken contraceptives supplies from KHASDA-OPP and also from other NGO's. Comparative study of family planning program of KHASDA-OPP in project area and non project area is published in Oct' 2001. Dr. Shamim Z. Khan personally presented the published report to Secretary General Infaqe Foundation Mr. Sohail Qazilbash and Chief Executive Mr. S.U. Khan.

**6) BENEFISHARIES THROUGH/ TOTAL SUPPLIES FIGURES APPROX.
From Jan'1995 to Nov'2001**

Family Planning through/supplies & services total figures approx. 69648. Total vaccines supplies total figures approx. 114184.

TRAINEESE:

TBA's = 445 TBA's trained.

Vaccinator= 175 Vaccinators are trained.

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

TABLE OF BENEFISHARIES SEPT TO AUG' 2001. F.P VACCINES TRAINING.

FP	VACCINES	TRAINING	HEALTH EDUCATION
243	2740	11	903

7) AN NGO "AAHANG" VISITED KHASDA-OPP ON 11th SEPT' 2001

This is an NGO working on only "Reproductive Health" in Pakistan Providing Training Program in Reproductive Health in Adolescence girls and boys specially sexual health and in men and women. Three members team held a very detailed meeting with Director KHASDA-OPP and both Health Teams. Three members were:

- i) Mr. Shanil Gil
- ii) Ms. Nazoo Pirzada
- iii) Mr. Afzal

In the meeting they discuss various issues of sexual and reproductive health problems in secondary schools boys and girls and different target groups of adult men and women.

Dr. Shamim Z. Khan director KHASDA-OPP referred Mrs. Shagoofa Auybe and Miss. Shagufta Naqvee for 6 days training reproductive health education in adolescence on a concessional fees of Rs. 1000/- per head for the training Rs. 2000/- training fees paid by KHASDA-OPP. Training held at "Aahang" office Clifton for 17th Sept'2001. After this training director KHASDA-OPP discussed the issue to start this program in OPP-RTI affiliated schools with Perween Rahman and Saima Perween of OPP-RTI schools program arranged a meeting with KHASDA-OPP office 2nd Oct' 2001 only 8 schools representatives attended the meeting. In follow up contact these schools not responded. Then KHASDA-OPP director on her own contact with Orangi schools contacted (5 schools) with Shagoofa Auybe and held meeting in these schools to find out the approach for this training of 12 days which include 10 lessons and tests.

First training held in "Al Faisal School" in sector 10 more its market. In the introduction meeting 20 girls of secondary classes participated 12 girls registered for training. This training held from 23rd Oct. 2001 to 7th Nov' 2001. The pretest result was 38%. The post test result was 92%. The difference was 54%. 54% was learning percently. The next training of target girls of secondary classes will be held in "Ureshia Public School" in sector 8 Orangi.

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

No old loans are on record. In this quarter Mr. Shahasha of medical store in Islamia Colony no. 2 got loan of Rs. 10,000/- from OCT through KHASDA-OPP.

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

Impact and result of comparative survey of Family Planning Program.

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

However, in 1000 house holds of non project area only 61% of house holds has got any knowledge about F.P.

- ii) In project area the level about the contraceptive and types of F.P. methods are quite high than to the non project area. The difference in the levels of knowledge clearly indicates that KHASDA-OPP project has been successful in creating Family Planning awareness and adopters among the communities.

- iii) In the 1000 household of project area, about 66 percent reported practicing F.P. The CPR (the number of currently married women who are using family plan method between the age of 15 to 49) for the project area according to the study finding is 66 percent.

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

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

only 12 percent.

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

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

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

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

10) KARACHI UNIVERSITY M.A. SOCIAL WORKS DEPARTMENT 5 GIRL STUDENTS BATCH POSTING IN KHASDA-OPP FOR TRAINING YEARS 2001

5 girls batch of B.A. honours M.A. social works department of Karachi University students 2nd semester started from 25th July 2001 in KHASDA-OPP w.e. 25th July 2001 to October 2001 batch of students attend KHASDA-OPP on Wednesday & Thursday in a week

Dr. Shamim briefed the students about their lecture and field program with Health Teams. They are instructed to show their daily diaries to Dr. Shamim.

This batch completed the second semester at KHASDA-OPP. Their viva-voice examination was held in Karachi University social works department on 29th Nov' 2001. Dr. Shamim Z. Khan director KHASDA-OPP was examiner in viva-voice examination.

11) REPLICATION OUTSIDE ORANGI: DEC'2000 TO FEB'2000.

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

WELFARE COLONY:

The settlement, situated in Central Karachi, comprises of 1416 houses and over 11,000 population. Health program is being extended through a clinic and trained dais. 15 dais have been trained. 2 boys have received vaccination training. In this quarter one dai has taken F.P. supplies.

YOUSUF, SIDDIQ, AND RAHIM GOTH:

One trained vaccinator Jameela Khatoon is only conducting meeting for vaccination and F.P. Jameela has made her own NGO and conducting Mother Health & F.P. meeting and providing vaccination services. Recently she has joined some other NGO. Now after 2 months Jameela again started mothers meeting.

REHMANABAD:

It is a settlement in District Central, comprising of 600 houses. 12 dais were trained earlier. In last quarter no progress report. In last quarter two Dai has taken F.P. supplies. In this quarter two dais has taken F.P. supplies.

ISLAMIA COLONY NO.1

The settlement situated in Qasba Township, Manghopir Road comprises of 1169 houses. So far 16 activists completed vaccination training. 7 trained vaccinators are immunizing the children through local clinics. 2 dais, referred by the local CBO were trained. In last quarter 10 clinics were visited 35 clinic has taken vaccines supplies & 8 clinic has taken F.P. supplies. In this quarter 12 clinics were visited. 4 clinics has taken vaccines supplies and 9 clinics has taken F.P. supplies.

ISLAMIA COLONY NO. 2

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

SHAH RASOOL:

The settlement situated in South Karachi, comprises of 348 houses. Vaccines and family planning contraceptives were supplied to one clinic. 14 dais were trained. In last quarter 2 dai has taken F.P. supplies. In last quarter 1 dai brought one I.U.C.D. case. In this quarter one dai has taken F.P. supplies.

BALUCH COLONY:

Situated in the South of Karachi, comprises of 225 houses. Health Program is being extended through a local clinic. In last quarter one dai has taken contraceptive supplies. In this two dai has taken F.P. supply.

GOHERABAD:

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

PEERBUKHARI COLONY:

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

BILAWAL SHAH NOORANI GOTH:

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

RAJPUT COLONY GULSHAN-E-IQBAL:

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

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

REHMAN COLONY: In last quarter one dai has taken contraceptive supply and one dai brought one IUCD case. In this quarter no progress report.

MAWAJ GOTH, BALDIA COLONY:

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

SULTANABAD MANGHOPIR ROAD:

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

12) SIGNIFICANT HIGH LIGHTS OF THE HEALTH & FAMILY PLANNING PROGRAMME IN ORANGI:

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

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

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

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

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

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

They also conduct motivators for family planning training's. Doctors training for family planning they conducted few TBA's training but this programme is suspended for the last 3-4 years. Similarly, Green Star F.P. Programme (SMP) are providing contraceptives supplies of their own to Orangi clinics. KHASDA-OPP family planning contraceptives, multiloads on request from clinics in Orangi. This is a rays of hope of successful family planning services network demonstration in Orangi which will definitely provide better results in next five or ten years Family Planning and EPI progress are very successful in Orangi.

Green Star Family Planning SMP Ltds. held a meeting with director KHASDA-OPP to arrange a forum in KHASDA for their family planning program in Orangi women in Sept' 2001. The program was arranged by KHASDA-OPP Health Teams on 26th Sept' 2001. Approx. 166 Orangi women participated in the program mostly were F.P. adopters trained TBAs were very active in participation

and discussio Razia, Zafar, Mairaj Zafar, Tahira Mailal, Madina, Ruqjia, Rehana, Maternity Homes owner Mrs. Rehana DHMS and Ms. Seema Hussain were also present KHASDA-OPP health section and master trainer Miss. Naheed Azra were all present.

From Green Star SMP F.P. program were Sy: Mohhammad Ghous sets promotion officer who initiated and made agree director KHASDA-OPP Dr. Shamim Z. Khan to arrange this program in Orangi at KHASDA office was very active.

Mr. Mohammad Ali Sales Officer

Dr. Sameena Seikh

Ms. Nargis

Dr. Ferhave

Mr. Tariq A. Khan – Reagenal sales Manager

Mr. Sitwa Naeem

National personally present in whole session. Dr. Shamim Z. Khan briefed the session about the KHASDA-OPP health & family planning and training programmes. From Green Star Dr. Ferhana & Dr. Sameena Seikh spoked on the occasion. Then various speakers discussed the F.P. program. It was a very well attended program.

12.1) KHASDA-OPP EXECUTIVE BOARD MEETING.

KHASDA-OPP quarterly board meeting for the month of July, August, Setp'2001 was held on 13th Nov'2001 that she has sent documents to Mr. Omar Asghar Khan also. Programme was monitored by the members. It was discussed in the meeting that Mr. Ghulam Kibria contacted Mr. Omar Asghar Khan Federal minister of Pakistan govt. for the help to arrange for the two new vehicles. Secretary KHASDA reported in the meeting that she has sent documents to MRO Omer Asghar Khan also. She also mentioned that KHASDA is badly in need of a "An Evaluation Report" of its program for which KHASDA need at least Rs. 400,000/- to get it done by a proper professional person.

KHASDA has started a new Program of "Representative Helath Education in adolescence " for which she acquired training of Mrs. Shagoofa Ayub and Miss. Shagufta Naqvi from an NGO "Aahang" at Clifton Karachi. This NGO is working for sexuality and reproductive ealth in Pakistna and providing training programs on "Sexual and reproductive health in adolescence girls and boys and adults male and females on charged fees. KHASDA-OPP Rs. 2000/- for 2 girls health program managers. The program started in one school in Orangi. Secretary KHASDA mentioned that F.P. model of KHASDA is very successful and can be replicated in other Katchi Abadis. She requested the members for assistance and help in KHASDA-OPP financial needs to generate grants & funds.

12) SEMINARS AND WORKSHOPS:

- 1) A medical free camp was organized by Javaria Clinic and Mother's Care Centre at plot no. 213/A, sector 16, Gulshan-e-Behar Orangi on 10th Sept' 2001. KHASDA-OPP director and both health teams participated in afternoon. Dr. Shamim Z. Khan conducted OPD patients.
- 2) "Help Line" seminar at Indus Hall, Awari Tonwer on Hazardous effects of adultrate cooking oils/Banas/O on Human Helath on 22nd Sep'2001. Dr. Shamim Z. Khan attended the seminar.
- 3) "Dr. Akhter Hameed Khan Development Forum" was held in NIPA on 10th Oct' 2001 KHASDA-OPP participated. A book in Urdu wa salso circulated by "Lodhran Pilot Project" by Hafeeq Arain.
- 4) "On Senior Citizens Day", "Elderly Association of Pakistan" held one day symposion in Jinnah Medical College & Medical Hospital on 4th Oct' 2001. Dr. Shamim Z. Khan attended the session.
- 5) "Soceity for development with integrated approaches" SDIA held a advisory committee at Hotel Motropole. Dr. Shamim Z. Khan participated as member advisory committee.

- 6) Dr. Samim Z. Khan attended the session on "A Tribute to Dr. Akhter Hameed Khan" at Manzer Akhter Hall Arts Council, Karachi presided by Mr. Tasneem Ahmed Siddiqui.

13) VISITORS:

- 1) Ms. Farhana Sarfaraz with her 27 students (22 girls & 5 boys students) from social works department of Karachi University visited KHASDA-OPP on 5th Sept' 2001. Dr. Shamim Z. Khan briefed the session Mrs. Shagoofa Ayub assisted the session.
- 2) Infaq Foundation Karachi School group team visited KHASDA-OPP on 14th Sept' 2001 team members Ms. Hussain Ara and Prof. Sibta Hasan Zaidi held a very detail meeting with director KHASDA-OPP about its Health & F.P. program.
- 3) 32 women councilors from Faisalabad "Political Education and Women Empowerment" with Dr. Naveeda Zia Journalist (Doctorate in Political Education) visited on 24th Sept' 2001 KHASDA-OPP. Dr. Shamim Z. Khan briefed the session with them.
- 4) NIPA officers visited OPP-RTI all program on 19th Oct' 2001. Dr. Shamim Z. Khan attended the session.
- 5) NIPA officers visited OPP-RTI all program on 3rd Nov' 2001. Dr. Shamim Z. Khan attended the session.
- 6) Afghan UNDP groups visited KHASDA-OPP on 8th Nov' 2001 and Asiah, Anjum and Shagoofa arranged their field visit.
- 7) Dr. Ziauddin Medical University 3rd years nursing students (about 18 with their supervisor Ms. Schaheen Shumaila) visited KHASDA-OPP on 15th Nov' 2001. Dr. Shamim Z. Khan delivered the lecture. Mrs. Aisha Schehzad and Ms. Shagoofa Ayub assisted the Director.
- 8) Karachi City Nazim Mr. Niamatulla Advocate with his 6 Naib Nazims and Orangi Nazim Mr. Shaheed Alam visited OPP-RTI all program. Dr. Shamim Z. Khan briefed the KHASDA Health and F.P. program.
- 9) Dr. Shamim Z. Khan with master trainer Miss. Naheed Azra, Mrs. Aisha Shchehzad and Mrs. Anjum Yaqoob visited to district west at his office at K.M.C. Maternity Home all 11 ½, sector Orangi on 23rd Nov' 2001 to discuss about new arrangement of EPI program, vaccinators training and certificates.
- 10) Mrs. John Francis and Mr. Nazra community organizers from "Adra Amn'o'Insaf" visited KHASDA-OPP and discuss the TBAs Training Program with Dr. Shamim Z. Khan on 24th Nov' 2001.

14.1) Budget and Expenditure

KHASDA RECEIPTS	BUDGET 2001-2002	ACTUALS JUN-Nov'01
ORANGI PILOT PROJECT	1,000,000	500,000
MEMBERSHIP FEE	1000	0
TRANSPORT	500	0
MEDICAL FEE	19500	5,049
TRAINING FEE		2180
PROF. ON INVEST.	24000	0
TOTAL	1,045,000	507,229

EXPENDITURE	2001-2002	JUL-Nov'01
DIRECTOR/DR SZK	139,896	57,374
MANAGER /AYESHA	64,212	26,365
LHVS- SHAGUFTA	58,284	23,941
LHVS-SHAGUFA	58,284	23,941
SO/ANJUMAN	63,048	25,892
DRIVERS-2	93,480	38,640
SUBSTITUTE	6,000	1,000
POL JEEP/VAN	69,000	32,815
S&R-JEEP/VAN	45,000	19,160
MEDICAL ITEM	5,000	418
TRAINING/WORKSHOP	40,000	14,670
MEETING	5,000	1,328
CONTRACEPTIVES	5,000	-3641
EOBI	9,000	3660
PUBLICATION	147,000	31,960
STATIONER/POST/PHOTOST	17,512	2,057
ADVANCE	0	40,000
MISC	1,420	0
MAINTENANCE	14,764	5864
ELECTRICITY AND GAS	14,400	0
DEARNNESS ALLOWANCE	18,000	11,500
EDUCATION ALLOWANCE	9,600	0
CAPITAL EXPENDITURE	140,000	1,500
AUDIO VISUAL	3,100	918
TELEPHONE/FAX	6,000	608
FORUM	5000	0
AUDIT FEES	7000	7,000
TOTAL	1,045,000	366,970

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

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1. INTRODUCTION:

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

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

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

1.2 OBJECTIVE:

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

1.3 THE BASIC PRINCIPLES:

1. Loan to be given to existing family enterprises.

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

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

Successful business, whatever is the scale, requires

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

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

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

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

1.4 METHODOLOGY:

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

1.4.1 Loan thru social organizer: (1987 – 1992)

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

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

1.4.2 Loan thru extension agent: (1993 – 1995)

In 1992 enormous demand for Credit was created. To meet the enormous demand there were two options. Firstly through hiring more staffs which would definitely increase the operational cost of the institution. Secondly by identifying the volunteers as an extension

agent for loan appraisal to meet the demand with a nominal payment of Rs. 1000 per month.

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

1.4.3 Loan thru good borrowers: (1996 – 1999)

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

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

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

The issue of loans increased from Rs. 1.1 million, given to 107 units in 87-88, to Rs. 16 million given to 793 units in 94-95. From Sep 1987 till Nov 2001 (i.e 13 years and 10 month) Rs. 146.56 million was loaned to 7384 units. Of these 6845 have made full payment amounting to Rs. 125.39 million. 540 accounts are open. Total repayment is Rs. 132.09 million, and recoverable balance is Rs. 14.46 million. Rs. 28.89 million was received as markup. (refer table 1 & 2)

2. REPLICATION OF MICRO CREDIT PROGRAM

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

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

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

2.1 Training/Guidance:

The training process begins with:

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

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

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

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

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

- ii) One week practical training: When NGO/CBO selects 6-10 micro enterprise units in their area, they come to the credit program for line of credit. Two members of the organisation spend a week receiving practical training on the methodology. Line of credit is provided by OPP-OCT.

- iii) On site training/guidance: Two to three months after the 1st batch of units are provided credit, the credit program team member visits on site for 2-3 days. Work is reviewed, training is provided as needed. Twice a year visit by credit program member continues.

- iv) Training/Guidance: Twice a year NGO/CBO members visit, for review and guidance. This process continues on a regular basis.

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

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

2.2 Core funding support:

The NGOs/CBOs needed an average of Rs. 50,000 annually as core funding. The amount needed was small so more organisations were supported. Initially it was understood that a minimum of Rs. 1,00,000/- would be needed as core funding for one organisation. However, the amount needed has been small. This has enabled continuation of support to the same organisation for more than one year as well as to new CBOs/NGOs. This support has been provided by OPP-RTI thru Cordaid budget.

2.3 Line of Credit:

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

In Sindh 31.89 million Rupees has been given as loan to 1141 units thru 25 CBO/NGOs in 11 cities/villages.

In Punjab 19.37 million Rupees has been given to 1249 units thru 13 NGO/CBOs in 11 cities/villages. (refer table 3 & 4)

2.4 Settlement with NGO's in Punjab:

As part of OPP's commitment towards attaining of self-sustainability, OCT has reached a settlement with 3 NGO's in Punjab. All loans have been settled and there are no outstanding balances. (refer table 5)

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

3. BAD DEBTS- NATURE AND VOLUME:

As the purpose of OCT was to establish a self-sustained institution for small entrepreneurs, we anxiously monitored the nature and extent of default. We knew that in our country default, instead of remaining a tolerable burden, tends to magnify like a cancer. Huge defaults have ruined our cooperatives and other financial institutions for the poorer classes. From the very beginning we were determined to prevent stealing and shirking inside OCT and, by setting an honest example, create a circle of honest and loyal borrowers. OCT made it a rule not to conceal or overlook cases of default but to scrutinize them every month. Cases of irrecoverable defaults were promptly written off as bad debts twice a year. We are carefully analysing all cases of default. As the ledgers

are now computerised, individual accounts of defaulters are compiled in annual files and reexamined thoroughly. Previously bad debt cases were classified as Dishonest, Incompetent and Unfortunate. As a result of the new scrutiny, the nomenclature was changed to 1. Discount cases 2. Failure cases and 3. Absconder cases (refer table 6)

3.1 Reasons for bad debt:

3.1.1 Discount cases:

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

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

There are 722 Discount cases from Sep 1987 till Nov' 2001.

3.1.2 Failure cases:

From Sep 1987 till Nov'2001, the businesses of 521 borrower collapsed for the following reasons:

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

Their account ledgers show that they did try to carry on work and repay their debts as long as they could. Looking at the failure ledgers we feel more sorry for the borrowers than for OCT's loss. We see how hard the struggle for existence is for small people and we wonder how so many manage to survive.

The 521 cases of failure caused bad debt loss of Rs 5 million principal (3.19% of total loan) and Rs 878,806 markup(3.19% of total markup received). Failure cases are 7.01% of total borrowers.

3.1.3 Absconder cases:

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

1. Neighbourhood bullies, with political clout, who consider loans as a tribute or a contribution and thumb their noses at OCT.
2. Swindlers who know that nowadays there are no legal sanctions and they can grab OCT's money with impunity. We also know from bitter experience that in reality no legal redress is available against bullies, swindlers, and crooks. Our law courts are a shambles.

3. Crooked losers, who after the collapse of their business did not come to OCT for exemption like the failure cases but preferred to abscond.

In all, since Sep 1987, there are 384 cases, of which approximately 25 are bullies, 50 swindlers and the rest crooked losers. Being fleeced by so many bullies, swindlers and crooks was partly OCT's own fault. OCT has suffered the biggest loss from the 346 absconder cases, Rs.3.38 million principal (2.61% of total loan), Rs.1,236,336 markup (4.49% of total markup received). Now it is hoped that in future OCT will not fall easily into the clutches of bullies and swindlers.

(refer table 6)

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

4. MANAGEMENT POLICY:

1. In Orangi- to continue giving loans mainly to competent and loyal borrowers who have honestly repaid their previous loans. (there are more than 700). The best of them will be asked to form groups of new applicants under their supervision.
2. OCT's supervisors will now concentrate not only on selection, but chiefly on recovery and promotion of autonomous groups for loan management, and joint purchase and marketing.
3. The accounts have been computerised and monthly printouts are prepared punctually, discussed in detail, and dispatched to group supervisors and NGO's with loan officer's comments.
4. For maintaining professional and moral discipline weekly and monthly meetings are held with the strictest regularity, attended by every staff member, to review the loan issue and recovery, the behavior of defaulters, as well as our own behavior.
5. At the same time well tested competent and honest clients are being encouraged to serve as role models, guarantors and mentors.
6. The loan committee has been fully authorised to accept or reject the loan application.

5. PROFILE OF BORROWERS:

OCT has given 7385 loans, in Orangi and 2727 outside. OCT's objective was not simply to alleviate poverty by giving tiny loans to the poorest of the poor. OCT wanted to provide adequate capital to emerging family enterprises so that they could expand their businesses which were very competitive on account of low overheads and cheap labour, and there was a big demand for their products and services. But most of them were unable to obtain any capital from banks due to formalities, and demands for collateral. With OCT's loans the micro entrepreneurs got additional investment and working capital to purchase equipment and raw materials, thus increasing production, reducing costs and employing more workers. Those who prospered became role models and teachers

for relatives and neighbours. In Orangi OCT loans have resulted in a spectacular spread of stitching centres (477), consumer stores(1055) and women work centres (59). Schools and clinics have made improvements with OCT loans(409) and (91). Table 15 gives in alphabetical order the 65 professions to which the 7385 loans were given. These include urban and rural loans and loans to female entrepreneurs.

5.1 The urban enterprises: Products and services:

5.1.1 Manufacturers:

Bakeries(65), Banarsi weavers(146), carpet weavers(10), cosmetic factories(46), die makers(29), embroidery workshops(117), furniture workshops(20), garment factories(197), ice factories(4), industrial homes(8), kitemakers(18), leather works(42), moulding shops(100), paint brush makers(19), printing presses(49), shoe makers(191), steel works(29), thallas-block makers(51), wood works(22), workshops(142). (refer table 7)

5.1.2 Trades & services:

Butchers(54), Clinics(91), cloth shops(175), Cold drink shops(38), consumer stores(1055), crockery shops(34), decorators(44), electric stores(230), junk dealers(21), laundries(4), medical stores(89), packing shops(65), pan shops(116), schools(409), small businesses(671), stationary shops(97), stitching centers(477), studios(7), suppliers(138), taxi-motorcycles(143), thelas-peddlers(318), transporters (27), typing institutes(22), video shops(88), women work centers(59).
The average loan is Rs 19,780.

5.1.3 Rural loans:

Since 1991 till Nov'2001, 1327 rural loans amounting to Rs 32.31million have helped petty traders, craftsmen, milk sellers, fishermen and farmers.
Average rural loan is Rs. 24,507.

5.1.4 Female entrepreneurs:

In katchi abadis females are becoming active economic workers instead of remaining confined dependents. OCT has made special (and very expensive) efforts to help women workers and women entrepreneurs. Since 1987 OCT has loaned Rs 18.57 million to 1210 lady entrepreneurs. Loans have been taken for stitching centers(289), consumer stores(161), schools(152), embroidery workshops(54), dairy cattle(55), clinics(47), garment factories(58), small businesses(79), women work centers(19), industrial homes(8), beauty parlours(10), and many other ventures.
(refer table 9)

6. OPERATIONAL EXPENSES:

OCT did not aim to make profits like commercial banks. At the same time OCT did not want to be a basket case depending mainly on foreign and domestic charity, always going around with a begging bowl. Sooner or later it wanted to stand on its own feet, earning enough income to balance expenditure. For this purpose two guidelines were followed:

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

OCT is indeed fortunate that only three years after its inception (i.e. in 90-91) the ratio of operational overheads to disbursed loan fell to 8.73% and then to 4.86 in 94-95. The ratio of markup to overheads rose to 128% in 90-91 and 355% in 94-95. (refer table 10)

6.1 Reasons for low overheads:

The OCT staff consists of only sixteen members. They are issuing and recovering loans and installments amounting to about Rs 20m annually, supervising on an average about 700 open accounts. This small staff is able to do so much because:-

- 1) The accounts are computerised. Monthly printouts are punctually available in the first week. This facilitates monitoring.
- 2) Thanks to an annual grant of Rs 360,000 from the World Bank 30 agents from the groups have been appointed as group agents, who help OCT in selection and recovery.
- 3) By now 38 affiliated NGO's are also helping OCT in selection and recovery. In fact the NGO's are performing the functions of supervision more efficiently than OCT staff at no cost to OCT.
- 4) Two lady officers and a transport is provided by OPP's Women's Program to OCT.
- 5) Besides OPP-Research and Training Institute (RTI) has provided free office accommodation to OCT.

7. DONORS:

OCT received an initial grant of Rs 1.97 million from OPP, of which Rs 1 million was pledged to the National Bank Orangi branch to obtain overdraft facility. OCT issued loans from the overdraft account and deposited the recovered installments back into the account. From the second year many generous donors began to give annual grants for overheads and donations for revolving loan funds, which made OCT less and less dependent on bank overdrafts. (refer table 11)

7.1 The chief donors:

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

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

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

**TABLE 1:
ANNUAL LOANS RECOVERY & MARKUP- SEPTEMBER 87 TO NOV 2001**

YEAR	86 - 98	98 - 99	99 - 00	01 - 02	TOTAL
1.Total Loan (Rs)	111,956,610	18,771,050	12,197,150	3,634,500	146,559,310
2.Unit Accounts	6,016	748	452	169	7,385
3.Closed					
** Accounts	5,853	656	318	18	6,845
4.Repaid Closed					
**Principal (Rs)	101,497,861	15,667,500	7,892,300	340,000	125,397,661
5.Open Accounts	163	92	134	151	540
6. Repaid Open					
** Principal (Rs)	4,137,537	881,890	1,197,248	484,298	6,700,973
7. Total Repaid					
*(Open+Closed) (Rs)	105,635,398	16,549,390	9,089,548	824,298	132,098,634
8. Balance (Rs)	6,321,212	2,221,660	3,107,602	2,810,202	14,460,676
9.Paid Markup (Rs)	23,793,047	2,359,101	1,217,482	154,667	27,524,297
10. Bad Debt					
Principal (Rs)	10,785,631	745,923	0	0	11,531,554
11. Bad Debt					
Markup (Rs)	2,340,315	30,761	0	0	2,371,076
12.Bad Debt					
Units	1,535	92	0	0	1,627

**TABLE 2
LOANS, RECOVERY & MARKUP IN ORANGI & OUTSIDE ORANGI
SEP 86 TO NOV 2001**

	ORANGI	OUTSIDE ORANGI	TOTAL
Loans (Rs)	87,182,334	59,376,976	146,559,310
*Unit			
Accounts	4,658	2,727	7,385
*Closed			
Accounts	4,340	2,505	6,845
*Open			
Accounts	318	222	540
*Repaid			
Principal(Rs)	80,778,550	51,320,084	132,098,634
Balance (Rs)	6,403,784	8,056,892	14,460,676
Markup Paid Rs	16,930,635	10,593,662	27,524,297

TABLE 3
REPLICAION OF CREDIT PROG. IN SINDH DISTRICT.

S. No.	Name of NGO's / CBO's	OCT		SINDH DISTT.		Total Units	Total Loan	Open Units	Balance Amount
		Contact Person	Working Area	Starting Year					
1	S. A. L. Bhitai Wel.	Mussrat Hussain	Larkana	1994	4	40,000	0	0	
2	Rais Taj / G. Qadir	G. Qadir	Thatta	1993	63	2,900,000	5	250,000	
3	V. W. A. (Tharecha)	Dr. Liaquat Abro	Larkana	1994	7	75,000	2	10,610	
4	Aamir Hussain	Aamir Hussain	Gijjo	1994	9	155,000	0	0	
5	Pak Social Welfare	Ghaffar Sherani	Hyderabad	1994	15	133,000	0	0	
6	Nojawanan Wel. A.	Fathah Mohd.	Bijari	1998	74	2,793,900	30	1,676,159	
7	A. Falah-o-Behbood	Mubashar	Golarchi	1999	70	2,711,000	44	1,542,197	
8	Young Star Wel.	Sikandar Ali	Dadu	1997	2	25,000	0	0	
9	Sofi S. Inayat	Rafiq Mustafa	Dadu	1996	31	502,900	7	90,000	
10	Bhittai Wel. Asso.	Manzor Mirani	Larkana	1994	31	339,000	0	0	
11	Bukhari S. W. Asso.	Salceem Jaisar	Larkana	1993	76	1,052,820	15	240,219	
12	Samaj Sudhar	Zulfiqar	Larkana	1993	7	62,000	0	0	
13	T.R.D.P.	Dr. Sonu	Tharparker	1997	3	75,000	0	0	
14	S.R.S.P.	Sattar	Sanghar	1998	200	4,655,000	67	1,035,134	
15	N.R.S.P.	Rasool Bux.	Badin	1996	52	551,000	0	0	
16	All Sindh Rind Wel.	Ghafoor Shah	Hyderabad	1991	82	1,390,000	0	0	
17	Ittehad Wel. Asso.	Shamsuddin	Dadu	1993	3	25,000	0	0	
18	Khuda ki Basti	S. Shahid	Hyderabad	1995	28	492,500	7	109,500	
19	Ilyas Group	M. Ilyas	Hyderabad	1993	59	1,080,000	0	0	
20	Falah-o-Behbood	Abdul Rehman	Khairpur	1997	1	10,000	0	0	
21	Wel Deh Gujbro	Mehboob Shah	Karachi	1996	6	95,700	0	0	
22	Anjuman-e-Fajiran	Babu Rahim	Qasba	1997	13	140,000	2	8,633	
23	Sujak Samudi	Yousuf / Ali M.	E. Hyderi	1993	252	11,564,755	4	2,425,060	
24	Sehat Samaj Sudhar	Lal Jan	Gadap	1990	41	775,500	0	0	
25	Korani Credit Soc.	Arshad Yaqoob	Karachi	1994	19	360,000	8	100,626	
				Total	1141	31,894,575	209	7,658,911	

TABLE 4
REPLICAION OF CREDIT PROG. IN PUNJAB DISTRICT.

S. No.	Name of NGO's / CBO's	OCT		PUNJAB DISTT.		Total Units	Total Loan	Open Units	Balance Amount
		Contact Person	Working Area	Starting Year					
1	Soan Vellay Dev.	Gulbaz Afaqi	Khushab	1997	153	2,994,000	29	565,000	
2	A. Islahe Mashra	Ch. Riaz	Haranpur	1997	32	1,419,000	1	6,700	
3	Sudhar	Fawad Usman	Kusur	1996	40	463,000	0	0	
4	Awami Committee	Asif Rasheed	Multan	1997	15	251,000	14	218,695	
5	Omeed	K. Zia Siddiqui	Multan	1997	52	580,000	0	0	
6	A. Samaji Behbood	Nazir Ahmed	Faisalabad	1994	277	4,351,500	0	0	
7	Y. C. H. R.	Shazia Khan	Lahore	1993	252	3,218,980	0	0	
8	O. P. D.	Qurban Raza	Gujranwala	1993	228	3,435,500	0	0	
9	Community Dev. C.	A. Shakoore Mirza	Sialkot	1994	106	1,397,000	0	0	
10	Boo Ali Sina Wel.	Waseemullah	Muzafagar	1996	13	159,000	0	0	
11	A. Falah-o-Behbood	Hameedullah	Rawalpindi	1997	37	415,000	0	0	
12	T. Falah-o-Behbood	Zafar Iqbal	Kotli Lohar	1996	28	440,000	20	298,933	
13	Credit Wel. Asso.	Robina Tariq	Rawalpindi	1997	16	250,000	0	0	
				Total	1249	19,373,980	64	1,089,328	

SETTLEMENT WITH NGO's IN PUNJAB

TABLE 5

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

TABLE 6

TOTAL BAD DEBT CASES SEP 87 TO NOV 2001

Year	86-98	98-99	99-00	01-02	TOTAL
Total					
Loan (Rs)	111,956,610	18,771,050	12,197,150	3,634,500	146,559,310
Total					
**Units	6,016	748	452	169	7,385
Total B.D.					
Principal (Rs)	10,785,631	745,923	0	0	11,531,554
B.D.Principal					
% Of T. Loan	9.63	3.97	0.00	0.00	7.87
Markup					
Recovery (Rs)	23,793,047	2,359,101	1,217,482	154,667	27,524,297
Total B.D.					
Markup (Rs)	2,340,315	30,761	0	0	2,371,076
B.D.Markup					
% Of T. Markup	9.84	1.30	0.00	0.00	8.61
B.D. Units					
Total	1,535	92	0	0	1,627
B.D. Units					
% Of T. Units	25.52	12.30	0.00	0.00	22.03

TABLE 7

PROFESSIONS OF BORROWERS - LOANS AND REPAYMENTS SEP 87 TO NOV 2001

PROFESSION CATEGORIES	UNIT ACCTS	LOAN AMT	PRINCIPAL REPAID	MARKUP PAID	TOTAL PAYMENT
Agro Machinery	1	125,000	125,000	18,562	143,562
Bakeries	65	1,008,000	921,990	266,771	1,188,761
Banarsi Weavers	147	1,940,500	1,895,593	559,689	2,455,282
Butchers	55	1,124,000	1,093,304	171,207	1,264,511
Cable Network	1	20,000	1,300	300	1,600
Carpet Weavers	10	104,500	104,500	32,597	137,097
Clinics	92	2,269,400	2,245,646	471,503	2,717,149
Cloth Shops	178	3,564,000	3,023,492	664,333	3,687,825
Cold Drink Shops	41	831,000	758,832	114,077	872,909
Consumer Stores	1073	16,205,500	15,335,355	3,098,386	18,433,741

Cosmetic Factories	46	597,600	587,775	143,301	731,076
Crockery Shops	34	575,000	550,899	116,386	667,285
Dairy Cattle	500	11,471,300	10,868,180	1,965,417	12,833,597
Decorators	46	865,000	796,855	148,624	945,479
Die Makers	29	457,000	434,933	126,179	561,112
Electric store	234	3,823,100	3,541,551	842,624	4,384,175
Embroidery workshops	118	1,756,600	1,673,900	425,912	2,099,812
Fishery	186	11,018,215	8,624,615	2,341,747	10,966,362
Flower Makers	27	367,000	327,438	95,688	423,126
Furniture makers	21	394,600	347,223	108,880	456,103
Garment Factories	202	4,343,700	3,977,018	831,235	4,808,253
Gas Filling Centers	3	45,000	45,000	16,600	61,600
Hair Dressers	22	267,000	241,763	67,869	309,632
Hardware	28	575,000	560,028	100,338	660,366
Hotels	65	950,950	905,551	241,921	1,147,472
Ice Factories	5	475,000	437,342	74,237	511,579
In-House Staff	65	3,504,426	2,877,500	621,673	3,499,173
Industrial Homes	8	170,000	151,710	38,793	190,503
Jewellers	18	255,000	228,199	36,577	264,776
Junk Dealers	21	302,000	270,564	79,133	349,697
Kite Makers	18	230,200	230,200	39,902	270,102
Laundries	4	35,000	35,000	7,315	42,315
Leather Works	43	897,500	785,636	154,930	940,566
Locksmiths	1	5,000	5,000	3,204	8,204
Medical Stores	92	1,847,500	1,721,586	320,654	2,042,240
Moulding shops	101	1,439,500	1,380,135	342,826	1,722,961
Nurseries	3	57,000	57,000	12,656	69,656
Oil Depots	5	85,000	85,000	16,335	101,335
PCO's	2	50,000	50,000	5,802	55,802
Packing shops	65	911,000	847,456	175,110	1,022,566
Paint Brush makers	20	247,500	227,500	57,742	285,242
Pan Shops	116	1,330,200	1,308,797	237,041	1,545,838
Printing Presses	50	849,000	804,070	205,465	1,009,535
Repair Shops	30	530,400	467,993	100,660	568,653
Schools	411	12,613,981	10,869,495	1,818,338	12,687,833
Shoemakers	193	2,735,300	2,584,980	583,974	3,168,954
Small Business	671	10,669,870	10,458,091	2,090,003	12,548,094
Spare Parts	45	1,014,000	948,277	165,253	1,113,530
Stationery Shops	100	1,735,000	1,639,980	301,334	1,941,314
Steel Works	30	550,000	480,624	128,073	608,697
Stitching Centers	479	7,049,301	6,888,399	1,797,837	8,686,236
Studios	7	80,000	80,000	22,045	102,045
Suppliers	140	2,202,500	2,050,266	457,790	2,508,056
Taxi-Motorcycles	143	2,913,251	2,584,936	609,398	3,194,334
Thallas	53	1,269,600	1,088,205	308,958	1,397,163
Thelas	318	2,032,425	2,004,870	446,682	2,451,552
Tooth Powder makers	1	10,000	10,000	2,244	12,244
Transporters	30	695,000	630,327	84,941	715,268
Typing Institutes	24	654,000	522,456	234,874	757,330
Video Shops	89	1,542,000	1,409,831	300,492	1,710,323
Water & Land Dev	532	16,575,620	12,754,647	1,952,739	14,707,386
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	22	289,800	264,018	66,556	330,574
Workshops	146	2,839,500	2,702,832	498,847	3,201,679
TOTAL. 65	7,385	146,559,310	132,098,634	27,524,297	159,622,931

TABLE 8
Table 11. Rural Loans, Recovery and Bad debts
upto 30 Nov 2001

Year	Loan (Rs) Amount	No. of Units	Repaid(Rs) Amount	Bad Debt Amount Rs	B.D Units	% Of Amount	% Of Units
90-91	556,000	27	556,000	41,359	6	7.44	22.22
91-92	1,052,000	52	1,052,000	171,302	13	16.28	25.00
92-93	1,939,000	93	1,939,000	114,286	15	5.89	16.13
93-94	4,432,040	231	4,400,580	364,652	39	8.23	16.88
94-95	6,252,320	241	6,030,391	571,976	59	8.39	19.09
95-96	3,677,690	130	3,677,690	432,302	44	10.52	30.77
96-97	1,813,000	125	1,813,000	219,600	22	12.07	16.00
97-98	460,000	12	460,000	23,863	2	5.19	16.67
98-99	6,190,550	174	4,749,044	0	0	0.00	0.00
99-00	4,112,650	137	2,085,800	0	0	0.00	0.00
01-02	1,828,500	105	523,371	0	0	0.00	0.00
Total	32,313,750	1327	27,286,876	1,939,340	200	6.00	15.07

TABLE 9
Loan Recovery Markup And Bad Debts
Female Entrepreneurs - Sep 87 To Nov 2001

Year	Loan (Rs) Amount	No. of Units	Repaid(Rs) Amount	Bad Debt Amount Rs	B.D Units	% Of Amount	% Of Units
87-88	74,600	9	74,600	32,240	4	43.22	44.44
88-89	288,000	13	288,000	38,550	3	13.39	23.08
89-90	160,600	17	160,600	43,194	6	26.90	35.29
90-91	1,563,580	121	1,563,580	470,013	53	30.06	43.80
91-92	1,700,400	110	1,700,400	547,709	53	32.21	48.18
92-93	2,016,447	129	2,016,447	449,771	37	22.31	28.68
93-94	1,900,000	139	1,900,000	202,219	30	10.64	21.58
94-95	2,240,950	146	2,118,067	373,041	43	16.65	29.45
95-96	2,125,230	197	2,073,831	169,419	37	7.97	18.78
96-97	2,139,250	125	2,030,428	145,134	21	6.78	16.80
97-98	2,315,000	113	2,144,615	244,429	21	10.56	18.58
98-99	1,266,000	57	1,160,134	64,055	8	5.06	14.04
99-00	638,500	26	564,744	1,888	1	0.30	3.85
01-02	151,000	8	23,608	0	0	0.00	0.00
TOTAL	18,579,557	1210	17,819,054	2,781,662	317	14.97	26.20

TABLE 10
RATIO OF OPERATIONAL EXPENSES TO LOANS AND MARKUP
SEP 87 TO NOV 2001

Year	Loans (Rs)	Overheads (Rs)	% Of Loan	Markup (Rs)	% Of Overhds
87-88	1,175,475	141,573	12.04	40,969	28.94
88-89	1,117,450	186,655	16.70	131,232	70.31
89-90	1,892,900	368,849	19.49	186,045	50.44
90-91	4,374,980	382,052	8.73	492,560	128.92
91-92	6,162,500	453,525	7.36	904,027	199.33
92-93	9,231,822	575,726	6.24	1,315,652	228.52
93-94	13,940,040	733,907	5.26	2,308,257	314.52
94-95	16,025,950	779,593	4.86	2,771,206	355.47
95-96	15,457,273	962,474	6.22	3,402,094	353.47
96-97	20,763,090	1,461,405	7.03	4,100,133	280.56
97-98	21,705,180	1,675,723	7.72	4,859,939	290.02
98-99	19,238,750	1,991,396	10.35	3,890,574	195.36
99-00	11,307,200	1,999,894	17.68	3,253,218	162.66
00-01	345,000	1,813,201	525.56	1,240,907	68.43
01-02	3,607,500	942,188	26.11	364,689	38.70
TOTAL	147,579,110	14,458,161	9.79	29,272,502	202.46

TABLE 11
GRANTS AND DONATIONS
SEP 87 TO NOV 2001

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

TABLE 12
DONATION - INFAQ FOUNDATION

YEAR	FEMALE ENTERPRISE	RURAL	MALE ENTERPRISE	INFAQ-OPP COLLABORATION	TOTAL
1990-91	600,000	300,000	0	0	900,000
1991-92	1,050,000	1,100,000	0	0	2,150,000
1992-93	1,667,000	1,327,500	0	0	2,994,500

1993-94	1,581,500	3,008,500	783,500	0	5,373,500
1994-95	1,391,060	1,667,000	1,819,000	0	4,877,060
1995-96	863,350	1,429,670	613,095	0	2,906,115
1996-97	274,000	285,000	1,148,550	1,975,075	3,682,625
1997-98	0	0	0	6,379,331	6,379,331
1998-99	0	0	0	5,000,000	5,000,000
1999-00	0	0	0	1,250,000	1,250,000
2000-01	0	0	0	19,584	19,584
TOTAL	7,426,910	9,117,670	4,364,145	14,623,990	35,532,715

TABLE 13
DONATION WORLD BANK

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

TABLE 14
CHIEF DONORS - GRANTS

YEARS	CEBEMO	SNPO	TOTAL
1988-89	111,925	200,000	311,925
1989-90	80,000	200,000	280,000
1990-91	80,000	200,000	280,000
1991-92	0	139,500	139,500
1992-93	80,000	439,500	519,500
1993-94	80,000	388,265	468,265
1994-95	80,000	466,200	546,200
1995-96	0	496,300	496,300
1996-97	0	539,000	539,000
1997-98	0	584,000	584,000
1998-99	0	550,000	550,000
1999-00	0	530,000	530,000
2000-01	0	397,400	397,400
TOTAL	511,925	5,280,165	5,792,090

TABLE 15
LINE OF CREDIT FROM BANKS

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

TABLE 16
RESERVE FUND

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

TABLE 17
BUDGET AND ACTUALS OF CURRENT YEAR 2001 - 2002

BUDGET AND ACTUALS 2001-2002

RECEIPT	BUDGET	ACTUALS
	2001-2002	JULY-2001 TO NOV- 2001
GRANTS	-	
SWISS DEV. CORPORATION	-	-
WOMEN SECTION (INFAQ)	264,524	-
SUB TOTAL	264,524	-
DONATION		-
INFAQ FOUNDATION	-	-
MRS. YOUSUF	-	-
SUB TOTOAL	-	-
PROFIT OF INVESTMENT	552,125	107,704
MARKUP	1,500,000	364,689
RECOVERIES FROM LOAN	5,000,000	3,262,182
RECEIVED BAD DEBITS	-	-
OTHER INCOME	-	2,000
SPECIAL ACCOUNTS	121,026	60,514
SALE OF ASSETS		260,000
SUBTOTAL	7,173,151	4,057,089
LOANS		
NATIONAL BANK	2,000,000	-
GRAND TOTAL	9,437,675	4,057,089

OCT EXPENDITURES BUDGET & ACTUALS 2001-2002

OVERHEADS	BUDGET	ACTUAL
1 STAFF	2001-2002	JULY2001-NOV 2001
RECOVERY OFFICER/ASHFAQ	86,436	34,439
L. MANAGER /HANIF ARAIN	70,992	28,486
L. MANAGER/ALLOUDDIN	86,520	36,679
L. MANAGER /RAFIQUE HONFR	67,572	27,037
L. MANAGER/QAMAR SUL.	59,844	23,875
L.MANAGER/ SAEED KHAN.	59,304	27,692
L. MANAGER/AYAZ AHMED	57,000	23,750
ASST.ACC.OFF./SHEHZAD	62,076	23,061
ACCOUNTANT/SAMINA NAEEM	75,372	30,049
COM. OFFICER/KEHKASHAN	61,836	24,705
ASST.ACC. / SHABBIR	63,720	8,826
ASST. REC. OFF./JAVAID	76,728	30,669
LEGAL AD/SHAHID IQBAL	18,000	7,500
DRIVER -1/IQBAL	45,084	18,000
DRIVER - 2/YOUSUF	52,680	21,135
SUB TOTAL STAFF:	943,164	331,464
2. COMMISSIONS	75,000	16,500
3. I CONSULTANTS AMAN	42,000	26,000
II CONSULTANT ABRAR KHAN	40,800	17,000
4. TRAINING	50,000	(10,580)
5. TRAVEL ALLOWANCE	20,000	7,258
6. EDUCATION ALLOWANCE	24,000	9,400
7. DEARNESS ALLOWANCE	48,000	16,750
SUBTOTAL	299,800	82,328
8 OPERATIONAL COST		
PRINTING	60,000	21,460
STATIONARY	10,000	2,303
POSTAGE	25,000	5,223
COMPUTER SUPPLIES	25,000	12,095
COMPUTER MAINTENANCE	10,000	1,900
TELEPHONE	25,000	17,878
ELECTRICITY	35,000	-
LEGAL EXPENSES	25,000	-
MEETING	20,000	4,420
MAINTENANCE	35,000	83,446
AUDIT FEES	18,000	16,000
BANK CHARGES	30,000	6,430
LOAN AGREEMENT	5,000	5,900
POL/VAN 9179	12,000	2,650
S&R/VAN 9179	20,000	4,770
TRANSPOTATION	15,000	1,761
ADVANCE	-	76,522
WATER BILL	10,000	-

TABLE CONTINUE....

AUDIO VISUAL	10,000	6,296
REPAIRING (motor cycle)	24,000	13,300
PHOTO COPY	15,000	9,072
OVER TIME	5,000	1,231
PENSION	18,000	7,500
OLD AGE BENEFITS	30,000	11,970
POL/ VAN C.G. 9185	47,000	16,501
S&R/VAN C.G.9185	24,000	17,480
ASHFAQ POL / VAN 7855	20,000	8,576
MISCELLANEOUS	20,000	(3,100)
INCREMENT	-	-
BOOKS & JOURNALS	2,000	665
FORUM Dr. Akhter Hameed Khan	100,000	141,708
CONVEYANCE ALLOWANCE	-	-
SUBTOTAL	695,000	493,957
TOTAL OVERHEADS	1,937,964	907,749
DONATION OTHERS	60,000	1,300
DONATION UNITS	140,000	3,385
CAPITAL EXPENDITURE	350,000	418,579
BAD DEBTS (*1)	200,000	1,877,768
ABNORMAL LOSS	20,000	-
LOANS	20,000,000	3,434,500
REPAYMENT	-	-
DISTRESS LOAN	300,000	173,000
SPECIAL ACCOUNT	121,026	81,655
INVESTMENT	-	-
BANK LOAN	2,000,000	-
MARKUP PAYMENT	200,000	-
SUB TOTAL	23,391,026	5,990,187
GRAND TOTAL	25,328,990	6,897,936

TABLE 18
INCOME, EXPENDITURE, ASSETS & LIABILITIES
AUDITED FIGURES - 1987 - 2001

YEARS	INCOME	EXPENDITURE	ASSETS	LIABILITIES
87-88	1,990,101	162,985	2,012,321	185,204
88-89	771,964	346,649	2,939,836	687,404
89-90	1,106,306	667,588	3,753,469	1,062,319
90-91	2,573,830	932,405	5,813,520	1,480,945
91-92	3,877,206	1,297,584	8,162,804	1,250,607
92-93	5,840,170	826,145	13,017,312	1,091,090
93-94	7,913,564	968,158	19,691,628	820,000
94-95	7,624,809	1,541,138	25,755,650	800,351
95-96	11,452,898	2,641,407	33,766,821	32
96-97	15,182,813	5,298,843	43,650,759	-
97-98	9,150,898	2,202,616	50,714,273	115,232
98-99	6,902,203	2,649,602	54,940,643	89,001
99-00	3,268,753	2,289,620	55,837,635	6,860
200-2001	1,049,467	2,658,845	15,189,217	29,746
TOTAL	77,655,515	21,824,740		

VII.

**ORANGI PILOT PROJECT
RURAL DEVELOPMENT TRUST
PROGRESS REPORT
TO NOV, 2001**

SECTIONS:

- I: INTRODUCTION**
- II: PHASE 1 DEMONSTRATION NOTES & TABLES**
- III: PHASE 2 DEMONSTRATION NOTES & TABLES**
- IV: PHASE 3 DEMONSTRATION NOTES & TABLES
PERFORMANCE CRITERIA & RATINGS**
- V: PHASE 4 AND ABSTRACTS**
- VI: RECEIPTS & EXPENDITURES: BUDGET AND ACTUALS**

TABLES:

- 1. PHASE 1 LOANS & RECOVERY SUMMARY**
- 2. PHASE 2 LOANS & RECOVERY SUMMARY**
- 3. PHASE 3 LOANS & RECOVERY SUMMARY**
- 4. PHASE 4 LOANS & RECOVERY SUMMARY**
- 5. LOANS & RECOVERY ABSTRACT PHASES 1, 2, 3 & 4**
- 6. OPP-RDT BUDGET: RECEIPTS & EXPENDITURE DETAILS**

SECTION I

INTRODUCTION

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

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

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

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

We were assisted by an annual grant of Rs 3 lacs from National Rural Support Program (NRSP) to cover our operational overheads. We set up a small office in the OPP premises. The Swiss NGO Program Office (SNPO) offered us a grant of Rs 2.5 million to set up demonstrations of sustainable land use. This was Phase 1, which was to run through March 1996.

SECTION II

Phase 1 (January 1993 to March 1996)

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

In Phase 1 we set up a total of 40 demos for a total disbursement of Rs 2455345. 8 of these demos were Research & Experimental. These demonstrations have assets in stock or in the field. These assets are being disposed off and credited to the accounts. A summary table is given below:

TABLE 1
PHASE 1 SUMMARY OF LOANS, RECOVERIES, ASSETS & BALANCE TO August 2001

S. NO	DEMONSTRATIONS RATING & TYPE	NO. OF UNITS	LOAN AMOUNT	REPAID AMOUNT	ASSETS O/H BAD DEBTS	BALANCE AMOUNT
1	RESEARCH & DEVELOPMENT	8	813853	40240	773613	0
2	COMPETENT & HONEST	4	491150	287100	10900	193150
3	COMPETENT & DISHONEST	4	121459	28645	92814	0
4	INCOMPETENT & HONEST	12	505055	341514	165541	0
5	INCOMPETENT & DISHONEST	12	523828	140040	383788	0
	TOTAL	40	2455345	837539	1426656	193150

Results:

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

Conclusions:

At the end of Phase 1, after incurring much loss, we learnt much about agriculture development. We learnt that we could only play the role of a facilitator. We do not have the capacity to inculcate farming or entrepreneurship into people. We can merely bring out the latent farmer or entrepreneur in them by removing any technical or financial

hurdles the peasant proprietors may be facing. We also learnt that it was very important to select the right clients- the competent and honest people.

Registration of OPP- Rural Development Trust

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

SECTION III

Phase 2 (April 1996 to September 1998)

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

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

Some of the activities carried out in Phase 2 were:

Arid Zone Development: We initiated 24 demos for the development of the arid zones of Sindh. These included fodder & vegetable growing, drip irrigation, small dam, animal feed, dairy shed, biogas and wheat cultivation. At the end of phase 2, RDT has found through painful experience that the introduction and implementation of new methods, innovations and techniques is a slow and costly process that takes a long time to be accepted by peasant proprietors. Several times in the past we tried to introduce innovations such as drip irrigation, biogas, windmills, sprinklers etc. The costs of demonstrations were extended as loans to the farmers. However, most of these innovations failed to produce desired results and the farmers were unable to payback the loans. As a research and extension institution we decided to take up the costs of such innovation-introducing demos under a special Research & Experiment section.

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

Sugar Cane Farming: The sugar cane average yields in Sind are low, ranging from 500 maunds to 1000 maunds per acre. Majority of our farmers use chemical fertilisers. We discussed the situation with Sain Ghulam Qadir of Pir Pattho about increasing the yields by using Farm Yard Manure (FYM). In January 96 When we set up an initial

demonstration on 10 acres with FYM, the yields jumped by 300 to 500 maunds per acre. Encouraged by the results, we asked Sain to include more like minded farmers next year. In 1998, 3 others joined in and further improved the yields. Some acres yielded as high as 2000+ maunds per acre. We are now giving credit to the sugar cane farmers on a yearly basis.

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

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

Conclusions:

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

Given below is the summary of Phase 2:

**TABLE 2
PHASE 2 SUMMARY OF LOANS & RECOVERIES TO NOV, 2001**

S. NO	RATING TYPE	NO. OF UNITS	LOAN AMOUNT	REPAID AMOUNT	ASSETS O/H BAD DEBTS	BALANCE AMOUNT
1	RESEARCH & DEVELOPMENT	6	470565	125285	0	345280
2	COMPETENT & HONEST	37	3679955	72135280	0	664675
3	COMPETENT & DISHONEST	8	717491	168270	0	549221
4	INCOMPETENT & HONEST	3	373750	27800	0	95750
5	INCOMPETENT & DISHONEST	7	306825	104792	0	202033
	TOTAL	61	5548586	72811627	0	1856959

Results:

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

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

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

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

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

SECTION IV**PHASE 3**

Phase 3 started in October 98. SNPO has allocated a grant of Rs 20 lakhs for this phase.

On NOV' 2000 Phase 3 came to an end.

TABLE 3**PHASE 3 SUMMARY OF LOANS & RECOVERIES TO NOV' 30, 2000**

S No	IC NO	STRT DATE	NAME & LOCATION	TYPE	LOAN AMNT	REPAID AMOUNT	BALANCE DUE
1	107	OCT 98	CHAK5,GP2,SUNFLWR 8	WLD	730000	730000	0
2	108	OCT 98	CHAK5,GP3,GOATS 5	ANH	63000	0	63000
3	109	DEC98	BIJARI,GRP1,FYM,10	WLD	494200	404000	90200
4	110	DEC98	BIJARI,GRP2,GAS,20	SPL	40000	40000	0
5	111	DEC98	CHAK36,GRP1,SNFL,5	WLD	100000	86000	14000
6	112	DEC98	CHAK36,GRP2,GOATS,4	ANH	20000	20000	0
7	113	FEB 99	ANEEL 3, KINJHAR	WLD	121000	0	121000
8	114	FEB 99	SAIBAN, WINDMILL	R&D	78800	0	78800
9	115	FEB 99	JUMBO GRASS	R&D	47500	31540	15960
10	116	APR 99	AFB CHAK 5 SEM NALA	WLD	75000	0	75000
11	117	MAY 99	IMAM BUX GRP EMERGENCY	WLD	200000	25000	175000
12	118	SEP 99	ISFS, BIJARI (BIOGAS,LATRINE)	R&D	100000	45000	100000
13	119	SEP 99	FATEH MD., TRNSPORT, BIJARI	SPL	100000	0	100000
			TOTAL 13 DEMOS		2169500	1381540	787960

SECTION IV**PHASE 4**

Phase 4 started in Nov' 2001.

TABLE 4

S. NO.	RATING TYPE	NO. OF UNITS	LOAN AMOUNT	REPAID PRINC.	REPAID MARKUP	BAL. AMOUNT
1	GH. QADIR PIR	21	1050000	377579	52646	672421
2	SATIAR (SRSP)	147	3150000	2188072	211766	961928
3	RAFIQ A. (SUFISHAH)	20	458500	351946	51811	106554
4	CHR. ISLAMI-E-MOASHI	43	1050000	108474	21242	941526
	TOTAL	231	5708500	3026071	337465	2682429

TABLE 5**LOANS & RECOVERY ABSTRACT
PHASES 1 & 2 & 3-4 TO NOV. 2001**

N O	PHASE NUMBER	UNITS	LOAN AMOUNT	REPAID PRIN	REPAID MARKUP	ASSTS*	BALANCE
1	TOTALS PHASE 1	40	2455345	837539	-	1426656	191350
2	TOTALS PHASE 2	61	5548586	72811627	-	0	1856959
3	TOTALS PHASE 3	16	2169500	1381540	-	0	787960
4	TOTAL PHASE 4	231	5708500	3026071	337465	167987	2682429
	G. TOTALS ALL 3 PHASES	348	15881931	78056777	337465	1594643	5518698

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

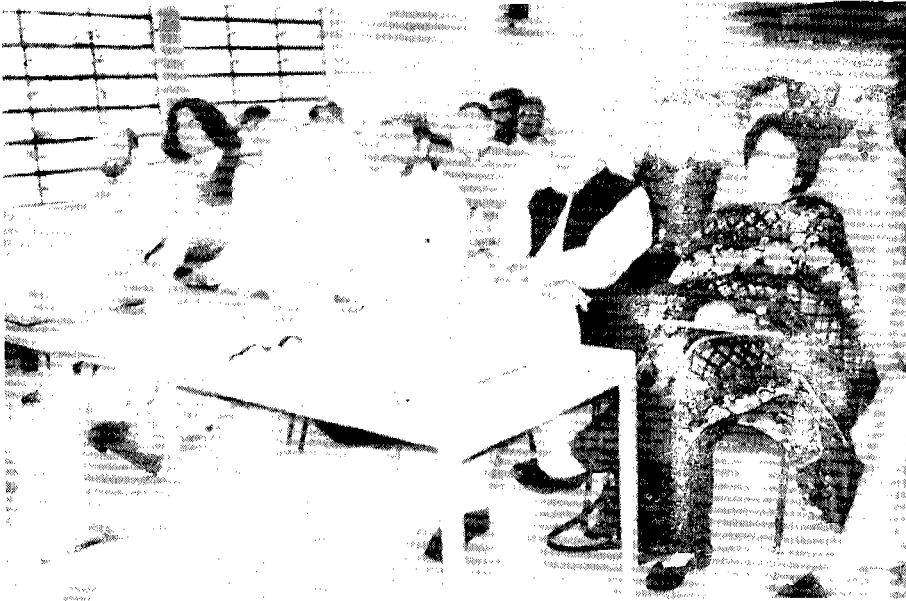
SECTION VI

RECEIPTS & EXPENDITURE: BUDGET AND ACTUALS

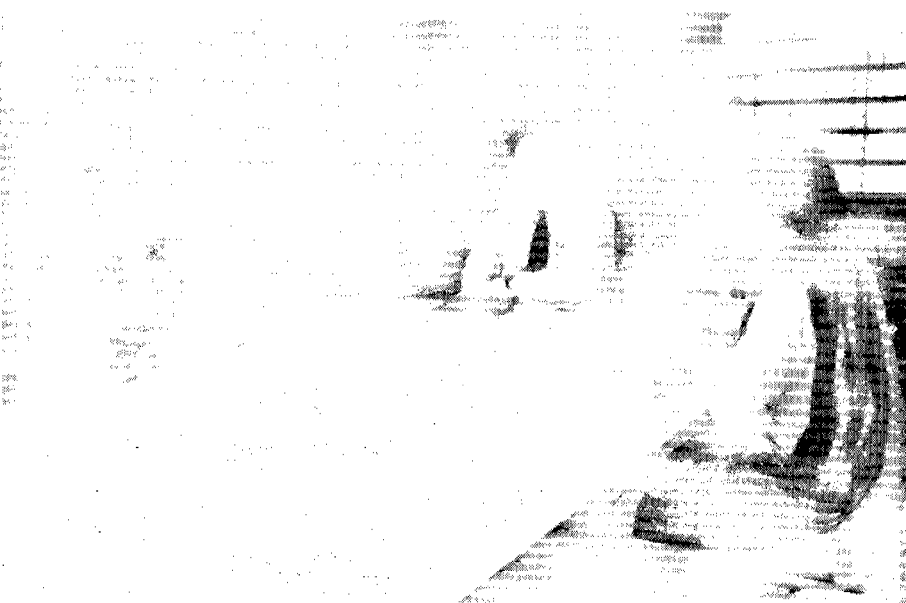
TABLE 6 :RECEIPTS & EXPENDITURES FROM JULY TO NOV' 2001

RECEIPTS	BUDGET 2000-2001	ACTUAL TO NOV 30,00	EXPENDITURE	BUDGET 2000-2001	ACTUAL TO NOV' 2001
GRANTS			OPERATIONAL OVERHEADS		
			DIRCTOR	0	
OPP	500000	112500	J.DIR/ ASHFAQ	36000	15000
TOTAL	500000	112500	DRIVER /RAHIM	47004	18783
			DRIVER SHAMIM	47004	18783
			SAMINA	12000	5000
RECOVERIES			DEARNESS ALLW	8400	3500
PHASE 1	193150	0	SUB TOTAL SAL	150408	61066
PHASE 2	1803959	47215	CONTINGENCIES		
PHASE 3	812960	0	STATIONERY	5000	634
PHASE 4	2000000	678298	TELEPHONE	2000	625
MARKUP	200000	87777	BANK CHARGES	10000	4654
			POSTAGE	1000	19
			AUDIT FEES	7000	8000
			TOURING&ENTER	5000	6811
			PHOTOCOPYING	1000	159
			DOCUMENTATION	2000	170
			QPR PRINTING	10000	0
			SUB TOTAL	43000	21072
			TRANSPORT		
			POL HILUX	20000	7275
			S & R HILUX	10000	18659
			POL HI ROOF	18000	8000
			S & R HIROOF	12000	3795
			TAX/INSURANCE	40000	41621
			OVERTIME/TA	1000	600
			CAPITAL EXP	20000	8280
			LOAN	4000000	1250000
			DONETION	2000	321
			B/DEBITS		
			COMISSION	8000	0
			ADVANCE		3000
			SUB TOTAL	4129000	1341551
G. TOTAL	5510069	925790	TOT.OVERHEAD	4494408	1516312

VISITORS/TRAINING GROUPS



Karachi City District Nazim,
Naimatullah Khan being briefed
on OPP concept and programs.



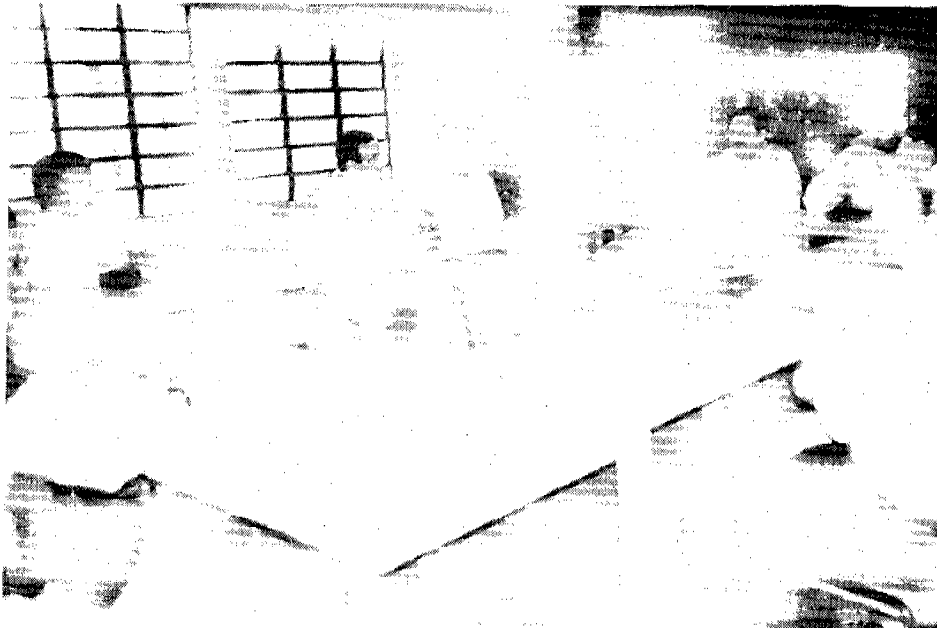
Mr. Suleman Raza and Abbas
Hussain from SZABIST, on
an orientation of OPP programs



Team members of UNDP
Afghanistan on a weeks
orientation and training



Government officials from NIPA, Lahore on a day's orientation.

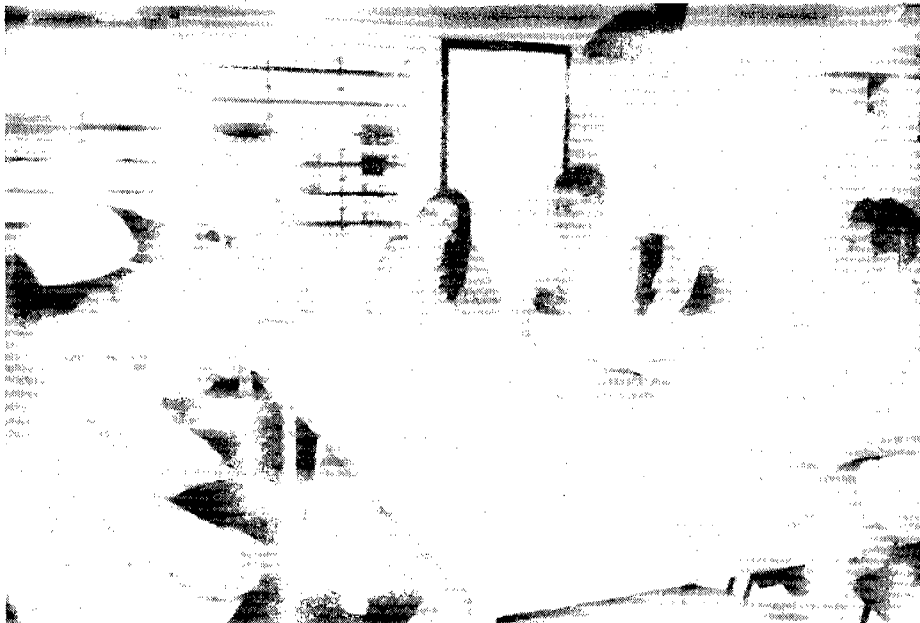


Senior bureaucrats from Multan, Faisalabad and Gujranwala, visited in connection with the UNDP-Plus program

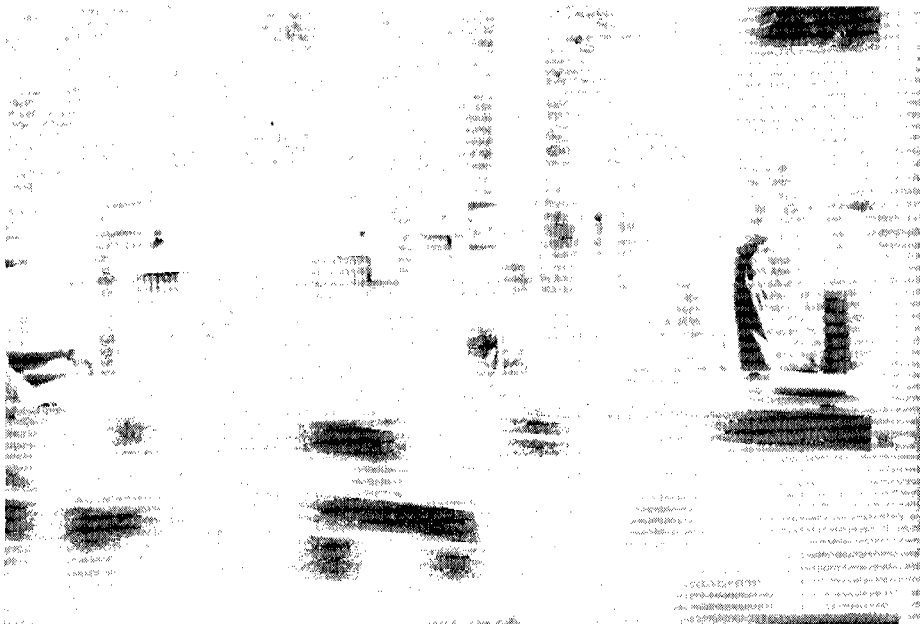


Govt. Officials from NIPA Karachi on a days orientation

YOUTH TRAINING PROGRAM



Periodical review meeting for streamlining of work



Documentation of water supply and distribution in Orangi



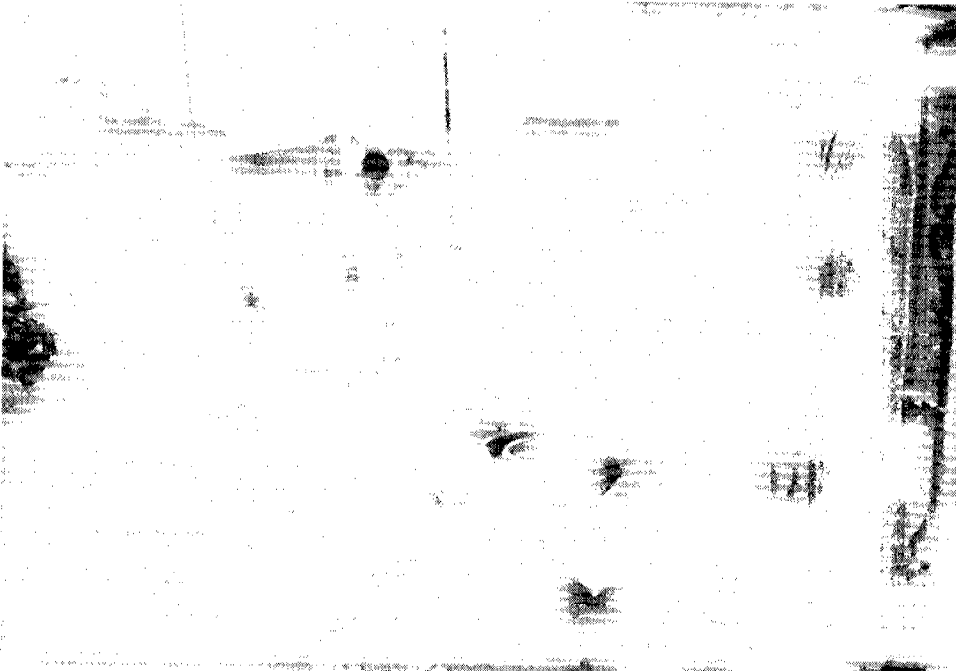
Discussions with polytechnic students on possibilities of working for low income settlements

LOW COST SANITATION - WORK IN ORANGI



Lane sewer, part of internal development being financed and constructed by the people in sector 11 ½ Block D, with technical support of OPP-RTI

Construction of a lane sewer is being supervised by OPP-RTI in Ghaziabad



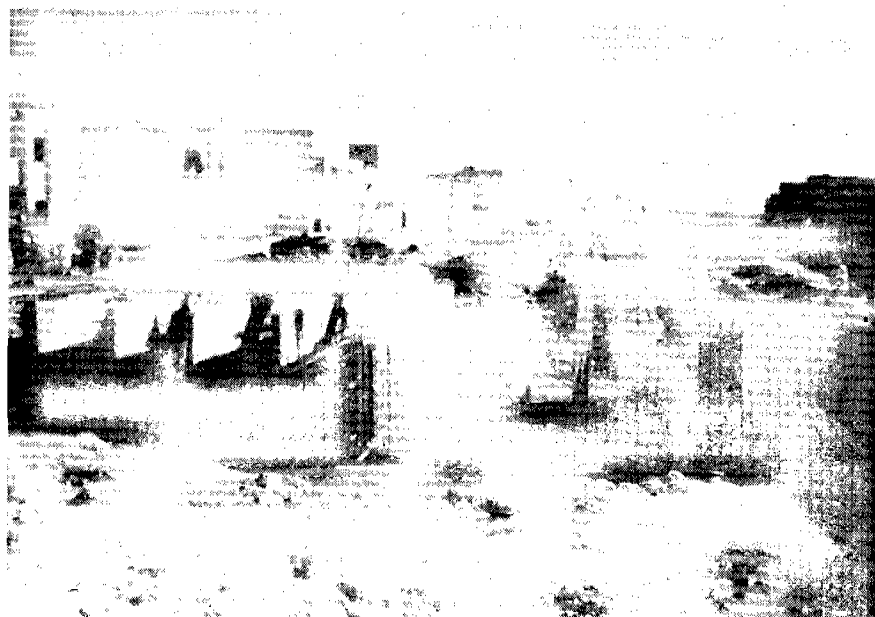
NALA DEVELOPMENT – IN AND OUTSIDE ORANGI



Construction of Ghaziabad nala in Orangi is being monitored by local CBOs and OPP-RTI

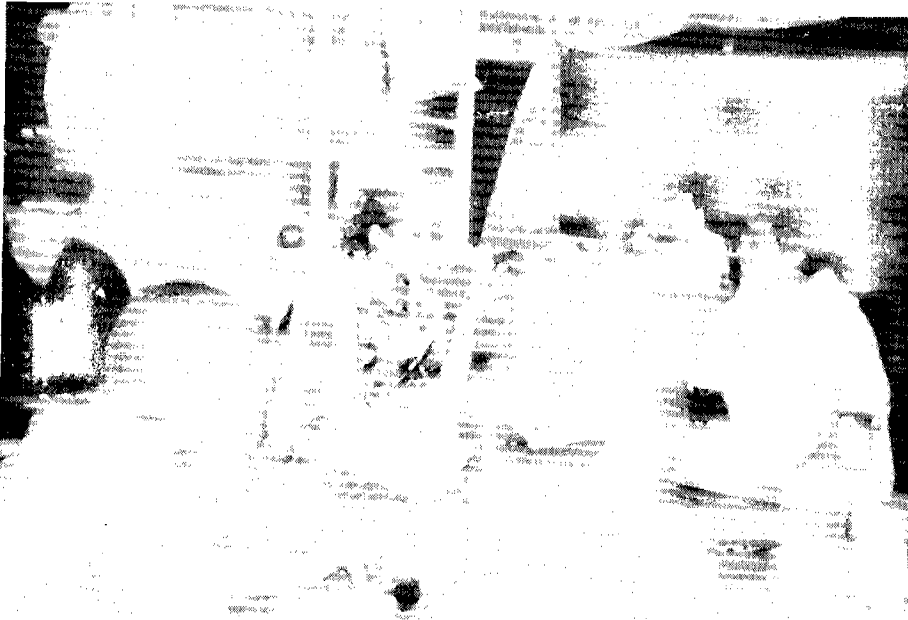


Ghaziabad nala being converted into box trunk



Development of one of the city's largest drainage channel (starting Manzoor Colony, ending Korangi Road) is in progress. OPP-RTI is monitoring the work

REPLICATION IN KARACHI WITH CBO'S



Nargis Latif of NGO "Gul Bahao" working for the management of solid waste in Karachi explains her work



Member of Azad Foundation sharing their activities with OPP-RTI team

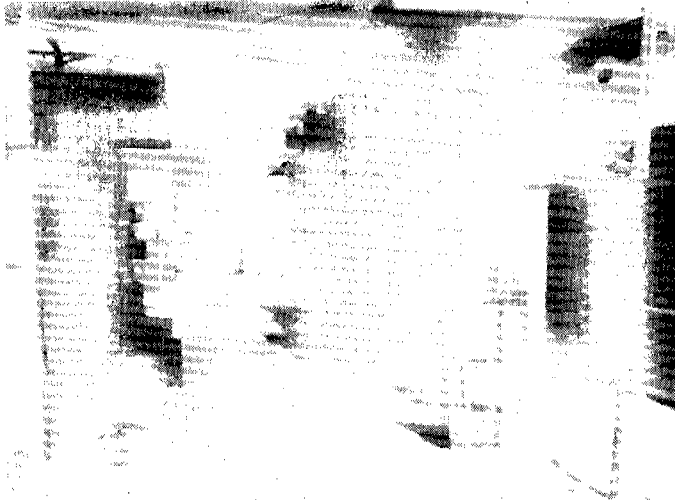


OPP-RTI's sanitation model being replicated by SAIBAN in Khuda Ki Basti, Taiser Town, Karachi

REPLICATION OUTSIDE KARACHI

UCH SHAREEF

A secondary sewer completed in Uch Shareef



LODHAN:

A sewage pond in Lodhran is reclaimed to be developed into a neighbourhood park



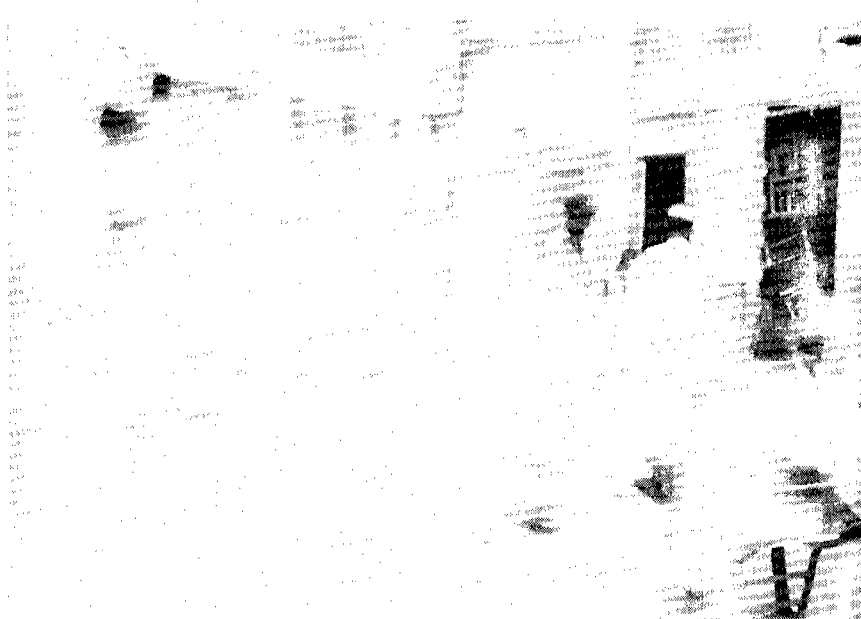
SWAT:

Review meeting with the team members of Technical Unit, EPS, Swat

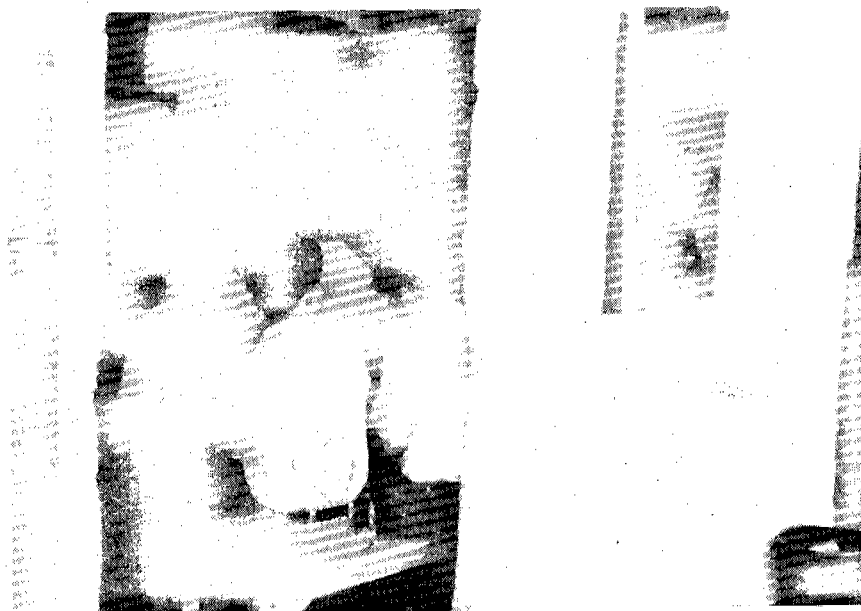
LOW COST HOUSING PROGRAM



Masons meeting being conducted by TTRC to enhance their skills

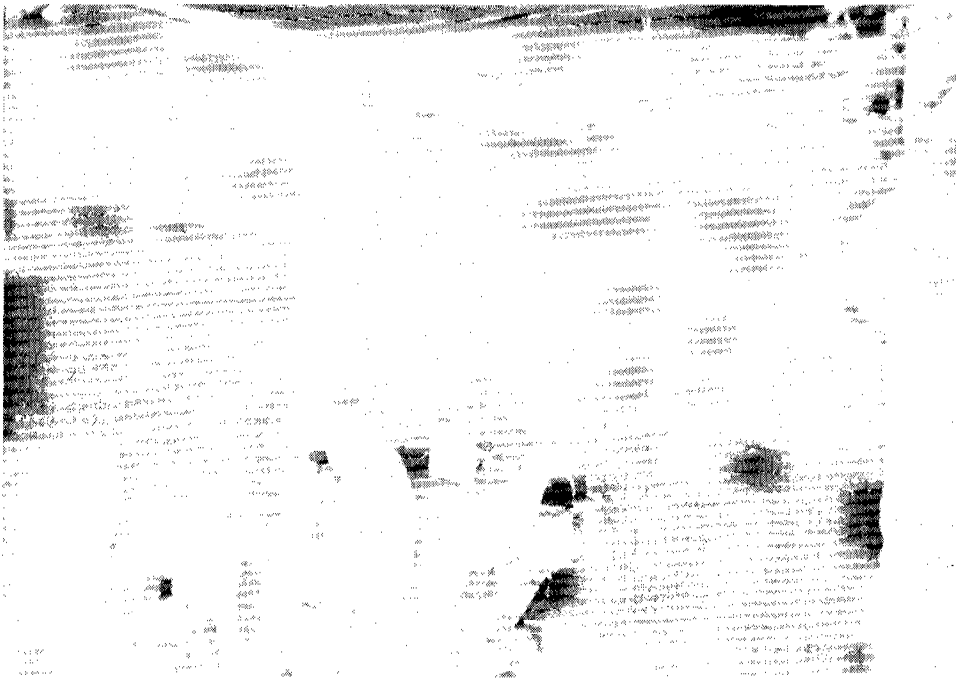


Community Architect, Siraj provides technical support for physical improvement of Orangi schools



National Grammar School, Gulshan-e-Bchar seeking financial assistance for physical improvement

EDUCATION PROGRAM



Zam Public School, Qasba Township has requested for grant for physical improvement

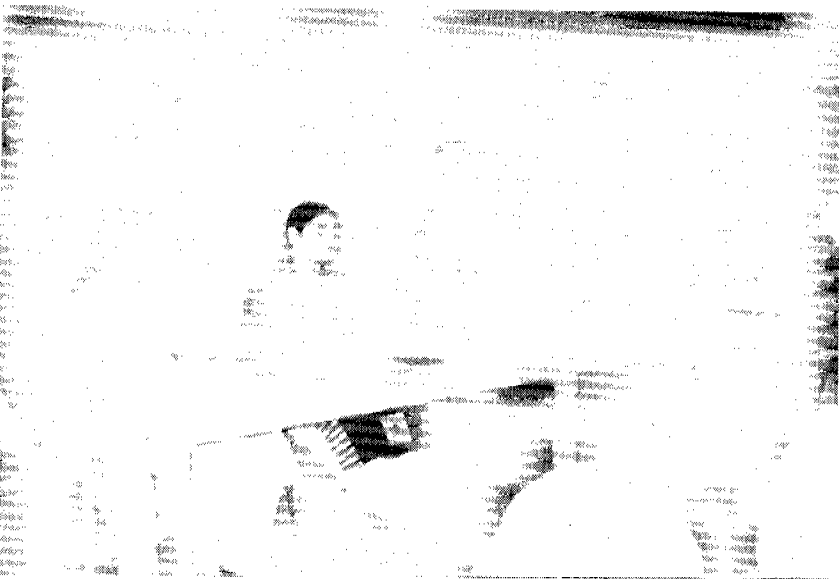
Rehbar Children Academy has purchased new furniture with grant of Rs. 12000



HEALTH PROGRAM



Lecture on re-productive health is being delivered to students of an Orangi school



Briefing by Dr. Farhana on Family Planning at KHASDA Model Clinic



NATPOW representative reviewing the health program with Dr. Shamim

MICRO ENTERPRISE CREDIT PROGRAM



Credit program being briefed to the staff of SRSP in Shahpur Chakar



Seasonal loan unit at Soan valley being visited



Meeting with members of Al Falah Development Organisation, Rawalpindi for initiating credit program

PUBLICATIONS

1. Quarterly Progress Report 1st to 88th
2. OPP's Low Cost Sanitation & Housing Programme (Collection of Arif Hasan's papers) October, 1996.
3. Gradual Development of Sectoral Sewerage Plan. The story of Mujahid, Alfatah Colony, Sector 5 and 11-A: Oct. 1986.
4. Role of Thalla (building component manufacturing yard) in Housing by Perween Rahman, Hafeez Arain: Dec. 1986.
5. Repair and Rehabilitation: Aftermath of the December 1986. Riots by Aquila Ismail and Perween Rahman.
6. The Low Cost Sanitation program of the Orangi Pilot Project Six questions by Arif Hasan: April 1987.
7. Masons Training Program for Housing by Perween Rahman Aug' 89.
8. Women Work Centre – story of five years 1984-1989 by Akhter Hameed Khan: Nov. 1989.
9. Manual of Sanitation Programme in Urdu by Salim Alimuddin: Nov. 1989.
10. Low Cost Sanitation Programme- Statistical Data (Survey Nov. 89)
11. A Practical Field work at the Orangi Pilot Project Karachi, Pakistan by A.M.J. Verheijen: Jan. 1990, Totterdom.
12. My Development Education by Akhter Hamed Khan: April 1990.
13. House building by low income families in Orangi by Akhter Hameed Khan: Aug. 1990
14. A survey of Orangi. Sept. 1990.
15. Health Survey of Orangi and Thikri, by Anwar Rashid and Muhammad Pervez: Nov. 1991.
16. Profiles of 49 Women Entrepreneurs of Micro Enterprise in Urdu December 1991.
17. Working with Community – Some Principles and Methods by Perween Rahman and Anwer Rashid: Jan. 1992.
18. Seven Reports on Housing by Arif Hasan: Mar. 1992.
19. Maintenance and Rectification: Evaluation of Lane Sanitation – by Perween Rahman and Anwer Rashid: June 1992.
20. Manual for Rehabilitation Programmes for informal settlement Based on the Orangi Pilot Project model by Arif Hasan. June 1992.
21. Case study of Orangi and OPP by Akhter Hameed Khan: Nov' 92.
22. Scaling-up of the OPP's Low Cost Sanitation programs by Arif Hasan: March 1993.
23. Environmental Repercussions of Development in Pakistan by Arif Hasan and Ameneh Azam Ali: March 1993.
24. What I learnt in Comilla and Orangi by Akhter Hameed Khan: Sept. 1993.
25. Orangi Pilot Project Programmes by Akhter Hameed Khan: Jan' 94.
26. Manual on Basic Health Education by Sanober and Salma: Feb. 1994.
27. Profiles of Orangi lane activists compiled by Rasheed Khatri and Farah Sami in Urdu: June 1994.
28. Case Studies of lane work in Orangi compiled by Rasheed Khatri and Farah Sami in Urdu: June 1994.
29. Research and Training in Orangi by Akhter Hameed Khan: Dec. 1994.
30. Micro Enterprise Credit Program as a means of empowerment by Anwer Rashid. Jan. 1995.
31. Partnership in development. Experience of OPP-RTI's low cost sanitation programme by Perween Rahman and A. Rashid: June, 1995.
32. Training Manual on Vaccination by Sanober and Salma. Jan. 1996.

33. Micro Enterprise Credit – Sept. 1987 to Feb. 1996, Orangi Charitable Trust (OCT) by Akhter Hameed Khan: March 1996.
34. Dais Training Manual in Urdu by Ayesha Shahzad April 1996.
35. Technical Training Manual on Sanitation in Urdu by Asghar Hussain and Saleem Alimuddin: August 1996.
36. Lesson learnt: Increasing coverage and quality of sanitation provision – by Arif Hasan March 1998.
37. Profile of good borrowers in OCT – by Javaid Baig. In Urdu and in English: Series 1 Dec. 1998 and series 2 April' 99.
38. Proposal for a Sewage Disposal System for Karachi – by OPP-RTI January 1999.
39. Sewerage, drainage and treatment plants- responsibilities, finances, issues and policy changes needed – by Perween Rahman May 1999 (in Urdu and in English).
40. Planning for Karachi – Agenda for citizens and NGOs – by Arif Hasan: August. 1999.
41. Primary Health Care & Family Planning Program in Orangi (in Urdu) by – Dr. Shamim Zainuddin Khan.
42. Orangi Pilot Project – Institutions and Programs June 2000 in Urdu and in English.
43. Scaling up of OPP programs – Potential and Constraints – by Arif Hasan: Aug'2000.
44. Khabarnama – Urdu Newsletter – December 2001.
45. Comparative study of Family Planning Programme of KHASDA-OPP in project area and non project area.

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1. "Orangi Pilot Project" NGO Profile Published in IIED Journal October 1995.
 2. "Akhter Hameed Khan – Orangi Pilot Project". Reminiscences and Reflections. Published by Oxford University Press 1996. Urdu translation has been published by City Press. Available at OPP-RTI.
 3. "Working with Government" Experience of OPP's Low Cost Sanitation Program – by Arif Hasan. Published by City Press – 1997. Available at OPP-RTI. In Urdu and in English.
 4. "How communities Organise themselves "Stories from the field. Compiled by Kenneth Ferrandes. In English and Urdu. Published by Urban Resource Centre-1997. Available at OPP-RTI.
 5. "Urban Housing Policies and Approaches in a Changing Asian Context" – by Arif Hasan. Published by City Press – 1997. Available at OPP-RTI.
 6. "Community Initiatives – Four case studies from Karachi". – edited by Arif Hasan. Published by City Press- 1998. Available at OPP-RTI. In Urdu and in English.
 7. "Akhter Hameed Khan and OPP"- by Arif Hasan. Published by City Press 1999. Available at OPP-RTI. In Urdu and in English .
 8. "Understanding Karachi – Planning and Reforms for the Future" – by Arif Hasan – Published by City Press 1999. Available at OPP-RTI.
 9. Transforming Urban settlements –Orangi Pilot Project's low cost sanitation program – by S. Akber Zaidi – Published by City Press 2000. Available at OPP-RTI.
 10. Housing for the poor – Failure of formal sector strategies by Arif Hasan – Published by City Press 2000. Available at OPP-RTI.
 11. Working with community by Arif Hasan – published by City Press 2001. Available at OPP-RTI.
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Publications can be sent on payment.