

ORANGI PILOT PROJECT Institutions and Programs

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A borrowers group in Baroon Sanghar- discussing the impact of micro credit with OPP-OCT members.

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OPP-RTI receives the World Habitat Award 2000

The year 2000 World Habitat Award has been awarded to the Low Cost Sanitation and Housing Programme of the Orangi Pilot Project – Research & Training Institute Karachi.

The World Habitat Awards were initiated in 1985 as part of the Building and Social Housing Foundation's contribution to the United Nations International Year of Shelter for the Homeless in 1987. The principle objective of the international year was for every nation to draw up strategies, policies and programmes that would enable practical and attainable improvements to be made in the shelter and neighbourhoods of all poor and disadvantaged people. The World Habitat Awards were initiated in order to identify innovative and successful human settlements projects throughout the world which could be replicated elsewhere.

This year the international judges for the award selected Orangi Pilot Project – Research and Training Institute as the winner of the World Habitat Award 2000 for its successful community financed, community managed infrastructure and housing upgrading programme which has helped over two million people improve their sanitation, health and housing conditions in Orangi, in 49 other settlements in Karachi and in 5 other Pakistani cities.

The OPP-RTI programmes have moved on from neighbourhood to the city level and from being community initiatives to becoming community government partnerships. The OPP-RTI now links up community efforts with the work of the Sindh Katchi Abadis Authority (SKAA) and Karachi Metropolitan Corporation (KMC). In Lodhran the OPP-RTI strategies are being replicated by the City Government. The OPP-RTI methodology has influenced programmes in South Africa, Central Asia, Nepal and Sri Lanka. Training groups have visited OPP-RTI from all over Pakistan and from Vietnam, Cambodia, Sri Lanka, Thailand, Philippines, Zimbabwe, South Africa, India and Central Asia

The award was presented to the OPP-RTI on 1st October 2001 at Fukuoka, Japan on the 'World Habitat Day 2001 Global Observance's'

OPP-RTI is humbled and honoured by the award which is a celebration of the strength of peoples initiatives and the model of partnership between people and govt. The award is a recognition of many peoples work, the CBOs, community activists/members, NGOs, govt. officials and departments, all that share a common thought, that we need to mobilize local resources and partner with people for sustainability.

OPP-RTI extends its thanks to all who have shared the joy of this Award with it.

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 60

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 79 to 101

v. OPP- Rural Development Trust (RDT) undertakes the rural program. Anwer Rashid is the President. See report on pages 102 to 109.

3. Replication of Low Cost Sanitation by NGOs, Govt. Agencies, UNDP, City Govt, Town and Union Councils is proceeding in many places in Karachi, Faisalabad, Pindi, Lodhran, Uch, Swat, Multan and Gujranwala. Misereor, Cordaid and Water Aid continue their support. For details see OPP-RTI report-pages 5 to 30

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 32 to 35.

Community based organizations are strengthening their initiatives at the neighbourhood level, encompassing neighbourhood governance. For details refer report on pages 35 to 36 & 47 to 51.

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 May' 2002 has disbursed total loan amounting to Rs. 19.63 million to 481 borrowers. Efforts have been made to recover the outstanding balance amount. Rs. 11.94 million has been received in principle. Rs. 697897 has been received as mark up. Balance amount is Rs. 5.03 million.

5. OCT has till May'2002 disbursed loan amounting to Rs. 151.80 million to 7677 borrowers, of which 18% are the women borrowers. In 1991 the program was extended outside Orangi and Karachi through NGOs/CBOs and local activists, both in the Urban and Rural areas. Support has been extended to NGOs/CBOs/activists in 11 cities in Sindh and 10 cities in Punjab, for extension of the credit program. For details see report on pages 79-101. OPP-Micro Credit Trust has till May' 2002 disbursed loans amounting to Rs. 4.70 million to 497 borrowers.

6. Oxford University press published a book by Dr. Akhter Hameed Khan "Orangi Pilot Project-remiscences and reflections", Price Rs.350/= (paperback is for Rs.175/). Urdu translation has been published by City Press, Price is Rs. 100/-.

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

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

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. Proceedings of the forum have been compiled. Preparation for the third forum has been initiated.
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II. RECEIPTS, EXPENDITURE AND ASSETS-Audited Figures (In Rupees -1980 -2001)

1) OPP

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

Since 1988 the OPP has been upgraded into five independent institutions. The OPP-Society, the OPP-Research and Training Institute (RTI), the Orangi Charitable Trust (OCT), the Karachi Health and Social Development Association (KHASDA) and the Rural Development Trust (RDT). Audited figures of institutions are given with their report for OPP-RTI on page 59, for OCT on page 101 for OPP-KHASDA on page 78 and OPP-RDT on page 109. 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-MAY'02	EXPENDITURE	
			BUDGET	JUL-MAY'02
OPP Society	4,000,000	4,195,000	4,000,000	3,958,720
OPP-RTI	7,746,000	6,719,174	7,746,000	7,032,099
OPP-OCT	9,462,675	740,372	25,328,990	2,746,827
OPP-KHASDA	1,045,000	1,020,780	1,045,000	910,615
OPP-RDT	5,306,408	146,455	5,306,408	1,303,699

Detail of budget are given for OPP-RTI on pages 59, & 60, for OCT on page 98-100 for OPP-KHASDA on page 77 and OPP-RDT on page 108-109. Below only the OPP society budget is being presented.

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

RECEIPTS OPP	BUDGET 2001-2002	ACTUAL JUL-MAY'02	EXPENDITURE OPP	BUDGET 2001-2002	ACTUAL JUL-MAY'02
INFAQ FOUNDATION	4,000,000	4,000,000	RAMZAN ALLW	190,000	187,500
Loan refund	0	195,000	ADVANCE		4,000
			GRANTS:		
			OPP-RTI	2,000,000	2,000,000
			KHASDA	1,000,000	1,000,000
			RDT	450,000	450,000
			WOMEN SEC	238,974	196,194
			OCT	121,026	121,026
G.TOTAL	4,000,000	4,195,000	G. TOTAL	4,000,000	3,958,720

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 of partnership
- 1.6 Working with NGOs, CBOs and Government outside Karachi

- Anjuman Samaji Behbood - Faisalabad
- Akhter Hameed Khan Memorial Trust – 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
- Community Development Network

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
- Junejo Town
- 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
- Local Govt. Devolution Plan
- Site Town UC-8, Malir Town UC-5, Lyari UC-2 and Gulshan Town

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- 2.1 Budget and Expenditure
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- 2.9 Visitors
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- 3. Low Cost Sanitation Program**

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- 3.3 Statistics of Work in Orangi
 - Survey of Orangi
 - Cumulative construction: 1981 – May' 2002
 - Peoples investment in low cost sanitation
 - KMC/ADB trunk sewer: Construction and KMC investment
 - Nala Development into box trunks

- 3.4 Development of Orangi Natural Nala - A part of external development
- 3.5 Union Council (UC) Plan Book
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- 4.6 Use of Proper Design and Construction Techniques for Roofing
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- 5. Education Programme: Support to Small Schools**

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

- 6. Experiments at the RTI Nursery**

- 7. Financial Data:**

- 7.1 Receipts, Expenditure and Assets: Audited Figures 1980-2001
- 7.2 Receipts and Expenditure: Budget 2001-2002 and Actuals of July – May'2002

1. REPLICATION OF THE LOW COST SANITATION PROGRAM

1.1 The Component Sharing Model

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

a) Internal development comprising of:

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

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

b) External development which constitutes:

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

This remains like water mains the responsibility of the government.

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

1.2 Advisory Services

On request advisory services are being provided to Karachi City District Govt. (KCDG) for external development in Karachi. Appointment continues with Sindh Katchi Abadi Authority (SKAA) for *katchi abadis* in Karachi. On request training and advice is being provided to the UNDP PLUS program for replication in three cities in Punjab i.e. Faisalabad, Gujranwala and Multan. On request support is being provided to Union Councils in Site, Malir and Lyari Towns and to the Gulshan-e-Iqbal Town in Karachi.

1.3 Support to NGOs/CBOs

Effort is being made to strengthen local NGOs/CBOs so that they can independently function as support organisations. To the NGOs/CBOs technical and advisory services are provided free of cost. Others pay fees and direct costs. Water Aid has provided a grant of Rs. 4,30,034 for support to NGOs/CBOs for the programme of water supply and sanitation. CORDAID has provided a grant of Rs 510,000 for support to NGOs/CBOs to initiate/strengthen other programmes. In addition to supporting groups and CBOs in Karachi, support for the sanitation program is being extended to ASB in Faisalabad, AHKMT in Rawalpindi, EPS in Swat, CRC in Uch 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 and the Component Sharing Model of Partnership.

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

Component sharing model of partnership

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

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

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

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

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

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

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

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

Based on the survey of 334 Katchi Abadis (KA) in Karachi (113 K.As in Orangi and 221 K.As outside) and the model as presented above, plan for Katchi Abadis development has been prepared. Presentation to the City Govt's. technical advisor is scheduled.

1.6 Working with NGOs/CBOs and Government outside Karachi

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

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

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

Water supply program: In February 1996, laying of 1,448 rft 6" dia water main in Hasanpura was completed. OPP-RTI member provided on site guidance. Later additional 477 rft. 4"-6" dia main line was laid. The total cost of main line passing through 9 lanes, came to Rs 194,901. Since then in another 35 lanes 3" dia 6,785 rft. water lines have been laid on self help. 365 houses have contributed Rs. 4,83,886/- for the lane lines, Rs 104,100 for the main line, Rs 2,19,000 for house connections, Rs 4,65,275 as connection fee to WASA and Rs 18,100 as ASB service charge. In nine more settlements i.e. Nisar Colony, Iqbal Nagar, Chibhan, Sanora, Punjpir, Nimat, Bilal, Shakoarabad and Nadir Town, ASB has supported laying of water lines in 23 lanes, 6,832 rft. 299 houses have contributed Rs 4,36,628 for lane lines, Rs 1,75,800 for house connections, Rs 3,53,975 as connection fee to WASA and Rs 10,415 as ASB service charge. In total 67 lanes, 15,542 rft water lines have been laid with 667 houses investing Rs 2.35 million.

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

Sanitation Program: Since February 1996 on self help total 324 lane sewers and 6 large secondary sewers of total length 84,195 rft. have been laid. 4,340 houses have invested total Rs.13.607 million for large secondary sewers, lane sewers, connections and sanitary latrines.

The sanitation program has been extended to 46 settlements, more settlements are requesting support. ASB work that began in Hasanpura and Dhuddiwala has been extended to total 46 settlements in Faisalabad. For details please refer statistics on pages 28 to 30.

This quarter 18 lane sewers have been laid. Work has been in progress on lane sewers in 3 settlements.

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

Coordination with Govt and UNDP PLUS program:

ASB together with UNDP Plus program is coordinating with District Govt. and WASA for laying large secondary and main sewers. Priority projects have been jointly identified. This quarter in four areas Elahiabad, Rashid nagar, Millat Road and Nawabad missing links 11,670 rft. in main sewers, have been completed by WASA investing Rs. 4.2 million. In Azamabad, Murzipura, Sheikhpura road, Shamsabad and Himatpura Katchi abadis 24,390 rft. main sewer costing Rs. 29.92 million contracted by WASA is in progress. For Ahmadabad UC 249 Katchi Abadi funds of Rs. 0.5 million for main sewers 1000 rft. have been sanctioned.

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

3200 houses was provided by ASB. UNDP Plus coordinated support by Union Nazim and NOC by WASA. WASA's estimates were Rs. 2 million ASB/Plus estimates came to Rs. 0.75 million only. Due to acute sewage disposal problem in the area residents decided to do the work on self help, instead of indefinitely waiting for WASA. UNDP Plus has agreed to provide Rs. 1,50,000 as support while

Rs. 5,50,000 is being mobilized by the residents. With Rs. 70,000 collected, last quarter work on site began, 1000 rft. sewer has been laid, work is in progress. Union and District Govt Nazims are supporting the initiative. Union Council Nazim is assisting community mobilization and money collection, which has been organized thru lane managers committees.

Together with UNDP Plus program and WASA, documentation on available maps, of main disposals, pumping stations, main and secondary sewers was earlier completed.

UNDP Plus program is facilitating ASB's linkup with WASA and District Govt. for external development, whereas internal development is being supported by ASB.

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

Documentation: Audio visual documentation of on going work continues. Four video documentaries on ASB work are available.

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

Lately AHKMT has received core funding support from Water Aid.

As per AHKMT report since Sept' 2001 work on total 11 lane sewers and one secondary sewer of total length 1,852 rft. comprising 72 houses was completed. Peoples investment in sanitary latrines, lane sewers and secondary sewer has been Rs. 2,15,848. This quarter work on laying lane sewers was in progress in two settlements, Nawab Colony and Meharabad. Plans and estimates were provided for lane sewers in Fauji Colony and Dhok Sayida. On request from five Union Councils, estimates for sewer lines were provided. Work on one lane sewer in UC-5 has lately started. Effort is being made by AHKMT to coordinate construction of external development by Govt.

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 advise. 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 prepared map, plan and estimate for sewage disposal system for total 12 villages/settlements i.e. Shagai, Amankot, Tagdarai, Chaliar, Khairabad, Banr, Barthana, Gunyar, Shahdara, Ronyal, Langar and Palai Khpa. This quarter mobilization meetings were held in Langer, Islampur, Chalyar, PalaiKhapa, Amankot and Ronyal. Revised estimates were prepared for lane sewers in Chalyar comprising 45 houses.

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

EPS technical unit (TU) earlier completed survey of natural drainage channels (Khwar) in Mingora and Kalam. Survey includes level survey, documentation of existing sewage disposal system and survey of the land proposed for the sewage treatment plant serving 14,000 houses. Last quarter preparation of estimate for rehabilitation of Mingora drainage channels was completed. EPS is lobbying govt. for its implementation. This quarter OPP-RTI members discussed the plan with EPS and guided them on the preparation of a proposal for the govt.

OPP-RTI is guiding the EPS-TU in documentation and maintaining focus of work. This quarter OPP-RTI members visited EPS and participated in a meeting of the Community Development Network.

1.6.4 Lodhran Pilot Project (LPP) - Lodhran

Requested by Jahangir Tareen (initiator of LPP) a visit was made in April 1999 to Lodhran, a city in Punjab with a population of 65,501. Disposal of sewage was a major problem in the city. Technical guidance was provided to Lodhran Pilot Project, for initiating the sanitation program. For external development LPP to work in partnership with Municipal Committee (presently the District Govt). During the visit it was observed that some sewerage lines and disposal works made by PHED exist. However the work was ad hoc, as there was neither a map of Lodhran city nor documentation in any form of existing works. LPP acquired the services of consultant Shaukat and Associates, for plantable survey of the city. By December 1999 survey was completed and maps were provided by the consultant. Khalid Warraich municipal engineer and Hafeez Arain social organiser of LPP, were guided on documentation on the map, of existing sewage disposal system of Lodhran city.

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

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

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

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

Earlier MC 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. LPP's involvement in replication work in Khanpur city, has slowed down work in Lodhran. This quarter LPP team has made efforts to organize work so as to revive its focus on work in Lodhran.

Since April 2000, work on lane sewers that connect to the above mentioned main sewers began. Total 83 lane sewers, 16,339 rft. have been completed in Lodhran. 606 houses have invested total Rs 1,485,201 in lane sewers and sanitary latrines. Work on 3 lane sewers was completed this quarter. Motivation is in progress in 7 settlements. District Govt. engineer continues to provide technical support to LPP, he works as a team member. LPP members are mobilising community and liaising with Town Govt.

LPP has extended the program to the adjacent cities, towns and villages: This quarter requests were received from Dunyapur and UC Muzaffarabad. Two lane sewers 273 rft. were laid in Kehror Pucca. Total 24 lane sewers have been laid on self help. These comprise 4 lane sewers in Dhnote, 3 in Bahawalpur, 5 in Dunyapur, 7 in 15 MPR, 2 in Chak no. 343 WB, 1 in Busti Khanpur and 2 in Kehror Pucca. Total investment by the people in internal development has been Rs. 4,47,620.

LPP support to Khanpur City: 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. In Sep' 2001 a joint visit was made by LPP and OPP-RTI member. 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. Since Feb' 2002 LPP team is assisting Khanpur City engineers in deplugging and desilting the main sewers. The main sewer designed to serve a large part of the city, being non functional, two ponds served as disposals. With the main sewer made functional, one pond has dried up. Connection of the second pond and channelization of sewage disposal was in progress this quarter. LPP coordinator is providing continuous on site support, he is also organizing a support team, so as to strengthen the capacity of LPP. LPP is being advised to focus on developing and supporting a core team in Khanpur.

LPP support to UNDP-plus program: At the initial stages of the program, LPP provided on site support to the UNDP Plus program for replication in Multan city. The program is now continuing independently. LPP's Hafeez Arain provides support, as requested.

LPP support to NGO, NRSP for village sanitation: 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, Juggo wala and Lahori. With initial support from LPP, NRSP was to undertake work independently. After laying of external sanitation financed thru external funds, NRSP was unable to manage work, so handed over the work in Juggowala to LPP with a request to manage community mobilization for internal development. Since Feb' 2002 LPP has mobilized work in Juggowala (please refer report in section 1.6.5)

LPP and the Local Bodies setup: During the 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 the nearby cities and towns. Meetings were held with Tehsil Nazim in Chak Himta, with UC

Nazims in Pipliwala Muzaffarabad and Chak No. 39, with councilors and community for the 5 Marla scheme in Lodhran, and with Town administration engineers and councilors in Dunyapur.

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

1.6.5 Juggo Village – Lodhran

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, coordinator and community activists were guided, LPP social organizer Hafeez and MC engineer Khalid provided regular social and technical support.

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 a treatment plant, 3,400 rft. main sewer, 973 rft. secondary sewer and 18 lane sewers 5,160 rft.

Due to deadlock in laying of lane sewers, in January 2002 NRSP requested LPP to provide social and technical guidance to the community for internal development. Work on 10 more lane sewers has been completed since. However, due to LPP's preoccupation with work in Khanpur city, work has been slow.

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

In Jan' 2001 NRSP extended the sanitation program to Lahori village, located 36 km. from Lodhran city. The village comprises of 156 houses, out of which 24 houses have sanitary latrines. LPP has provided the NRSP team social and technical support.

As on site training LPP prepared plan, design and estimate 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).

NRSP report of Sept' 2001 showed that 2,740 rft main sewer and 6 lane sewers had been laid.

Initially LPP guidance was thru regular visits, later NRSP engineers managed the work independently, seeking LPP guidance as and when needed. Since Jan' 2002 no progress report has been received.

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 trained six young members from the community in plan-table survey and

computer mapping. Through plan-table survey the team prepared maps of the city with documentation of sewage infrastructure and level survey. On CRC's request OPP-RTI prepared a conceptual Master Plan for sewage disposal for Uch city. The Master Plan has been presented to the Govt. by CRC in efforts to mobilize govt. finances for external development (main sewers and sewage treatment plants). This quarter CRC Director held a meeting with the Governor of Punjab and other officials to lobby for the same.

As per CRC report, total work completed is eight secondary sewers 1605 rft. and 28 lane sewers 2,903 rft (corrected statistic). 124 houses have invested total Rs. 4,48,359. Work is in progress in Kocha Darasgah. On request this quarter plans and estimates were provided for 27 lane sewers in 16 settlements. On request survey of one Union Council is in progress.

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

Newly elected Nazim (Mayor) and Councillors of Uch City visited CRC last quarter, the concept of component sharing and need to implement the master plan were explained. Due to the new setup, streamlining collaboration with Govt. is taking time. This quarter members of a local organization Tanzeem Al-Fatha Bahawalpur visited CRC.

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

1.6.8 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 so as to support community for internal development and coordinate external development with govt.

Between February and July 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. Visits made to the sites, City managers were guided on site and in meetings at OPP-RTI.

In December 2001 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 (NPD) 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. Guidance requested was provided. Consistant attention and guidance by the NPD and coordinated work of UNDP Plus City Manager and ASB has streamlined work in Faisalabad. Likewise work in Multan and Gujranwala has been strengthened.

Faisalabad:

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

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

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

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

OPP-RTI member paid a days visit to site, expansion of work was observed. UNDP plus and ASB team were guided to focus on maintaining quality of construction of main sewers being laid by WASA and on organizing internal development.

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.

Internal development: In Nov' 2001 work on lane sewers began in these settlements and soon extended to other settlements. Total work completed has been, 52 lane sewers of length 8,358 rft comprising 537 houses in 17 settlements. Peoples investment in latrines, and lane sewers has been Rs. 1,262,058.

External development: In 2 settlements 2 secondary sewers of 479 rft costing Rs. 75,200/- were financed by UNDP Plus. For 5 settlements Govts. funds amounting to Rs. 6.28 million (corrected statistics) have been mobilized for main sewers. In four settlements work on laying of main sewers of total length 7,365 rft. and a disposal station was completed this quarter. Work on main sewers 1,450 rft. costing 0.36 million has been contracted by WASA. Effort is being made to influence the Multan city sewage disposal master plan so that, on a priority basis, funds are allocated for main disposals and treatment plants.

UNDP plus program has lately expanded work into other fields i.e. 1) Water supply: Govt main water lines of total length, 5001 rft. have been laid in 3 settlements. In one more settlement main line 1,145 rft has been approved by WASA, people will lay the distribution lines of 1,455 rft. 2) Education: 4 community schools have been supported 3) Health: Training of 20 traditional birth attendants (TBA) was coordinated with the health department

This quarter OPP-RTI member visited site. It was observed that the team has developed technical expertise with the support of WASA (Water and Sanitation Authority). Working relationship has been developed with the govt. departments. Other programs as stated above are being integrated with the sanitation program. Documentation of work is good, guidance was provided on preparation of case studies and profiles of activists.

Gujranwala:

The UNDP plus team acquired maps from WASA, with documentation of the cities existing sewage disposal system. Guidance was provided to the team. In Nov' 2002 work on site began.

Internal development: Total work completed has been, 52 lane sewers, 11, 332 rft. and 5 secondary sewers 744 rft. comprising 1396 houses. Peoples investment on latrines and lane sewers has been Rs. 1.54 million. Mobilization for lane sewers is in progress.

External development: Secondary sewers have been financed by UNDP Plus investing Rs. 78,403. Work on rehabilitation of 2000 rft. main sewer that started last quarter has stopped, UNDP Plus is lobbying Govt. for restarting the work. This quarter 5 secondary sewers 3,550 rft. identified by Plus have been laid by WASA these serve as disposals for 8 settlements.

This quarter as per city managers report the focus of work has evolved from area level to the level of Union Councils. On contacts and requests from 9 Union Councils, several meetings have been held with Nazims, Naib Nazims, Councilors and activists. Component sharing concept is being extended. Mapping and documentation of existing sewerage system has been completed of 3 union councils. In one Union Council Tariqabad, the Nazim has been provided estimates for lane sewers, on peoples application he advises them to do work on self help and gives them the estimates. Several meetings were held with WASA MD and officials, a number of main and secondary sewers are being laid in various settlements by WASA. UNDP plus team is documentating and monitoring the work. Effort is being made to develop working relationship with WASA.

Three local partner NGOs Organization Pan Environment (OPE), SAHE and BLCC are providing technical and social support to the program. This quarter 2 members one each from SAHE and BLCC completed a 10 day training course on "technical design for low cost sanitation" at OPP-RTI.

This quarter OPP-RTI member visited site, expansion of work was observed. Documentation of work, organizational setup with weekly team meetings, reporting and strengthening of partnership with local NGOs for expansion of work, have been positive developments, integration of health and education programs is slowly emerging, 2 TBA training courses for 35 TBAs was coordinated with the health department and support was extended to two schools.

UNDP Plus on the one hand is lobbying WASA for construction, rectification and maintainance of external sanitation, on the other it is providing support to community thru its partner NGOs for internal sanitation.

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.

1.6.9 Khairpur City District/Larkana City District

Efforts continue for mobilization of finances for preparation of maps for Khairpur and Larkana cities.

1.6.10 Community Development Network

This quarter the second meeting of partners network was held at EPS Swat. CRC, ADO, LPP, AHKMT, EPS, SVDP (Soan Valley development project), OPP-RTI and OPP-OCT participated. Members discussed the 1) objectives of the network, 2) criteria for membership and 3) financial aspects of coordination. Each organization presented developments in their work and the issues faced. It was decided that, two members together with the coordinator would prepare the items 1 & 2 and present it for approval in the next meeting, in future members would share the costs incurred in coordination, the third meeting would be held in July in Soan Valley hosted by SVDP, an additional feature of the future meetings would be participation of members in an event organized by the host, so as to strengthen their work.

1.7 Working with NGOs, CBOs and Government in Karachi

1.7.1 SKAA - OPP-RTI Project

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

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

c) Documentation of Existing Sanitation and Water Supply: Of total 61 settlements completed.

d) Identification of External Sanitation and Water Supply: Of total 41 settlements provided to SKAA. Of total 24 settlements second, third and fourth phases of work were identified.

e) External Sanitation: Detail plan and estimate of total 36 settlements were reviewed and finalised. Of total 23 settlements plan and estimate of additional phase was finalised. Work in total 26 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, Umer Colony Generalabad, Farooq-e-Azam and Mohd. Ali Colony. Total 53,955 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.19.909 million. In all the 26 settlements, internal sanitation comprising total 1098 lane sewers 2,15,071 rft 6"-9" dia exists, laid by people, investing total Rs.14.079 million. Work in progress on laying 9"-12" dia 1,890 rft. main sewer in Abbasi Nagar and Haroonabad is being monitored.

f) External Water Supply: In 17 *katchi abadis*, i.e, Islamia, Mujahid, Jamali, Kausar Niazi, Umer Baloch, Wahid, Zia-ul-Haq, Baloch, Awami, Shah Rasool Colony, Madinah, Rehmanabad, Nishtarabad, 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. Work in progress in Haroonabad, on 2,030 rft main water line is being monitored.

g) External Road Paving: In addition to external sanitation and water supply SKAA has started external (main) road paving. In total four settlements Jamali Colony, Madinah, Ali Mohd. And Khando Goth work was earlier completed. OPP-RTI team monitored work.

h) Demonstration of Departmental Work: For training and demonstration, SKAA's departmental work in Islamia and Umer Baloch Goth were organised and supervised. The result of departmental work was that, there was 13-31% saving in cost, time taken was ¼ - 1/2 that taken by contractor and quality was 100 per cent. After this successful demonstration, in May 1995 SKAA adopted this method as its policy. Departmental work in 23 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, Kausar Niazi Blk. F, Rehmatiya Colony, Anjuman-e-Ittehad, Qasimabad, Kausar Niazi Blk. H, Burmee Sharif, Noor Afshan, Umer, Farooq-e-Azam Colony, Generalabad and Mohd. Ali Colony.

i) 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.

j) Training: SKAA engineers were guided and trained to independently undertake the documentation of existing services in settlements, the identification of respective external sanitation and water supply, their design and estimate and implementation of 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 4 review meetings were held, between SKAA engineers and OPP-RTI team.

k) Devolution of power plan and SKAA

As per the new govt. setup, like many govt. agencies, SKAA was to function till June 2002, thereafter its functions were to be devolved at the level of Towns and Union Councils, however the transition

period has been extended to June 2003. In this period SKAA will not take up new settlements but complete both lease (provision of land title) and external development in settlements already in process. SKAA is to slowly hand over its function to Towns, keeping only the basic functions of notification, approval of regularization plans, training and monitoring support to the staff of Towns. In addition SKAA would launch low cost housing and resettlement schemes. Being in a transition phase development work has been slow. This quarter work has been in progress in two settlements and for two settlements designs were finalized.

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

This quarter no new survey of *Katchi abadis* was undertaken, the team was busy in surveying Union Councils (UC) in Orangi and Site Towns, for preparation of the UC plan books. Total 221 *katchi abadis* have been surveyed. Of these 61 belong to SKAA and 160 are KCDG *katchi abadis*. Survey of 221 *katchi abadis* comprising 12,207 lanes and 1,19,382 houses shows that people have laid sewer lines on self help in 4,924 (40.3 per cent) lanes and water lines in 3,726 (30.52 per cent) lanes, investing Rs 124.15 million and Rs 85.805 million respectively. Government's work in internal development also exists i.e. sewer lines have been laid in 5,206 (42.64 percent) lanes and water lines in 3,635 (29.77 per cent) lanes. Government's investment has been Rs 110.33 million and Rs 48.409 million respectively. SKAA has recovered Rs 163.63 million and KMC has recovered Rs 324.06 million as lease charges from the settlements (SKAA report Dec'2001 and KMC report June 1999). Government and peoples investment in external development in 174 *katchi abadis* surveyed, has been tabulated of others tabulation is in progress. For detail statistics refer report in research section pages 38 to 41.

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

1.7.3 *Katchi Abadis* – Policy for lease (land title) and development

No progress this quarter. Due to the new govt. setup and the devolution process being incomplete, City Govt. or Town's function of provision of lease to the *Katchi Abadi* residents is at a standstill.

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 cleaned the trunk sewers on self help and replaced broken manhole covers. For cleaning, community activists hired municipal sweepers and supervised the cleaning.

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

Community Activists were guided to form maintenance committees for external sanitation. In Ghaziabad, Mansoor Nagar, Gulshan-e-Zia and Gulshan-e-Bihar area activists are lobbying support from the Union Councils.

In the local bodies elections held in August 2001 many area activists and lane managers were elected as Nazims (Mayors) and Councillors of Orangi Union Councils. They made efforts and acquired sewer cleaning machines and sweepers. Trunk sewers in Raees Amrohvi, Lal Shahbaz, Yaqoobabad, Sadiqabad, Ghaziabad, Gulshan-e- Zia, Gulshan-e-Bihar and Mansoor nagar were cleaned, in Lal Shahbaz the main sewer was rectified partly financed by the people. This quarter in Gulshan-e-Bihar cleaning and rectification of the trunk sewer was completed, technical guidance was provided to the Nazim of UC-6. On request on site technical guidance is also being provided to the Nazim of UC-7, and UC-5, rectification of trunk sewer in Mansoor Nagar is in progress.

Internal Development: Out of 2,152 lanes, in 1,148 lanes, sewers have been laid. This quarter work on lane sewers has been in progress in Ghaziabad, Gulshan –e- Bihar, Yaqoobabad and Raja Tanveer Colony. 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, OPP-RTI member spent a month on site, providing training to local masons and to Saiban members, while supervising a demonstration unit of 2 lanes and a secondary sewer. Actual cost was documented, which came to Rs. 700/house as against Rs. 1,000/house, the cost previously when left to the contractor. Laying the sewer line in the centre of the lane instead of on the sides and using cylindrical shutterings for in-situ manholes in place of block masonry were some of the techniques introduced.

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

Total 44 lane sewers and 5 secondary sewers, 18,988 rft comprising 1008 houses has been completed by Saiban. Peoples investment has been Rs. 2.688 million. Earlier Saiban had decided to hand over the responsibility of management and maintainance of internal development to the people.

This quarter Saiban team and activists from the settlement visited OPP-RTI and observed work at site. Saiban team is unable to handover complete responsibility to the people for internal development. In meetings concern has been expressed over the incapacity of people. This is the teams psychological barrier. Finally this quarter, in a meeting it was decided by the team that in

Khuda ki Basti II (an extension project in the adjacent 40 acres), internal development in addition to being financed by the people, will be managed and maintained by them. As otherwise, it was understood by the team that problems of management and maintenance would limit their work.

Last quarter, as per OPP-RTI design and on site technical guidance, construction of a sewage treatment plant (STP) for the settlement was completed. This quarter functioning of the STP was monitored, water test remains. The treated sewage water is being used for watering trees, plants and a nursery is being set up.

Institutional strengthening of Saiban is being focused. This quarter several meetings were held to review work and provide guidance. On site visits were made by OPP-RTI members. Two trained members of the OPP-RTI youth program have joined Saiban, they are providing technical support for the sanitation and housing program. Saiban has received the Water Aid grant for core funding support.

1.7.6. Junejo Town

Last quarter work in Junejo Town restarted. 2 lane sewers, 200 rft and a secondary sewer 270 rft was laid. 28 houses invested Rs. 83,693. Area activist Rana Sadiq mobilized the community, OPP-RTI members provided technical guidance. Junejo town is located adjacent to Manzoor Colony. The Manzoor Colony drain project (as explained below) serves as a sewage disposal for this settlement. This quarter KWSB started laying a trunk sewer parallel to the covered drain. Activists of Junejo town, Manzoor Colony and Akhter Town stopped the construction of the trunk sewer, on the premise that it is a duplication of work and a waste of finances (cost of the trunk sewer is Rs. 3.5 million). In meetings the activists were told by the govt. engineers that sewage from Katchi Abadis cannot flow in this drain, despite the fact that two main sewage drainage channels serving a large part of Karachi's formal settlements dispose into this drain. The activists lobbied the UC and Town Nazim to seek OPP-RTI advise. On request OPP-RTI visited site. A letter has been provided to the activists supporting their point of view.

1.7.7 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 9,445 rft. concrete drain and 5,450 rft roof slab.** Work on site that stopped last quarter has lately restarted. Both community activists and OPP-RTI have monitored work. Regular site visits were 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 (the present City Govt.) so could not be touched. Work therefore was in progress from the other end i.e. from the disposal point, where along 4000 rft of the *nala*, clear width is available. Last quarter newly elected UC Nazims stopped the work on the complaint that the drain is aligned more on one side, so more land is being acquired in their UC. OPP-RTI advise was sought. It was explained that alignment is equal on two sides, w.r.t. the *nalas* centre point, this was confirmed on site. Later the Nazims insisted that roads be made on both sides of the drain, a recurring request that has stopped work a number of times earlier. It took about 2 months for the govt. engineers to convince the Nazims that as per design, road is required on one side only.

Development of parks along side the drain. No progress this quarter.

1.7.8 Development of Natural *Nalas*/Drainage Channels

Natural *nalas* (drainage channels) 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 in Sept' 2001. Final cleaning still remains. Twelve houses voluntarily demolished parts of their houses to make space for nala development. KMC engineers regularly supervised the work, OPP-RTI and community activists monitored construction. Five existing culverts along the length of the nala need reconstruction. Since Sept' 2001 effort is being made for the same.

After more than two years of effort by community organizations and OPP-RTI, **KMC agreed to finance the development of another nala in Orangi i.e. the Ghaziabad nala of length 4,900 rft. costing Rs. 9.31 million, serving as sewage disposal for 425 lanes and 8,500 houses. In July 2001 Ghaziabad nala development was sanctioned. Work on site began in Sept' 2001.** 4,700 rft. concrete drain and 3,700 rft. roof slab has been constructed, work is in progress. KMC/KCDG engineers have supervised work. OPP-RTI and community activists have regularly monitored work. Regular weekly review meeting have been held with KCDG engineers. Defects/problems in work were identified which were rectified/controlled. Recurring problems have been, maintaining concrete ratio and fair face finish. KCDG engineers have coordinated work very well, good quality of work has been maintained and the work is scheduled to be completed on time.

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

Earlier meetings were held with Karachi City Nazim and his technical advisor. City Nazim together with Nazims of 3 towns in Karachi visited OPP-RTI. Proposal for sewage disposal system for Karachi, need for nala development and the surveys, documentation available with OPP-RTI were presented and discussed. Last quarter meetings were held with Nazims of Orangi Town and of six Union Councils (UC). Need to develop Orangi nalas as main sewage disposal channels is being stressed. On request design and estimates of 5 nalas were provided to the UC Nazims and to the Town Officer. Copies were provided to CBO's and activists.

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

Two more nala development projects, are being processed by KPP. OPP-RTI plans and designs have been followed. Requested by EDO, nala development plan for Orangi was provided. City Govt. has allocated a budget of Rs. 50 million for nala development projects. Proposal for one Orangi nala i.e. Sadiqabad 7,272 rft. is being processed by City Govt.

Meetings were held with Mr. Salim Azhar, Naib Nazim Gulshan Town, and technical advisor to the City Nazim, OPP-RTI's proposal for Karachi's sewage disposal and Katchi Abadi development were presented and discussed. Proposal for development of Essa Nagri nala 2500 rft costing Rs. 5.2

million was provided. On request proposals for Madina Colony nala and external development in sanitation and water supply for 8 katchi abadis in Gulshan Town are being prepared. On request a presentation and paper on water supply, sanitation, health and education needs of Karachi Katchi Abadis has been prepared.

1.7.9 Documentation of Natural Nalas/Drainage Channels

63 natural *nalas*/drainage channels, of total length 5,67,149 ft. 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 EDO works and services City Govt. Two meetings were held with the EDO, OPP-RTI proposal for Karachi's sewage disposal was presented and discussed.

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

1.7.10 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/KCDG as explained in 1.7.7 and 1.7.8 follow the OPP-RTI proposal.

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

Among the citizens groups in Karachi there is a growing interest to 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 were sent to the Govt, World Bank Board of Directors and their officials. Again there was response.

Later invited by a citizens group a presentation was made by the Water and Sanitation network at the Press Club. OPP-RTI's alternative proposal to the KWSB's Greater Karachi Sewerage Plan and the Citizens Concerns on the ADB, World Bank proposals were discussed. 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. Meetings were held with the City and Town Nazims, reality, problems and solutions were presented. A leaflet explaining the same is being circulated.

This quarter a meeting was held of the network. Members discussed the uncertain situation due to the on going process of devolution of the KWSB to the level of City, Town and Union Councils. The statement in the media by the Sindh Finance Minister of his efforts to acquire foreign loans, city taxes being collected by the Federal Govt. while City Govt was being pressurized to take loans, were the concerns expressed by the members. It was decided that information would be acquired on the gov't's plans and projects so that next steps could be decided.

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

networks position of avoiding foreign loans, documentation is being undertaken of the many failed foreign funded projects in Karachi.

1.7.12 Local govt. Devolution Plan - Karachi

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

The concept of people being responsible at neighborhood level with govt. complimenting their initiatives, was presented at several 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. This quarter training groups at OPP-RTI observed the same. Effort is being made to incorporate the OPP-RTI development model into the govts. training program for the Nazims and Councilors. A leaflet explaining the model is being provided to NGOs/CBOs, Community Members and Govt. Officials.

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, Malir and Lyari visited and requested support. Maps of UC's are not available with them. OPP-RTI has provided maps of total 10 Orangi UC's to the Nazims. Of UC's in Orangi detailed plan books of total 5 UCs were completed and provided to Nazims, CBOs and area activists. Of 3 UCs these are in progress, survey of 3 more Orangi UC's has been completed.

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

Earlier the Nazims of Site Town UC-8, Malir Town UC-5 and Lyari Town UC-7 visited OPP-RTI. OPP concept and support was discussed. This quarter a visit was made to Site town UC-8, on request preparation of UC plan book and detail plans and estimates for development of Pirabad/Muslimabad and Islamia nala are in progress.

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

This quarter Nazim of UC-7 Lyari Town together with his Naib Nazim and councilors visited OPP-RTI and requested support, in provision of UC plan book and sewage disposal plan. Nazim informed that a rudimentary map of his UC exists. Provision of the UC map by the Nazim is awaited.

Initiatives in Gulshan Town have already been explained in the section 1.7.8.

Continued....

1.8 Statistics – Sewerage Construction Outside Orangi – May' 2002

Sr. No	Area	Location	Internal Sanitation			Cost (Rs. Million)	External Sanitation	
			Lanes	Rft	Latrines		Mains. Rft	Cost (Rs. Million)
1	Chanesar Goth	Karachi	4	450	28	0.012		-
2	Manzoor Colony	Karachi	153	46935	2908	2.170	*9445	72.643
3	Islamia Colony	Karachi	108	24840	1043	1.250	8050	1.443
4	Bhitai Colony	Karachi	-	-	-		+1100	0.400
5	Welfare Colony	Karachi	106	23320	1272	1.520	1970	3.040
6	Mujahid Colony	Karachi	17	5865	525	0.630	3435	0.842
7	Jamali Colony	Karachi	20	3400	140	0.168	1882	0.328
8	Madina Colony	Karachi	69	10005	759	0.910	1654	0.572
9	Umer Baloch	Karachi	9	1610	130	0.156	370	0.060
10	Burmee Sharif	Karachi	219	28680	3285	3.942	3510	0.988
11	Baloch Colony	Karachi	10	1813	120	0.144	2800	0.340
12	Awami Colony	Karachi	38	5700	494	0.592	4444	1.314
13	Pirabad	Karachi	88	24840	440	0.528}	3484	2.476
14	Muslimabad	Karachi	42	17346	420	0.504}		-
15	Rajput Colony	Karachi	49	11660	539	0.647	2125	1.043
16	Zia Colony	Karachi	97	24638	1552	2.948	3800	0.215
17	Umer Colony I	Karachi	26	3180	318	0.381	*900	0.059
18	Umer Colony 2	Karachi	17	1490	149	0.178	1790	0.116
19	Nishterabad	Karachi	-	-	-		500	0.079
20	Shah Rasool Colony	Karachi	21	2814	210	0.252	1594	0.401
21	Zia-ul-Haq Colony	Karachi	111	13764	999	1.198	2960	0.665
22	Bawani Chali	Karachi	44	4488	352	0.422	2360	0.748
23	Khando Goth	Karachi	6	1332	48	0.057	+1160	0.282
24	Kausar Niazi Col. Blk-F	Karachi	78	13260	1014	1.216	376	0.098
25	Kausar Niazi Col. Blk-H	Karachi	40	4972	484	0.580	2230	0.540
26	Rehmatia Colony	Karachi	87	9570	655	0.786	3550	0.860
27	Wahid Colony	Karachi	19	4560	247	0.296	1520	0.357
28	Anjuman-E-Ittehad Colony	Karachi	3	600	27	0.018	800	0.238
29	Qasimabad	Karachi	2	360	20	0.014	340	0.073
30	Noor Afshan Colony	Karachi	6	760	60	0.114	500	N.A
31	Junejo Town	Karachi	2	200	28	0.061	990	0.058
32	Umer Colony	Karachi	64	10389	1130	0.946		-
33	Deh Taisar	Karachi	44	16940	1008	2.555	2048	0.133
34	Generalabad	Karachi	9	1565	52	0.818	2191	0.963
35	Farooq-e-Azam	Karachi	14	1085	106	0.090	432	0.107
36	M.Ali Colony	Karachi	42	4625	280	0.276	2168	0.621
37	Kot Lakhpat/Others	Lahore	54	13473	711	1.496	180	N.A
38	Qadri Colony - I	Lahore	27	5794	308	0.730		-
39	Qadri Colony - II	Lahore	5	1064	43	0.125		-
40	Yasrab Colony	Lahore	5	1538	74	0.148		-
41	Farooq Colony	Lahore	3	540	24	0.078		-
42	National Colony	Faisalabad	5	1052	67	0.154		-
43	Dhuddiwala	Faisalabad	39	5943	235	0.694		-
44	Hasanpura	Faisalabad	54	8524	604	1.376	524	0.131
45	Rajada Town	Faisalabad	6	1161	87	0.190		-
46	Al-Najaf Colony	Faisalabad	5	1260	56	0.156		-
47	Nimat Colony	Faisalabad	11	3860	128	0.434		-
48	Jalvi Market	Faisalabad	21	3101	217	0.469		-
49	Factory Area	Faisalabad	1	310	10	0.043		-
50	Abdullah Town	Faisalabad	3	1668	48	0.190		-

Sr. No	Area	Location	Internal Sanitation			Cost (Rs. Million)	External Sanitation	
			Lanes	Rft	Latrines		Mains. Rft	Cost (Rs. Million)
51	Jalvi Trunk	Faisalabad	-	-	41	0.057	1820	0.277
52	Darusalam Colony	Faisalabad	2	300	12	0.030		-
53	Iqbal Nagar	Faisalabad	2	418	22	0.048		-
54	Bilal Colony	Faisalabad	18	3232	178	0.520		-
55	Mujahid Town	Faisalabad	5	680	30	0.077		-
56	K.T.M. Chowk	Faisalabad	2	210	6	0.021		-
57	Nisar Colony	Faisalabad	36	13353	615	1.801		-
58	Satellite Town	Faisalabad	15	3785	142	0.463		-
59	Kehkashan Colony	Faisalabad	-	-	-		+3800	0.703
60	Madina Colony	Faisalabad	5	1039	68	0.141		-
61	Dogar Basti	Faisalabad	4	572	34	0.084		-
62	Himat Pura	Faisalabad	5	805	53	0.134		-
63	Sohailabad	Faisalabad	2	450	30	0.077		-
64	Aslam Gunj	Faisalabad	5	1305	89	0.217		-
65	W. Town	Faisalabad	4	780	72	0.159		-
66	Sandhu Pura	Faisalabad	1	310	6	0.031		-
67	M. Ali Park	Faisalabad	3	1800	52	0.191		-
68	Yasinabad	Faisalabad	5	1283	96	0.223		-
69	Rukanabad Chak no. 117	Faisalabad	-	-	-		2400	0.215
70	Yakta Market	Faisalabad	-	-	58	0.081	1150	0.080
71	Zulfiqar Colony	Faisalabad	4	900	47	0.129		-
72	Nadir Town	Faisalabad	2	430	32	0.075		-
73	Rashid Nagar	Faisalabad	-	-	-		1775	0.560
74	Murad Colony	Faisalabad	3	400	52	0.142	330	0.038
75	Elahiabad	Faisalabad	15	4490	253	0.664	7665	2.300
76	Usman Town	Faisalabad	3	410	18	0.072		-
77	Hamyar Town	Faisalabad	8	1387	55	1.088		-
78	Yousuf Town	Faisalabad	6	2340	60	0.331	350	0.038
79	Green Town	Faisalabad	7	3325	217	0.837	320	0.042
80	Partab Nagar	Faisalabad	2	700	26	0.121		-
81	Muzaffar Colony	Faisalabad	2	800	30	0.140		-
82	Harcharnpura	Faisalabad	2	800	30	0.140		-
83	Bhahiwala Road UC-200	Faisalabad	-	-	-		3300	0.750
84	Millat Road	Faisalabad	-	-	-		1850	0.910
85	Nawabanwala	Faisalabad	-	-	-		1080	0.500
86	Rasool Park	Faisalabad	6	2748	158	0.400		-
87	Fasal Town	Faisalabad	5	670	17	0.061		-
88	American Barracks	Hyderabad	-	-	-		5297	1.200
89	American Quarter	Hyderabad	-	-	-		+4610	0.770
90	American Quarter- II	Hyderabad	-	-	-		+3615	0.502
91	Gujrati Para	Hyderabad	-	-	-		+3920	0.430
92	Mominabad	Gujranwala	16	2979	204	0.317		-
93	Gole Tikri	Sukkur	14	1650	155	0.199	9800	1.700
94	Tench Bhatta	Rawalpindi	1	464	23	0.209		-
95	Dhok Matkal and	Rawalpindi	59	10357	640	1.527	595	0.049
96	Dhok Hassu		-	-	-			-
97	Nawab Colony	Rawalpindi	5	774	36	0.092	180	0.027
98	Habib Colony	Rawalpindi	3	436	24	0.054		-
99	Hazara Colony	Rawalpindi	2	252	6	0.020		-
100	Meherabad	Rawalpindi	1	210	6	0.019		-
101	Rasoolabad	Muzaffargarh	-	-	-		277	0.015
102	Shagai	Swat	3	985	29	0.102	660	0.076

Sr. No	Area	Location	Internal Sanitation			External Sanitation		
			Lanes	Rft	Latrines	Cost (Rs. Million)	Mains. Rft	Cost (Rs. Million)
103	Aman Kot	Swat	21	2599	113	0.343	800	0.077
104	Banr	Swat	1	450	17	0.043		-
105	Chalyar	Swat	49	5015	300	0.496	2696	0.195
106	Lodhran	Lodhran	83	16339	606	1.606	12835	2.938
107	Thakkerwala	Lodhran	-	-	-		1600	0.350
108	Faizabad	Lodhran	-	-	-		700	0.200
109	Juggowala	Lodhran	18	5160	144	0.574	4373	0.983
110	Lahori	Lodhran	8	1922	120	0.248	4240	0.674
111	Duniapur	Lodhran	5	1237	40	0.098	496	0.022
112	Ibrahimwala	Lodhran	4	896	13	0.043		-
113	Dehnote	Lodhran	4	633	25	0.058		-
114	Kherorpucca	Lodhran	2	273	6	0.017		-
115	Uch	Uch	23	2404	100	0.530	9516	N.A
116	Mohallah Khawajgan	Uch	5	499	24	0.064	550	0.034
117	Uch	Uch	-	-	-		1055	0.095
118	Gulnar Colony	Multan	7	1016	78	0.180	349	0.066
119	Islam Pura	Multan	5	659	35	0.096		-
120	Datta Colony	Multan	1	200	10	0.028		-
121	Chah Taqiwala	Multan	-	-	-		3865	5.060
122	Ghausabad	Multan	-	-	-		2000	0.500
123	Amirabad	Multan	-	-	-		700	0.170
124	Bukhari Colony	Multan	-	-	-		800	0.190
125	Shah shams Colony	Multan	39	6483	414	0.958	130	0.009
126	Irsal Colony	Gujranwala	13	3066	230	0.509	137	0.021
127	Samanabad	Gujranwala	7	1284	97	0.205	230	0.012
128	Ghazipura	Gujranwala	3	361	18	0.044		-
129	Raja Colony	Gujranwala	8	2400	174	0.383	240	0.026
130	Kamboh Colony	Gujranwala	1	105	8	0.017		-
131	Shahrukh Colony	Gujranwala	6	1054	55	0.152		-
132	Sarfraz Colony	Gujranwala	-	-	-		137	0.018
133	Camp # 4	Gujranwala	1	240	15	0.036		-
134	Tariqabad	Gujranwala	1	370	23	0.051		-
135	Mubarik Shah	Gujranwala	2	297	15	0.041		-
136	Gulshan Town	Gujranwala	1	150	9	0.022		-
137	Mian Sansi	Gujranwala	1	360	33	0.068		-
138	Shamsabad	Gujranwala	1	75	5	0.011		-
Total			2506	500020	29903	50.677	179425	115.055

* 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- May'02
Director/Rashid	145,308	134,534
Research Officer/Saifur Rahman Siddiqui	57,888	53,862
Research Officer/Rabia Siddiqui	77,664	72,295
Driver/Hameed	43,080	40,224
Manager	61,572	0
Asstt. Manager/Sanober Hasan	58,068	54,153
Petrol for Van	25,000	35,538
Service and Repairing of Van	20,000	13,386
Insurance Van	22,000	0
Petrol for Car	25,000	20,430
Service and Repairing of Car	20,000	220
Insurance of Car	25,000	0
Transportation	2,500	511
Computer supplies	25,000	22,830
Computer maintenance	20,000	21,330
Surveys	10,000	0
Books and Journals	20,000	15,069
Stationary	5,000	3,012
Total	663,080	487,394
Operator/Meraj	47,880	44,757
Reports	50,000	114,048
Paper for Copier	12,000	13,111
Toner	10,000	7,056
Maintenance	40,000	57,725
Total	159,880	236,697
Audio Visual Processing	10,000	17,945
Slides-Videos	10,000	5,480
Total	20,000	23,425

2.2 Training

- a) Training at OPP-RTI is based on OPP programs. Courses have been developed for NGO/CBO workers, officials of donor and government agencies. The title of the courses are a) Community organisation b) Low Cost Sanitation Programme c) Techniques of Low Cost Sanitation d) Low Cost Housing Programme e) Techniques of Low Cost Housing f) Health Education and Family Planning g) Micro Enterprise Credit Program h) Research, Extension, Monitoring and Documentation.
- b) Training program on health education, immunisation and family planning continues for staff of clinics, in and outside Orangi, members of local organisation and community activists, so that the health services can be provided to residents, by existing local institutions. A six day training is provided in health education and family planning. A 21 day training is provided in vaccination. 7 days theoretical training is provided in KHASDA model clinic and 14 days

practical training in Urban Health Centre and Qatar Hospital. Certificate is awarded by the District Health Office. A 15 day dais training course is provided in collaboration with Sindh dais training program.

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

2.3 Youth/Activists Training and Support Program

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

A youth/activists training program on housing and sanitation is on going. Presently 22 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.

13 students are undertaking survey and documentation of *katchi abadis* in Karachi (outside Orangi). Documentation of sanitation, water supply, clinics and schools in total 221 *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, which is regularly updated. The scale of the map is 1: 10,000. It is displayed on a wall of the OPP-RTI class room. The map shows a clear picture of Karachi's sewage disposal system.

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

This quarter too, due to increased requests from the Nazims of Orangi, Site, Malir and Lyari Union Councils (UCs), students have been involved in the survey of Orangi and Site Town settlements for preparation of UC plan books. The survey includes detail documentation of existing systems of sewage disposal, water supply, solid waste disposal, educational and health facilities, parks and playgrounds. Surveys of total ten UCs (1,3,5,6,7,8,9,10 & 11 in Orangi and of UC-8 Site Town) are complete, of 3 more UC's (UC 2 & 4 in Orangi and UC 9 Site town) 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 completed plantable survey of, 13 settlements, two natural *nalas* and of 8 Karachi Circular Railway Stations (KCR - a project of URC). They have also been trained on level survey. On payment they completed level survey of three settlements. Their work has taken the form of a support unit. This quarter, they completed plantable survey of vacant land alongside the second and final segment of the Ghaziabad nala (drainage channel). The *nala* is

being developed as a covered drain by the City Govt. Plantable survey maps of vacant land alongside the *nala* will enable community to safeguard and develop these as parks and green belts. On request from CBO AHKMT Rawalpindi, this quarter a map of their project area Union Council no. 5 was drawn to scale.

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

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

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

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

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

Observing the success of the housing unit, 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 model of neighbourhood governance, the UC plan books, the linkup with the govts. devolution plan and clarity in the replication projects in Lodhran, Uch, Swat, Faisalabad, Rawalpindi 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 has facilitated a wider network of development activists. The lecture series at OPP-RTI and URC as explained in section 2.6 has provided a forum for people to come together. The NGO/CBO contact program as explained in section 2.7 is an effort to further strengthen the network.

2.4 Youth initiatives:

In Bilal Colony Orangi the youth group is preparing for tree plantation along the Ghaziabad drain. A youth group in sector one Orangi has organized tree plantation and development of a park in their area. The group was visited this quarter, their case study was prepared.

Youths of the housing unit and the survey mapping unit have together initiated a Technical Training and Resource Centre (TTRC). They have observed that students who graduate from Polytechnic have no viable practical course, so cannot survey, draft or prepare map/plan, making employment very difficult. This quarter TTRC completed 1 training course in which 5 graduates participated. Fees was charged. In addition requested by OPP-RTI, TTRC has conducted one 21 days training course for five students, training 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) continues. TTRC has conducted total six training courses, comprising 24 participants. TTRC is being guided in institutionalizing its work.

This quarter a meeting was held at OPP-RTI. Three youth groups participated. A CBO from Lyari explained the setting up of its vocational centre including a library.

A school in Orangi that imparts vocational training on electrification as part of its 10th grade course, has been guided to start a separate course, so that trained youths can take up careers as electricians.

2.5 Youth survey

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

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

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

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

2.6 CBO Activists Forum

Need has been felt for a larger understanding among groups, to enable work on larger city issues. The series of forums aims to facilitate an understanding of the city, so strengthen the process of

citizens role in city development. The lectures/forums at OPP-RTI and likewise at the Urban Resource Centre (URC) are documented, these can be made available on request.

This quarter a lecture and a discussion were held at OPP-RTI. Community activists from Orangi and Karachi settlements participated. The lecture titled "The reasons behind Pakistan's Social and Economic Backwardness" was delivered by Ghulam Kibria. He stressed that only cooperative action and self help can improve peoples conditions. On the request of NGO Piler a discussion was organized on the topic "the negative impact of Pakistans poverty growth reduction strategy". Mohd. Noman presented Piler's analysis. in discussions participants tried to understand the relationship between the policies of IMF, World Bank and Govt. and the increasing poverty.

2.7 CBOs, NGOs Contact

Total 32 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. Profiles of the groups visited have been compiled. The NGO/CBO initiatives are wide ranging i.e. in water supply, sewerage, solid waste, education, health, law and order (the *chowkidari nizam*), electricity, sui gas, tree plantation, safe-guarding amenity plots from encroachment, savings and credit, labour education, rehabilitation of street children, youth resource centres, theatre and human rights.

Through contacts and observation, the working of the first 12 CBOs visited was reviewed. Several features that emerged were detailed in the 88th QPR. This quarter work of 4 more CBOs visited was reviewed.

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

This quarter a third forum was organized jointly at URC. CBO, Ghaziabad Falahi Tanzeem (GFT) presented its work. Activists from CBO's participated, discussed and drew lessons from the CBO's work. The extensive selfhelp initiatives, adoption of the component sharing concept, close working relationship with the Union Council, complimentary role of the Nazim (who together with GFT members attended the presentation) were important points considered. 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 to the larger reality.

2.8 Training Groups

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

Training Groups - Since 1992

Organisation	Mar– May' 2002		Cumulative- May'2002	
	Groups	Members	Groups	Members
UNICEF	-	-	28	154
World Bank	-	-	9	59
USAID	-	-	12	108
UNDP	-	-	26	150
Government agencies	1	20	107	1,393
NGOs/CBOs	8	53	413	2,911
Academic Institute	-	-	21	329
Total	9	73	616	5,104

Some of them this quarter:

- 4 members from SUDHAR Kauser received 2 days orientation on OPP programs and visited site.
- 3 members from EPS Swat received 4 days orientation training on sanitation program.
- 7 members from Saiban Karachi received a days orientation on sanitation program.
- 12 members from SPO Quetta received 3 days orientation on OCT program.
- Fida Hussain from SAHE Sialkot and Tasawar Waris form BLCC Lahore received 11 days technical training on sanitation program.
- 8 members from BTDMP Quetta discussed Rural Development Program.
- 8 members from CARITAS Karachi discussed sanitation program.
- 9 members from NRSP Mardan discussed OPP program.
- 20 members from Civil Services Academy received orientation training.

2.9 Visitors Since 1992

Organisation	Mar–May' 2002		Cumulative-May'2002	
	Groups	Members	Groups	Members
UNICEF	-	-	27	94
World Bank/ADB	-	-	58	165
USAID	-	-	20	43
UNDP/UN agencies	-	-	34	93
Other Donors	3	3	155	356
Government agencies	9	25	158	590
Academic institutions	6	49	128	721
Journalist (Foreign)	1	1	41	60
Journalist (National)	1	1	39	61
NGOs/CBOs	18	43	278	902
Total	38	122	938	3,085

Some of them this quarter:

- Julie Love from Cordaid Netherlands discussed OPP-RTI work and visited site.

- Shahzadi Tuniyo from Khushali Bank discussed OCT credit program.
- Alison Barrett from Cities Alliance New Delhi discussed OPP programs.
- Members from NAB understood OPP work.
- Councilors from Orangi UC-10, UC-7, UC-6 and from Town requested support.
- Nazims from UC-4 Lyari, UC-5 Malir, UC-5 Jamshed Town UC-5, 6,7,8 and 9 Orangi visited and requested support.
- 40 students from Administration Management Institute Karachi were briefed on OPP program.
- Members from Irtiqa Institute of Social Sciences discussed the vocational training needs for youths.
- Nasim S. Ahmed and Ayaz Karim from Rotary Club discussed support for vocational training.
- Philip Dehart from Habitat for Humanity and member from New York University discussed housing program.
- Dr. Naseer and Marium from Lums discussed OCT program.
- Hideki Matsunaga and Naila Azher from Japan Bank for International Cooperation discussed OPP programs.
- Moles Olivier and Mansoor Ali Khan from Aga Khan Housing program presented their work and studied the housing program.
- Haider Wasim Yaqub from "Plan Pakistan" discussed sanitation program.
- Dr. Tariq Sardar from FAUP Faisalabad discussed programs.
- Peter Maaff correspondent New York Times discussed community work and current situation.
- Beena Sarwar from the "News" interviewed OCT loanees and health activists.
- Members from Imdad Organisation and from Karachi Youth Welfare Association discussed credit program.
- Members from Textile Institute of Pakistan discussed textile craft in Orangi.
- Masood Gill and Ayaz Khan from NRSP discussed credit and sanitation program.
- Ms. Shaista NED University Architecture Deptt. studied OPP programs.

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.
- 2.10.2** A study on youth activities and support needed has been undertaken. On the basis of this study, and interaction with youth groups, youth initiatives are being guided, as explained in section 2.4.
- 2.10.3** 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.

2.10.4 Solid waste disposal in Orangi – Efforts by Union Councils and community initiatives. Study is in progress.

2.10.5 Katchi Abadis (KA) of Karachi – development needs. Based on the survey of 334 Katchi Abadis (including 113 K.As in Orangi) proposal has been prepared.

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. No new surveys were undertaken this quarter. Survey maps are being prepared for publication. **Volume I including 100 survey maps has been published, the second batch of 100 maps is being prepared for a second volume.**

Survey Results: May' 2002

No. of katchi abadis surveyed	-	*221
Total number of lanes	-	12,207
Total number of houses	-	1,19,382

Internal Development	Lanes	Houses	Investment (Rs)
Peoples Effort:			
Sewerage:			
- Lane + Latrine + House Connection	4,924	48,325	+57,990,000
- Latrine + House Connection (Govt.) Sewers	-	52,622	36,835,400
Total		100,947	+94,825,400
Water Lines:			
- Lanes + House Connection	3,726	32,362	+42,070,600
- House connection (Govt. lines)		37,239	22,343,400
Total		69,601	+64,414,000
Grand Total			+159,239,400 (159.239 million)
Government Works:			
- Sewerage (Lane only)	5,206	52,622	+157,866,000
- Water lines (Lane only)	3,635	37,239	48,410,700
Total			+206,276,700 (206.276 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 221 *katchi abadis* (49.77 per cent). Data on Orangi settlement is available in separate tabulation.

+ Statistics corrected

External development			
Investment on external development by government and people has been tabulated for 174 <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	285	616,043	34,674,640
- Main sewer	149	149,922	60,853,730
- Main drain	99	113,475	126,115,185
Total			256,899,198 (255.899 million)
- Secondary water lines	250	173,223	13,062,429
- Main water line	246	277,328	30,301,271
Total			43,363,700 (43.363 million)
Grand Total			299,262,895 (299.262 million)

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

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

Survey shows that:

- a) **People have the resources (social, managerial and technical) and the willingness to finance, manage and maintain internal sanitation i.e sanitary latrines, lane sewers and secondary sewers.** Out of 12,207 lanes, 4,924 (40.33%) lane sewers have been laid on self help. With people investing Rs. 95.56 million in sanitary latrines, lane sewers and small secondary sewers.

Govt. too has laid lane sewers in total 5,206 lanes (42.64%) investing Rs. 157.86 million. Govts. work has been five times more expensive then peoples work.

- b) The criteria for laying the lane sewers is the presence of some form of disposal. Presently it is mostly in the form of natural *nalas*/drains.
- c) The problem in sanitation is the provision of main disposal i.e external sanitation comprising large secondary sewers, trunk mains/development of natural *nalas* and treatment plants (TPs). Govt. in places, has undertaken construction of large secondary sewers/drains investing more then Rs. 255 million but these mostly dispose in the cities main natural

nalas/drains just like in the rest of the city areas. Development of these natural *nalas*/drains into trunk mains and provision of TPs where the *nalas* join the sea remains just like the large secondary sewers, an important task of the govt.

- d) People also have the resources and the willingness to finance, manage and maintain internal water supply lines i.e lane and secondary pipelines. In 3,726 (30.52%) lanes, water lines exist laid on self help, with people investing total Rs. 64.41 million in lanes, secondary water lines and house connections. In some places several water lines exist in a lane, some houses have combined and taken connection from a main line, while in other cases individual houses have taken direct connections. Govt. too has laid lane water lines in total 3,635 (29.77%) lanes investing Rs. 48.410 million.
- e) The criteria for laying the water lines is the presence of a water main. Govt. has undertaken laying of large secondary and main lines investing more than Rs. 43.363 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. 492.96 million as lease charges to SKAA and KMC. The development charge recovered within lease charge (i.e. 33 per cent) can be used for the provision of external sanitation and water supply lines. This has already been proven in SKAA's development projects. Lately KMC too has shown interest in adopting this policy for the katchi abadis within its jurisdiction.
- j) People are playing their role. There is need for government to work in partnership with people, complimenting their work so as to effectively utilize available resources. This partnership will enable government to upgrade Katchi Abadis with local resources. This partnership is evident on the ground, it needs to be accepted as a policy for effective development.

Survey of Schools and Clinics:

In 221 *katchi abadis*, survey of schools and clinics is complete. Survey statistics shows the extent of peoples efforts i.e:

	Government	Private	Total
Schools	67	164	231
Clinics	11	281	292

Survey shows that:

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

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

Of six prepared this quarter.

2.11.3 Profiles of Educational Entrepreneurs:

Six more profiles have been completed this quarter.

2.11.4 Instruction sheets/Leaflets

Recent leaflets being widely circulated are i) The Devolution Plan and the OPP Model, explains the component sharing model ii) Survey of Katchi Abadis, shows results and list of katchi abadis surveyed iii) Karachi Sewage Disposal and Water Supply – Reality, problem and need.

2.12 Recent Publications

- Proposal for a sewage disposal system for Karachi - by OPP-RTI
- Profiles of good borrowers of the credit program- by OCT (in Urdu).
- Competent and House Role Models, Cattle traders - by RDT.
- Sewerage, drainage and treatment plants – responsibilities, finances, issues and policy changes needed – by Perween Rahman (in Urdu and in English).
- Primary Health Care and Family Planning Program in Orangi – by KHASDA.
- Scaling up of the OPP programs – potential and constraints – by Arif Hasan.

- g) Transforming Urban settlements-Orangi Pilot Project's low cost sanitation program – by S. Akber Zaidi.
- h) Orangi Pilot project - Institutions and Programs in Urdu and in English.
- i) Housing for the poor – by Arif Hassan.
- j) Working with Community – by Arif Hasan.
- k) Katchi Abadis of Karachi – Survey of existing sewage disposal, water supply system, schools, clinics and thallas – Volume I (first Katchi Abadis surveyed) – by OPP-RTI
- l) The changing nature of the informal sector in Karachi – as a result of global restructuring and liberalization –by Arif Hasan.

2.13 Statistics

	Mar –May'02	Cummulative May'2002
Reports	1	90
Monographs	-	80
News Bulletin	-	27
Case Studies	1	669
Profiles	20	316
Video Cassettes	-	42
Slide Sheets	6	133
Photo Albums	14	892
Manuals	-	12

3. LOW COST SANITATION PROGRAMME

3.1 Low Cost Sanitation Programme: Budget and Expenditure

Staff	Budget 2001 – 2002	Actuals July – May'02
Perween Rahman, Director (OPP-RTI)	146,340	135,476
Saleem Alimuddin, Joint Director (OPP-RTI)	116,700	108,146
Naushad, Manager	94,188	87,509
Ashraf, Training Draftsman	37,992	27,310
Amir, Manager	70,776	61,393
Consultant	60,000	0
A. Buksh, Driver	50,244	46,843
Petrol – Car	30,000	36,769
servicing and repairing – Car	25,000	35,290
Insurance – Car	20,000	15,951
Visitors	6000	4,519
Stationary	5000	2,662
Paper	3000	-605
Total	665,240	561,263
Orangi Sanitation:		
Nadeem, Manager	100,044	92,947
Javed, Manager	99,216	92,203
Moin, Social Organiser	67,800	63,081
Mohsin, Surveyor	57,552	53,741
Total	324,612	301,972
Demonstration:		
Sanitation	45,000	31,212
Housing	45,000	1,995
Others	10,000	0
Total	100,000	33,207

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 constitutes the component sharing concept of development. The demonstration in Orangi has attracted the attention of other NGOs, foreign agencies and local municipalities. They are replicating the program in many places as described in the section on replication. Given above is the budget and staffing pattern of OPP-RTI's sanitation and housing section which is not only looking after the work in Orangi, but also training and supervising projects in Karachi and several other cities. Following are some details of the self financed, self managed and self maintained low cost sanitation in Orangi.

3.3 Statistics of Work in Orangi

3.3.1 Survey of Orangi – November 1989 Updated November 1997

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

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

3.3.2 Cummulative Construction: 1981 to May' 2002

	Cumm. Feb'2002	Mar' to May'2002	Cumm. May'2002	Percentage
OPP Area:				
- Sewer Line	3,660	-	3,660	96.72
- Length (Rft.)	877,705	-	877,705	
- Secondary Sewer	296	-	296	
- Length (Rft.)	133,298	-	133,298	
- S. Latrine	53,574	-	53,574	98.62
Non-OPP Area:*				
- Sewer Line	2,535	25	2,560	73.73
- Length (Rft.)	669,990	5,770	675,760	
- Secondary Sewer	117	3	120	
- Length (Rft.)	34,695	1,180	35,875	
- S. Latrine	39,539	378	39,917	78.89
Total All Orangi:				
- Sewer Line	6,195	25	* 6,220	85.72
- Length (Rft.)	1,547,695	5,770	1,553,465	
- Secondary Sewer	413	3	• 416	
- Length (Rft.)	167,993	1,180	169,173	
- S. Latrine	93,113	378	93,491	89.10

- * 5222 lane sewers laid by people 1316712 rft.
- 998 lane sewers laid by Govt. 236753 rft.
- 266 secondary sewer laid by people 86850 rft.
- 150 secondary sewer laid by Govt. 82323 rft.

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

	Cumulative Feb'2002	March to May'2002	Cumulative May'2002	Average
OPP Area:				
- Sewer Line	12,323,117	-	12,323,117	3,367
- Secondary Sewer	1,382,510	-	1,382,510	4,671
- S. Latrine	29,305,800	-	29,305,800	547
Non-OPP Area:*				
- Sewer Line	12,761,063	132,800	12,893,863	5,037
- Secondary Sewer	435,793	-	435,793	3,632
- S. Latrine	28,199,850	680,400	28,880,250	724
Total All Orangi:				
- Sewer Line	25,084,180	132,800	25,216,980	4,829
- Secondary Sewer	1,818,303	-	1,818,303	6,836
- S. Latrine	57,505,650	680,400	58,186,050	622
Total	84,408,133	813,200	85,221,333	

3.3.4 KMC/ADB Trunk Sewer: Construction and KMC Investment

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

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

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

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 1,275 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 (drainage channels) are the main disposal for sewage and rainwater. Design has been prepared for the development of these *nalas* into trunk mains and rainwater drainage channels.

OPP-RTI design for development of one tertiary *nala*, i.e. Haryana *nala*, 6,668 rft costing Rs 8.4 million was approved by the Minister Local Govt. and Katchi Abadis and budget was sanctioned. This *nala* serves as the disposal for 700 lane sewers, comprising 14,000 houses. **In March'98, work on site began. Construction of 3,500 rft. covered drain was completed. Owners of 30 houses, voluntarily demolished, parts of their houses to make space for drain development.** OPP-RTI role has been to monitor work and provide guidance to KMC site engineers and to community activists for supervision of work. In July 2001 after more than a years effort, work on the extension phase of 1700 rft *nala* development began. Construction of the covered drain has been completed. 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. 4,700 rft. drain and 3,700 rft. roof slab construction is complete, work is in progress. Owners of 14 houses have voluntarily demolished parts of their houses to make space for drain development. Community activists and OPP-RTI are monitoring work to maintain quality. Regular weekly on site review meetings have been held with KMC (KCDG) engineers. Local organization and Union Council Nazims are facilitating the voluntary demolitions and safeguarding the vacant space along the *nala*, which is planned to be used for tree plantation and parks.

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

This quarter on request plan, design and estimates were provided for five *nalas*, to the Nazims of UC- 5,6,7 and 9, the Town Officer, the Project Director Khushal Pakistan program (KPP) and to the Executive District Officer, City Govt.

Development of Hanifabad *nala* into a covered drain 5,282 rft. costing Rs. 9.43 million, serving 200 lanes was approved by KPP. Contract of work is in progress. Three more *nalas* Gulshan-e-Bihar, 14-E and Sadiqabad are in the process for development by KPP and City Govt.

3.5 Union Council (UC) Plan Books

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

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

Plan books of total 5 Union Councils (UC's 5,6,7,8 & 9) are complete. Meetings were held with the Nazims, UC plan books were presented and proposals were discussed. On request UC plan books were provided to CBO activists and discussed. CBO activists are coordinating development. Surveys for 4 more UC's are complete of two it is in progress.

3.6 Union Council Development

3.6.1 UC-6

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

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

External sanitation : On request secondary sewers part of external development were identified and surveyed for the UC. Work on total 2 secondary sewers 678 rft. was completed by the UC. OPP-RTI provided on site supervision. Designs for rectification of KMC-ADB trunk sewers in Gulshan-e-Behar and Gulshan-e-Zia were provided. Work on site on the Gulshan-e-Behar trunk sewer was partly completed, the line is now functional, work on the Gulshan-e-Zia trunk sewer is complete. Cleaning of the KMC/ADB sewers has been undertaken regularly. Work on the development of Ghaziabad nala as covered drain is in progress as explained in section 3.4. On request OPP-RTI is providing on site supervision and guidance. Nazim is mobilizing govt. finances for the development of a remaining nala in his UC, the Gulshan-e-Behar nala 3,071 rft. lately 1500 rft. of the nala was desilted. Community members are being advised by the Nazim to lay lane sewers on self help. A problem is the constant effort by the Town Nazim to bypass UC Nazim and undertake adhoc development works thru the councilors in the UC, going against the system laid out in the devolution plan. Due to this problem substandard work on 19 lane sewers has been undertaken. UC Nazim is resisting this interference, convincing the councilors to follow his plan and filing complaints with the Town Nazim on the standard work.

Solid waste disposal: The Nazim, with the help of area activists has organized pickup of solid waste from the main bins. UC plan book with a map showing the disposal points has helped in organizing the work. People are responsible for disposal of solid waste from the house and lane upto the main neighbourhood bin, govt picks up from main bin. As per the new system a refuse van and 15 health workers have been deputed to the UC by the Town. Lately for 8 days the Town Nazim took back the staff and vans from all the UC's. On intensive lobbying by the UC Nazims the facility was restored. The system being vulnerable, privatization of disposal from the neighbourhood bin to the main dump site is being explored.

Water supply: Repair of leakages on the main line and repairs of pumping set up was undertaken by the UC. repair of leakages and laying of pipes in lanes was undertaken by the people. Details were presented in 88 QPR. The main problem is availability of water. The UC being at the tail end, water from an 18" dia main line is often diverted to other UCs, thru unofficial connection (mostly approved by the Town Nazim). UC-6, together with UC-7 is lobbying with Town and City for information on the quota of water for their UCs and for fixing a meter to measure supply. A connection from an alternative source (the Hub main line) is being explored.

Road and lane paving: Where people have laid lane sewers on self help UC Nazim is complimenting the work by undertaking lane paving. This quarter work on paving two lanes and construction of two main roads was completed, work is in progress on paving 14 lanes and construction of three main roads

Tree plantation: Requested by area activists and Nazim, OPP-RTI has completed construction of a demonstration sewage treatment unit, so that treated sewage water can be used for plantation.

3.6.2 UC-9

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

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

Lately due to some election irregularities the Nazim has been replaced.

External sanitation: The main problem are the many open drains along the main road used as main sewage disposals. Earlier Nazim had agreed to cover, rectify or convert these into main sewers. On request this quarter OPP-RTI, prepared plans and designs for the same and provided to the Nazim. Effort is being made to mobilize the new Nazim likewise.

Solid water disposal: Like UC-6, pickup of solid waste from the main bins has been organized. Refuse van and health workers have been deputed to the UC by the Town. Considering the uncertain nature of the Towns setup, frequent problems have arisen. The CBO Orangi Welfare Project is lobbying with the new Nazim for regular pickup from the main bins.

3.6.3 UC-7

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

Last quarter meetings were held with the UC Nazim, UC plan book was presented and discussed. This quarter there was regular coordination with the Nazim and area activists.

External sanitation: On request survey was undertaken of KMC-ADB trunk sewers, plans and designs were prepared for rectification and maintainance and provided to the Nazim. Work on rectification of a trunk sewer is in progress. On request plan was provided, with proposals for laying large secondary sewers. Work on 2 secondary sewers has been completed, work on one secondary sewer is in progress. OPP-RTI is providing on site guidance.

3.6.4 UC-8

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

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

3.6.5 UC-5

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

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

In most of the Orangi UC's Nazims are focusing on provision of water supply, managing sewage and solid waste disposal. For solid waste disposal effort is being made by them to organize regular pick up from the main bins. For UC-5,6 & 9 Orangi Town and UC-8 Site Town, OPP-RTI is documenting efforts so as to guide it.

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

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. With the local bodies election and the new setup, CBO's and community activists in UC-3,6 & 9 are mobilizing support from the UC Nazims for maintaining trees along the main roads. In UC-6 preparation for plantation of more trees along the main road is in progress.

In 5 settlements in Orangi 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 lobbied the newly elected Nazims (Mayors) and Councillors, effort is being made by them to organize regular pick up of garbage from the main bins. In UC-6,7,8 & 9 regular pick up of garbage from the main bins has been organized by the UC-Nazims.

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

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

To support the peoples initiatives and Nazim efforts 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, installing meters to measure supply to the UC's and ensuring distribution.

Survey shows that water situation has improved in 9 out of 13 UC's in Orangi. Where earlier there was negligible supply, now people get piped water for about 30 minutes every 3rd day. However the supply fluctuates. In 4 UC's acute water shortage persists. Being at the tail end, distribution is

mismanaged before it reaches the UCs. Effort is being made by the Nazims and CBO activists to acquire the sanctioned quota for the UCs. In UC-6 and 7 combined effort is being made by the Nazims and activists to develop an alternative source of water supply.

3.8 Demonstration of low cost lane paving

On request from activists, UC Nazims and Councilors for low cost designs for lane paving, three designs have lately been demonstrated at the OPP-RTI office. Tests for load and cost analysis remains.

4. LOW COST HOUSING PROGRAMME

4.1 Introduction

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

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

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

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

Research consisted of:

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

Extension consisted in:

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

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

4.2 Present Package of Advice: the Load Bearing Technology

The present package of advice is as follows:

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

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

4.3 Extension of Package

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

The study 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.

A second study comprising survey of 50 housing units has lately been undertaken, report is being prepared.

In efforts to facilitate extension of techniques, the study results will be presented and discussed with masons of Orangi. Leaflets based on the study will be 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 May' 2002 28.740 million blocks worth Rs. 136.51 million have been sold, 60% of these have been sold outside Orangi.

Following the example of the four mechanized thallas, 53 thallas adopted the machine making process without any loan from OPP (survey Dec'96). Orangi has become a centre for the production of mechanized blocks in Karachi. With the blocks sold at these thallas, annually an average 2,500 houses benefit from use of improved building components.

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

4.5 Research: Ferrocement Roofing Channels

After the research on batten tile roof construction and T-girder tile roofing, experiment on the ferrocement roofing channels was carried out in September 2001. 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/extension agents. Effort is also being made to educate the house owners, through leaflets and meetings. Proper ventilation in houses and schools is an important focus.

Progress-Supervised units:

Head	Cum- Feb'2002	March to May'2002	Cum- May'2002
Units	230	7	237
Completed	191	2	193
Stopped	39	-	39
In progress	-	5	5

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 168 units. For 150 units fees was received from owners. On 11 projects preparation of plan and estimate is in progress. Supervision of total 58 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 41 school projects is complete. Guidance is being provided to this unit. Siraj with his colleague Ashraf and teacher M. 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. This quarter TTRC conducted 2 training courses on housing, mapping and documentation for total 10 youths. 3 of them were girls from the polytechnic. Duration of the courses varied from 3-10 weeks.
- b) Masons are being trained, total trained 67.
- 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 40 schools, construction with proper ventilation, has been completed as part of the Education Programme. For 5 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 May'2002 we have supported the setting up/upgrading of 114 small schools. Of these 98 schools are operating and have taken the shape of formal institutions. 15 schools have dropped out and one has closed due to the sudden death of the entrepreneur. Of the 98 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 25 schools, 6 schools were supported another 15 have been finalized for support. Since April'2001 Homeless International, has provided a grant of Rs. 500,000/- for supporting the schools. Lately the grant has been increased, so more schools can be supported.

Statistics April'95 – May' 2002:

Schools	Teachers		Students			Fees (Range)	
	Total	Male	Female	Total	Male		Female
98	618	181	437	12048	6846	5202	Rs.30-150

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

5.4 Stages in Expansion:

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

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

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

Third: with support at both the stages, the schools become stable as formal educational institutions. They then develop the capacity to upgrade their schools thru taking loans and paying them back with interest. OPP- OCT has given 377 (statistics corrected) 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.)		May'2002
	St. up	Phy.Exp.	St. up	Phy.Exp.	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	-	5,84,073		
	1,069,291	4,05,225	1,134,348		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 31 schools have acquired loans amounting to Rs.5,99,710/- from this fund from OCT, for further improvements. 12 schools are paying back the loan regularly. 5 schools are irregular in payment, effort is being made for regular recovery. Of 2 schools, loan was written off, due to the death of the entrepreneurs. 12 schools have paid back their loans.

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

5.7 Educational Entrepreneurs Coordination and Teachers Training:

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

Earlier two teachers training course were conducted, in which 48 teachers belonging to 20 schools participated. Two teachers training courses were lately completed, one course is in progress. Total 83 teachers have participated. As previously, training is being provided by the Bright Education Society (BES). This organization has been set up by the same group of youths, who were the first to be supported by a startup grant for their school. With the school as the base BES has developed trained staff and is supporting other schools with teachers training.

A new development has been observed. Small schools are coming together as networks of 20 to 40 schools and organizing joint activities like teachers training, science exhibitions and book fairs. Five such groups are active in Orangi. Lately support was extended for audio visual aids to one network, so as to threnghen their capacity for teachers training.

Schools that are coming together in groups are all requesting small grant support. This quarter funds have been mobilized to enable grant support to 20 more schools, increasing the total from 30 to 50 schools supported in a year. The grant support is a source of confidence building for the schools, which then get encouraged to strengthen and network .

5.8 Documentation:

Audio visual documentation is being maintained. Profiles of total 71 school entrepreneurs has been compiled. Six profiles were prepared this quarter.

6. EXPERIMENTS AT THE OPP-RTI NURSERY

6.1 The Experiments are:

- Control of water logging at the OPP-RTI nursery thru construction of an underground channel: This experiment has been successful. The water table has gone down, the channel is now dry. The design of the underground channel its construction are documented in files. The channel has been replicated in the National Institute of Public Administration (NIPA) Karachi.
- Treatment of sewage water for use in plantation: Continues.
- Compost Khad: Continues to be prepared and used.
- Vermicomposting – sample units were initiated. Demonstration in pots were unsuccessful. More information is being collected for demonstration

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

Total 970 forest & fruit trees of 18 species and 1,352 decoration plants of 58 species are growing at the RTI nursery. We are using recycled office waste water for the plants, our nursery has therefore survived the period of acute water shortage in Karachi.

6.3 Treatment of sewage water for use in plantation:

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

On request a similar plant has been designed for an NGO Saiban for their housing project in Deh Taiser Karachi. Last quarter construction of the treatment unit was completed in Deh Taiser, a windmill was also installed for lifting the water. This quarter the treatment plant (TP) was in operation. Recycled water was used for plants and trees, a nursery has been setup alongside the TP. Sample text of the water is to be undertaken.

This quarter another unit was constructed in UC-6 Ghaziabad. EM is being prepared. Demonstration is awaited.

6.4 EM (Effective micro organism)

It is a natural manure that can be prepared with fruit and vegetable wastes. EM is being used for waste water recycling at OPP-RTI nursery. It is being prepared for use in the treatment unit in UC-6 Ghaziabad.

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 – May' 2002

Heads	Receipts			Expenditure	
	Budget 2001 – 2002	Actual Jul – May'02		Budget 2001 – 2002	Actual Jul – May'02
Grant			RTI Sections		
Orangi Pilot Project Society	2,000,000	2,000,000	Administration and Accounts	596,844	528,050
			Central Office	618,448	798,272
CORD Aid	1,403,928	* 0	Sanitation and Housing	665,240	561,263
Misereror	835,883	869,741	Sanitation 1 and 2	324,612	301,972
UNDP	120,000	0	Nursery program	98,960	85,256
Homeless International	500,000	501,439	Women Section	185,232	171,898
WaterAid	1,270,041	1,037,024	Capital Expenditure	150,000	57,520
Silavip	243,081	297,252	Publication	159,880	236,697
CORDAID (NGO'S&CBO'S)	510,000	588,567	Research Section	663,080	487,394
SKAA	100,000	95,000	Audio/Video	20,000	23,425
OPP Society (Women Sec)	185,232	196,194	Demonstration	100,000	33,207
Profit on FDTR	414,000	184,249	Consultancy Fee	180,000	180,000
Publication	50,000	15,256	Misereror	835,883	465,475
Training Fee	100,000	62,681	WaterAid	1,270,041	977,511
			Motorcycle	30,000	10,000
Nursery	7,000	2,846	Training Cost	25,000	2,763
Membership Fee	2,000	0	Loan and Advance	20,000	-5449
Other income	4835	1,321	EOBI	56,000	51,029

World Award	Habitat	0	867604	Cordaid. (CBOs, NGOs)	510,000	246,296
				Dependant's Funds	36,000	43,500
				Education Programme	500,000	473,149
				Donation	0	47,350
				Visit expenses	0	92,514
				SESSI	20,000	15,023
				CBOs/NGO's Contact/Forum	243,081	147,984
				RTI/Dep.Cert	317699	1,000,000
				UNDP(Publication)	120,000	0
Grand Total		7,746,000	6,719,174	Grand Total	7,746,000	7,032,099

* Received in budget year 2000-2001

V. OPP- KHASDA - Health and Family Planning Programme

Content

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3. Technical Training
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V. OPP-KHASDA-HEALTH & FAMILY PLANNING PROGRAM

1) BACKGROUND:

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

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

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

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

Initial Goals:

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

Methodology and initial results:

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

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

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

2) REVISED APPROACH AND GOALS:

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

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

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

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

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

2.1) OPP-KHASDA MODEL CLINIC CENTER:

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

It also provides vaccines and family planning supplies to private clinics and other activists centres. From this centre the following activities are supported:

Out Patients Record

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

Date	No. of Womens	Motivation	Adoption	Training		Health Education
		F.Planning – Vacc.	F.P – Vacc.	Dai	Vacc.	
Mar' 02 to May 02	389	53 - -	31 - 251	8	6	389

CUMMULATIVE JULY 2000 TO FEB 2002

Date	No. of Womens	Motivation	Adoption	Training		Health Education
		F.Planning – Vacc.	F.P – Vacc.	Dai	Vacc.	
July 2000 Feb 2002	3501	477 - -	378 - 2529	82	54	3402

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
March	8	12	"	"	"	"	"	"
April	7	13	"	"	"	"	"	"
May	10	18	"	"	"	"	"	"
			"	"	"	"	"	"
Total	25	43	"	"	"	"	"	"

3) TECHNICAL TRAINING:

A) TBA Training:

TYPE OF TRAINING	AREA	NUMBER DEC' 01- FEB'2002	TRAINED MAR TO MAY '2002
TBA'S	ORANGI	271	- 271
TBA'S	OUTSIDE ORANGI	184	- 184
SUB TOTAL TBA'S		455	- Total= 455

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 271 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 455 dais have been trained in collaboration with Sindh Dais Training Program, Govt. of Sindh. 140 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 64 dai has taken F.P. supplies. 2 batches of 20 dais attended the follow up meeting 9 TBA's awarded certificates of 28th batch. In this quarter 67 dais has taken F.P. supplies 2 batches of 5 dais attended follow up meetings.

TBA's Training Program is carefully supervised by follow up meetings in KHASDA-OPP Model Clinic. Dais are encouraged on improvement of child & maternity health care services safe motherhood is promoted through this forum, and on promoting Family Planning services in their areas and among their clients. Trained Dais has been provided certificates after 3 months. These certificates has been printed by KHASDA-OPP and signed by Sindh Govt Director of Health Authority.

In last quarter an NGO "Jazbae Insaniat Medical Welfare Society" secretary general Mr. John Francis held a meeting with Director KHASDA-OPP for dais training in their office in Mehmoodabad Karachi. KHASDA-OPP has arranged their 12 Dais training in Mehmoodabad in the month of March 2002. In this quarter 10 dais from this NGO has attended follow up meetings. 2 dais has taken F.P. supplies.

NGO "Janbaz Insaniat Medical Welfare Society" is running a small medical centre in its Mehmoodabad office. Mrs. Messy John Francis manage this medical centre. In the months of March 2002 she has purchased Family Planning contraceptives of Rs. 800/-

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. Sheereen Gul is very active in Family planning supplies. She is newly trained Dai.

Mrs. Fareeda is running her own maternity home & takes F.P. supplies only for KHASDA-OPP.

Mrs. Rehana Mohd. Ismail is very active to bring the F.P. cases of I.U.C.D's tubaligation & contraceptives. She is also family planning adopter for last 10 yrs. She has ----- 3 children.

Mrs. Messy John Francis is the wife of Mr. John Francis of above NGO's secretary. She has taken TBA's training and is very active as F.P. activist and motivator in Mehmoodabad.

OPP-KHASDA trained TBA's Mrs. Irshad Fatima Saleem is residing in Khuda Ki Basti no. 3 Taiser Goth Surjani Town in Karachi is very active health provider. In 2 years she haas conducted 37 delivery cases in Khuda ki Basti no. 3. She also arrange health & F.P. mothers meeting every month at her residence. She also takes F.P. supplies from Model clinics OPP-KHASDA.

Mothers meeting in "Khuda ki Basti no. 3 Taiser Goth Surjani Town North Karachi of Malir Development Project of NGO Saiban. First monthly mothers meeting of March 2002 was held on 28th March 2002. Only 8 women attended the meeting 3 children were vaccinated. Diarrhea diseases were discussed. They were motivated and ----- nutrition. 2nd monthly mothers meeting for April 2002 was held on 20th April 2002. 10 women attended the meeting 4 children were vaccinated. Diarrhea scabies were dicussed. Women are ----- They were told about nutrition and weing food for the children from 4 months of age. Brest feeding was encouraged.

3rd monthly mothers meeting for May 2002 was held on 2nd May 2002. only 8 women participated 3 children were immunized. Above discussions were made. All these meetings are arranged by OPP-KHASDA trained Dai Mrs. Irshad Fatima Saleem at her own residence. Khuda Ki Basti no. 3 mothers health & F.P. meeting report has been given to Mrs. Tasneem Ahmed Siddiqui saheb Director SKAA.

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

Date	No of Meet.	No. of Women	VACINATION				FAMILY PLANNING					
			BCG	DPT	Mes	TT	FI Unit	OP	lucd	Inj.	TL	RS
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	-	-	-	-	-	-	-	-	-	-
28-8-01	1	8	-	2	-	-	-	-	-	-	-	-
28-9-01	1	9	-	-	-	-	-	-	-	-	-	-
29-10-01	1	8	-	-	-	-	-	-	-	-	-	-
28-11-01	1	7	-	-	-	-	-	-	-	-	-	-
25-12-01	1	10	-	-	-	-	-	-	-	-	-	-
28-1-02	1	8	-	-	-	-	-	-	-	-	-	-

28-2-02	1	8	-	-	-	-	-	-	-	-	-	-
28-3-02	1	8	-	3	-	-	-	-	-	-	-	-
20-4-02	1	10	-	4	-	-	-	-	-	-	-	-
2-5-02	1	8	-	3	-	-	-	-	-	-	-	-
Total	26	310		53		14		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 SEPT. TO FEB. 2002	TRAINED MAR'02 TO MAY '2002
ORANGI	108	2 110
OUTSIDE ORANGI	71	3 74
TOTAL	179	5 184

In this quarter 2 Orangi activists in 1 batch has been trained. So far 110 vaccinators in Orangi and 74 outside Orangi from 20 Katchi Abadies have been trained. 30 trainees have dropped out. Total registration for training has been 184. 102 vaccinators are very active.

CARITAS NGO 3 vaccinators completed their training from OPP-KHASDA.

Midwifery Training – 3 girls were send for midwifery training of 15 months in Qattar Sindh Govt. Hospital, Orangi from OPP-KHASDA

4) SUPPLY & SERVICES

Vaccines:

Vaccines are being supplied to total 105 clinics from KHASDA Model Clinic. In last quarter 51 clinics has taken supplies. In this quarter 55 clinics has taken vaccines supplies

Children Immunized through OPP-KHASDA Model and other Clinics to March – May' 2002

Month	No. of Clinics	BCG	DPT I	DPT II	DPT III	Measl.	Bcomp	Full Imm.	TT I	TT II	TT Bos	Total Rs.
March	19	186	40	30	24	79	20	10	80	80	50	1051
April	20	100	40	50	50	100	30	15	100	40	60	1200
May	16	272	28	56	30	81	25	26	100	80	40	902
Total	55	558	108	136	104	260	60	51	280	200	150	3153

Cumulative Jan 1984 – May '02

No. of Clinics	BCG	DPT I	DPT II	DPT III	Measl	Bcomp	Full Imm.	TT I	TT II	TT Bos	Total Rs.
6621	36075	3209	3121	19610	17859	17653	15748	28686	27713	12592	55018

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

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

Family Planning Contraceptives:

Family Planning Contraceptives supplied to Orangi clinics: March – May 2002.

Total 136 clinics have been taking F.P supplies, these clinics also refer Orangi women for IUCD, tubal ligation and injection to KHASDA Model clinic. In last quarter 65 clinics has taken F.P. supplies 28 clinics has taken both supplies F.P. vaccines. In this quarter 64 clinics has taken F.P. supplies 30 clinics has taken both vaccines and F.P. supply.

F.P. supply through clinic March – May' 2002

Month	No. of Clinics	Condom unit	O.plus Cycle	IUCD C.T/ML	Inj. NOR	Inj. DEPO	TUB	NORP	Total Rs.
March	21	240	95	8	25	25	1	-	2000
April	22	12	80	5	30	76	1	-	1980
May	21	400	70	4	82	100	1	-	1990
Total	64	652	245	17	137	276	3	-	5972

F.P. supply through TBAs March – May 2002

Month	No. of TBAs	Condom Unit	O.plus Cycle	IUCD C.T/ML	Inj. NOR	Inj. DEPO	TUB	NORP	Total Rs.
Dec' 01	22	-	23	-	5	5	-	-	100
Jan	16	36	20	1	-	5	1	-	80
Feb' 02	26	48	15	1	5	5	1	-	50
Total	67	84	58	2	10	15	2	-	230

We are providing the information of Family Planning Supplies since the starting of Family Planning program in Orangi from June 1985 to May 2002. The cumulative figures of supplies to meet the target of Birth Control.

The approx. population of Orangi is about 1200,000

MWRA = (Married Women of reproductive age)

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

Total MWRA in Orangi uptill May'2002. = 85714.28

Cummulative

No. of Clinics	No. of TBAs	Condom Unit	O.plis Cycle	IUCD C.T/ML	Inj. NOR	Inj. DEPO	TUB	NORP	Total Rs.
6863	762	487919	33175	5372	15044	4703	317	10	97695

Rs. 97695 has been received by OPP-KHASDA Model clinic by the sale of contraceptive to clinics & Dais. This quarter Rs. 4046/- have been received from contraceptive supplies & services.

5) CLINIC VISITS FOR EXTENSION:

March – May 2002

KHASDA-OPP both health teams visit in all areas of Orangi Town for contact, supplies of vaccines, supplies of contraceptive and family planning services, training, credit or for any other health and F.P. problem. In 1994 health outlets were indentified as 647 in Orangi. KHASDA-OPP health teams visited 500 clinics out of these health outlets. 221 new clinics were visited by KHASDA-OPP health teams in Gulshan Zia, Ghaziabad, Bangali para in sector 9E, Miawali colony, Babia Walliayat shah colony. In this quarter 7 new clinic was visited. In this way total 227 new health outlets identified. 227=864 total health outlets

SUPPLY TO CLINICS March – May 2002

Area	No. of Clinic	Old	New	Vaccine	F.P	Vaccine Train.	TBAs Train.
Afridi Colony	4	4	2	2	2	-	-
Aligarh	2	2	-	3	2	-	-
Bismillah	8	8	-	3	2	-	-
Banaras	2	2	-	2	2	-	-
Bijlee Nagar	8	8	2	3	1	-	-
Faqir Colony	8	8	-	2	7	-	-
Frontier Colony	10	10	-	1	8	1	-
Gulshan-e-Ghazi	-	-	-	-	-	-	-
Gulshan-e-Behar	3	3	-	3	3	-	-
Gulshan-e-Zia	2	2	-	-	-	-	-
Mominabad	12	12	-	6	5	-	3
Qasba	14	14	-	3	1	-	-
Sec. 1D	4	4	-	3	1	2	-
Sec. 8	3	3	-	1	1	-	-
Sec. 10	8	8	-	1	4	-	-
Sec. 1-A	2	2	-	2	1	-	-
Sec. 6/E	3	3	-	2	1	-	-
Sec. 7/E	3	3	-	2	1	-	-
Sec. 13	6	6	-	2	2	-	-
Sec.-15	6	6	-	1	3	-	-
Sec. 14	7	7	-	2	-	-	-
Sec. 11	7	7	-	2	4	-	-
Sec.-12/L	3	3	-	1	2	-	-
Tauheed Col.	3	3	-	-	2	-	2
Chisti Nagar	3	3	-	3	2	-	-
Sec. 11 ½	3	3	-	1	2	-	-
Ghaziabad	8	7	1	-	3	-	-
Gulshan-e-Zia	7	5	2	3	-	-	-
Sh. Waliulla Nagar	7	5	2	3	-	-	-
Total Visits	156	151	5	55	64	4	5

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

OLD CLINICS OF LAST QUARTER SEPT' 2000 TO FEB' 2002
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	160	890	1699	555 - 345	102	15	-
GREEN STAR F.P.S.M.P	108	610	262	674 - -	135	-	-
MARI STOP SOCIETY	32	84	250	117 - 32	16	-	16
PASBAN	48	120	224	110	30	1	-
KEY CONTRACP.	22	50	-	100- -	-	-	-

NOTE:

- 1) 20 Clinics has taken supplies only from KHASDA-OPP.
- 2) Total Clinics has taken supplies from KHASDA-OPP and from other agencies also.
- 3) Out of these 259 Clinics 40 Clinics refused to give the exact figures of supplies. They take supplies but do not keep the record of sale to their Clients.

NEW CLINICS OF THIS QUARTER March - May 2002

NOTE:

In last quarter 10 new clinics were contacted for health & F.P. program. In this quarter 30 new clinics were contacted for health & F.P. program and supplies.

NAME OF AGENCIES	TOTAL CLINICS	OP	FL UNITS.	Inj. Nor- Nor. Depo	IUCD C.T. ML	TL
KHASDA-OPP	8	40	150	20 - 35	4	-
GREEN STAR F.P.S.M.P	6	20	-	10--	10	-
MARI STOP SOCIETY	2	3	50	---	-	1
PASBAN	-	-	-	---	-	-
KEY CONTRACP.	1	-	-	20	-	-

NOTE:

- 1) 10 clinics from these 30 new clinics has taken contraceptives supplies from KHASDA-OPP only.

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. This published report has been sent to NGOs and 3 donor agencies NATPOW Islamabad.

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

Family Planning through/supplies & services total figures approx. 70625. Total vaccines supplies total figures approx. 116470.

TRAINEESE:

TBA's = 455 TBA's trained.

Vaccinator= 184 Vaccinators are trained.

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

TABLE OF BENEFISHARIES Dec' 2001 to May' 2002. F.P VACCINES TRAINING.

FP	VACCINES	TRAINING	HEALTH EDUCATION
696	839	5	389

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

Reproductive health education program

OPP-KHASDA got its two program managers Mrs. Shagoofa Ayube and Miss Shagufta Naqvee trained from 'Aahang' office for reproductive health education in adolescence on a consessional fees of Rs. 1000/- per head for 6 days training and certificate.

OPP-KHASDA got its two program managers Mrs. Aiasha Shahzad and Mrs. Anjum Yaqoob for reproductive health education in adults target groups of women for 6 days training in 'Aahang' office on a fees of Rs. 1000/- per head.

In adolescents reproductive health education Mrs. Shagoofa Ayub & Miss Shagufta Naqvi conducted 3 training program in Orangi schools for adolescent girl students of secondary classes for 12 days training.

- i) In Al Faisal School Sector 10, Orangi – 12 girl students completed their reproductive health education training for 12 days period.
- ii) In Ureshia Public School sector 8, Orangi – 20 girl students completed their training in reproductive health education for 12 days period.
- iii) Streamline school at Shah Faisal Chowk sector 16, Orangi – 12 girl students completed their training in reproductive health education for 12 days period.

In adult women target group reproductive health education Mrs. Aaisha Shahbaz and Mrs. Anjum Yaqoob conducted in women target group at the residence of Mrs. Fahmeeda Rafeque H. No. 64, sector 5-AL Qasba Colony. 9 women completed their training in reproductive health education for 16 days. All there 9 women were family planning adopters.

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

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

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

Impact and result of comparative survey of Family Planning Program.

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

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

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

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

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

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

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

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

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

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

10) KARACHI UNIVERSITY M.A. SOCIAL WORKERS DEPART. 3 STUDENTS POSTING IN OPP-RTI PROGRAMS FOR THEIR RESEARCH THESIS FROM FEB. TO DEC' 2002.

A batch of 3 M.A. social works depart. students posted for their research thesis in different program of OPP-RTI. Md. Hayat M.A social works department of Karachi University is posted for his research thesis in KHASDA-OPP health & F.P. program w.e.f. Feb. to Dec.' 2002. Dr. Shamim briefed the health & F.P. program of KHASDA-OPP to Mr. Md. Hayat M.A. social works student of Karachi Varsity on 13th Feb'02 and provided him the required material of KHASDA-OPP. It will be a evaluation of health & F.P. program of KHASDA-OPP.

Mr. Fukhrul Huda told to Director KHASDA-OPP that the 3 students of M.A. social works posted in OPP-RTI programmes will be actually "Evaluation Study" of OPP-RTI program. The report will be completed in June 2003.

11) REPLICATION OUTSIDE ORANGI: MAR' 02 – MAY' 02

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 brought one I.U.C.D. case

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 4 dais has taken family planning supplies. In this quarter one dai 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 18 clinics were visited 3 clinics has taken vaccines supplies and 10 clinics F.P. supplies. In this quarter 12 clinics are visited 6 clinics has taken F.P. supplies & 2 clinics has taken vaccine supplies.

ISLAMIA COLONY NO. 2

The settlement is situated in Qasba Township. In last quarter 10 clinics has been visited. 6 clinics has taken F.P. supplies. In this quarter 15 clinics has been visited. 8 clinics has taken F.P. supplies.

SHAH RASOOL:

The settlement situated in South Karachi, comprises of 348 houses. In last 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 two dai has taken F.P. supply.

GOHERABAD:

In last quarter 2 dais has taken F.P. supplies and one dai has taken vaccines supplies. In this quarter one dai has taken F.P. and vaccines supplies.

PEERBUKHARI COLONY:

One dai brought one I.U.C.D. client in KHASDA model clinic.

BILAWAL SHAH NOORANI GOTH:

In last quarter 3 dais has taken F.P. supplies. One dai brought one I.U.C.D. case. In this quarter 2 dais has taken F.P. supplies.

RAJPUT COLONY GULSHAN-E-IQBAL:

In last quarter one TBA has taken dai training in KHASDA-OPP model clinic, and one dai has taken vaccines & F.P. supplies. In this quarter one dai has taken F.P. and 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 this quarter 2 dais has taken F.P. supplies.

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 this quarter one dai has taken F.P. supplies and brought one I.U.C.D. case.

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 2 dais has taken F.P. supplies and one dai brought one tubaligation case. In this quarter 2 dais 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
- (4) Reproductive health education program

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.

12.1) KHASDA-OPP EXECUTIVE BOARD MEETING.

KHASDA-OPP quarterly board meeting for the month of Jan, Feb, March 2002 was held on 6th May 2002. Program was monitored by the members secretary KHASDA reported in the meeting that KHASDA is in need of 'An Evaluation Report' of its program by a professional expert for which fees and publication at least Rs. 400,000/- are required. KHASDA-OPP new program of reproductive health education in adolescent girls and women target groups in Orangi is continuing.

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

12.2) NATPOW's CHIEF EXECUTIVE MEETING AT GOVT. RTI OFFICE KARACHI

NATPOW's Islamabad Chief Executive Mr. Khan Ahmed Goryia saheb held detail meetin at Karachi Govt. Research & Training Institute Clifton Karachi office on Thursday 30th May 2002 with prominent NGOs working in Karachi. Dr. Shmaim Z. Khan Director KHASDA-OPP attended the meeting presented the KHASDA-OPP program and financial requirements. She gave the fertility survey report and 89th QPR and other necessary material to the NATPOWs Chief Executive. OPP-KHASDA received registration and affiliation with NATPOW Islamabad letter on 6th June 2002. OPP-KHASDA Director Dr. Shamim Z. Khan sent a brief report of KHASDA-OPP program arrange monthly consumption of controceptive and financial requirements to NATPOWs Islamabad Chief Executive Mr. Khan Ahmed Gorryia saheb.

Dr. Shamim Z. Khan also sent the above material to Mr. Abdul Majeed Ansari coordinator Karachi NATPOW.

12.3) LETTER TO DONOR AGENCIES

OPP-KHASDA has sent letters of Information and Invitation with necessary documents to the various donor agencies.

12.4) SOUTH KOREAN T.V. (IMTV)

Produced of South Korean TV Mr. Weon Soo Son with sister Chee visited OPP-KHASDA on Monday 6th May 2002. they made a detail video and took interview from Director KHASDA-OPP Dr. Shamim Z. Khan about population welfare program as 'Population and Enviommet' on the international environment day. How population is deeply linken with environments and so on. They told that this program will be presented to UNO. It will be on air on Kaoren T.V. channel. They made video in the fild and has taken interviews of trained TBA's KHASDA-OPP and F.P. KHASDA-OPP satisfied client interviews and on overview of Orangi with its sanitation conditions and condition of garabge and its diposal and public health environment in Orangi.

13) SEMINARS AND WORKSHOPS:

- 1) Karachi Women's Piece Committee celebrated international women day with women of Sindh on Saturday 9th March 2002 at Arts Council. Dr. Shamim Z. Khan attended the program.
- 2) Working women association all Pakistan Trade Union Congress (APTUC) held a workshop world's women day 2002 at hotel Regent Plaza. Pakistan women in 21st century on Thursday 14th March 2002. KHASDA-OPP Director and both health teams participated in the seminars.
- 3) "Help Line Trust" organized world consumer day" Seminar on Saturday 30th March 2002 at Avari Tower hotel Karachi.
- 4) 'Society for Development through Integrated Approach' (SDIA) NGO held a meeting at its office commercial area phase II D.H.A. Karachi on Wednesday 10th April 2002. The visits was at their community health centre in Al Hijrit Colony Cantoment Clifton, Karachi .Dr Shamim Z. Khan participated in the meetings and visit in community and also attended the meeting of that area Nazims and Councillors.
- 5) Third round table advocacy meeting on population policies in Pakistan was held on Tuesday 5th March 2002 at Marie Stopes Society office at D.H.A. Karachi. Dr. Shamim Z. Khan was sick and could not attend this meeting.
- 6) Fourth round table session on ' for a potential policy frame work' was held on Thursday 18th April 2002 at the office of Maria Stopes Society at 21-C, commercial area Sunset backward phase II D.H.A. Dr. Shamim Z. Khan attended the session.
- 7) Dr. Shamim Z. Khan attended the book launching ceremony of 'Swat Mingora' held on Tuesday 16th April 2002 at hotel Metropole Chaired by Mr. Arif Hasan.
- 8) Mr. Khan Ahamad Gorryia saheb Chief Executive NATPOW Islamabad held a detail meeting with prominent NGOs of Karachi working population welfare and reproductive health program in Govt RTI building at Clifton on Thursday 30th May 2002. Director OPP-KHASDA Dr. Shamim Z. Khan presented the program and gave the necessary documents to Chief Executive NATPOW.

14) VISITORS:

- 1) Mr. Sharafat Ali from NGO 'Male Social Development' visited OPP-KHASDA on Friday 1st March 2002. Dr. Shamim Z. Khan briefed the program.
- 2) Visitors from SPO Baluchistan visited KHASDA-OPP on Thursday 28th March 2002. Miss Shagufta Naqvi briefed the program.
- 3) UNDP Baluchistan deligates visited OPP-KHASDA on Wednesday 6th March 2002. Dr. Shamim Z. Khan briefed the program.
- 4) Mr. Anwar Hassan from regional sub office Bristol Mayors & Squib Pakistan (Pvt) Ltds. visited OPP-KHASDA on Thursday 5th March 2002 and discussed about Anaemica Aid, Breast cancer issues with Dr. Shamim Z. Khan to launch on awareness program.
- 5) UNDP Baluchistan deligates program trial district management project. Mr. Ghulam Ali Baloch visited OPP-RTI all programs. On Wednesday 6th March 2002 they held a session with OPP-KHASDA. Dr. Shamim Z. Khan and its two health team. The program was briefed to them and a detail question answers session was conducted by Dr. Shamim Z. Khan.
- 6) NAB Islamabad 7 members team visited OPP-RTI program on Tuesday 12th March 2002. Dr. Shamim Z. Khan briefed the OPP-KHASDA program. Accountability and eradication of corruption was mainly discussed.
- 7) 'Sudhar' NGO of Qasoor Punjab working in education, health, EPI, monther and child care has opened SMCH centers. Team visited OPP-KHASDA on Thursday 14th March 2002. Dr. Shamim Z. Khan has briefed them the program.
- 8) Mr. Fida Hussain from 'Sahi' NGO of Gujranwala UNDP Plus program visited OPP-KHASDA on Wednesday 3rd April 2002. Mrs. Aiasha Schehzad briefed the program.

- 9) 20 protocol officer of Govt. of Pakistan visited OPPRTI programs on Saturday 20th April 2002. Dr. Shamim Z. Khan briefed OPP-KHASDA program.
- 10) Govt. protocol officer visited OPP-RTI program on Wednesday 24th April 2002. Dr. Shamim Z. Khan briefed OPP-KHASDA program.
- 11) 3rd Nursing students of Ziauddin Medical University Karachi – 10 girl students with their coordinator Mr. Abdul Mustan visited OPP-KHASDA on Friday 10th May 2002. Dr. Shamim Z. Khan held the session briefed the program. Mrs. Shagoofa Ayub assisted the director. Question answers session was held.
- 12) Miss. Rabia Asif from National College of Arts Lahore Architect visited OPPRTI and she will stay and study different program for 2 months. Miss. Rabia visited OPPKHASDA on Saturday 11th May 2002. Dr. Shamim briefed her the said program detail and made discussion with her.
- 13) UNDP Plus program visitors visited OPP-KHASDA on Thursday 30th May 2002. The program was briefed to them.

15.1) Budget and Expenditure

KHASDA RECEIPTS	BUDGET 2001-2002	ACTUALS JUN-May'02
ORANGI PILOT PROJECT	1,000,000	1,000,000
MEMBERSHIP FEE	1000	0
TRANSPORT	500	450
MEDICAL FEE	19500	14,190
TRAINING FEE		6,140
PROF. ON INVEST.	24000	0
TOTAL	1,045,000	1,020,780

EXPENDITURE	2001-2002	JUL-May'02
DIRECTOR/DR SZK	139,896	129,499
MANAGER /AYESHA	64,212	59,876
LHVS- SHAGUFTA	58,284	54,309
LHVS-SHAGUFA	58,284	54,309
SO/ANJUMAN	63,048	58,756
DRIVERS-2	93,480	87,182
SUBSTITUTE	6,000	4,000
POL JEEP/VAN	69,000	69,930
S&R-JEEP/VAN	45,000	48,921
MEDICAL ITEM	5,000	1,233
TRAINING/WORKSHOP	40,000	28,310
MEETING	5,000	3,308
CONTRACEPTIVES	5,000	-7,297
EOBI	9,000	7,320
PUBLICATION	147,000	32,020
STATIONER/POST/PHOTOST	17,512	3,964
ADVANCE	0	8,000
MISC	1,420	0
MAINTENANCE	14,764	5864
ELECTRICITY AND GAS	14,400	0
DEARNESS ALLOWANCE	18,000	16,500
EDUCATION ALLOWANCE	9,600	8,800
CAPITAL EXPENDITURE	140,000	1,500
AUDIO VISUAL	3,100	1,703
TELEPHONE/FAX	6,000	608
FORUM	5000	0
LOAN REFUND	0	225,000
AUDIT FEES	7000	7,000
TOTAL	1,045,000	910,615

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

Year	Receipt (in Rs)	Expenditure (in Rs)	Assets (in Rs)
1989-90	424379	418040	6339
1990-91	406797	404086	9050
1991-92	421086	429192	944
1992-93	722697	516025	207616
1993-94	613222	559580	261258
1994-95	424387	475987	209658
1995-96	593952	586901	216709
1996-97	583936	610359	190286
1997-98	715763	608540	297509
1998-99	719663	660145	357027
1999-2000	716092	669932	403187
2000-2001	565000	729424	463763

Orangi Pilot Project –Orangi Charitable Trust Micro credit program

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1. INTRODUCTION:

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

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

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

1.2 OBJECTIVE:

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

1.3 THE BASIC PRINCIPLES:

1. Loan to be given to existing family enterprises.

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

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

Successful business, whatever is the scale, requires

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

d) Finances & its management

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

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

1.4 METHODOLOGY:

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

1.4.1 Loan thru social organizer: (1987 – 1992)

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

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

1.4.2 Loan thru extension agent: (1993 – 1995)

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

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

1.4.3 Loan thru good borrowers: (1996 – 1999)

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

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

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

The issue of loans increased from Rs. 1.1 million, given to 107 units in 87-88, to Rs. 16 million given to 793 units in 94-95. From Sep 1987 till May 2002 Rs. 156.51 million was loaned to 8174 units. Of these 7194 have made full payment amounting to Rs. 159.07 million. 970 accounts are open. Total repayment is Rs. 167.06 million, and recoverable balance is Rs. 17.88 million. Rs. 28.44 million was received as markup.

YEAR	Sep. 87 to May 02 OPP – OCT	Sep. 00 to May 02 OPP - MCT	TOTAL
1.Total Loan (Rs)	151,806,910	4,704,950	156,511,860
2.Unit Accounts	7,677	497	8,174
3.Closed Account	6,990	204	7,194
4.Repaid Closed Principal Rs	128,726,661	1,904,950	130,631,611
5.Open Accounts	677	293	970
6. Repaid Open Principal Rs	6,973,171	1,018,958	7,992,129
7. Total Repaid			
*(Open+Closed) (Rs)	135,699,832	2,923,908	138,623,740
8. Balance (Rs)	16,107,078	1,781,042	17,888,120
9.Paid Markup (Rs)	28,003,140	441,782	28,444,922
10.Bad Debt Principal	11,997,270	0	11,997,270
11. Bad Debt Mark up	2,408,930	0	2,408,930
12.Bad Debt Units	1,691	0	1,691

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 criterion is, those units in which a) marketing is ensured b) current margin of profit ensures repayment c) there is capacity for increasing production.
- Procedure of loan and disbursement.
- Account keeping and banking (organisations, individual borrowers, their ledgers and monthly printouts)
- Documentation and monitoring (report writing, data collection, preparation of case studies and profiles)
- Review of program (analysis and setting of direction)

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

- iii) **On site training/guidance:** Two to three months after the 1st batch of units are provided credit, the credit program team member visits on site for 2-3 days. Work is reviewed, training is provided as needed. Twice a year visit by credit program member continues.
- iv) **Training/Guidance:** Twice a year NGO/CBO members visit, for review and guidance. This process continues on a regular basis.

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

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

2.2 Core funding support:

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

2.3 Line of Credit:

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

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

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

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

	ORANGI			OUTSIDE ORANGI	
	OCT	MCT	TOTAL	OCT	G. TOTAL
Loans (Rs)	89,185,934	4,704,950	93,890,884	62,620,976	156,511,860
Unit Account	4,717	497	5,214	2,960	8,174
Closed Accounts	4,446	204	4,650	2,544	7,194
Open Accounts	271	293	564	406	970
*Repaid					
Principal(Rs)	82,786,935	2,923,908	85,710,843	52,912,897	138,623,740
Balance (Rs)	17,251,724	441,782	17,693,506	10,751,416	28,444,922
Markup Paid Rs	6,398,999	1,781,042	8,180,041	9,708,079	17,888,120

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 May' 2002.

3.1.2 Failure cases:

From Sep 1987 till May'2002, 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 8174 loans, 5214 loans in Orangi and 2960 outside. OCT's objective was not simply to alleviate poverty by giving tiny loans to the poorest of the poor. OCT wanted to provide adequate capital to emerging family enterprises so that they could expand their businesses which were very competitive on account of low overheads and cheap labour, and there was a big demand for their products and services. But most of them were unable to obtain any capital from banks due to formalities, and demands for collateral. With OCT's loans the micro entrepreneurs got additional investment and working capital to purchase equipment and raw materials, thus increasing production, reducing costs and employing more workers. Those who prospered became role models and teachers for relatives and neighbours. In Orangi OCT loans have resulted in a spectacular spread of stitching centres (519), consumer stores(1199) and women work centres (59). Schools and clinics have made improvements with OCT loans(435) and (96). Table 15 gives in alphabetical order the 69 professions to which the 8174 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 May'2002, 1442 rural loans amounting to Rs 34.15 million have helped petty traders, craftsmen, milk sellers, fishermen and farmers. Average rural loan is Rs. 24,507.

5.1.4 Female entrepreneurs:

In katchi abadis females are becoming active economic workers instead of remaining confined dependents. OCT has made special (and very expensive) efforts to help women workers and women entrepreneurs. Since 1987 OCT has loaned Rs 18.57 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 3
REPLICAION OF CREDIT PROG. IN SINDH DISTRICT May 2002

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	0	0	
3	V. W. A. (Tharecha)	Dr. Liaquat Abro	Larkana	1994	7	75,000	0	0	
4	Aamir Hussain	Aamir Hussain	Gijjo	1994	9	155,000	0	0	
5	Pak Social Welfare	Ghaffar Sherani	Hyderabad	1994	15	133,000	0	0	
6	Nojawanian Wel. A.	Fathah Mohd.	Bijari	1998	76	2,793,9000	41	1,676,159	
7	A. Falah-o-Behbood	Mubashar	Golarchi	1999	70	2,711,000	70	1,542,197	
8	Young Star Wel.	Sikandar Ali	Dadu	1997	2	25,000	0	0	
9	Sofi S. Inayat	Rafiq Mustafa	Dadu	1996	31	502,900	3	34,838	
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	316	6,514,000	140	580,766	
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	101,127	
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-Tajiran	Babu Rahim	Qasba	1997	13	140,000	1	7,600	
23	Sujak Samudi	Yousuf / Ali M.	E. Hyderi	1993	213	11,879,755	4	2,416,560	
24	Schat Samaj Sudhar	Lal Jan	Gadap	1990	41	775,500	0	0	
25	Korani Credit Soc.	Arshad Yaqoob	Karachi	1994	19	360,000	7	80,986	
				Total	1227	59,323,175	290	6,680,452	

TABLE 4
REPLICAION OF CREDIT PROG. IN PUNJAB DISTRICT May 2002

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	224	4,584,000	100	1,407,525	
2	A. Islahe Mashra	Ch. Riaz	Harappur	1997	90	1,815,000	1	6,700	
3	Sudhar	Fawad Usman	Kusur	1996	40	463,000	0	0	
4	Awami Committee	Asif Rasheed	Multan	1997	15	251,000	0	0	
5	Omeed	K. Zia Siddiqui	Multan	1997	52	580,000	0	0	
6	A. Samaji Behbood	Nazir Ahmed	Faisalabad	1994	277	4,351,500	0	0	
7	Y. C. 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. Shakoor Mirza	Sialkot	1994	106	1,397,000	0	0	
10	Boo Ali Sina Wel.	Waseemullah	Muzafagar	1996	13	159,000	0	0	
11	A. Falah-o-Behbood	Hameedullah	Rawalpindi	1997	37	415,000	0	0	
12	T. Falah-o-Behbood	Zafar Iqbal	Kotli Lohar	1996	28	440,000	0	0	
13	Credit Wel. Asso.	Robina Tariq	Rawalpindi	1997	16	250,000	0	0	
14	Al Falah Dev Org	Hameedullah	Rawalpindi	2002	38	510,000	37	566,885	
				Total	1416	21,869,980	138	1,981,110	

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 MAY 2002

Year	86-98	98-99	99-00	01-02	TOTAL
Total					
Loan (Rs)	112,175,210	18,771,050	12,197,150	8,663,500	151,806,910
Total					
**Units	6,016	748	452	451	7,667
Total B.D.					
Principal (Rs)	11,103,204	894,066	0	0	11,997,270
B.D.Principal					
% Of T. Loan	9.90	4.76	0.00	0.00	7.90
Markup					
Recovery (Rs)	23,775,977	2,366,619	1,346,432	514,112	28,003,140
Total B.D.					
Markup (Rs)	2,371,299	37,631	0	0	2,408,930
B.D.Markup					
% Of T. Markup	9.97	1.59	0.00	0.00	8.60
B.D. Units					
Total	1,569	122	0	0	1,691
B.D. Units					
% Of T. Units	26.08	16.31	0.00	0.00	22.06

TABLE 7

PROFESSIONS OF BORROWERS - LOANS AND REPAYMENTS SEP 87 TO MAY 2002

PROFESSION CATEGORIES	UNIT ACCTS	LOAN AMT	PRINCIPAL REPAID	MARKUP PAID	TOTAL PAYMENT
Agro Machinery	1	125000	125000	18562	143,562
Bazat Bazar	1	10000	0	0	0
Bakeries	79	1073000	1013731	297123	1,310,854
Banarsi Weavers	149	1980500	1923441	564452	2,487,893
Bangle Shop	1	10000	832	168	1,000
Bicycle	2	10000	2247	553	2,800
Butchers	62	1219000	1155508	182419	1,337,927
Cable Network	2	30000	19234	3001	22,235
Cap Maker	1	5000	822	178	1,000
Carpet Weavers	11	112500	105861	32836	138,697
Chemical Soap	4	40000	25550	3883	29,433
Clinics	96	2369400	2265513	476374	2,741,887

Cloth Shops	208	3944000	3366667	736831	4,103,498
Cold Drink Shops	47	891000	790189	122925	913,114
Computer Centre	1	10000	1003	297	1,300
Consumer Stores	1199	17665500	16297141	3194373	19,491,514
Cosmetic Factories	48	617600	596702	144224	740,926
Crockery Shops	38	620000	600099	122049	722,148
Cut Piece	1	10000	754	246	1,000
Dairy Cattle	505	11536740	10924775	1976241	12,901,016
Decorators	47	885000	828233	154902	983,135
Decoration	5	55000	8604	1696	10,300
Die Makers	30	467000	444770	127795	572,565
Dressing House	1	5000	839	161	1,000
Egg Supply	2	25000	25000	2410	27,410
Electric store	257	4063100	3733993	877715	4,611,708
Embroidery workshops	125	1821600	1750500	436847	2,187,347
Fishery	186	11018215	8636015	2341747	10,977,762
Flower Makers	27	367000	354083	81170	435,253
Fruit Shop	2	25000	2973	527	3,500
Furniture makers	25	429600	393603	106193	499,796
Garment Factories	254	4996700	4212520	876500	5,362,294
Gas Filling Centers	5	65000	50158	17442	67,600
Gas Light	1	10000	1880	520	2400
Gift Center	2	15000	5950	1050	7000
Glass Work	1	10000	2543	457	3000
Grass Shop	1	10000	0	0	0
Hair Dressers	29	332000	280629	72319	352,948
Hardware	31	625000	578230	103336	681,566
Hotels	82	1155950	1011689	248676	1,260,365
Ice Factories	5	475000	438401	78168	516,569
Ice Shop	1	10000	1247	353	1,600
Ice Pop Supply	2	20000	20000	2204	22,204
In-House Staff	65	3723026	3075065	621673	3,696,738
Industrial Homes	8	170000	151710	38793	190,503
Jewellers	22	333000	249351	40925	290,276
Junk Dealers	28	382000	310029	85957	395,986
Kaj / Button Shop	1	20000	2515	685	3,200
Kite Makers	18	230200	230200	39902	270,102
Laundries	5	40000	35307	7408	42,715
Leather Bags / Other	3	25000	16886	2279	19,165
Leather Works	51	982500	861125	168612	1,029,737
Locksmiths	1	5000	5000	3204	8,204
Medical Stores	113	2097500	1938373	346447	2,284,820
Milk Shop	4	35000	10134	2266	12,400
Moulding shops	111	1549500	1422722	350566	1,773,288
Nikil Polish	1	15000	3141	559	3,700
Nurseries	3	57000	57000	12656	69,656
Oil Depots	6	87000	85703	16432	102,135
PCO's	4	70000	53386	6416	59,802
Packing shops	71	971000	895611	185722	1,081,333
Paint Brush makers	20	247500	235231	59611	294,842
Pan Shops	136	1521200	1414696	249771	1,664,467
Paper Bag	2	25000	4727	1273	6,000
Paper Cone	4	55000	43787	5140	48,927

Paper Decorator	5	60000	42166	7189	49,355
Photo State	3	45000	5983	1017	7,000
Pillo Maker	1	5000	811	189	1,000
Plumber	1	10000	6115	885	7000
Power Loom	1	10000	6021	1629	7650
Printing Presses	50	849000	815413	210293	1,025,706
Radio / TV Shop	1	10000	1678	322	2,000
Repair Shops	30	530400	476062	101591	577,653
Safai Kamai Bank	1	30000	8932	1068	10000
Schools	435	13288981	11217593	1847177	13,064,770
Shoemakers	225	3102300	2790694	616099	3,406,793
Small Business	700	10765380	10577404	2121332	12,698,736
Spare Parts	57	1204000	1009021	178472	1,187,493
Stationery Shops	110	1845000	1745510	320608	2,066,118
Steel Works	34	590000	560273	137084	697,357
Stitching Centers	519	7504301	7238271	1835470	9,073,741
Studios	8	90000	80554	22291	102,845
Sun Glasses	1	10000	6019	981	7,000
Suppliers	144	2242500	2144085	471594	2,615,679
Surgical Centre	1	15000	0	0	0
Sweet Shop	1	10000	10000	1515	11,515
Taxi-Motorcycles	148	3003251	2626676	627152	3,253,828
Tea Store	5	100000	36335	6636	42,971
Thallas	54	1279600	1132350	318524	1,450,874
Thelas	335	2131425	2073726	457400	2,531,126
Thela Fish	2	10000	2432	468	2,900
Thela Pot/Onion	2	20000	3720	1080	4,800
Tooth Powder makers	1	10000	10000	2244	12,244
Toys	1	5000	1834	166	2,000
Transporters	30	695000	662604	88664	751,268
Typing Institutes	24	654000	530525	238805	769,330
Vegetable Shop	6	60000	0	0	0
Video Shops	98	1662000	1488242	308439	1,796,681
Watch Maker	1	15000	11794	3206	15,000
Water & Land Dev	604	17975620	13495553	2101651	15,597,204
Wholesalers	1	40000	40000	8837	48,837
Women Work Centres	59	1127971	1127971	144881	1,272,852
Wood Workers	22	289800	279093	68481	347,574
Workshops	179	3254500	2978799	534141	3,512,940
Zari	6	35000	5829	1671	7,500
Zari Center	4	30000	1750	450	2,200
TOTAL	8,164	156,511,860	138,623,740	28,444,922	167,068,662

TABLE 8
Table 11. Rural Loans, Recovery and Bad debts
upto 31 May 2002

Year	Loan (Rs) Amount	No. of Units	Repaid(Rs) Amount	Bad Debt Amount Rs	B.D Units	% Of Amount	% Of Units
90-91	556,000	27	556,000	41,359	6	7.44	22.22
91-92	1,052,000	52	1,052,000	171,302	13	16.28	25.00
92-93	1,939,000	93	1,939,000	114,286	15	5.89	16.13
93-94	4,432,040	231	4,400,580	364,652	39	8.23	16.88
94-95	6,252,320	241	6,030,391	571,976	59	8.39	19.09

95-96	3,677,690	130	3,677,690	432,302	44	10.52	30.77
96-97	1,813,000	125	1,813,000	219,600	22	12.07	16.00
97-98	460,000	12	460,000	23,863	2	5.19	16.67
98-99	6,190,550	174	4,749,044	0	0	0.00	0.00
99-00	4,112,650	137	2,085,800	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 May 2002

Year	Loan (Rs) Amount	No. of Units	Repaid(Rs) Amount	Bad Debt Amount Rs	B.D Units	% Of Amount	% Of Units
87-88	74,600	9	74,600	32,240	4	43.22	44.44
88-89	288,000	13	288,000	38,550	3	13.39	23.08
89-90	160,600	17	160,600	43,194	6	26.90	35.29
90-91	1,563,580	121	1,563,580	470,013	53	30.06	43.80
91-92	1,700,400	110	1,700,400	547,709	53	32.21	48.18
92-93	2,016,447	129	2,016,447	449,771	37	22.31	28.68
93-94	1,900,000	139	1,900,000	202,219	30	10.64	21.58
94-95	2,240,950	146	2,133,356	406,184	44	16.65	29.45
95-96	2,125,230	197	2,096,403	180,219	38	7.97	18.78
96-97	2,139,250	125	2,032,492	145,134	21	6.78	16.80
97-98	2,315,000	113	2,188,209	244,429	21	10.56	18.58
98-99	1,266,000	57	1,189,224	64,793	9	5.06	14.04
99-00	638,500	26	577,127	1,888	1	0.30	3.85
00-01	126,190	21	117,024	0	0	0.00	0.00
01-02	412,600	32	148,553	0	0	0.00	0.00
TOTAL	18,967,347	1255	18,125,851	2,826,343	320	14.90	25.49

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

Year	Loans (Rs)	Overheads (Rs)	% Of Loan	Markup (Rs)	% Of Overhds
87-88	1,175,475	141,573	12.04	40,969	28.94
88-89	1,117,450	186,655	16.70	131,232	70.31
89-90	1,892,900	368,849	19.49	186,045	50.44
90-91	4,374,980	382,052	8.73	492,560	128.92
91-92	6,162,500	453,525	7.36	904,027	199.33
92-93	9,231,822	575,726	6.24	1,315,652	228.52
93-94	13,940,040	733,907	5.26	2,308,257	314.52
94-95	16,025,950	779,593	4.86	2,771,206	355.47
95-96	15,457,273	962,474	6.22	3,402,094	353.47
96-97	20,763,090	1,461,405	7.03	4,100,133	280.56
97-98	21,705,180	1,675,723	7.72	4,859,939	290.02
98-99	19,238,750	1,991,396	10.35	3,890,574	195.36
99-00	11,307,200	1,999,894	17.68	3,253,218	162.66
00-01	345,000	1,813,201	525.56	1,240,907	68.43
01-02	8,855,100	1,665,101	18.80	1,001,220	60.12
TOTAL	152,826,710	15,181,074	9.93	29,909,033	197.01

**TABLE 11
GRANTS AND DONATIONS
SEP 87 TO MAY 2002**

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

**TABLE 12
DONATION - INFAQ FOUNDATION**

YEAR	FEMALE ENTERPRISE	RURAL	MALE ENTERPRISE	INFAQ-OPP COLLABORATION	TOTAL
1990-91	600,000	300,000	0	0	900,000
1991-92	1,050,000	1,100,000	0	0	2,150,000
1992-93	1,667,000	1,327,500	0	0	2,994,500
1993-94	1,581,500	3,008,500	783,500	0	5,373,500
1994-95	1,391,060	1,667,000	1,819,000	0	4,877,060
1995-96	863,350	1,429,670	613,095	0	2,906,115
1996-97	274,000	285,000	1,148,550	1,975,075	3,682,625
1997-98	0	0	0	6,379,331	6,379,331
1998-99	0	0	0	5,000,000	5,000,000
1999-00	0	0	0	1,250,000	1,250,000
2000-01	0	0	0	19,584	19,584
TOTAL	7,426,910	9,117,670	4,364,145	14,623,990	35,532,715

**TABLE 13
DONATION WORLD BANK**

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

**TABLE 14
CHIEF DONORS - GRANTS**

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

**TABLE 15
LINE OF CREDIT FROM BANKS**

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

**TABLE 16
RESERVE FUND**

FIXED DEPOSITS: APR 1996	
ALLIED BANK (TDR)	3,500,000
NATIONAL BANK (TDR)	
SAVING CERTIFICATES	27,000,000
TOTAL=====	30,500,000

TABLE 17
BUDGET AND ACTUALS OF CURRENT YEAR 2001 - 2002

BUDGET AND ACTUALS 2001-2002

RECEIPT	BUDGET	ACTUALS
	2001-2002	JULY-2001 TO May- 2002
GRANTS	-	-
WOMEN SECTION (INFAQ)	264,524	-
PROFIT OF INVESTMENT	552,125	247,453
MARKUP	1,500,000	1,001,220
RECOVERIES FROM LOAN	5,000,000	6,705,692
RECEIVED BAD DEBITS	25000	4000
OTHER INCOME	-	2,000
SPECIAL ACCOUNTS	121,026	1,51,026
SALE OF ASSETS		2,60,000
SUBTOTAL	7,198,151	8,341,291
LOAN NATIONAL BANK	2,000,000	-
GRAND TOTAL	9,462,675	8,341,391

OCT EXPENDITURES BUDGET & ACTUALS 2001-2002

OVERHEADS	BUDGET	ACTUAL
1 STAFF	2001-2002	JULY2001-May 2002
RECOVERY OFFICER/ASHFAQ	86,436	77,863
L. MANAGER /IANIF ARAIN	70,992	64,139
L. MANAGER/ALLOUDDIN	86,520	86,123
L. MANAGER /RAFIQUE HONER	67,572	60,990
L. MANAGER/QAMAR SUL.	59,844	53,946
L.MANAGER/ SAIED KHAN.	59,304	69,480
L. MANAGER/AYAZ AHMED	57,000	53,200
ASST.ACC.OFF./SHEHZAD	62,076	47,991
ACCOUNTANT/SAMINA NAEEM	75,372	67,717
COM. OFFICER/KEIKASHAN	61,836	55,757
ASST.ACC. / SHAJBIR	63,720	40,127
ASST. REC. OFF./JAVAH	76,726	69,216
LEGAL AD/SHAHID IQBAL	18,000	16,500
DRIVER -1/IQBAL	45,084	40,650
DRIVER - 2/YOUSUF	52,680	47,583
SUB TOTAL STAFF:	943,164	851,282
2. COMMISSIONS	75,000	21,300
3. I CONSULTANTS AMAN	42,000	38,500
II CONSULTANT ABRAR KHAN	40,800	17,000
III consultant Accounts Kamran	0	6,800
4. TRAINING	50,000	66,129
5. TRAVEL ALLOWANCE	20,000	12,484
6. EDUCATION ALLOWANCE	24,000	21,400
7. DEARNESS ALLOWANCE	48,000	37,750
SUBTOTAL	299,800	241,763
8 OPERATIONAL COST		
PRINTING	60,000	31,800
STATIONARY	10,000	5,722
POSTAGE	25,000	9,959
COMPUTER SUPPLIES	25,000	23,755
COMPUTER MAINTENANCE	10,000	3,450
TELEPHONE	25,000	35,479
ELECTRICITY	35,000	13,675
LEGAL EXPENSES	25,000	-
MEETING	20,000	13,926
MAINTENANCE	35,000	99,979
AUDIT FEES	18,000	16,000
BANK CHARGES	30,000	20,541
LOAN AGREEMENT	5,000	-3,550
POL/VAN 9179	12,000	4,496
S&R/VAN 9179	20,000	4,770
TRANSPOTATION	15,000	7,439
ADVANCE	-	45,384
WATER BILL	10,000	-

TABLE CONTINUE....

AUDIO VISUAL	10,000	14,610
REPAIRING (motor cycle)	24,000	26,403
PHOTO COPY	15,000	13,096
OVER TIME	5,000	2,434
PENTION	18,000	16,500
OLD AGE BENEFITS	30,000	26,370
POL/VAN C.K. 9178	47,000	28,375
S&R/VAN C.K.9178	24,000	25,451
ASHFAQ POL / VAN 7855	20,000	19,576
MISCELLANEOUS	20,000	105
INCREEMENT	-	-
BOOKS & JOURNALS	2,000	665
FORUM Dr. Akhter Hameed Khan	100,000	60,804
CONVEYANCE ALLOWANCE	-	-
SUBTOTAL	695,000	569,219
TOTAL OVERHEADS	1,937,964	16,62,264
DONATION OTHERS	60,000	- 8,700
DONATION UNITS	140,000	11,110
CAPITAL EXPENDITURE	350,000	4,59,814
BAD DEBTS (*1)	200,000	2,387,338
ABNORMAL LOSS	20,000	-
LOANS	20,000,000	8,463,500
REPAYMENT	-	-
DISTRESS LOAN	300,000	391,600
SPECIAL ACCOUNT	121,026	113,443
INVESTMENT		-5,000,000
BANK LOAN	2,000,000	
MARKUP PAYMENT	200,000	-
SUB TOTAL	23,391,026	11,318,105
GRAND TOTAL	25,328,990	12,980,369

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 MAY' 2002**

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 water logging 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 MAY 2002**

S	DEMONSTRATIONS RATING &	NO. OF	LOAN	REPAID	ASSETS O/H	BALANCE
No	TYPE	UNITS	AMOUNT	AMOUNT	BAD DEBTS	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 RDT 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 MAY' 2002

S. NO	RATING TYPE	NO. OF UNITS	LOAN AMOUNT	REPAID AMOUNT	ASSETS O/H BAD DEBTS	BALANCE AMOUNT
1	RESEARCH&DEVELOPMENT	6	470565	128285	342280	0
2	COMPETENT & HONEST	37	3679955	3071780	132675	475500
3	COMPETENT & DISHONEST	8	717491	163270	456471	97750
4	INCOMPETENT & HONEST	3	373750	293000	80750	0
5	INCOMPETENT & DISHONEST	7	306825	107292	199533	0
	TOTAL	61	5548586	3763627	1211709	573250

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 MAY'2002

S NO	IC NO	START DATE	NAME & LOCATION	TYPE	LOAN AMNT	REPAID AMOUNT	BAD DEBT	BALANCE DUE
1	107	OCT'98	CHAK5,GP2,SUNFLWR8	WLD	730000	730000	-	0
2	108	OCT'98	CHAK5,GP3,GOATS 5	ANH	63000	0	-	63000
3	109	DEC'98	BIJRI,GRP1,FYM,10	WLD	494200	476000	-	18200
4	110	DEC'98	BIJRI,GRP2,GAS 20	SPL	40000	40000	-	0
5	111	DEC'98	CHAK36,GPR1,SNFL,5	WLD	100000	86000	14000	0
6	112	DEC'98	CHAK36,GPR2,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	78800	-	0
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	0	-	200000
12	118	SEP'99	ISFS, BIJARI (BIOGAS LATRINE)	R&D	100000	45000	-	55000
13	119	SEP'99	FATEH MD. TRANSPORT, BIJRI	SPL	100000	0	-	100000
			TOTAL 13 DEMOS		2169500	1507340	14000	648160

SECTION IV

TABLE 4

Phase 4 started in June' 2000

Phase 4 summary of loan & recoveries to May 2002

S. NO.	RATING TYPE	NO. OF UNITS	LOAN AMOUNT	REPAID PRINC.	REPAID MARKUP	BAL. AMOUNT
1	GH. QADIR PIR	61	3050000	1050000	229865	200000
2	SATTAR (SRSP)	227	4625000	4191709	372190	433291
3	RAFIQ A. (SUFISHAH)	20	458500	458500	58210	0
4	CHR. ISLAMI MOASHI	43	1050000	139084	37632	910916
5	SVDP	16	280000	-	-	280000
	TOTAL	367	9463500	5839293	697897	3624207

TABLE 5

**LOANS & RECOVERY ABSTRACT
PHASES 1 & 2 & 3-4 TO MAY' 2002**

N O	PHASE NUMBER	UNITS	LOAN AMOUNT	REPAID PRIN	REPAID MARKUP	ASSTS Bad Debt	BALANCE
1	TOTALS PHASE 1	40	2455345	837539	-	1426656	191350
2	TOTALS PHASE 2	61	5548586	3763627	-	1211709	573250
3	TOTALS PHASE 3	13	2169500	1507340	-	14000	648160
4	TOTAL PHASE 4	367	9463500	5839293	697897	11190	3624207
	G. TOTALS ALL 3 PHASES	481	19636931	11947799	697897	2663555	5036967

* ASSETS ON HAND (IN STOCK & IN FIELD): Rs 773613
* BAD DEBTS WRITE OFF Rs 1889942

SECTION VI

RECEIPTS & EXPENDITURE: BUDGET AND ACTUALS

TABLE 6 : RECEIPTS & EXPENDITURES FROM JULY TO MAY' 2002

RECEIPTS	BUDGET 2001-2002	ACTUAL TO May'2002	EXPENDITURE	BUDGET 2001-2002	ACTUAL TO MAY'2002
GRANTS			OPERATIONAL OVERHEADS		
			DIRCTOR	0	
OPP	500000	450000	J.DIR/ ASHFAQ	36000	33000
TOTAL	500000	450000	WAJIL		11100
			DRIVER /RAHIM	47004	42393
			DRIVER SHAMIM	47004	42393
RECOVERIES			SAMINA	12000	11000
PHASE 1	193150	0	DEARNESS ALLOW.	6000	6000
PHASE 2	1803959	1265924	EDUCATION ALLOW.	2400	2800
PHASE 3	812960	164800	SUB TOTAL SAL	150408	148486
PHASE 4	2000000	3403743	PRINTING		2400
MARKUP	200000	448209	STATIONERY	5000	1260
SUB TOTAL	5010069	5282676	TELEPHONE	2000	714
			BANK CHARGES	10000	23511
			POSTAGE	1000	119
			AUDIT FEES	7000	8000
			TOURING&ENTER	5000	8974
			PHOTOCOPYING	1000	159
			DOCUMENTATION	2000	385
			QPR PRINTING	10000	215
			ADV.		8000
			TRANSPORT		
			POL. INF. UX	20000	9771

TABLE CONTINUE....

			S & R HILUX	10000	33784
			POL HI ROOF	18000	16300
			S & R HIROOF	12000	8445
			TAX/INSURANCE	40000	41621
			OVER TIME /TA	1000	1200
			SUB TOTAL	144000	164858
			CAPITAL EXP	20000	8280
			LOAN	4000000	5005000
			DONETION	2000	465
			B/DEBITS		1225709
			COMISSION	8000	0
			ADVANCE-KHASDA		-30000
			LOAN OCT		800000
			SUB TOTAL	4030000	7009454
G. TOTAL	5510069	5732676	TOT.OVERHEAD	4324408	7322798

RECEIPTS, EXPENDITURE AND ASSETS-Audit Figures (In Rupees – 1996 – 2001)

OPP – Rural Development Trust

Year	Receipt	Expenditure	Assets
1996-97	4920050	410722	4509328
1997-98	2769989	778450	6500867
1998-99	2195949	2215250	6481566
1999-00	2032216	1275893	7237889
2000-01	482211	546990	7173110

VISITORS/TRAINING GROUPS



A group from Civil Services Academy
Lahore on an orientation of OPP program



Members from Irtiqa Institute of Social
Sciences Karachi being briefed on OPP
Concept and programs



A journalist from New York times is
interested in community initiatives



NGO representatives from Larkana on an orientation visit of OPP's credit program

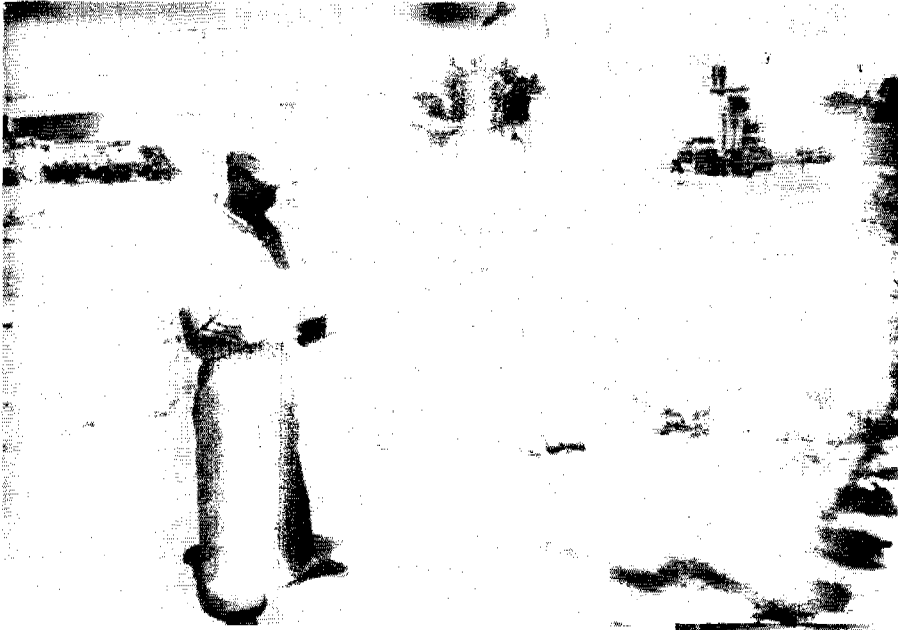


Team members of 'Sudhar' Kasur on a 3 days orientation training



Team members of 'Sahi' and 'Bunyad' Gujranwala on a weeks training in Sanitation program

YOUTH TRAINING PROGRAM



Documentation of existing situation in Orangi U.C's is in progress

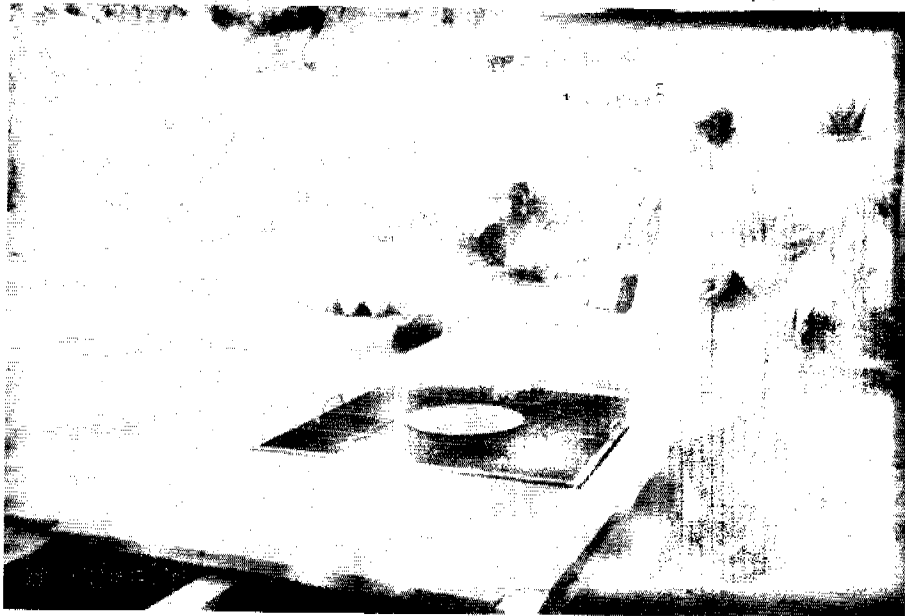


Compilation of data gathered through Physical survey



Siraj of TTRC presenting his work to other Karachi CBO's in NGO/CBO forum at URC

LOW COST SANITATION - WORK IN ORANGI



Research is being carried out for recycling sewage water for use in plantation

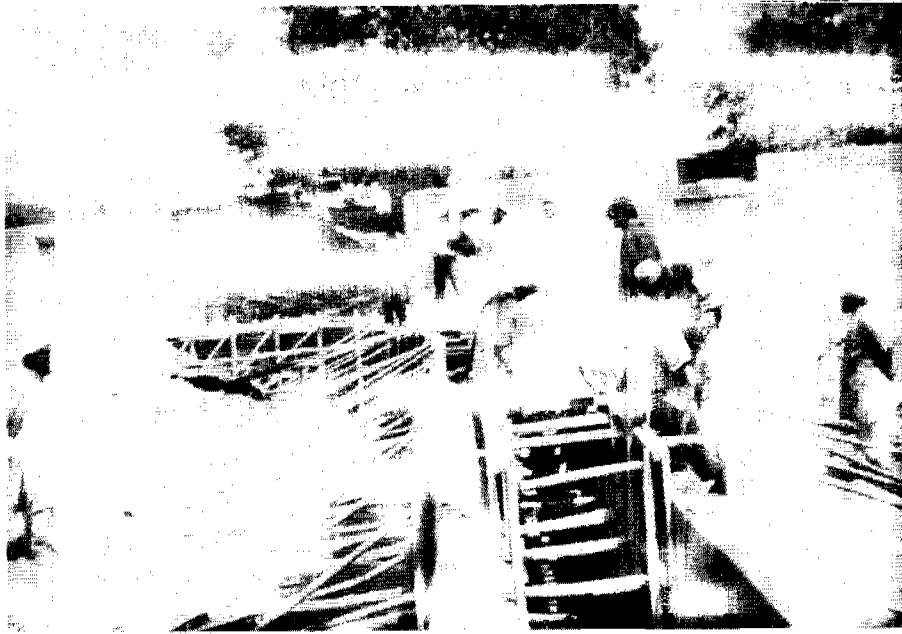


Scworage plan of UC-9, Orangi Town is being discussed with the Nazim and the CBO representative



OPP-RTI member assists the Nazim of UC-6 Orangi in supervising rectification of the KMC-ADB trunk sewer

NALA DEVELOPMENT – IN AND OUTSIDE ORANGI



Channelization of Ghaziabad nala in Orangi is in progress



Construction of Ghaziabad nala is being monitored by area activists and CBOs



OPP-RTI is monitoring the development of Manzoor Colony drain, one of the city's large drainage channels

REPLICATION IN KARACHI WITH CBOs



Treatment of sewage at settlement level has been demonstrated with the technical assistance of OPP-RTI at Khuda Ki-Basti, Taiser Town by SAIBAN



Nazim and Councilors from UC-4 Lyari Town being briefed about UC plan book and OPP's concept of development



Self help sewers on OPP-RTI model is being laid in Junejo Town

REPLICATION IN KARACHI WITH SKAA



Main street is being paved with concrete in Ali Moha. Goth

External sewers laid in Generalabad are being finally checked thru water pressure



REPLICATION OUTSIDE KARACHI

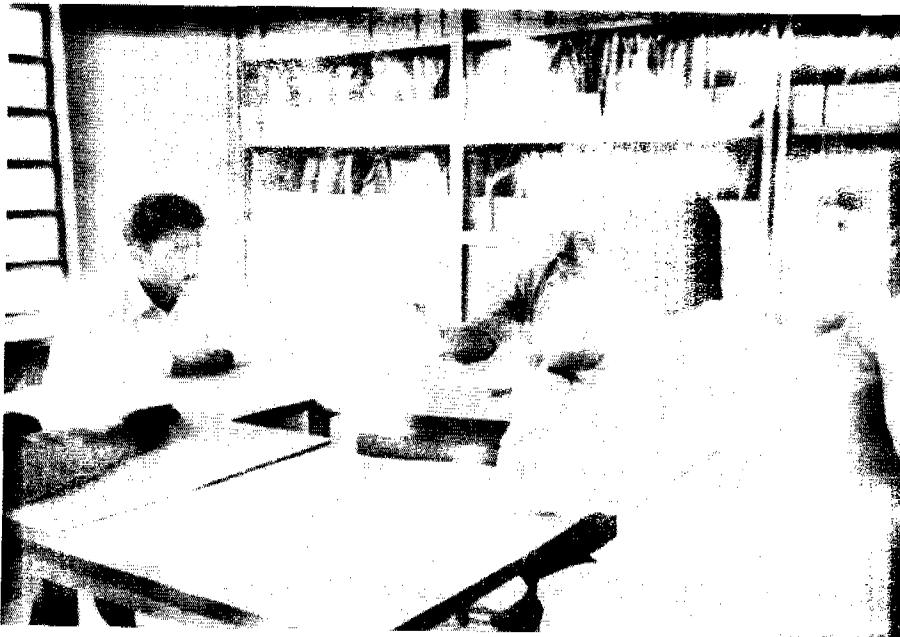
LODHRAN:

Representative of LPP presenting the work and development concept to the activists in Dunyapur



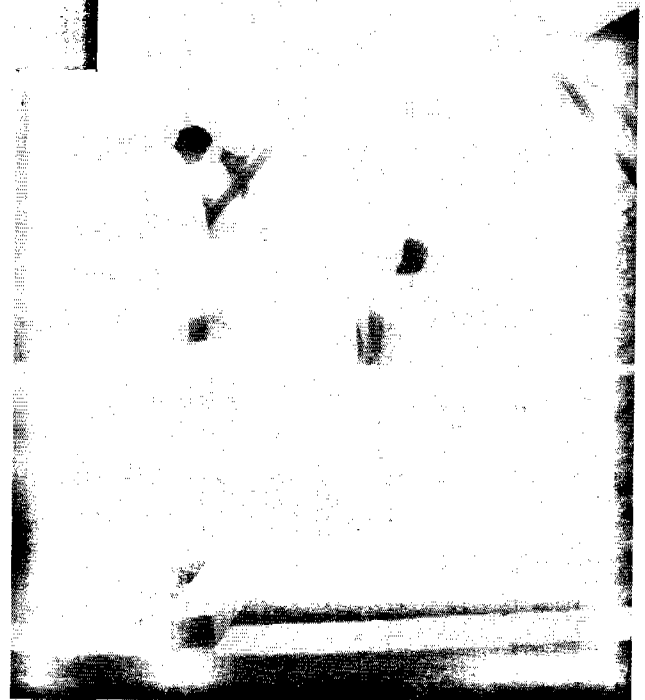
SWAT:

Review meeting with the members of Technical Unit



FAISALABAD:

Construction of main sewer in UC 200 is being jointly monitored by ASB and UNDP-Plus



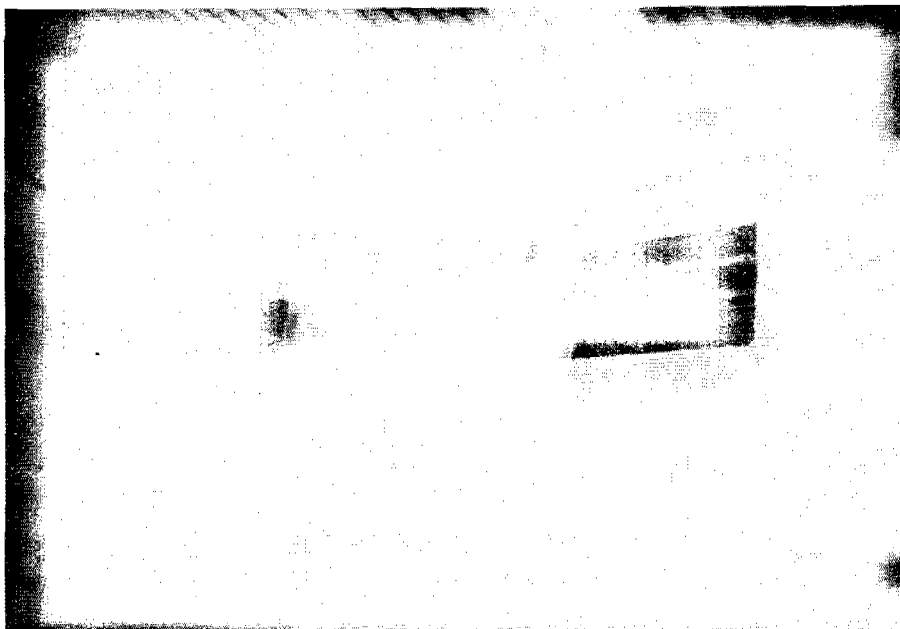
LOW COST HOUSING PROGRAM



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



TTRC's Siraj presenting his work to Julie Love of CORDAID

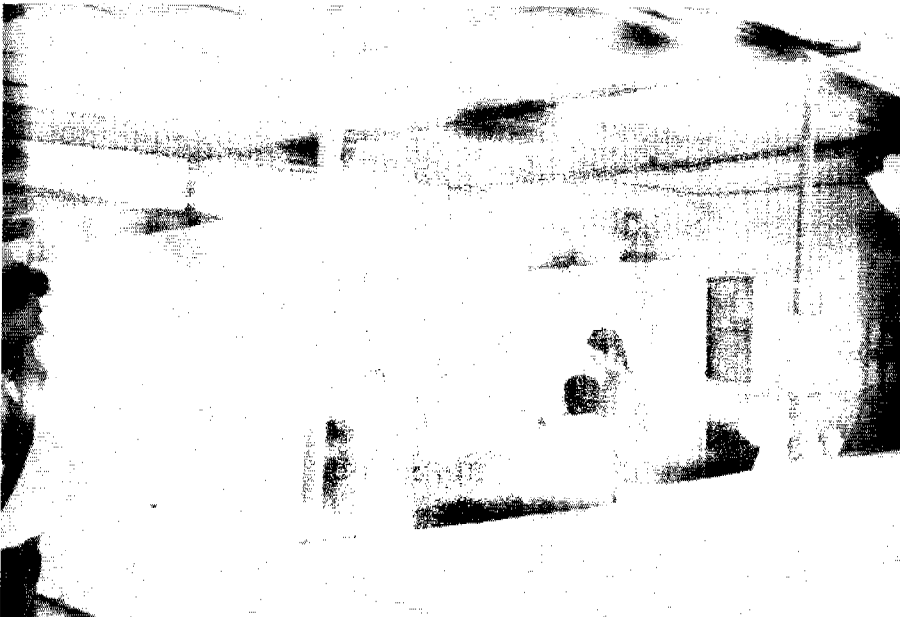


Ventilation improvement in school

EDUCATION PROGRAM



Teachers training organized by Farheen Educational Society and Raasti



Approach English School, Qasbah Colony receives grant for roofing



Islamic Academy, Orangi has purchased furniture through a support grant of Rs. 12000/-

HEALTH PROGRAM



A Family Planning Client of KHASDA
in Sec 14, Orangi



KHASDA's health program is being
Discussed with T.H.O Orangi Town
and Dr. Jamal Sheikh of Qatar Hospital



A lecture being delivered to students
in Orangi on reproductive health

MICRO ENTERPRISE CREDIT PROGRAM



Periodical meeting with women good clients at OPP-OCT office



A packing unit of Lateefan Bibi is supported through small credit



Peer Bano in Orangi has taken a loan to upgrade her work

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1. Quarterly Progress Report 1st to 90th.
2. OPP's Low Cost Sanitation & Housing Programme (Collection of Arif Hasan's papers) October, 1996.
3. Gradual Development of Sectoral Sewerage Plan. The story of Mujahid, Alfatah Colony, Sector 5 and 11-A: Oct. 1986.
4. Role of Thalla (building component manufacturing yard) in Housing by Perween Rahman, Hafeez Arain: Dec. 1986.
5. Repair and Rehabilitation: Aftermath of the December 1986. Riots by Aquila Ismail and Perween Rahman.
6. The Low Cost Sanitation program of the Orangi Pilot Project Six questions by Arif Hasan: April 1987.
7. Masons Training Program for Housing by Perween Rahman Aug' 89.
8. Women Work Centre – story of five years 1984-1989 by Akhter Hameed Khan: Nov. 1989.
9. Manual of Sanitation Programme in Urdu by Salim Alimuddin: Nov. 1989.
10. Low Cost Sanitation Programme- Statistical Data (Survey Nov. 89)
11. A Practical Field work at the Orangi Pilot Project Karachi, Pakistan by A.M.J. Verheijen: Jan. 1990, Totterdom.
12. My Development Education by Akhter Hammed Khan: April 1990.
13. House building by low income families in Orangi by Akhter Hameed Khan: Aug. 1990
14. A survey of Orangi. Sept. 1990.
15. Health Survey of Orangi and Thikri, by Anwar Rashid and Muhammad Pervez: Nov. 1991.
16. Profiles of 49 Women Entrepreneurs of Micro Enterprise in Urdu December 1991.
17. Working with Community – Some Principles and Methods by Perween Rahman and Anwer Rashid: Jan. 1992.
18. Seven Reports on Housing by Arif Hasan: Mar. 1992.
19. Maintenance and Rectification: Evaluation of Lane Sanitation – by Perween Rahman and Anwer Rashid: June 1992.
20. Manual for Rehabilitation Programmes for informal settlement Based on the Orangi Pilot Project model by Arif Hasan. June 1992.
21. Case study of Orangi and OPP by Akhter Hameed Khan: Nov' 92.
22. Scaling-up of the OPP's Low Cost Sanitation programs by Arif Hasan: March 1993.
23. Environmental Repercussions of Development in Pakistan by Arif Hasan and Ameneh Azam Ali: March 1993.
24. What I learnt in Comilla and Orangi by Akhter Hameed Khan: Sept. 1993.
25. Orangi Pilot Project Programmes by Akhter Hameed Khan: Jan' 94.
26. Manual on Basic Health Education by Sanobar 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 Sanobar 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.
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 2. "Akhter Hameed Khan – Orangi Pilot Project". Reminiscences and Reflections. Published by Oxford University Press 1996. Urdu translation has been published by City Press. Available at OPP-RTI.
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 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.
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 8. "Understanding Karachi – Planning and Reforms for the Future" – by Arif Hasan – Published by City Press 1999. Available at OPP-RTI.
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 12. The work of the Anjuman Samaji Behbood and the larger Faisalabad context, Pakistan – by Salim Alimuddin, Arif Hasan and Asiya Sadiq – Published by IIED – Dec'2001
 13. Working with community by Arif Hasan – published by City Press 2001. Available at OPP-RTI.
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Publications can be sent on payment.