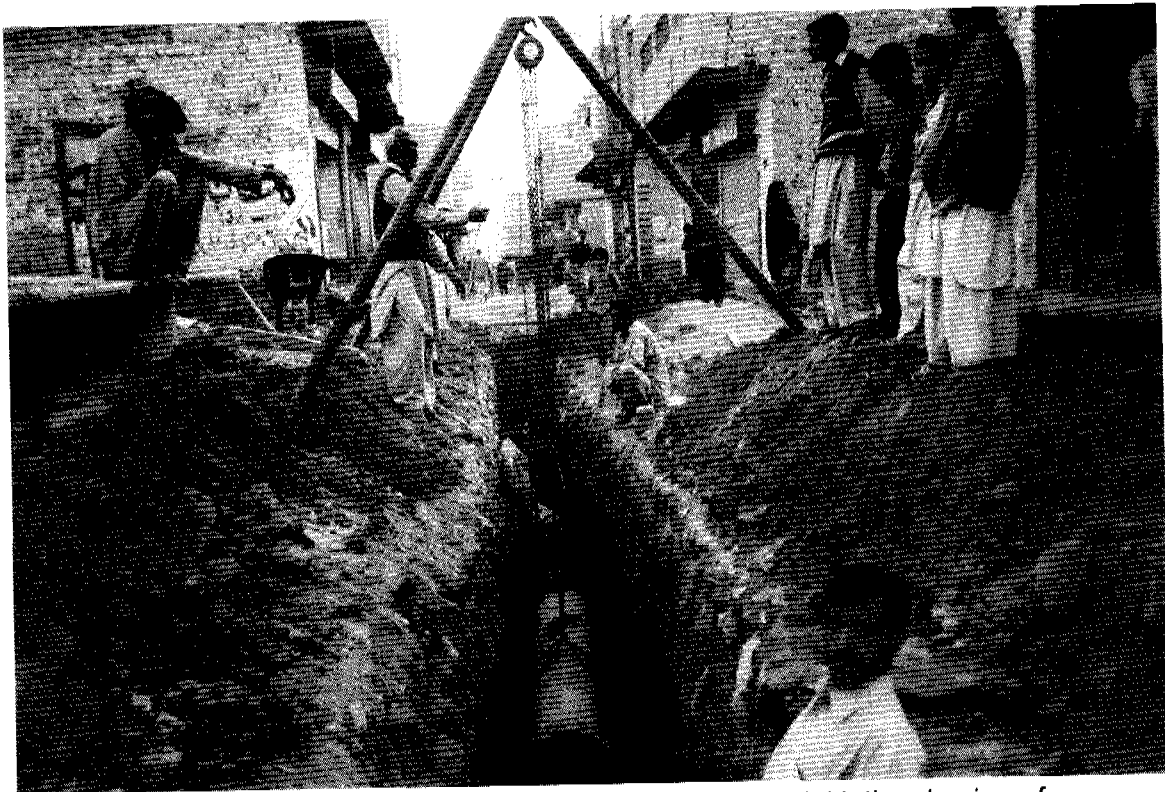


ORANGI PILOT PROJECT Institutions and Programs

93rd QUARTERLY REPORT
JAN, FEB, MAR '2003



Replication by LPP in Khanpur City is an important initiative. Laying of Trunk Sewer is in Progress.

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ORANGI PILOT PROJECT – Institutions and Programs

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I. INTRODUCTION:

1. Since April 1980 the following programs have evolved:

Low Cost Sanitation -started in 1981

Low Cost Housing- started in 1986

Health & Family Planning- started in 1985

Women Entrepreneurs- started in 1984, later merged with Family Enterprise

Family Enterprise- started in 1987

Education- started in 1987 stopped in 1990. New program started in 1995.

Social Forestry- started in 1990 stopped in 1997

Rural Development- started in 1992

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

i. OPP Society 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 61

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 62 to 74

iv. OPP-Orangi Charitable Trust (OCT) undertakes the micro credit program. Mr. Anwer Rashid is the Director – For details see report on pages 75 to 106

v. OPP- Rural Development Trust (RDT) undertakes the rural program. Mr. Anwer Rashid is the President. See report on pages 107 to 114

3. Replication of Low Cost Sanitation by NGOs, CBOs, Govt. Agencies, City Govt, Town and Union Councils is proceeding in many places in Karachi, Faisalabad, Pindi, Lodhran, Khanpur, Uch, Multan, Gujranwala and Lahore and the new initiatives in Sanghar and Mirpurkhas. Misereor, Cordaid and Water Aid continue their support. For details see OPP-RTI report-pages 5 to 29.

Youth program has expanded to include training of more community architects and surveyors. The documentation of the Karachi drainage channels and infrastructure in Katchi Abadis of Karachi by the youth continuous, it provides the basis for expansion of the sanitation program at the city level. Thru association with the youth, need has gradually evolved for facilitating Youth Resource Centres. For details refer report on pages 31 to 33.

Community based organizations are strengthening their initiatives at the neighbourhood level, encompassing neighbourhood governance. A new dimension is the coming together of CBOs as networks for directing area and UC development. Refer report on pages 33 to 34 & 46 to 51.

The Devolution of Power Plan introduced by the govt. since 14th August 2002 strives for partnerships with communities. The elected members of the Local Bodies the Nazims (Mayors) and Councillors from Union Councils (UC) and Towns from all over Karachi and other cities are frequenting OPP-RTI and seeking support in replication of the model of component sharing. A number of Lane Managers and Community Activists associated with the OPP program have been elected as Nazims and Councillors. On request UC Plan Books are provided, which include documentation of existing infrastructure and facilities and proposal for development. Details are in the section on Replication and Low Cost Sanitation Program in Orangi.

In Housing support is being provided to the Technical Training Resource Centre so as to strengthen it as a housing support unit in Orangi.

The education program in Orangi supports small schools in physical upgrading and teachers training. Small grant support helps in confidence building and interaction among schools. Teachers training and lecture series besides upgrading skills, strengthens this interaction. A new dimension is the coming together of schools as networks for teachers training and group support laying the basis for Education Resource Centres. For details refer pages 56-58.

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4. OCT has till Feb'2003 disbursed loan amounting to Rs. 178.11 million to 9616 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 and 1 city in NWFP, for extension of the credit program. For details see report on pages 79-101. OPP-Micro Credit Trust has till Feb' 2003 disbursed loans amounting to Rs. 7.85 million to 806 borrowers

 5. The performance of OPP-Rural Development Trust was reviewed in Dec'2000. Infra-structure development loan was stopped, loan for agro-input in rural areas continues. OPP-RDT till Feb' 2003 has disbursed total loan amounting to Rs. 19.96 million to 490 borrowers. Efforts have been made to recover the outstanding balance amount of loans given prior to Dec'2000. Rs. 13.50 million has been received in principle. Rs. 1.03 million has been received as mark up. Balance amount is Rs. 3.81 million.

 6. On the third death anniversary of Dr. Akhter Hameed Khan, founder of the OPP, the "Third Dr. Akhter Hameed Khan Development Forum" was held in Karachi on 20th Oct' 2002. 400 participants comprising members of community based organisations, NGOs, academicians, professionals, researchers, students, govt. officials, politicians, members of local bodies and journalist from all over Pakistan attended. The forum proceeding is being compiled.

 7. Habitat Award – International Groups Study Visit – 21st – 26th Oct'2002
Sponsored by Building Social Housing Foundation (BSHF), 14 participants attended the week long study visit to OPP-RTI. The visitors were development practitioners, professionals, researchers, academicians and govt. officials from 12 countries, Argentina, Chile, Colombia, Kenya, South Africa, Malaysia, Vietnam, Nigeria, Peru, Sri Lanka, Britain and Uganda. During the visit members also got an opportunity to meet many OPP partner NGOs/CBOs and govt. officials from other cities and learn about the replication efforts, the strengthening of the component sharing partnership model and the evolution of the low cost sanitation program from a lane to the city. Lately BSHF has provided a grant of Rs. 4,56,636/- to OPP-RTI for strengthening its research, documentation and extension activities.

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

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

1) OPP

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

Since 1988 the OPP has been upgraded into five independent institutions. The OPP-Society, the OPP-Research and Training Institute (RTI), the Orangi Charitable Trust (OCT), the Karachi Health and Social Development Association (KHASDA) and the Rural Development Trust (RDT). Audited figures of institutions are given with their report for OPP-RTI on page 60, for OCT on page 106 for OPP-KHASDA on page 74 and OPP-RDT on page 113. Below only the OPP society audited figures are being presented.

2) OPP Society

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

III. RECEIPT AND EXPENDITURE (2002-2003)

1) Abstract: of Institutions

	BUDGET	RECEIPTS JUL-FEB'03	EXPENDITURE	
			BUDGET	JUL-FEB'03
OPP Society	4,100,000	3,100,000	4,100,000	3,024,800
OPP-RTI	8,480,000	6,646,662	8,480,000	6,749,261
OPP-OCT	28,423,798	30,083,176	28,423,798	30,679,910
OPP-KHASDA	1,045,000	1,412,020	1,045,000	988,827
OPP-RDT	5,950,000	2,477,667	5,950,000	1,139,750

Details of budget are given for OPP-RTI on pages 60, & 61, for OCT on page 104 for OPP-KHASDA on page 73 and OPP-RDT on page 113. Below only the OPP society budget is being presented.

2) OPP Society -Receipts & Expenditures: - Jul – Feb'2003

RECEIPTS OPP	BUDGET 2002-2003	ACTUAL JUL-FEB'03	EXPENDITURE OPP	BUDGET 2002-2003	ACTUAL JUL-FEB'03
INFAQ FOUNDATION	4,100,000	3,100,000	RAMZAN ALLW	264,450	189250
			GRANTS:		
			OPP-RTI	2,000,000	1,000,000
			KHASDA	1,000,000	1,000,000
			RDT	450,000	450,000
			WOMEN SEC	264,524	264,524
			OCT	121,026	121,026
G.TOTAL	4,100,000	3,100,000	G. TOTAL	4,100,000	3,024,800

IV ORANGI PILOT PROJECT – RESEARCH AND TRAINING INSTITUTE

Contents

1. Replication of the Low Cost Sanitation Programme

- 1.1 The Component sharing Model
 - 1.2 Advisory Services
 - 1.3 Support to NGOs/CBOs
 - 1.4 Some lessons learnt while working with Government and NGOs/CBOs
 - 1.5 Govts. Devolution of Power Plan and the component sharing model of partnership
 - 1.6 Working with NGOs, CBOs and Government outside Karachi
 - Anjuman Samaji Behbood - Faisalabad
 - Akhter Hameed Khan Memorial Trust – Rawalpindi
 - Environment Protection Society - Swat
 - Lodhran Pilot Project - Lodhran
 - Conservation and Rehabilitation Centre - Uch Sharif
 - UNDP – Plus Program
 - Punjab Katchi Abadi and Urban Improvement Deptt. (PKAUI) and Partner NGOs/CBOs (in Multan, Gujranwala, Sargodha & Lahore)
 - Shahpur Chaker Welfare Society- Sanghar – Sindh
 - Sindh Rural Participatory Organisation -Mirpurkhas - Sindh
 - Community Development Network
 - 1.7 Working with NGOs, CBOs and Government in Karachi
 - SKAA-OPP-RTI Project
 - Survey of SKAA and KMC/KCDG Katchi Abadis
 - Orangi Project of KMC/KCDG-ADB
 - Khuda Ki Busti – Taiser Town - Saiban
 - Umer Colony – Jamshed Town
 - Azizabad Housing Society – Gulberg Town
 - Manzoor Colony – Jamshed Town
 - Development of Natural Nalas/Drainage Channels into box trunks
 - Documentation of Natural Nalas/Drainage Channels
 - Greater Karachi Sewerage Plan and Korangi Sewerage Project of the KWSB: Review, Alternative Proposal and Developments
 - Citizen's position on policy for Water and Sanitation for the City
 - Local Govt. Devolution Plan
 - Malir Town UC-5, Lyari UC-2, Baldia UC-2, Gulshan, Jamshed and Gadap Towns
 - 1.8 Statistics: Sewerage Construction outside Orangi – Feb' 2003
- #### 2. Research, Training and Publication
- 2.1 Budget and Expenditure
 - 2.2 Training
 - 2.3 Youth/Activists Training and Support Program
 - 2.4 Youth Initiatives
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3. Low Cost Sanitation Program

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- 3.2 Introduction
- 3.3 Statistics of Work in Orangi
 - Survey of Orangi
 - Cumulative construction: 1981 – Feb'2003
 - Peoples investment in low cost sanitation
 - KMC/ADB trunk sewer: Construction and KMC investment
 - Nala Development into box trunks
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- 4.1 Introduction
- 4.2 Present package of Advice
- 4.3 Extension of Package
- 4.4 Upgrading the Thalla
- 4.5 Research – Ferrocement Roofing Channel
- 4.6 Use of Proper Design and Construction Techniques for Roofing
- 4.7 Construction and Demonstration
- 4.8 Training, Extension and Documentation – Setting Up of the Technical Training Resource Centre (TTRC) as a housing support unit in Orangi

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- 5.1 Educated Youths take the Initiative
- 5.2 OPP-RTI's Support
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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 1989-2002
- 7.2 Receipts and Expenditure: Budget 2002-2003 and Actuals of July – Feb'2003

1. REPLICATION OF THE LOW COST SANITATION PROGRAM

1.1 The Component Sharing Model

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

a) Internal development comprising of:

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

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

b) External development which constitutes:

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

This remains like water mains the responsibility of the government.

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

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 advisory support is being provided to the Punjab Katchi Abadi and Urban Improvement Department for replication in five cities in Punjab i.e. Faisalabad, Gujranwala, Multan, Sargodha and Lahore. On request support is being provided to the Union Councils in Malir, Lyari, Baldia and to the Gulshan-e-Iqbal, Jamshed & Gadap Towns

1.3 Support to NGOs/CBOs

Effort is being made to strengthen local NGOs/CBOs so that they can independently function as support organisations. To the NGOs/CBOs technical and advisory services are provided free of cost. Others pay fees and direct costs. Water Aid has provided a grant of Rs. 4,30,034 for support to NGOs/CBOs for the program of water supply and sanitation. CORDAID has provided a grant of Rs 510,000 for support to NGOs/CBOs to initiate/strengthen other programs. In addition to supporting groups and CBOs in Karachi, support is being extended to ASB in Faisalabad, AHKMT in Rawalpindi, CRC in Uch, LPP in Lodhran, OPE and AWF in Gujranwala, Shehrsaz in Multan, Muawin in Lahore, Muqadder in Sargodha, SCWS in Sanghar and SRPO in Mirpurkhas.

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. Lately KWSB has been devolved, as the Water and Sanitation Deptt. of the City Govt. All functions are within City/District govts, devolution to the Town and Union Councils is in a transitional phase.

Component sharing model of partnership

The Devolution of Power Plan strives for partnership between govt and community at the grassroots level. OPP model of component sharing evolved in the sanitation program demonstrates this

partnership. Beginning with low cost sanitation, the component sharing concept has been successfully applied by 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. This quarter elected Nazims (Mayors), Councillors and Town Officers from Orangi and Baldia Town in Karachi and from Rawalpindi, six cities of Punjab and Balochistan have visited and requested OPP-RTI for support. Invited by the National Institute of Public Administration Karachi, OPP-RTI presented the model to the Nazims of 18 towns of Karachi. Nazim of Gulshan, Jamshed and Baldia towns requested OPP-RTI support. Likewise survey and development plans for Katchi Abadis in Gulshan and Jamshed Town are being prepared. In Malir and Nazimabad towns it has been observed, that residents in housing societies, have started laying sewerage lines on self help. On request OPP-RTI is providing technical guidance to a housing society in Nazimabad, the initiatives in Malir Town are being documented.

Based on the survey of 334 Katchi Abadis (KA) in Karachi (113 K.As in Orangi and 221 K.As outside) and the model as presented above, a conceptual plan for K.As development was earlier prepared. Details of the plan are in the research section 2.10. The plan is being disseminated among Nazims, Govt. Officials, NGOs and CBOs.

1.6 Working with NGOs/CBOs and Government outside Karachi

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

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

Water supply program: In February 1996, laying of 1,448 rft 6" dia water main in Hasanpura was completed. OPP-RTI member provided on site guidance. Later additional 477 rft. 4"-6" dia main line was laid. The total cost of main line passing through 9 lanes, came to Rs 194,901. Since then in another 35 lanes 3" dia 6,785 rft. water lines have been laid on self help. 365 houses have contributed Rs. 4,83,886/- for the lane lines, Rs 104,100 for the main line, Rs 2,19,000 for house connections, Rs 4,65,275 as connection fee to WASA and Rs 18,100 as ASB service charge. In nine more settlements i.e. Nisar Colony, Iqbal Nagar, Chibhan, Sanora, Punjpir, Nimat, Bilal, Shakooraabad and Nadir Town, ASB has supported laying of water lines in 23 lanes, 6,832 rft. 302 houses have contributed Rs 4,36,628 for lane lines, Rs 1,81,200 for house connections, Rs 3,57,575 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 2.47 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 347 lane sewers, 4 large and 5 small secondary sewers of total length 93,957 rft. have been laid. 4,635 houses have invested total Rs.15.035 million for secondary sewers, lane sewers, connections and sanitary latrines.

The sanitation program has been extended to 50 settlements, more settlements are requesting support. ASB work that began in Hasanpura and Dhuddiwala has been extended to total 50 settlements in Faisalabad. Refer detail statistics in section 1.8.

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:

ASB's coordination continues with District Govt. and WASA for laying large secondary and main sewers. Earlier in four areas Elahiabad, Rashid nagar, Millat Road and Nawabad missing links 11,670 rft. in main sewers, were completed by WASA investing Rs. 4.2 million. In Azamabad, Murzipura, Sheikhpura road, Shamsabad and Himatpura Katchi abadis 24,390 rft. main sewer costing Rs. 29.92 million contracted by WASA in Dec. 2001 is in progress.

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

3200 houses was provided by ASB. WASA's estimates were Rs. 2 million ASB estimates came to Rs. 0.75 million only. Due to acute sewage disposal problem in the area, residents decided to do the work on self help, instead of indefinitely waiting for WASA. Work on site began in March 2002. 2100 rft. 18" dia sewer was laid. Due to National elections and promises by candidates work stopped for six months. Last quarter work on site begun which is in progress. Union and District Govt Nazims have supported the initiative. Union Council Nazim has assisted community mobilization and money collection, which has been organized thru lane managers committees.

On request ASB provided technical guidance to Faisalabad Development Authority (FDA) for desilting and functioning of a main sewer 15"-30" dia 8,220 rft. The sewer located in Shersingwala 279 RB, was laid by FDA in 1983, since then it is nonfunctional as pipes plugged during construction were not deplugged. ASB is 1st jointly identifying the manholes (which have been lost under road construction). Identification of sewer manholes was completed, work is in progress.

Replication in Jaranwala Town: Since Sept'02 on the request of Nazim of nearby Jaranwala Town, ASB is providing support for replication of the sanitation program. UNDP Life program has provided core funding support to ASB for expansion of the program and is facilitating partnership with the Town office. ASB has appointed two social organisers for the project. MOU was signed between Town Nazim, ASB and UNDP. As a first step effort is being made for mapping and documentation of sewage disposal systems. Facilitated by ASB, Town Nazim has arranged finances and signed an agreement with WWF Lahore for providing satellite image and mapping of the town. Meanwhile, mobilization for lane sewers is in progress.

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

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

Documentation: Documentation on available maps, of main disposals, pumping stations, main and secondary sewers identified by WASA is available with ASB. Audio visual documentation of on going work continues. Five video documentaries on ASB work are available including a BBC documentary telecast on earth report.

This quarter no report has been received from ASB.

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

AHKMT receives core funding support from Water Aid. As per AHKMT report since Sept' 2001 work on total 21 lane sewers and one secondary sewer of total length 3,875 rft. comprising 190 houses was completed. Peoples investment in sanitary latrines, lane sewers and secondary sewer has been Rs. 5,02,103. This quarter work of 4 lane sewers was completed. On request plans and estimates for 23 lane sewers and two secondary sewers were provided to the community, mobilization continues. Effort is being made by AHKMT to coordinate construction of external development by Govt., meetings continue with WASA, and Union Council Nazims and Councillors. This quarter WASA and AHKMT members received orientation training at OPP-RTI.

1.6.3 Environmental Protection Society (EPS) – Swat

EPS has been working with communities in Swat since 1991. In December 1998 WaterAid provided core funding support for extension of the sanitation program. Since then on request from the community map, plan and estimate for sewage disposal system was prepared by EPS for total 12 villages/settlements. Work was completed in three settlements. Total 74 lane sewers 9,049 rft, 8 secondary/main sewers 4,156 rft. and 5 main septic tanks were completed. 459 houses contributed Rs. 5,92,330, Govts. Investment was Rs. 1,38,484, donor TVO's contribution was Rs. 4,99,270. EPS technical unit (TU) completed survey of natural drainage channels (Khwar) in Mingora and Kalam. Estimate for rehabilitation of Mingora drainage channels was completed. However since July'02 no report has been received from EPS. Since March 2002 EPS have become consultants to the Asian Development Bank financed Malakand Rural Development Project, therefore the EPS program direction has changed. As of next quarter report on EPS will therefore be discontinued.

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 connecting lane sewers continue to be laid by people on self help (details are in proceeding paragraph).

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

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

Due to local body elections in Aug'2001 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, had slowed down work in Lodhran. However LPP team have reorganized work so as to manage it in both Lodhran and Khanpur. Work has therefore progressed. Last quarter in two settlements Hasanwala and Jathwala, projects for trunk mains and disposal works were approved by District Govt.

Since April 2000, work on lane sewers continue: Total 110 lane sewers, 20,427 rft. have been completed in Lodhran. 844 houses have invested total Rs 2,079,781 in lane sewers and sanitary latrines. Work on 8 lane sewers was completed this quarter. 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 towns and villages: This quarter work has been in progress in six villages. In Piplywala on site work was completed, LPP mobilized finances for main sewers costing Rs. 3,98,121/- while 243 houses have invested Rs. 1,82,950/- in lane sewers. Here a govt. disposal exists which is functional. In 6 more villages, Nai Basti, Chak No. 227 WB, Munshi wala, Basti Barrati wala, Gahi Mummar and Basti Sheikhan wali work on sewers is in progress. Total 32 lane sewers have been laid on selfhelp in villages of 15 MPR, Chak 343 WB, Chak 319 WB and in towns Dhnote, Bahawalpur, Duniyapur, Basti Khanpur and Kehror Pucca. People have invested total Rs. 5,96,826 in internal development. In the two towns of Duniyapur and Kehror Pucca on the request of Town officials, LPP has completed mapping and documentation of existing sewage disposal systems. For Duniyapur an MOU was signed with Town officials. Desilting of 10,460 rft main line was completed, LPP provided technical support.

In Juggo village the project was started by NGO National Rural Support Program (NRSP). On request OPP-RTI and LPP provided regular technical support. By July 2000 total work completed was a treatment plant, main sewer, secondary sewers and 9 lane sewers. Then work stopped. Since January 2002, on NRSP request LPP has been guiding/supporting community for internal development. So far total 22 lane sewers have been completed, 209 houses have invested Rs. 6,37,000 on lane sewers and sanitary latrines, NRSP investment in external sanitation has been Rs. 9,83,000.

LPP support to Khanpur City: Nazim of Khanpur City requested LPP support in solving the sewage disposal problem of the city. Khanpur is located about 200 km. from Lodhran and has a population of about 1,50,000. In Sep' 2001 a joint visit was made by LPP and OPP-RTI members. Discussions were held with the engineers on the concept of program and roles of govt. and community. A main sewer laid in 1992, costing Rs. 30 million was non functional, as pipes plugged during construction, were not deplugged. Since Feb' 2002 LPP team assisted Khanpur City engineers in deplugging and desilting the main sewers. The main sewer designed to serve a large part of the city, being non functional, two ponds served as disposals. With the main sewer made functional, ponds have dried up. LPP proposal for a main trunk sewer, costing Rs. 6 million was approved by City Nazim. Last quarter work on site began 700 rft. main sewer has been completed. Work on remaining trunk main 9100 rft. is in progress. LPP is providing on site support, an office and a support team have also been setup. This quarter in 5 settlements existing trunk sewers were desilted by the City Govt. In 6 settlements 9 lane sewers, 1577 rft comprising 56 houses were laid on self help. For adjoining villages LPP has completed survey, plan and estimates.

Guided by LPP City Nazim has approved budget for preparation of plantable survey map of Khanpur city. A survey firm has completed survey and documentation of existing sewage disposal system. Preparation of map is in progress.

Support to the nearby Town of Ahmedpur Lamma: On request LPP provided support to the town officials. Mapping of settlements and documentation of existing sewage disposal system was in progress. However lately work has stopped due to political conflict.

LPP work is an important demonstration, attracting many training groups and visitors. This gives an opportunity to a wider group of actors to observe the dynamics of peoples work, enabling its expansion and replication. This quarter visitors were member American Embassy , DG and Deputy DG PKAUI, Country Director World Bank, Minister Education Punjab, UNDP member, Nazim and TMO Dunyapur.

1.6.5 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). CRC's effort at lobbying for the same continues.

As per CRC report, total work completed is 72 lane sewers 7,366 rft. and eight secondary sewers 1605 rft. 378 houses (statistics corrected) have invested total Rs. 1,046,050. This quarter work on 20 lane sewers, was completed. Meetings are regularly held with Nazims, Councillors, Govt. officials and activists of Union Councils, on request guidance and estimates are provided.

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 has made efforts for final cleaning of the sewer and electric connection for the disposal pumps. In Dec'02 work was completed, the sewer is now functional.

Last quarter OPP-RTI members visited site, observed the potential for program expansion and discussed with the team methods to strengthen work.

1.6.6 UNDP Plus Program – Faisalabad, Multan and Gujranwala

Replication in three cities, Faisalabad, Multan and Gujranwala was initiated by the UNDP-Plus program. Since Feb'2001 OPP-RTI provided training and guidance to the team so as to support community for internal development and coordinate external development with govt.

In July 2002 UNDP informed that the plus program project period is complete. Since then the project is being continued by the Punjab Katchi Abadi and Urban Improvement Deptt. (PKAUI), which was the govt. deptt. responsible for implementing and coordinating the plus program and the partner NGOs/CBOs.

Detail report was presented in the 90th QPR. The report being presented below shows the work being continued by PKAUI and local NGOs/CBOs.

1.6.7 Punjab Katchi Abadi and Urban Improvement Deptt. (PKAUI) and partner NGO/CBOs.

PKAUI is coordinating support to the program, by allocating funds for external development and facilitating partnership between the NGOs/CBOs and govt.

Faisalabad- partner NGO, ASB

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

Multan- partner NGO Shehsaz

City maps and documentation of existing sewage disposal systems are now available with NGO Shehsaz, which is continuing with the program. Last quarter core fund support was arranged. The work has been slow this quarter. Shehsaz is taking time in organizing work and maintaining focus.

Internal development: Total work earlier completed were 52 lane sewers of length 8,358 rft comprising 537 houses in 17 settlements. Peoples investment in latrines, and lane sewers were Rs. 1,262,058. Documentation and mobilization is in progress in five settlements. The work has been very slow. This quarter Shehsaz is slow in organizing work and maintaining focus.

External development: In 2 settlements 2 secondary sewers of 479 rft costing Rs. 75,200/- were earlier financed by UNDP Plus. For 5 settlements Govt. funds amounting to Rs. 6.28 million were mobilized for main sewers. In four settlements work on laying of main sewers of total length 7,365 rft. and a disposal station was completed by WASA. Work on one main sewer 1,450 rft. costing 0.36 million was contracted by WASA.

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

Two organisations OPE and AWF continue with the program. Small core fund support has been arranged. AWF is mobilizing community in 8 Union Councils, OPE's mobilization in UC-8 continues, level survey is in progress. This quarter coordinator of OPE visited OPP-RTI for review and guidance.

Internal development: Total work completed has been 100 lane sewers, 22,976 rft. and 6 secondary sewers 1,622 rft. comprising 1,625 houses. Peoples investment on latrines, lane sewers and secondary sewers has been Rs. 3.73 million. This quarter 10 lane sewers 2594 rft. were laid. Work continues on more lane sewers.

External development: As a policy WASA has laid trunk and secondary sewers in many settlements, in some these are in progress.

Lahore - NGO-Muawin

NGO Muawin has initiated work in Katchi Abadis of Lahore. Core fund support has been arranged. PKAUI has provided office space and equipment support, it is assisting in provision of maps of Katchi Abadis and promoting the model of component sharing. This quarter in Khan Colony 3 lane sewers of 1650 rft. were completed peoples investment in lane sewers has been Rs. 1,23,000/- Several meetings were held with DG PKAUI, officials of WASA and Nazim of UC-32 and UC-99. Maps of 7 Katchi Abadis of UC-99 were acquired for survey and documentation. Survey of Railway Colony was completed.

Sargodha - partner NGO Muqaddar

PKAUI earlier sanctioned funds for external development in Sargodha. Last quarter NGO Muqaddar was identified and guided by PKAUI as a partner to support internal development. Since last quarter survey, documentation and mobilization in two settlements Sulaimanpur and Islampura has been in

progress. This quarter work has been very slow. There is need for training of the team at OPP-RTI and guidance on direction of work.

Lahore - PKAUI

Requested by the Director General (DG) PKAUI, earlier two visits were made by OPP-RTI members. Together with DG PKAUI meetings were held with members of P & D Deptt. and UNDP. A presentation was made to Governor Punjab. OPP model and its replication was discussed. Last quarter Governor issued directives supporting PKAUI's efforts for continuation and expansion of the replication program. This quarter PKAUI advocated with the UNDP to support its program instead of launching a parallel program thru an NGO.

Southern Punjab Basic Urban Services Project coordinated by PKAUI is in the planning phase. Effort is being made by PKAUI to incorporate the component sharing model.

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. Lately the support by PKAUI has mobilized more NGOs and govt. deptts.

1.6.8 Shahpur Chaker Welfare Society - Sanghar – Sindh

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

1.6.9. Sindh Rural Participatory Organisation (SRPO)– Mirpurkhas – Sindh

NGO SRPO based in Mirpurkhas has been working with OPP credit program since the past one year. This quarter on request a visit was made to a small town Samaro, where SRPO wants to replicate the OPP sanitation program. The site situation of Samaro is similar to Kamil Shah Colony in Shahpur Chaker as explained above. SRPO team was guided on mapping and documentation. Lately 4 members of SRPO received 2 days Orientation training at OPP-RTI. Extension of the OPP model, preparation of sketch map and documentation is in progress.

1.6.10 Community Development Network

This quarter the fifth meeting of partners network was held at ASB Faisalabad. CRC, ADO, LPP, AHKMT, EPS, SVDP, OPP-RTI, OPP-OCT, URC, Saiban, OPD, Muawin, AWF, PURC and SPO participated. New NGOs introduced themselves. Members presented the highlights of their work and discussed the progress and issues faced. SPO which supports more the 300 CBOs/NGOs all over

Pakistan with small grants and training discussed its program, members expressed interest in its work and discussed support to the SPO partners. Members discussed two govt. programs. Khushali Bank and Pakistan Poverty Alleviation Fund. It was decided to acquire information on these programs. To understand and strengthen ASB initiatives, CDN members met the Nazim of Jaranwala Town and visited a CBO in Bhahiwala.

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 44 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 38 settlements were reviewed and finalised. Of total 23 settlements plan and estimate of additional phase was finalised. Work in total 29 settlements has been completed by SKAA. Total 57,645 rft. 9" to 15" dia trunk sewers and 5,227 rft covered main drain has been completed. In addition 4,360 rft sewer mains were desilted. SKAA's investment has been Rs.21.142 million. In the 29 settlements, internal sanitation comprising total 1144 lane sewers 2,21,008 rft 6"-9" dia exists, laid by people, investing total Rs.14.538 million. Work in progress on laying 9"-12" dia 2,640 rft. main sewer in Abbasi Nagar and Mecca Colony was completed last quarter. **Essa Nagri nala development:** Design and estimate were earlier finalized for the development of 2000 rft. nala into a covered drain. Last quarter SKAA acquired financial approval from the planning and development department, details are being finalized for tendering.

f) External Water Supply: In 20 *katchi abadis*, water mains total 66,216 rft, 3"-6" dia, costing Rs 5.895 million was laid by SKAA. In these settlements out of total 1,236 lanes, in 455 lanes, water lines exist laid on self help. People's investment has been Rs 6.591million. Work in progress in Mecca Colony, on the 1,040 rft main water line was completed this quarter.

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

h) Demonstration of Departmental Work: For training and demonstration, SKAA's departmental work in Islamia and Umer Baloch Goth were organised and supervised. The result of departmental work was that, there was 13-31% saving in cost, time taken was ¼ - 1/2 that taken by contractor and quality was 100 per cent. After this successful demonstration, in May 1995 SKAA adopted this method as its policy. Departmental work in 26 settlements has been completed.

i) Maintenance of External Sanitation: Neither SKAA nor local govt. has taken up the responsibility for maintenance of external sanitation. To assist community in maintenance of external works, SKAA has provided extra manhole covers and sets of tools to local organizations in 22 settlements. Where needed people undertake maintenance on self help and sometimes after much lobbying acquire assistance from Union Councils.

j) Training: SKAA engineers were guided and trained to independently undertake the documentation of existing services in settlements, the identification of respective external sanitation and water supply, their design and estimate and implementation of quality work. However SKAA engineers have not as yet been able to develop the capacity for documentation of existing services in settlements and identification of external sanitation, (there is the tendency to undertake internal development). OPP-RTI therefore has to provide this assistance, in addition to monitoring on site work. To ensure proper management of work, emphasis is on detail joint investigation for identification of external works and consensus on final identification. With final identification, SKAA takes up work as a whole or in phases, as needed. Defects in work have been checked on regular monitoring.

k) Devolution of power plan and SKAA

As per the new govt. setup, like many govt. agencies, SKAA is in a transitional phase. In this period SKAA will not take up work in new settlements but complete both lease (provision of land title) and external development in settlements already in process. SKAA is to slowly hand over its functions of provision of land title and development in Katchi Abadis to Towns, keeping only the basic functions of notification, approval of regularization plans, training and monitoring support to the staff of Towns. In addition SKAA's new function would be to undertake low cost housing and resettlement schemes. Being in a transitional phase development work has been slow. This quarter designs for external sanitation were finalized for two settlements.

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

This quarter 3 settlements were surveyed. Total 225 *katchi abadis* outside Orangi have been surveyed. Of these 62 belong to SKAA and 163 are KCDG *katchi abadis*. Survey of 225 *katchi abadis* comprising 12,425 lanes and 1,22,306 houses shows that people have laid sewer lines on self help in 4,981 (40%) lanes and water lines in 3,748 (30%) lanes, investing Rs 97.32 million and Rs 65.17 million (statistics corrected) respectively. Government's work in internal development also exists i.e. sewer lines have been laid in 5,361 (43%) lanes and water lines in 3,645 (29%) lanes. Government's investment has been Rs 162.42 million and Rs 48.62 million respectively. SKAA has recovered Rs 179 million and KMC/KCDG has recovered Rs 325 million as lease charges from the settlements (SKAA report Dec'2002 and KMC report June 1999). Government and peoples investment in external development in 199 *katchi abadis* surveyed, has been tabulated of others tabulation is being checked. Refer detail statistics in research section 2.11.

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

1.7.3 Orangi Project of KMC/KCDG – 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, Yaqoobabad, Tauheed Colony, 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. In Gulshan-e-Bihar cleaning and rectification of the trunk sewer was completed, technical guidance was provided to the Nazim of UC-6. In UC-6 comprising Ghaziabad, Gulshan-e-Bihar and Gulshan-e-Zia regular cleaning and rectification of trunk mains is being undertaken. In UC-7 cleaning and rectification of trunk main in Mansoor nagar is being focused, 750 rft. was cleaned and 5 manholes were rectified, work is in progress. In UC-5 on Nazims request survey, design and estimates have lately been provided for rectification of main sewers.

Internal Development: Out of 2,152 lanes, in 1,188 lanes, sewers have been laid. This quarter work on lane sewers has been in progress in Ghaziabad, Mansoor Nagar, Gulzar-e-Mohd. and Gulshan-e-Bihar. Due to shortage of water, need for construction of T-Haudi as interception chamber for house connection, is being extended. Breaking of manhole covers due to plying of water tankers is a recurring problem. Where the covers are flushed with the ground level (GL), this problem is avoided, in others where the covers are raised above the GL, there is frequent breaking of covers. Leaflets on proper house connections and placement of covers are regularly disseminated.

1.7.4 Khuda Ki Busti – Taiser Town - Saiban

Land supply for the poor is the focus of the NGO 'Saiban'. Khuda Ki Busti 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 1500 families have acquired plots and are residing in the settlement. Cost of Rs. 37,000 for an 80 sqyd plot is paid in installments to Saiban which has an office in the settlement. Immediate possession of land with the first payment, construction of a house and residing in it, is an important condition for acquiring land.

Saiban has facilitated provision of sewerage, transport, water and electricity with the amount collected as development charge, (included in the cost of land). Earlier on request for technical support for sanitation, OPP-RTI member visited site. Poor quality of work (due to lack of supervision and leaving work upto the contractor) and problems in maintenance, were the issues observed.

To maintain quality of work and low cost, OPP-RTI member spent a month on site, providing training to local masons and to Saiban members, while supervising a demonstration unit of 2 lanes and a

secondary sewer. Actual cost was documented, which came to Rs. 700/house as against Rs. 1,000/house, the cost previously when left to the contractor. Laying the sewer line in the centre of the lane instead of on the sides and using cylindrical shutterings for in-situ manholes in place of block masonry were some of the techniques introduced.

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

Total 74 lane sewers and 5 secondary sewers, 32, 126 rft comprising 1436 houses have been completed by Saiban. Peoples investment has been Rs. 3.621 million.

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

As per OPP-RTI design and guidance, construction of a sewage treatment plant (STP) for the settlement was earlier completed. Treated sewage water is being used for trees and plants.

Regular meetings and visits to review and strengthen work have been held.

1.7.5. Umer Colony – Jamshed Town

Earlier community had laid 43 lane sewers on self help. OPP-RTI support was provided. Lately community activists visited OPP-RTI and requested support for extending work in more lanes. On request survey was completed. Design and estimate is being prepared.

1.7.6. Azizabad – Gulberg Town

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

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

Social and technical guidance was provided to the local organisation " Anjuman Falah-o-behbood" (AFB). Refer statistics for sanitation work completed. AFB also guided the laying of water lines in 137 lanes on self help.

In 1997 AFB together with another CBO "Muttahida welfare organisation" then lobbied Karachi Metropolitan Corporation (KMC presently the KCDG) for development of the natural *nala* as external sanitation. The *nala* 11,700 rft. serves as a sewage disposal channel not only for Manzoor Colony but for a large part of the adjoining area including disposal of 10 MGD sewage from Karachi's treatment plant No-II. The total catchment area for this *nala* comprises 100,000 houses of which 40 per cent belong to Katchi Abadis.

On request from community groups and DC South, KMC project design for *nala* development was reviewed. An alternative plan was prepared, assisted by AFB. The advantages of the alternative

plan were a) it is 1/6th the cost of KMC project b) there is no displacement of houses (in KMC Project 850 houses were to be displaced). c) no resettlement is required d) land is reclaimed which is an asset e) the design is a permanent solution i.e a concrete covered drain (rather 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. 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 9,700 rft. concrete drain and 5,500 rft roof slab.** This quarter regular site visits were made, progress of work was slow. With the change over to Karachi City District Govt., new set of engineers have taken time to approve budgets. So far more than 130 house owners have voluntarily demolished parts of their houses, to make space for *nala* development. Community members have played a role, in convincing house owners for voluntary demolition.

Problems in work: Earlier a house owner filed a court case and took a stay order on the plea that his house has been leased by KMC (the present City Govt.) so could not be touched. Work therefore has been in progress from the other end i.e. from the disposal point, where along 4000 rft of the *nala*, clear width is available.

Development of parks along side the drain. Earlier two pieces of vacant land along the drain were surveyed by OPP-RTI and govt. engineers and proposed for the development of parks. Due to efforts by community activists and councilors of Union Councils, the Town Office has designated the land for development of parks. Construction of a boundry wall has lately been tendered.

1.7.8 Development of Natural *Nalas*/Drainage Channels into box trunks

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

After many presentations and meetings with Minister, Governor and many Govt. Officials, in March 1999 Governor Sindh issued a directive that KMC would develop and upgrade main *nalas*/drains, as

sewage and rain water drainage channels, for which budget would be allocated annually. OPP-RTI has since been making efforts for implementation of the directive.

As demonstration, effort is being made to develop the natural *nalas* in Manzoor Colony, Orangi and in different parts of Karachi, as **box trunks/covered drains** serving as 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. Work on Manzoor Colony and Essa Nagri *nala* has been explained. Report on development of Orangi *nalas* is in section 3.4. Other developments are given below:

In November 2001 meetings were held with newly elected 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 development of *nalas* into box trunks and the surveys, documentation available with OPP-RTI were presented and discussed. Last quarter meetings were held with the Core Commander and Executive District Officer Water and Sanitation City Govt, who also visited OPP-RTI. Presentations were made on the OPP proposal, meetings were held with Salim Azhar, Naib Nazim Gulshan Town who is also the special assistant to the City Nazim and member KPP approval committee. On request proposal for development of Aziz Bhatti park and Madinah Colony drains was provided. Effort is being made for their implementation. Meeting was also held with City Nazim, OPP-RTI work with the UCs, survey and documentation of katchi abadis and need for partnership in development was presented.

Lately invited by the Sindh Secretary Environment, meeting was held with DG and officials of Environmental Protection Agency. Need to develop the Korangi Town *nalas* and proposal for City's sewage disposal and treatment plant was discussed. On request OPP-RTI proposals were provided.

It has been observed that many open drains all over the city (which serve as combined sewage and rainwater disposals) are being covered, also natural *nalas* are being converted into drains.

1.7.9 Documentation of Natural Nalas/Drainage Channels

63 natural *nalas*/drainage channels, of total length 5,67,149 rft. located 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 33 *nalas* have been provided to KMC / KCDG and SKAA.

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. This map and the maps of individual drainage channels are being prepared for publication.

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

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

OPP-RTI proposal for a Sewage Disposal System for Karachi published as a monograph presents an alternative to the KWSB Greater Karachi Sewerage Plan. The alternative is: i) the existing

functional system and present use of *nalas* for sewage and rain water disposal needs to be accepted and *nalas* need to be developed as trunk mains ii) Sewage treatment plants need to be built where the *nalas* join the sea iii) Roles and responsibility needs to be decentralised, so that external development becomes the responsibility of Government and internal development the responsibility of communities or coop societies.

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

The nala development projects by SKAA and KMC/KCDG as explained in 1.7.6, 1.7.7 & 3.4 follow the OPP-RTI proposal.

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

Among the citizens groups in Karachi there is a growing interest to address the dilemma of water supply and sewage disposal in Karachi, so the interest in the OPP-RTI proposal.

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

In June 2000, NGOs and CBOs in Karachi came together on a Common Agenda for the City's Water and Sanitation needs and the way forward. A Citizens Position Paper was prepared and widely circulated.

The citizens have strongly advocated use of local resources as opposed to foreign loans and working on ground realities i.e. building on what exists rather than superficial mega projects. **The position paper is available with OPP-RTI and URC.** Subsequent activities were the citizens concerns and detailed comments on the World Bank (WB) Pakistan Country Assistance Strategy (PCAS). In may 2001 concerns were registered by the network at the W.B. meeting on PCAS. Later presentations were made to the media, City and Town Nazims. OPP-RTI alternative for sewage disposal for the city was presented as a case study demonstrating the use of local resources and lack of dependence on foreign loans.

In July '02 a meeting was held, "an action plan" 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, transport, sewage and solid waste disposal**. Information on City's resources are being acquired. To support the networks position of avoiding foreign loans, documentation is being undertaken of the many failed foreign funded projects in Karachi. A list of the projects and costs has been acquired.

As a step to mobilizing govt. for initiating public hearings, meetings were held, the City Govt. agreed to present and discuss its plan on Karachi's transport with the citizens. This quarter a forum was organized, more than 250 members participated and discussed the City Govts transport plans.

1.7.12 Local govt. Devolution Plan - Karachi

Devolution plan for Karachi implemented from 14th of August, decentralizes the city into 18 towns, 178 Unions Councils (UC) and one City Govt. A govt. committee formed to determine the functions has suggested adoption of the OPP-RTI proposal for decentralization of responsibilities at the levels of City, Town, Union and Community (neighborhood). OPPs concept of component sharing in sewage disposal has been applied to water supply, solid waste disposal, roads, parks, play grounds, tree plantation, health, education, housing and electricity.

The concept of people being responsible at neighborhood level with govt. complimenting their initiatives is being presented at various meetings and training sessions. This quarter training groups at OPP-RTI comprising Nazims, Councillors, Govt. Officials, community activists and members of NGOs from all over Pakistan, visited site and observed the same. Effort is being made to incorporate the OPP-RTI development model into the govts. training program. A leaflet explaining the model is being disseminated among NGOs/CBOs, and Govt. Officials.

This quarter Nazims and Councilors from Karachi UC's of Orangi, Lyari, Jamshed Town and Gadap visited and requested support. Maps of UC's are not available with them. OPP-RTI is providing maps and documentation of the UC's. Detail plan books of total 10 Union Councils of Orangi, of one UC of Site and sewerage plan of UC-2 Lyari and UC-2 Baldia were provided to the Nazims, CBOs and area activists. Of 2 UCs in Orangi these are in progress.

1.7.13 Malir Town UC 5, Lyari UC 2, Baldia UC 2, Gadab & Jamshed Towns

Earlier 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 agreed to adopt the component sharing concept. Two areas were selected. On request detail survey, plan and estimates were provided. On visits it was observed that self help work is in progress. Case study is being prepared.

Last quarter Nazims and Councilors of Lyari UC-2 visited. They had acquired the area plans. On request OPP-RTI members visited the UC. This quarter survey and mapping of the UC was completed. Proposal for sewage disposal was provided to the Nazim. Here all the lanes have govt. sewers which dispose into the Pitchard drain. Being open, full of garbage and sewage, the drain is silted up. The Nazim is lobbying City Govt. for its development i.e. repairs, desilting and cover.

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

Last quarter request was received from the Nazim of Gadap Town. Engineers visited OPP-RTI and requested support in designing sewage disposal system for Dur Mohd. Goth. Engineers were guided on mapping and documentation of existing system. This quarter the mapping and documentation was reviewed, a sewerage system with pumping setup exists which is silted up and so overflows.

Engineers were guided to desilt the main sewer and connect it directly thru gravity flow to the Malir nala instead of going thru the old pumping station.

In Gulshan Town effort is being made for the development of Essa Nagri, Madinah and Aziz Bhatti drains as already explained in section 1.7.7. Requested by the Nazim, plan for development of total 9 Katchi Abadis (w.r.t. water supply and sanitation), has lately been prepared.

Similar request has been received from the Nazim of Jamshed Town. Meetings have been held, survey is in progress.

Continued....

1.8 Statistics – Sewerage Construction Outside Orangi – Feb'2003

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	74	28626	1436	3.621	3500	* 0.275
34	Generalabad	Karachi	9	1565	52	0.818	2191	0.963
35	Farooq-e-Azam	Karachi	14	1085	106	0.090	432	0.107
36	M.Ali Colony	Karachi	42	4625	280	0.276	2168	0.621
37	Abbasi Nagar	Karachi	34	4277	390	0.337	1660	0.536
38	Mecca Colony	Karachi	12	1660	136	0.122	980	0.306
39	Kot Lakhpat/Others	Lahore	54	13473	711	1.496	180	N.A
40	Qadri Colony - I	Lahore	27	5794	308	0.730	-	-
41	Qadri Colony - II	Lahore	5	1064	43	0.125	-	-
42	Yasrab Colony	Lahore	5	1538	74	0.148	-	-
43	Farooq Colony	Lahore	3	540	24	0.078	-	-
44	Khan Colony	Lahore	3	1650	24	0.156	-	-
45	National Colony	Faisalabad	5	1052	67	0.154	-	-
46	Dhuddiwala	Faisalabad	39	5943	235	0.694	-	-
47	Hasanpura	Faisalabad	54	8524	604	1.376	524	0.131
48	Rajada Town	Faisalabad	6	1161	87	0.190	-	-
49	Al-Najaf Colony	Faisalabad	5	1260	56	0.156	-	-
50	Nimat Colony	Faisalabad	11	3860	128	0.434	-	-

Sr. No.	Area	Location	Internal Sanitation			External Sanitation		
			Lanes	Rft	Latrines	Cost (Rs. Million)	Mains. Rft	Cost (Rs. Million)
51	Jalvi Market	Faisalabad	22	3421	235	0.517	-	-
52	Factory Area	Faisalabad	1	310	10	0.043	-	-
53	Abdullah Town	Faisalabad	3	1668	48	0.190	-	-
54	Jalvi Trunk	Faisalabad	-	-	41	0.057	1820	0.277
55	Darusalam Colony	Faisalabad	2	300	12	0.030	-	-
56	Iqbal Nagar	Faisalabad	2	418	22	0.048	-	-
57	Bilal Colony	Faisalabad	18	3232	178	0.520	-	-
58	Mujahid Town	Faisalabad	5	680	30	0.077	-	-
59	K.T.M. Chowk	Faisalabad	2	210	6	0.021	-	-
60	Nisar Colony	Faisalabad	36	13353	615	1.801	-	-
61	Satellite Town	Faisalabad	15	3785	142	0.463	-	-
62	Kekhshah Colony	Faisalabad	-	-	-	-	+3800	0.703
63	Madina Colony	Faisalabad	7	1259	84	0.181	-	-
64	Dogar Basti	Faisalabad	4	572	34	0.084	-	-
65	Himat Pura	Faisalabad	5	805	53	0.134	-	-
66	Sohailabad	Faisalabad	2	450	30	0.077	-	-
67	Aslam Gunj	Faisalabad	5	1305	89	0.217	-	-
68	W. Town	Faisalabad	4	780	72	0.159	-	-
69	Sandhu Pura	Faisalabad	1	310	6	0.031	-	-
70	M. Ali Park	Faisalabad	3	1800	52	0.191	-	-
71	Yasinabad	Faisalabad	5	1283	96	0.223	-	-
72	Rukanabad Chak no. 117	Faisalabad	-	-	-	-	2400	0.215
73	Yakta Market	Faisalabad	-	-	58	0.081	1150	0.080
74	Zulfiqar Colony	Faisalabad	4	900	47	0.129	-	-
75	Nadir Town	Faisalabad	2	430	32	0.075	-	-
76	Rashid Nagar	Faisalabad	-	-	-	-	1775	0.560
77	Murad Colony	Faisalabad	3	400	52	0.142	330	0.038
78	Elahiabad	Faisalabad	23	6624	382	1.005	7665	2.300
79	Usman Town	Faisalabad	3	410	18	0.072	-	-
80	Hamyran Town	Faisalabad	8	1387	55	1.088	-	-
81	Yousuf Town	Faisalabad	6	2340	60	0.331	350	0.038
82	Green Town	Faisalabad	7	3325	217	0.837	320	0.042
83	Partab Nagar	Faisalabad	2	700	26	0.121	-	-
84	Muzaffar Colony	Faisalabad	2	800	30	0.140	-	-
85	Harcharnpura	Faisalabad	2	800	30	0.140	-	-
86	Bhahiwala Road UC-200	Faisalabad	-	-	-	-	3300	0.750
87	Millat Road	Faisalabad	-	-	-	-	1850	0.910
88	Nawabanwala	Faisalabad	-	-	-	-	1080	0.500
89	Rasool Park	Faisalabad	6	2748	158	0.400	-	-
90	Faisal Town	Faisalabad	5	670	17	0.061	-	-
91	Muslim Town	Faisalabad	-	-	-	-	3400	0.516
92	Saeed Colony	Faisalabad	7	2180	76	0.300	-	-
93	Sheerinabad	Faisalabad	2	830	30	0.110	-	-
94	Ganda Singh wala	Faisalabad	3	678	26	0.071	-	-
95	American Barracks	Hyderabad	-	-	-	-	5297	1.200
96	American Quarter	Hyderabad	-	-	-	-	+4610	0.770
97	American Quarter- II	Hyderabad	-	-	-	-	+3615	0.502
98	Gujrati Para	Hyderabad	-	-	-	-	+3920	0.430
99	Gole Tikri	Sukkur	14	1650	155	0.199	9800	1.700
100	Tench Bhatta	Rawalpindi	1	464	23	0.209	-	-
101	Dhok Matkal and	Rawalpindi	59	10357	640	1.527	595	0.049
102	Dhok Hassu	-	-	-	-	-	-	-

Sr. No.	Area	Location	Internal Sanitation			External Sanitation		
			Lanes	Rft	Latrines	Cost (Rs. Million)	Mains. Rft	Cost (Rs. Million)
103	Nawab Colony	Rawalpindi	5	774	36	0.092	180	0.027
104	Habib Colony	Rawalpindi	3	436	24	0.054	-	-
105	Hazara Colony	Rawalpindi	2	252	6	0.020	-	-
106	Meherabad	Rawalpindi	1	210	6	0.019	-	-
107	Farooq-e-Azam Colony	Rawalpindi	1	158	6	0.019	-	-
108	Dhoke Kala Khan	Rawalpindi	2	593	33	0.075	-	-
109	Bilal Colony	Rawalpindi	1	72	4	0.097	-	-
110	Model Colony	Rawalpindi	1	52	5	0.010	-	-
111	Fatima Colony	Rawalpindi	1	101	7	0.015	-	-
112	Fouji Colony	Rawalpindi	4	1047	63	0.155	-	-
113	Rasoolabad	Muzaffargar	-	-	-	-	277	0.015
114	Shagai	Swat	3	985	29	0.102	660	0.076
115	Aman Kot	Swat	21	2599	113	0.343	800	0.077
116	Banr	Swat	1	450	17	0.043	-	-
117	Chalyar	Swat	49	5015	300	0.496	2696	0.195
118	Lodhran	Lodhran	110	20427	844	2.079	12835	2.938
119	Thakkerwala	Lodhran	-	-	-	-	1600	0.350
120	Faizabad	Lodhran	-	-	-	-	700	0.200
121	Juggowala	Lodhran	22	11816	209	0.637	4373	0.983
122	Lahori	Lodhran	8	1922	120	0.248	4240	0.674
123	Duniapur	Lodhran	13	2523	104	0.247	496	0.022
124	Ibrahimwala	Lodhran	4	896	13	0.043	-	-
125	Dehnote	Lodhran	4	633	25	0.058	-	-
126	Kherorpucca	Lodhran	2	273	6	0.017	-	-
127	Khanpur	Lodhran	9	1577	56	0.159	-	-
128	Uch	Uch	67	6867	378	0.868	9516	N.A
129	Mohallah Khawajgan	Uch	5	499	24	0.064	550	0.034
130	Uch	Uch	-	-	-	-	1055	0.095
131	Gulnar Colony	Multan	7	1016	78	0.180	349	0.066
132	Islam Pura	Multan	5	659	35	0.096	-	-
133	Datta Colony	Multan	1	200	10	0.028	-	-
134	Chah Taqiwala	Multan	-	-	-	-	3865	5.060
135	Ghausabad	Multan	-	-	-	-	2000	0.500
136	Amirabad	Multan	-	-	-	-	700	0.170
137	Bukhari Colony	Multan	-	-	-	-	800	0.190
138	Shah shams Colony	Multan	39	6483	414	0.958	130	0.009
139	Mominabad	Gujranwala	16	2979	204	0.317	-	-
140	Irsal Colony	Gujranwala	13	3066	230	0.509	137	0.021
141	Samanabad	Gujranwala	9	1838	142	0.300	230	0.012
142	Ghazipura	Gujranwala	3	361	18	0.044	-	-
143	Raja Colony	Gujranwala	8	2400	174	0.383	240	0.026
144	Kamboh Colony	Gujranwala	1	105	8	0.017	-	-
145	Shahzada Shaheed Col.	Gujranwala	2	1200	90	0.198	-	-
146	Shaheenabad	Gujranwala	3	680	97	0.178	700	0.08
147	Mirza Colony	Gujranwala	3	557	31	0.072	-	-
148	Shahrukh Colony	Gujranwala	6	1054	55	0.152	-	-
149	Sarfraz Colony	Gujranwala	1	137	5	0.015	-	-
150	Camp # 4	Gujranwala	4	769	76	0.154	-	-
151	Tariqabad	Gujranwala	8	2095	136	0.318	315	0.038
152	Jagna Town	Gujranwala	7	1828	114	0.311	-	-
153	Khalid Colony	Gujranwala	1	145	11	0.024	-	-
154	Kot Habibullah	Gujranwala	1	280	20	0.045	-	-

Sr. No.	Area	Location	Internal Sanitation			External Sanitation		
			Lanes	Rft	Latrines	Cost (Rs. Million)	Mains. Rft	Cost (Rs. Million)
155	Ali Asghar Road	Gujranwala	1	250	14	0.035	-	-
156	Jahangir Colony	Gujranwala	5	1580	80	0.212	-	-
157	Mozam Colony	Gujranwala	2	490	38	0.084	-	-
158	Islam Pura	Gujranwala	1	280	20	0.046	-	-
159	Mubarik Shah	Gujranwala	2	297	15	0.041	-	-
160	Gulshan Town	Gujranwala	1	150	9	0.022	-	-
161	Mian Sansi	Gujranwala	1	360	33	0.068	-	-
162	Shamsabad	Gujranwala	1	75	5	0.011	-	-
Total			2721	544685	32358	55.758	186343	116.613

* Work in progress + Work stopped ● Incl treatment plant

2. RESEARCH, TRAINING AND PUBLICATION

2.1 Budget and Expenditure (in Rs.)

Research Section's Expenditures	Budget 2002-2003	Actuals Jul- Feb'03
Director Research	159,435	12,420
Research Officer/Saifur Rahman Siddiqui	64,140	42213
Research Officer/Rabia Siddiqui	85,572	55698
Driver/Hameed	47,580	31333
Asstt. Manager/Sanober Hasan	64,173	52600
Petrol for Van	25,000	33521
Service and Repairing of Van	20,000	12196
Insurance Van	22,000	0
Petrol for Car	25,000	0
Service and Repairing of Car	20,000	0
Insurance of Car	25,000	0
Transportation	2,500	1180
Computer supplies	25,000	12530
Computer maintenance	20,000	25000
Surveys	10,000	0
Books and Journals	20,000	5998
Stationary	5,000	710
Total	640,400	285399
Operator/Meraj	53,151	34782
Reports	50,000	84424
Paper for Copier	12,000	11051
Toner	10,000	10584
Maintenance	40,000	29114
Total	165,151	169955
Audio Visual Processing	10,000	14262
Slides-Videos	10,000	3325
Total	20,000	17587

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 17 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.

10 students are undertaking survey and documentation of *katchi abadis* in Karachi (outside Orangi). Documentation of sanitation, water supply, clinics and schools in total 225 *katchi abadis* has been completed. Sketch of 93 *katchi abadis* were also completed. Documentation of total 47 natural *nalas*/drainage channels in Karachi measuring 4,91,443 rft. was completed. Of 25 *nalas*, detail catchment area survey was completed.

These natural *nalas*/drainage channels have been documented on a Karachi map, which is regularly updated. The scale of the map is 1: 10,000. It is displayed on a wall of the OPP-RTI class room. The map shows a clear picture of Karachi's sewage disposal system.

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

This quarter too, due to increased requests from the Nazims of Union Councils (UCs), students have been involved in the survey of Orangi and Lyari 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 12 UCs (2,3,4,5,6,7,8,9,10,11,12, & 13) in Orangi, of UC-8 Site Town and UC-2 Lyari are complete, of UC 1 in Orangi, it is in progress. Survey of these UCs is taking time as maps of settlements need to be updated or made afresh.

Students have been trained for plantable survey, mapping and level survey of settlements. On payment from residents, NGO, and govt. agencies, services for plantable, level survey and mapping are provided. This unit is now working in partnership with TTRC (as explained below)

The training in housing comprises of survey, designing, estimation, construction and on site supervision. The duration of this training varies. Guidance continues. Under OPP-RTI guidance one trained youth 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.

11 youths, two in housing, one in surveying and 5 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. TTRC is conducting a 26 day training program on mapping and documentation to prepare youths for the program. 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, or get hired by NGOs/survey firms, others join in the work of documentation of *katchi abadis* and natural *nalas*/drainage channels.

Observing the success of the housing unit/TTRC, the survey/mapping unit, and the case of students joining NGO Saiban, students are beginning to see a future in their work, so are associated on a more consistent basis.

Initially the turn over rate among the youth involved was high. This was expected, as whenever a new process begins, if there is some hope, a step is taken, later as the process continues there is clarity, so the process is streamlined.

The documentation by the students of water supply and sanitation systems in *katchi abadis* and of *nalas* in Karachi provides the base for replication of the sanitation programme, the nala development projects, SKAAs water supply projects, the model of neighbourhood governance, the UC plan books, the linkup with the govts. devolution plan and clarity in the replication projects. The information has also provided the basis for review of KWSB's Greater Karachi Sewerage Plan, its Korangi Sewerage Project and its Private Sector Participation Programme. In the process of survey, activists were identified in each settlement, this contact has facilitated a wider network of development activists. The lecture series at OPP-RTI and URC as explained in section 2.6 has provided a forum for people to come together. The 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 Bilal Welfare Trust (BWT) is developing a park on a vacant piece of land along the Ghaziabad drain, work is in progress.

Shams Welfare Foundation, a youth group in Shamsi Colony has started planting trees, managing solid waste and fixing street lights on self help. They are being guided by a nearby CBO Orangi Welfare Project (OWP). Meetings were held with the group their effort was encouraged and guided.

Youths of the housing and survey mapping unit have initiated the Technical Training and Resource Centre (TTRC). They have observed that students who graduate from Polytechnic have no viable practical course, so cannot survey, draft or prepare map/plan, making employment very difficult. TTRC conducts training courses to cover these skills. Fees is charged. In addition requested by OPP-RTI, TTRC conducts 26 days training course for students, training them on mapping and

documentation surveys needed for the preparation of the Union Council (UC) plan books. This quarter one course was conducted another is in progress. TTRC has conducted total 11 training courses, comprising 41 participants. TTRC is being guided in the institutionalization of its work.

A youth group "Ishlah-e-Muashra" Ghaziabad has initiated tree plantation in its settlement. Members visited OPP-RTI they were encouraged, guidance was provided in their efforts at setting up a library. Another youth group in Qasba has setup a library and a reading room. NGO Saiban is being facilitated to develop a Book Bank to support these small Orangi libraries.

2.5 Youth survey

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

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

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

Besides support to youths for technical training, effort is being made to initiate youth resource centers supporting youths as a resource base for skill training and information i.e. combining a library and a space for forums and training. BES, TTRC, BWT and OWP are CBO's with activities developing in this direction.

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 many activists attended a forum organized with the City Govt. on City Transport. Nazim of Karachi City and officials presented the transport plan. Activists got an opportunity to present their point of view, most wanted the transport to be improved thru management and good roads rather than mega projects, the demand was for realistic fares.

2.7 CBOs, NGOs Contact

Total 48 CBOs/NGOs in Orangi and in settlements in Karachi were visited. The program is jointly managed with the Urban Resource Centre (URC). This quarter 8 more NGOs/ CBOs were visited. Profiles of the groups visited have been compiled. The NGO/CBO initiatives are wide ranging i.e. in

water supply, sewerage, solid waste, education, health, law and order (the *chowkidari nizam*), electricity, sui gas, tree plantation, safe-guarding amenity plots from encroachment, savings and credit, labour education, rehabilitation of street children, youth resource centres, theatre, closure of harmful factories located in settlements and human rights.

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

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

This quarter the sixth forum was organized at URC. CBO's, Lease Committee Awami Colony (LCAC) Korangi and Social Welfare Council (SWC) Umer Colony presented their work. Activists from CBO's participated and discussed their work. LCAC is based in Korangi Industrial area. Activists are members of the political party PPP. In 1994 they lobbied SKAA for lease and organized the process very well, i.e. made its office a lease camp, coordinated the process with SKAA there was no case of conflict or complaint of corruption, all issues were settled by the CBO. Self help work in sewage and water supply was undertaken in lanes while mains were laid by SKAA. The CBO lobbied successfully and stopped the operation of a harmful factory in its settlement. SWC in Umer Colony has organized selfhelp sewerage and water supply system in its settlement. OPP support has been regularly acquired. The activists have consistently lobbied with govt, challenged the land mafia and safeguarded 4 amenity plots near the settlement. SWC has also supported work in nearby settlements of Junejo and Manzoor Colony. Safeguarding of amenity plots and closure of a harmful factory were considered important initiatives. More CBOs will be presenting their work in quarterly forums at URC. The presentation gives an opportunity to the CBOs to develop presentation skills and thru discussions share their experience strengthening their work and linkages.

2.8 Training Groups

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

Training Groups - Since 1992

Organisation	Dec'02- Feb' 2003		Cumulative- Feb'2003	
	Groups	Members	Groups	Members
UNICEF	1	10	29	164
World Bank	-	-	9	59
USAID	-	-	12	108
UNDP	1	9	27	159
Government agencies	1	6	110	1,412
NGOs/CBOs	4	34	433	3,052
Academic Institute	1	5	23	371
Total	8	64	643	5,325

Some of them this quarter:

- Two members from AHKMT- Rawalpindi received 3 days training on sanitation program.
- Five members from Karachi University received a days orientation on OPP programs.
- Four members from SRPO received 2 days orientation on sanitation program.
- Nine members from UNDP received 2 days orientation on OPP programs.

- Nine members from Church World Service received 2 days orientation.
- 19 members from SPO received a days orientation on OPP programs.
- 10 T.O's from Punjab towns, sponsored by Unicef received 3 days orientation.

2.9 Visitors Since 1992

Organisation	Dec'02 – Feb' 2003		Cummulative-Feb'2003	
	Groups	Members	Groups	Members
UNICEF	1	3	28	97
World Bank/ADB	-	-	58	165
USAID	-	-	20	43
UNDP/UN agencies	-	-	35	95
Other Donors	-	-	155	356
Government agencies	11	16	187	655
Academic institutions	1	1	136	741
Journalist (Foreign)	-	-	41	60
Journalist (National)	2	5	44	72
NGOs/CBOs	7	32	311	1025
Total	22	57	1,015	3,309

Some of them this quarter:

- Father Gorge Anzorena from Selavip Japan spent 3 weeks, studied OPP programs and provided guidance.
- Four members from Al Muslim Welfare Ittehad Town discussed the sanitation program.
- A.G Jokhio TMO Orangi Town together with his engineers discussed sanitation program.
- Dr. Hanif Manzoor Chief Medical Officer – Quetta discussed the OPP programs.
- Four members from Khushal Pakistan Program discussed the programs.
- Dr. A. Migam & Dr. T. Riavi from UNICEF Nepal & Karachi- discussed OPP programs.
- Saima Jamil from Karachi University studied the sanitation program.
- Members from CBO in Malir discussed sanitation program
- Nazims and Councillors from Orangi, Baldia and Jamshed Town UCs requested support.
- 3 engineers from Gadap Town discussed sanitation program.
- Khalid Jawaid from CDGK – Karachi discussed OPP programs nale development.
- Five members from West Promoter Organisation Orangi discussed OPP programs.
- Three members from ACHR Phillipines and South Korea – discussed OPP programs.
- Sanaa Ahmed from Herald – Karachi studied the OPP programs.
- DG Karachi Port Trust & officials discussed OPP Housing program.

- Members of Indus Vision recorded OPP programs.

2.10 Research Studies

2.10.1 Solid waste disposal in Orangi – Efforts by Union Councils and community initiatives. Study of UC-5,6 & 9 has been completed, report is being compiled for extension.

2.10.2 Katchi Abadis (KA) of Karachi – development needs. Based on the survey of 334 Katchi Abadis (including 113 K.As in Orangi) and OPP work, following conceptual plan has been prepared and is being disseminated.

i) **Statistics**

No. of Katchi Abadis surveyed – 334 (62% of the 539 K.A's in Karachi)
 Total no. of houses – 2,24,299
 Total no. of lanes – 19,463

ii) **Sewage Disposal**

a) **Existing sewerage system – peoples/govt's investment**

Total lanes	Lane sewers			Mains/Sec. sewers laid by:		Main drains laid by Govt.	Investment (Rs. In million) by:		
	Total	People	Govt.	People	Govt.		People	Govt.	Total
19,463	16,325 (84%)	10,131 (62%)	6,194 (38%)	317	699	144	179.95 most on lane sewers	531.22 most on mains	711.17

Peoples work is worth: Rs. 439 million, (if work was done by govt.)

Total work is worth Rs. 970 million (if work was done only by govt.)

Total work is worth Rs. 4 billion (if work was done thru foreign aid)

b) **Problem**

- Inadequate main disposals
 - Presently main disposals are mostly govt. drains, main sewers and natural nalas.
 - Govt. drains are open and silted up, so overflow
 - Main govt. sewers are not maintained so choked
 - Natural nalas, are not channelized so silted up and encroached.

c) **Need**

- Develop and upgrade existing disposals i.e.
 - Desilt, repair and cover main drains
 - Construct, repair and maintain main sewers
 - Channelize the natural nalas into covered drains.
- Partnership with people: acceptance that people can finance, construct and maintain lane sewers and small secondary sewers.

iii) **Water Supply**

a) **Existing water lines – People's/govt's investment**

Total Lanes	Lane water lines			Mains/Secondaries		Investment (Rs. in million)		
	Total	laid by:		laid by:		by:		
		People	Govt.	People	Govt.	People	Govt.	Total
19463	13,891 (71%)	6,991 (50%)	6,900 (50%)	70	986	154.53 most on lane line	195.76 most on mains	350.29

Peoples worth is work Rs. 435.18 million, (if work was done by the govt.)

Total work in worth 630.94 million (if work was done only by govt.)

Total work is worth Rs. 2.57 billion (if work was done thru foreign aid).

The worth stated is minimum, as peoples cost in getting water connections, repairs and maintenance and govt cost in setting up pumping stations, repairs and maintenance could not be included.

b) **Problems**

- Shortage or lack of water
Due to 1) unequal distribution 2) leakages in and from water mains

c) **Need**

- Provision of water (related to managing quota and metered supply to towns)
- Plugging leakages in water mains and in some cases constructing new mains
- Accept that people can finance, construct and maintain lane/secondary water lines

iv) **Health**

a) **Existing facility**

Clinics	
Private	Govt.
1,041	12

b) **Problems**

- Lack of vaccine, family planning supplies and trained personals in clinics
- Lack of access to hospitals

c) **Need**

- Support to existing private clinics thru i) supply of vaccines, family planning components and ii) training of TBAs, vaccinators LHV's and FPA's
- Facilitating access to hospitals by upgrading existing ones
- Provision of new hospitals

v) **Education**

a) **Existing Schools**

Private	Govt.
773	143

b) **Problem**

- Private schools lack of access to teachers training and credit/grants for physical upgradation
- Lack of access to colleges/universities and vocational institutes.
After 10th grade, youths have limited access to higher education resulting in adverse socio economic consequences

c) **Need**

- Support to existing private schools for teachers training and physical upgradation
- Increasing capacity of govt. colleges/universities and vocational institutes to ensure access to poor students
- Provison of more govt. colleges/universities and vocational institutes increasing access

2.10.3 Tree plantation in Orangi-Peoples efforts in UC-6 was documented. 512 trees have been planted by the people in their lanes. Neem is the most popular tree, besides being shady its leaves are used for medicinal purposes. Information is being acquired on trees suitable for the area and requiring minimum water.

2.10.4 Survey of 12 Orangi Union Councils are complete. Information on existing water supply, sanitation, solid waste disposal, schools, clinics playgrounds, mosques, thallas & churches, is being compiled for publication.

2.11 Surveys

2.11.1 SKAA/KMC (KCDG) Katchi Abadis

Survey has been undertaken of SKAA/KMC (KCDG) *katchi abadis* in Karachi, documenting the existing sanitation and water supply. Three new survey was 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: Feb'2003

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

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

* In Karachi according to SKAA report there are total 539 *katchi abadis*, 95 of them are in Orangi. This survey is of *katchi abadis* outside Orangi i.e. out of 444 *katchi abadis*, survey is complete of 225 *katchi abadis* (50.4 %). Data on Orangi settlements is available in separate tabulation.

Continued...

External development			
Investment on external development by government and people has been tabulated for 199 <i>katchi abadis</i> , statistics is given below: (statistics corrected as of last quarter)			
	Number	Length	Investment (in Rs)
Peoples Effort:			
- Secondary sewer	54	43,512	969,438
- Secondary water lines	27	12,366	150,412
Total			1,119,850 (1.119 million)
Government Work:			
- Secondary sewer	313	196,809	34,059,765
- Main sewer	167	152,391	54,096,055
- Main drain	87	100,921	111,639,337
Total			199,795,157 (199.795 million)
- Secondary water lines	266	177,878	11,836,288
- Main water line	259	284,561	30,674,202
Total			42,510,490 (42.510 million)
Grand Total			243,425,497 (243.425 million)

Lease charges recovered by SKAA, by Dec'2002 has been Rs 179 million (information received from SKAA.)

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

Survey shows that:

- a) People have the resources (social, managerial and technical) and the willingness to finance, manage and maintain internal sanitation i.e sanitary latrines, lane sewers and secondary sewers. Out of 12,425 lanes, 4,981 (40.08%) lane sewers have been laid on self help. With people investing Rs. 98.44 million in sanitary latrines, lane sewers and small secondary sewers.

Govt. too has laid lane sewers in total 5,361 lanes (43.14%) investing Rs. 162.423 million. Govts. work has been five times more expensive then peoples work.

- b) The criteria for laying the lane sewers is the presence of some form of disposal. Presently it is mostly in the form of natural *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. 199.795 (corrected) million but these mostly dispose in the cities

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

- d) People also have the resources and the willingness to finance, manage and maintain internal water supply lines i.e lane and secondary pipelines. In 3,748 (30.16%) lanes, water lines exist laid on self help, with people investing total Rs. 65.32 million in lanes, secondary water lines and house connections. In some places several water lines exist in a lane, some houses have combined and taken connection from a main line, while in other cases individual houses have taken direct connections. Govt. too has laid lane water lines in total 3,645 (29.33%) lanes investing Rs. 48.626 million.
- e) The criteria for laying the water lines is the presence of a water main. Govt. has undertaken laying of large secondary and main lines investing more than Rs. 42.51 million.
- f) The problem in water supply is the provision of water. In many cases water lines exist but there is no water. In places people have made borings in their homes and in mosques. Water is mostly brackish, so used for toilets and other cleaning purposes. For drinking and cooking, sweet water is purchased thru private tankers costing an average of Rs. 400-500/house/month. People are willing to pay the cost of water to govt. because presently they are paying more for informal connections/supply. Development of the source of water and main supply is important and has to be the govt's responsibility. People can take care of the distribution.
- g) In many cases it has been observed that govt. has just laid the main water line, main sewer/main drain in the settlements while the lane and small secondary, water lines and sewers have been laid by the people. Due to lack of finances govt. (i.e. KMC and KWSB) has practised the component sharing approach, i.e. govt. provides the main sewer, main water line and water, people take care of the neighbourhood network.
- h) People organize, collect finances, hire a local mason to do the work. But in sewerage the skills of level survey, maintenance of slopes and knowledge of construction techniques particularly manhole construction is required. In water supply knowledge of the required diameter of pipe and proper jointing technique is needed. There is therefore need to build para-technical skills within the community to support local initiatives.
- i) Due to the introduction of one window operation by SKAA and KMC, people have paid total Rs. 502 million as lease charges to SKAA and KMC. The development charge recovered within lease charge (i.e. 33 per cent) can be used for the provision of external sanitation and water supply lines. This has already been proven in SKAA's development projects. Lately KMC too has shown interest in adopting this policy for the katchi abadis within its jurisdiction.
- j) People are playing their role. There is need for government to work in partnership with people, complimenting their work so as to effectively utilize available resources. This partnership will enable government to upgrade Katchi Abadis with local resources. This partnership is evident on the ground, it needs to be accepted as a policy for effective development.

Survey of Schools and Clinics:

In 225 *katchi abadis*, survey of schools and clinics is complete. Survey statistics shows the extent of peoples efforts i.e:

	Government	Private	Total
Schools	69	166	235
Clinics	11	290	301

Survey shows that:

- Private health clinics are every where providing health services to the people. These are mostly clinics set up by health practitioners . Common ailments are treated, vaccination and family planning services are increasingly in demand. Most clinics however face problems in accessing vaccines and family planning supplies. Govt. clinics in settlements are negligible only 11 (3.7%) as compared to 290 (96.3%) private clinics.
- The schools set up by the people far exceed those by govt. The people are aware of the importance of education, so set up their own schools. 166 schools (70.6%) are private and 69 (29.3%) are govt. These are formal schools (both primary and secondary levels) set up mostly by area individuals. Fee is charged averaging Rs. 25-150/ student/month and teachers are paid salaries. The fee increases in higher classes. The govt. schools are free but people prefer to pay fees and send their children to private schools, where they say education is better.

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

Of five prepared this quarter.

2.11.3 Profiles of Educational Entrepreneurs:

Three 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 iv) Katchi Abadis of Karachi – ground reality and development needs v) Dr. A.H. Khan-guide lines for development work v) Ventilation needs in schools and houses.

2.12 Recent Publications

- 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.

- f) Scaling up of the OPP programs – potential and constraints – by Arif Hasan.
- g) Transforming Urban settlements-Orangi Pilot Project's low cost sanitation program – by S. Akber Zaidi.
- h) Orangi Pilot project - Institutions and Programs- in Urdu and in English.
- i) Housing for the poor – by Arif Hassan.
- j) Planning for Karachi – Agenda for Citizens by Arif Hasan
- k) Working with Community – by Arif Hasan- in Urdu and in English
- l) Katchi Abadis of Karachi – Survey of existing sewage disposal, water supply system, schools, clinics and thallas – Volume I (100 Katchi Abadis surveyed) – by OPP-RTI
- m) The changing nature of the informal sector in Karachi – as a result of global restructuring and liberalization –by Arif Hasan.
- n) Orangi Pilot Project Institutions - a case study – by Perween Rahman
- o) Proceedings of the 1st and 2nd Dr. Akhter Hameed Khan Development Forum – by Fazal Noor and Aquila Ismail.

2.13 Statistics

	Dec'02 –Feb'03	Cummulative Feb'2003
Reports	1	93
Monographs	-	82
News Bulletin	-	27
Case Studies	1	682
Profiles	8	340
Video Cassettes	-	42
Slide Sheets	3	139
Photo Albums	16	942
Manuals	-	12

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

3. LOW COST SANITATION PROGRAMME

3.1 Low Cost Sanitation Programme: Budget and Expenditure

Staff	Budget 2002 – 2003	Actuals July –Feb'03
Perween Rahman, Director (OPP-RTI)	160,515	105731
Saleem Alimuddin, Joint Director (OPP-RTI)	128,094	84365
Ashraf, Manager	58,467	45815
Amjad, Training Draftsman	0	38249
Amir, Manager	77,628	0
A. Buksh, Driver	55,104	35872
Petrol – Car	30,000	36057
servicing and repairing – Car	25,000	25045
Insurance – Car	20,000	17072
Visitors	6,000	4148
Stationary	5,000	2535
Paper	3,000	-300
Total	568,808	394589
Orangi Sanitation:		
Nadeem, Manager	108,888	72695
Javed, Manager	107,868	71973
Moin, Social Organiser	73,470	48505
Mohsin, Surveyor	62,730	41388
Total	352,956	234561
Demonstration:		
Sanitation	45,000	36696
Housing	45,000	153
Others	10,000	0
Total	100,000	36849

3.2 Introduction

Low cost sanitation is OPP's oldest program. Poor sanitation, is undoubtedly the most distressing problem of the low income *katchi abadis*. The new immigrants succeed somehow in building houses but they fail to make proper arrangements for disposal of excreta and waste water i.e sanitation. The cost of flush latrines and underground sewerage built by contractors, is too high for poor people. OPP discovered low cost methods, through research and taught the lane residents, through technical and social guidance, to construct sanitary latrines in the homes, underground sewerage lines in the lanes and secondary sewers with their own money and under their own management. While trunk mains and treatment plants remain the responsibility of the government. This constitutes the component sharing concept of development. The demonstration in Orangi has attracted the attention of other NGOs, foreign agencies and local municipalities. They are replicating the program in many places as described in the section on replication. Given above is the budget and staffing pattern of OPP-RTI's sanitation and housing section which is 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 Feb'2003

	Cumm. Nov'2002	Dec'02 to Feb'2003	Cumm. Feb'2003	Percentage
OPP Area:				
- Sewer Line	3,664	-	3,664	96.82
- Length (Rft.)	878,705	-	878,705	
- Secondary Sewer	297	-	297	
- Length (Rft.)	133,998	-	133,998	
- S. Latrine	53,626	-	53,626	98.71
Non-OPP Area:*				
- Sewer Line	2,587	16	2,603	74.97
- Length (Rft.)	683,145	4,318	687,463	
- Secondary Sewer	120	1	121	
- Length (Rft.)	35,875	400	36,275	
- S. Latrine	40,369	271	40,640	80.32
Total All Orangi:				
- Sewer Line	6,251	16	* 6,267	86.36
- Length (Rft.)	1,561,850	4,318	1,566,168	
- Secondary Sewer	417	1	+ 418	
- Length (Rft.)	169,873	400	170,273	
- S. Latrine	93,995	271	94,266	89.84

* 5245 by people; 1022 by Govt.

+ 266 by people ; 152 by Govt.

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

	Cumulative Nov'2002	Dec to Feb'2003	Cumulative Feb'2003	Average
OPP Area:				
- Sewer Line	12,366,117	-	12,366,117	3,375
- Secondary Sewer	1,382,510	-	1,382,510	4,655
- S. Latrine	29,399,400	-	29,399,400	548
Non-OPP Area:*				
- Sewer Line	13,004,288	147,616	13,151,904	5,052
- Secondary Sewer	435,793	-	435,793	3,601
- S. Latrine	29,693,850	487,800	30,181,650	742
Total All Orangi:				
- Sewer Line	23,370,405	147,616	25,518,021	4,071
- Secondary Sewer	1,818,303	-	1,818,303	4,350
- S. Latrine	59,093,250	487,800	59,581,050	632
Total	86,281,958	635,416	86,917,374	

3.3.4 KMC/ADB Trunk Sewer: Construction and KMC Investment

Non-OPP Area:	June 1994 to Feb'2003
Trunk Sewer	116
Length (Rft.)	120,983
Cost (Rs.)	36,294,900

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

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

Nala Nos.	4 (Haryana, Bukhari, Ghaziabad & Hanifabad nala)
Length rft.	16,382
Cost Rs.	35.3 million

These box trunks serve as sewage and rainwater disposal for 1,700 lane sewers, serving 34,000 houses. Hanifabd nala development is in progress, others are complete.

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. By June 2000, 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. Effort is being made for the reconstruction of 5 culverts along the length of the drain. This quarter meetings were held with EDO Works and Services KCDG, for the same.

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. in Aug'02 construction of the drain was completed. Last quarter placement of cover slabs was completed. Owners of 14 houses voluntarily demolished parts of their houses to make space for drain development. Community activists and OPP-RTI monitored work to maintain quality. Regular weekly on site review meetings were held with KMC (KCDG) engineers. Local organization and Union Council Nazims facilitated the voluntary demolitions and are safeguarding the vacant space along the drain, which is planned to be used for tree plantation and parks. A local organization 'Bilal Welfare Trust' has started the development of a park along the drain on selfhelp, work is in progress.

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.

Effort is being made for the development of 4 more *nalas* in Orangi of total length 16,946 rft. and estimated at Rs. 41.6 million (Sadiqabad *nala*- thru the City Govt. annual fund, 14-E and Gulshan-e-Behar *nalas* thru the Khushal Pakistan program (KPP) and Block L *nala* thru the MNA fund). This quarter meetings were held with Executive District Officer (EDO) Works and Services City Govt. and his team engineers. The departmental process for Sadiqabad *nala* has been completed, effort is being made for inclusion of the project in the City Govt's budget of 2003-04. Several meetings were held with Orangi Town Municipal Officer (TMO), Nazims and CBOs of UC-5,6 & 8, on request design/ estimates for the 4 *nalas* were provided.

In Aug'02 development of Hanifabad *nala* into a covered drain 5,282 rft. costing Rs. 11.2 million, serving 200 lanes was approved by KPP. Soon work on site began, the quality of the work was substandard, the Union Council Nazim supported the contractors defective work. Several meetings were held with the Site Engineers, Director KPP and Technical Advisor to the City Nazim, however they failed to control the quality of work. After a months effort and with substandard construction continuing, OPP-RTI submitted a report documenting defects and withdrew its support. A govt. committee was formed, however they too failed to control the quality of work. Substandard work i.e. wall concrete ratio of 1:12 instead of 1:6, no expansion joints, lack of curring and increased thickness of walls continues, 1800 rft. drain has so far been completed.

3.5 Union Council (UC) Plan Books

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

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 10 Union Councils (UC's 2,3, 5,6,7,8,9,10,11 & 12) 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 two more UC's are complete of one it is in progress.

3.6 Union Council Development

3.6.1 UC-6

UC comprises of 722 lanes, and 11,239 houses. In 555 lanes sewers exist, 534 lane sewers laid by people on selfhelp and 21 lane sewers laid by the govt.

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

External sanitation : On request last quarter secondary sewers part of external development were identified and surveyed for the UC, plans and estimates for 4 secondary sewers were provided to the Nazim. Work on total 7 secondary sewers 2,900 rft. and rectification of one main sewer 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 earlier provided, work on site was completed, the lines are functional, but need constant maintainance. Cleaning and rectification of the KMC/ADB sewers is undertaken regularly. The Kundimen deputed to the UC by the Town have been irregular, the UC Nazim has hired private kundimen avoiding dependence on the Town. Work on the development of Ghaziabad nala as covered drain (box trunk) was earlier completed as explained in section 3.4. Nazim is mobilizing govt. finances for the development of a remaining nala in his UC, the Gulshan-e-Behar nala 3,071 rft, of which 1500 rft. of the nala was desilted thru the Nazim's fund. 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, going against the system laid out in the devolution plan. Due to this problem substandard work on 21 lane sewers was undertaken earlier. UC Nazim is resisting this interference, consistently convincing the councilors to follow his plan and filing complaints with the Town Nazim on the substandard work. Since Sep'02 town supported work on lane sewers have stopped, but there are always plans by the Town Nazim to restart work.

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 the main bin. As per the new system a refuse van and 15 health workers have been deputed to the UC by the Town. This quarter too the system of pickup from the main bins functioned, there was no interference from the Town as reported

earlier. A recent survey of UC-6 shows, that in 6 settlements 4,000 houses and 450 shops have organized pick of garbage from the house/shop upto the main bin. Sweepers are paid between Rs.20 – 30/month/house or per shop, for the work

Water supply: Main lines and distribution systems exist, repair of leakages, valves and addition of lines, valves is needed. Total 200 rft. 12 dia main line was laid by UC, 18 valves and chambers were constructed. This quarter a 12" dia main line valve was repaired. Repair of leakages and laying of pipes in lanes is being undertaken by the people. The main problem is availability of water. The UC being at the tail end, water from an 18" dia main line is often diverted to 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. Unable to get this information, effort is being made by the Nazims for connection from an alternative source (the Hub main line).

Last quarter after the visit of MD, KWSB (Karachi Water & Sewage Board) to OPP-RTI, meetings were held with officials incharge of water supply, OPP-RTI facilitated the process of documenting and improving water supply in the Union Council. The Nazim, Councillor and area activists monitored the water supply to the pump house and its distribution and provided a report, including a map documenting the distributed system, to the MD, KWSB. The water supply has improved, where water supply was for average 1-3 hours (2,50,000 gallons) every 3rd day. It is now 4-6 hours (4,50,000 gal.) every 3rd day. 60% population is supplied water, which comes to 800 gallons/house/month. This is used only for drinking. For other uses people purchase tankers, costing Rs. 250/house/month. Remaining 40% population gets no water relying only on commercial tanker supply costing upto Rs. 600/house/month. Meetings were held with the Chief Engineer (Water), activists held a meeting with MD, KWSB. Effort is being made so that in the 1st stage, supply is regular and increased. This quarter with much effort the supply was maintained, Mujahid Colony, a settlement of 300 houses was added to the system, for the first time community has been supplied water once every 10 days, enough for drinking and cooking.

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

Tree plantation: Requested by area activists and Nazim, OPP-RTI completed construction of a demonstration sewage treatment unit, so that treated sewage water can be used for plantation. Eight trees along the main road were planted, use of sewage water with EM technology is being monitored. The activity is being managed by the CBO Ghaziabad Falahi Tanzeem (recently merged with other CBOs in UC-6 and renamed Orangi Development Organisation O.D.O). CBO Bilal Welfare Trust has started development of a park along the recently completed Ghaziabad drain. Work is in progress. Observing tree plantation in UC-6, survey has been completed of two settlements, the number and types of trees planted have been recorded. 512 trees exist in the lanes, planted by individual houses as well as by the efforts of CBOs. 85 trees are along the main roads, planted by govt. Most popular tree is Neem. Information is being acquired on the trees requiring minimum water.

Street Lights: CBO 'ODO' has lobbied for provision of street lights along the main and secondary roads. Lane lights are already being managed on self help. Nazim has agreed to provide 24 poles and bulbs, shades are to be provided by the community.

Union Councils in Karachi have made efforts to acquire development funds directly from the City Govt. Last quarter each UC was sanctioned Rs. 3.5 million. Mobilized by the Nazim of UC-6, Nazims of UC-5,7,8 & 12 requested OPP-RTI for technical support in project design and implementation. Likewise this quarter design and estimates for external development were provided. Earlier City Govt. had agreed to hand over responsibility to the UC's for design, estimates,

tendering and implementation, later this changed. City Govt. has reverted to the policy of managing the funds, with UC's identifying the projects only. This has created problems, UC's claim that City Govt's work costs 5-10 times more, therefore the funds remain unused.

3.6.2 UC-9

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

Earlier, meetings were held with the Nazim, UC plan book was presented and discussed. In June'02 due to some election irregularities the Nazim was replaced. Last quarter meetings were held with the area CBO Benazir Welfare Association (BWA) UC plan book was explained and on request provided to the CBO. This quarter meetings were held with BWA and the CBO network initiated by Orangi Welfare Project (OWP). Water supply, Sanitation and Solid Waste Disposal needs of the UC were discussed. OPP-RTI plans and designs were provided.

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

Solid water disposal: Refuse van and health workers have been deputed to the UC by the Town. The new Nazim has not yet been able to streamline the system. The CBO OWP and its partners are lobbying with the new Nazim for regular pickup from the main bins. In three settlements in 1,000 houses the CBOs have organized household collection upto the main bin. This quarter the youth CBO Shams Foundation has coordinated with the area councilor and organized regular pick up from the main bins. A recent survey of UC-9 shows, in 2,688 houses community have organized regular pick up of garbage from the house upto the main bin. Sweepers are paid Rs. 20-30/house/month for the work.

3.6.3 UC-7

UC comprises of 970 lanes and 14,453 houses. In 475 lanes sewers exist, 309 lane sewers laid on self help and 166 lane sewers laid by govt.

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

External sanitation: On Nazim's request survey was undertaken of KMC-ADB trunk sewers, plans and designs for rectification and maintainance were earlier provided to the Nazim. Work on rectification of a trunk sewer in Raees Amrohvi is in progress. Work on total 3 secondary sewers have been completed. The Nazim is making efforts for channelization of the Sadiqabad nala 7,272 rft. into a covered drain (box trunk). This nala serves as disposal for 700 lane sewers. OPP-RTI is facilitating this effort as explained in section 3.4. Requested by the Nazim, OPP-RTI is facilitating his efforts with KWSB officials for desilting and repair of 3000 rft. trunk sewer in Mansoor nagar. 750 rft sewer was desilted last quarter. This quarter work stopped, lately it has restarted, 3 additional manholes have been constructed, work is in progress.

3.6.4 UC-8

UC comprises of 614 lanes and 6,140 houses. In 509 lanes sewers exist, 477 lane sewers laid on selfhelp and 32 laid by govt.

Earlier UC plan book was completed. Meetings were held with the Nazim, plan book was provided and explained. On request plans and designs were provided for external sanitation including rectification and maintainance of existing main sewers, desilting, repairing and covering of main

open drains and laying of main sewers. However, due to a dispute in election result the Nazim was replaced. Several meetings were held with the new Nazim. On request UC plan book and plans and designs for external sanitation were provided. This quarter too several meetings were held with the Nazim. On request detailed survey was undertaken of two existing main drain disposals, design and estimates were prepared for repairing and covering of the drains and provided to the Nazim. Joint effort is being made for the development of 14-E nala 2,225 rft.

3.6.5 UC-5

UC comprises of 701 lanes and 9,913 houses. In 578 lanes sewers exist, with 452 lane sewers laid on self help and 126 lane sewers laid by govt.

External Sanitation: Regular meetings have been held with the UC Nazim. On request UC plan book and plan for external sanitation was provided to the Nazim. This quarter several meetings were held with the area CBO 'Kawish'. OPP model. UC plan book and design for external sanitation were discussed and provided on request. CBO has lately stopped a defective work on a main sewer, being undertaken by the Nazim. On request OPP-RTI has provided guidance on appropriate design. Joint effort is also being made for the development of 'L' block nala.

3.6.6 UC - 12

The Nazim paid several visits to OPP-RTI and requested support for identification, design and estimation of sewage disposal projects. Survey was completed of 3 main disposals. This quarter design and estimates have been provided for the development of Bukhari colony nala 1355 rft. and repair, desilting and slab cover of two main drains 2.817 rft. Union Council Plan Book has also been completed and provided to the Nazim.

3.6.7 UC - 10

CBO Gabol Colony Welfare Committee (GCWC) has organized self help sewage and water supply system in its settlement comprising of 1000 houses. Two parks in the area have been developed by the Govt thru extensive lobbying by the CBO. Several meetings were held with the CBO members in Gabol Colony and at OPP-RTI. OPP model and preparation of the UC plan book were discussed. UC plan book has lately been 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 has documented efforts so as to guide it. Except in UC-6 in all other UC's there has been slow progress by the Nazims in organizing collection of solid waste from the main bin. The reasons are the power tussle between Town and UC's and the Nazim's incapacity to organize.

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

Earlier community organisations in ten settlements in Orangi organised tree plantation in their settlements. This quarter Ghaziabad Falahi Tanzeem (GFT) and Bilal Welfare Trust (BWT) in UC-6 have been active, as already explained. In Shamsi Colony UC-9 youths have organized themselves as "Shams Foundation" and planted trees. the group has been mobilized by the CBO 'Orangi Welfare Project' working in the nearby settlement of Ali Nagar.

Earlier in 5 settlements in Orangi comprising 1,210 houses, solid waste disposal was organized. The Govt. is responsible for removing garbage from the neighbourhood main bin, whereas people take responsibility for house and lane level disposal. The component sharing

approach, as in sanitation is applied. Regular pick up of garbage from the main bins is a recurring problem. CBO activists 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 regular pick up of garbage from the main bins has been organized by the Nazim, facilitated by the CBO 'ODO'. In UC-9 due to CBOs efforts pick up from main bins has improved a little. A survey has been completed of settlements in UC 5,6 & 9. Peoples initiatives in organizing pick up of garbage from the house and lane upto the neighbourhood bin exists in 15 settlements comprising total 8,688 houses. Case studies have been prepared. Nazims are being guided to compliment peoples initiatives.

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. Fixising of street lights along the main and secondary roads is being planned in partnership with the Nazim UC-6. The CBO activists are guiding another settlement Bismillah colony comprising of 450 houses, to replicate the model. Forms have been completed, requests have been submitted to the Chief Engineer Karachi Electric Supply Corporation for provision of the main line. Nazim UC-6 is supporting the effort.

Water Supply and its distribution in Orangi has been the peoples main demand in the local bodies election. The problem of water supply in Orangi, peoples initiatives in repairing leakages, placing valves and laying pipes at the neighbourhood level and Nazims support by repairing the mains and pumping setups and placing valves was reported in detail in the 88th QPR. This quarter there have been developments in UC-6 already reported in section 3.6.1. On the basis of OPP-RTI research, guidance is being provided to the CBOs and Nazims on acquiring the sanctioned water quota, installing meters to measure supply to the UC's and ensuring distribution. In 3 UC's (5,6, & 7) acute water shortage persists. Being at the tail end, distribution is mismanaged before it reaches the UCs. Effort is being made by the Nazims and CBOs to acquire the sanctioned quota for the UCs. In UC-6 and 7 combined effort is being made by the Nazims and CBOs to develop an alternative source of water supply. In UC-10, Gabol Colony CBO 'GCWC' has effectively organized water distribution among 1000 houses, laying of lane water lines and managing the valve operation is also undertaken on self help. Detail case study has been prepared. In UC-9 CBO Khatoon Federation Welfare Trust, has developed a formula for purifying tap water. The purified water is then sold. The CBO is mobilizing womens groups to use this water, specially for small children

Coming together of Community Based Organisations. It has been observed that CBOs are coming together. In UC-6, GFT, Gulshan-e-Behar Welfare Committee and Gulshan-e-Zia Welfare Organisation have come together to form "Orangi Development Organisation" (ODO), so as to influence govt. investment in the UC as well strengthen Community Initiatives. In UC-9 Orangi Welfare Project is mobilizing as well networking with about 20 CBOs in Orangi for similar work as ODO. In UC-5, Kawish a network of 50 small schools is acquiring information about its UC and getting involved in development.

4. LOW COST HOUSING PROGRAMME

4.1 Introduction

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

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

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

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

Research consisted of:

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

Extension consisted in:

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

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

4.2 Present Package of Advice: the Load Bearing Technology

The present package of advice is as follows:

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

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

4.3 Extension of Package

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

The study showed that:

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

A second study comprising survey of 50 housing units was undertaken last quarter. Weaknesses and strengths as stated above were again observed.

In efforts to facilitate extension of techniques, the study results are being presented to and discussed with CBO's and masons of Orangi. Leaflets based on the study are being extended.

4.4 Upgrading the Thalla

In 1987 thru research and extension, first in one thalla (building component manufacturing yard) the block making process was modernized. Instead of the hand process of concrete block production which produced very poor quality blocks, the mechanized process together with other improved techniques was introduced. (details were provided in previous report). The result was, the machine made blocks were 4 times stronger than the hand made blocks but sold at the same price. In 1987 four private thallas were mechanized with OPP-RTI supervision and loan. The production and sale in these 4 thallas has been documented. By Feb' 2003 29.742 million blocks worth Rs. 141.27 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- a latest survey is in progress). 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. Demonstration roof was constructed. It was observed that mass scale production, construction and strict supervision can ensure quality and cost effectiveness. It was therefore suitable in the case of a builder unlike the situation in Orangi.

4.6 Use of Proper Design and Construction Techniques for Roofing

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

4.7 Construction and Demonstration

With the introduction of appropriate techniques, the construction units require careful supervision. We have therefore concentrated on training masons and youths as community architects/extension agents. Effort is also being made to educate the house owners, through leaflets and meetings. Proper ventilation in houses and schools is an important focus.

Progress-Supervised units:

Head	Cum- Nov'2002	Dec'02 to Feb'2003	Cum- Feb'2003
Units	242	1	243
Completed	200	-	200
Stopped	39	-	39
In progress	3	4	4

The demonstration units are now being supervised by the trained community architects, with guidance from OPP-RTI as needed.

4.8 Training, Extension and Documentation – Setting Up of the Technical Training Resource Centre (TTRC)

- a) **Youths trained as community architects have setup the TTRC and are managing the extension of the housing program and its documentation:** It began when one trained youth Siraj, started working independently as a community architect, setting up his unit the SS consultants. He trained more youths to join his unit. Later with his colleague Ashraf and teacher M. Hakeem the TTRC was setup. Presently three more youths trained by TTRC, are the additions to the team. So far plans and estimates for total 189 units were completed. For 176 units fees was received from owners. On 5 projects preparation of plan and estimate is in progress. Supervision of total 64 projects was completed. Agreement was signed with TTRC for survey, plan/estimate and supervision of schools, under the OPP-RTI School Upgrading Program. Work in 49 school projects is complete. Guidance is being provided to this unit. Training of more community architects is being managed by TTRC, with OPP-RTI providing back up support. TTRC has received Rs. 500,000 as endowment fund from Homeless International, this has strengthened the institutional capacity of TTRC.
- b) Masons are being trained, total trained 85, of which 40 masons have been trained by TTRC.
- c) Complete record of housing units and school construction has been maintained. Since early 2002 TTRC is maintaining this record.
- d) Lack of proper ventilation is a recurring problem in houses and schools. Through on site guidance, leaflets, posters, meetings with CBOs, masons and house owners, the importance of ventilation is being emphasised. In total 49 schools, construction with proper ventilation, has been completed as part of the Education Programme. For 5 more schools plans have been prepared. This quarter a meeting was held with 11 schools owners. Effort is being made to introduce lectures in school on the importance of ventilation.

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 Mar'2003 we have supported the setting up/upgrading of 153 small schools. Of these 137 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 137 schools functioning, 15 schools are in settlements outside Orangi. The drop out rate has been higher in the schools supported in the initial period. This was expected, as when a programme is initiated if there is some chance of success, the step is taken. Later when the programme proceeds there is clarity and failure is minimized. As the programme has proceeded we are taking time in selecting the educational entrepreneurs. This quarter request for support was received from 10 schools, 9 schools were supported, 17 are being finalized for support. Since April'2001 Homeless International, has been providing a grant for supporting the schools.

Statistics April'95 – Mar' 2003:

Schools	Teachers			Students			Fees (Range)
	Total	Male	Female	Total	Male	Female	
137	963	274	689	17873	9883	7990	Rs.20-150

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 so far given 393 loans for upgrading schools.

5.5 Support for Expansion:

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

	Receipt (Rs.)		Expenditure (Rs.)		Mar'2003
	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	9,26,515	-	9,23,788		
	1,476,790	4,05,225	1,474,063	4,05,259	

5.6 Revolving fund for support for physical expansion:

Ms. Yousuf Diwan has provided Rs. 5,00,000/- as revolving fund, for support, for physical expansion of schools. Total 51 schools have acquired loans amounting to Rs.9,59,710/- from this fund from OCT, for further improvements. 27 schools are paying back the loan regularly. 7 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. 15 schools have paid back their loans.

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

5.7 Educational Entrepreneurs Coordination and Teachers Training:

The educational entrepreneurs supported, are now identifying other small schools needing support. This has increased small schools access to start up grant. Teachers are being introduced to training programs offered by organisations. Ms. Asima, an educationist 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.

Total five teachers training courses have been coordinated, in which 131 teachers belonging to 45 schools participated. The training was provided by the Bright Education Society (BES). This organization has been set up by the same group of youths, who were the first to be supported by a startup grant for their school. With the school as the base BES has developed trained staff and is supporting other schools with teachers training. In one course Streamline School (SS) also provided back up support as trainers. Teachers training courses for the coming session June-July 2003 is being organized. **Four school based organizations the BES, SS, Farheen Educational Society and Kawish are emerging as resource bases for teachers training. Effort is being made to strengthen these emerging teachers resource centres, with library, audio visual aids and computer skills.** Support to schools for library is a bonus for supporting poor youths for higher education. As youth cannot afford course books, library can provide these books as reference for study. Lately City Press has provided books for 5 libraries, Oxford University Press has agreed to do likewise, Saiban an NGO is being facilitated to develop a book bank as support for the libraries.

The grant support is a source of confidence building for the schools, which then get encouraged to strengthen and network . Small schools are coming together as networks of 10 to 50 schools and organizing joint activities like teachers training, science exhibitions, book fairs and visits to educational sites. One group has also started a savings program. Seven such groups are active in Orangi. Two new groups, networks of 10 schools each have requested OPP-RTI for support. **Need has emerged to support more schools.** For strengthening the coming together of schools and linking up the training activity, lecture series has been organized. This period teachers from 36 schools participated in a lecture titled "Teacher, Student Relationship" by Ms. Sadaf. 80 teachers participated.

5.8 Documentation:

Audio visual documentation is being maintained. Interview profiles of total 81 school entrepreneurs has been compiled. Three profiles were prepared this quarter. Pictorial profiles of 40 schools was prepared, of the remaining it is in progress.

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 combined with EM technology for use in plantation: Continues.
- Compost Khad: Continues to be prepared and used.

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

Total 1,823 forest & fruit trees of 19 species and 2,085 decoration plants of 62 species are growing at the RTI nursery. We are using recycled office waste water for the plants, our nursery is therefore surviving the recurring period of acute water shortage in Karachi.

6.3 Treatment of sewage water for use in plantation:

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

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

Another unit has been constructed in UC-6 Ghaziabad. Last quarter the unit became operational. Eight trees were planted, sewage water with EM is being used.

6.4 EM (Effective micro organism)

It is a natural manure that can be prepared with fruit and vegetable wastes. EM is being used for waste water treatment at OPP-RTI nursery and the unit in UC-6. A similar unit for waste water treatment for Kamil Shah Colony in Shahpur Chaker Sindh has been designed.

7. FINANCIAL DATA IN PAK RUPEES

(Rs 57.6 is equal to US\$ 1)

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

Year	Receipt (in Rs)	Expenditure (in Rs)	Assets (in Rs)
1989-90	1,179,325	1,178,875	450
1990-91	1,582,348	1,499,627	83,171
1991-92	2,023,931	1,418,992	688,110
1992-93	9,151,534	3,005,457	6,834,187
1993-94	4,995,532	3,545,598	8,284,121
1994-95	5,436,822	3,868,298	9,852,645
1995-96	5,137,698	3,875,828	11,114,515
1996-97	7,058,909	5,208,577	12,964,847
1997-98	7,517,002	4,984,717	15,497,134
1998-99	4,677,139	5,382,980	14,791,291
1999-2000	8,356,012	6,003,400	17,143,903
2000-2001	7,136,859	6,091,122	18,189,640
2001-2002	8,567,401	7,099,384	19,657,657

7.2 Budget 2002-2003 and Actual July - Feb'03

Heads	Receipts			Expenditure	
	Budget 2002 - 2003	Actual Jul - Feb'03		Budget 2002 - 2003	Actual Jul - Feb'03
Grant			RTI Sections		
Orangi Pilot Project Society	2,000,000	1,000,000	Administration and Accounts	629,139	362278
		0	Central Office	705,609	488476
CORD Aid	1,403,928	1502328	Sanitation and Housing	568,808	394589
Misereror	835,883	560515	Sanitation 1 & 2	352,956	234561
Homeless International	500,000	* 0	Nursery program	106,175	67419
Homeless International	750,000	* 0	Endowment Fund For NGOs & CBOs	500,000	500000
WaterAid	1,344,678	948505	Capital Expenditure	300,000	339359
Silavip	300,000	1026179	Publication	165151	169955
CORDAID (NGO'S&CBO'S)	510,000	548369	Research Section	640,400	285399
Insurance Claim	0	300000	Audio/Video	20,000	17587
Refund	0	8000	Demonstration	100,000	36849
Profit on FDTR	676,511	0	Consultancy Fee	180,000	180000
Publication	50,000	10,005	Misereror	835,883	295661
Training Fee	100,000	34400	Water Aid	1,344,678	577864
			Motorcycle	44,000	12000
Nursery	7,000	1250	Training Cost	25,273	562
Membership Fee	2,000	0	Loan and Advance	10,000	16872
Other income	0	9075	EOBI	56,000	37112

ACHR	0	698036	Cordaid. (CBOs, NGOs)	510,000	404586
			Dependant's Funds	54,000	37500
			Education Programme	750,000	414442
			Gratuity fund	109,356	60000
			ACHR	0	234055
			Study visit	0	80237
			Documentary video	0	300000
			SESSI	20,000	10800
			CBOs/NGO's Contact/Forum	*300,000	191098
			RTI/Dep.Cert	152,572	1000000
Grand Total	8,480,000	6646662	Grand Total	8,480,000	6749261

* Received in budget year 2001-2002

V. OPP- KHASDA - Health and Family Planning Programme

Content

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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 wer also terminated from the KHASDA and transferred to Research and OCT staff. One Suzuki Health van was disposed and driver was relived from the service. Now with a very small support organization having one lady Doctor as Director with a Suzuki 20 yrs. old jeep and Driver and two Health Teams only one LHV & one lady social organizer with one 17 yrs. old Suzuki High Roof van and driver.

KHASDA-OPP has arranged to purchase one new Suzuki high roof CNG/Petrol van from Pak Suzuki Motors Lts. and KHASDA will get the new van very soon. KHASDA has to run its Health and F.P programme in the largest urban slum of Asia, Orangi with a population of 1200,000 (approx.) Area – 5760000 Sq.yards., Houses – 1,049,17, Lanes – 7,256 and Mohallas – 113. All the Nationalities of Pakistan reside here, Pathans, Biharies, Urdu speaking, Sindhi, Balochi & Bangali etc. KHASDA in its revised approach decided to undertake the following:

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

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

2.1) OPP-KHASDA MODEL CLINIC CENTER:

According to revised model KHASDA maintains one centre at OPP office for providing family planning services, as well as imparts training on vaccination and family planning & vaccination services to local activists. And TBA's training to local activists personal and Dais. It also provides vaccines and family planning supplies to private clinics and other activists centres. From this centre the following activities are supported: Health education program is continued to daily clients at Model Clinics.

Out Patients Record

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

Date	No. of Womens	Motivation	Adoption	Training		Health Education
		F.Planning – Vacc.	F.P – Vacc.	Dai	Vacc.	
Dec'02 to Feb'03	350	60 - -	40 - 260	-	3	360

CUMMULATIVE JULY 2000 TO FEB'03

Date	No. of Womens	Motivation	Adoption	Training		Health Education
		F.Planning – Vacc.	F.P – Vacc.	Dai	Vacc.	
July 2000 Feb'03	4540	644 - -	484 - 3259	122	63	4540

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
Dec'02 to Feb'03								
Dec	13	32	"	"	"	"	"	"
Jan	8	12	"	"	"	"	"	"
Feb	6	10	"	"	"	"	"	"
			"	"	"	"	"	"
Total	27	54	"	"	"	"	"	"

3) TECHNICAL TRAINING:

A) TBA Training:

TYPE OF TRAINING	AREA	NUMBER	
		SEP'02-NOV'02	DEC'03 - FEB'03
TBA'S	ORANGI	291	- 291
TBA'S	OUTSIDE ORANGI	475	- 184
SUB TOTAL TBA'S		455	- Total= 475

Trained TBAs have persuaded women for IUCD, tubeligation and injection and referred them to KHASDA Model Clinic. In last quarter 68 Dais has taken F.P. supplies 3 batches of 45 dais attended follow up meeting. In this quarter 63 dais has taken F.P supplies 3 batches of 47 dais attended followup meetings.

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

- (i) Trained TBAs taking mother & child care
- (ii) Promoting breast feeding
- (iii) Promoting F.P.
- (iv) Helping in identifying target women group for reproductive health education.

In Khuda Ki Basti no. 3 Taiser Goth Surjani Town, North Karachi of Malir Development Project of NGO Saiban KHASDA-OPP is running primary health care and F.P. program in "Mothers" monthly meeting and providing immunization and F.P. services and supplies.

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

Date	No of Meet.	No. of Women	VACINATION				FAMILY PLANNING				
			BCG	DPT	Mes	TT	FI Unit	OP	Iucd	Inj.	TL
28-12-02	1	8	-	2	-	2	-	-	-	-	-
8-1-03	1	11	-	8	-	1	-	-	-	-	-
28-2-03	1	10	-	2	-						

Commulative 3rd Oct' 2000 to Feb'2003.

No of Meet.	No. of Women	BCG	DPT	Mes	TT	Fl Unit	OP	lucd	Inj.	TL	RS
31	361	-	60	-	14	-	18	-	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 NOV. 2002	TRAINED DEC'02 TO FEB'2003
ORANGI	113	3 116
OUTSIDE ORANGI	74	- 74
TOTAL	187	3 190

Total 190 vaccinator has been trained so far. 108 vaccinator are very active.

4) SUPPLY & SERVICES

Vaccines:

Vaccines are being supplied to total 110 clinics from KHASDA Model Clinic. In last quarter 55 clinics has taken vaccines supplies. In this quarter 51 clinics has taken supplies.

Children Immunized through OPP-KHASDA Model and other Clinics to Dec'02 – Feb'03

Month	No. of Clinics	BCG	DPT I	DPT II	DPT III	Measl.	Bcomp	Full Imm.	TT I	TT II	TT Bos	Total Rs.
Sept	20	350	100	100	50	200	20	7	200	100	100	890
Oct	11	348	100	50	50	100	20	6	100	100	100	1000
Nov	20	346	100	50	50	140	10	10	100	100	54	1000
Total	51	1044	300	200	150	440	50	23	400	300	254	2890

Cumulative Jan 1984 – Feb'03

No. of Clinics	BCG	DPT I	DPT II	DPT III	Measl	Bcomp	Full Imm.	TT I	TT II	TT Bos	Total Rs.
6791	39099	41188	3871	20253	19021	17790	15826	29786	28683	13248	64718

We are providing the information of vaccination program since the starting of vaccination Programme in Orangi from month January years 1984 to Feb'2003. The cummulative figures of vaccination program will confirm the fully immunised children and T.T. vaccination in child bearing age girls and women.

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

Family Planning Contraceptives:

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

Total 138 clinics have been taking F.P supplies, these clinics also refer Orangi women for IUCD, tubal ligation and injection to KHASDA Model clinic. In last quarter 70 clinics has taken F.P. supplies & 33 clinics has taken both vaccines & F.P. In this quarter 69 clinics has taken F.P supplies and 35 clinics has taken both.

F.P. supply through clinic Sep – Nov' 02

Month	No. of Clinics	Condom Unit	O.plus Cycle	IUCD C.T/ML	Inj. NOR	Inj. DEPO	TUB	NORP	Total Rs.
Dec	29	500	86	4	200	100	-	-	899
Jan	20	32	60	4	70	25	1	-	780
Feb	20	336	75	10	100	50	2	-	992
Total	69	868	221	18	270	175	3	-	2671

F.P. supply through TBAs Dec'02 – Feb'03

Month	No. of TBAs	Condom Unit	O.plus Cycle	IUCD C.T/ML	Inj. NOR	Inj. DEPO	TUB	NORP	Total Rs.
Dec	22	100	20	-	4	3	-	-	110
Jan	21	100	10	1	4	3	1	-	100
Feb	20	50	10	1	8	4	1	-	100
Total	63	250	40	2	16	10	2	-	310

We are providing the information of Family Planning Supplies since the starting of Family Planning program in Orangi from June 1985 to Feb'-3. The cummulative figures of supplies to meet the target of Birth Control.

The approx. population of Orangi is about 1200,000

MWRA = (Married Women of reproductive age)

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

Total MWRA in Orangi uptill Feb'03. = 85714.28

Cummulative

No. of Clinics	No. of TBAs	Condom Unit	O.plis Cycle	IUCD C.T/ML	Inj. NOR	Inj. DEPO	TUB	NORP	Total Rs.
7068	958	493538	34040	5436	15904	5306	332	10	107324

Rs. 107324 has been received by OPP-KHASDA Model clinic by the sale of contraceptive to clinics & Dais. This quarter Rs. 2981/- have been received from contraceptive supplies & services.

Significant note about F.P. program

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

5) CLINIC VISITS FOR EXTENSION:

Now total health outlets in Orangi are 864. In this quarter 185 clinics has been visited.

Dec'02 – Feb'03

SUPPLY TO CLINICS Sep - Nov'2002

Area	No. of Clinic	Old	New	Vaccine	F.P	Vaccine Train.	TBAs Train.
Afridi Colony	6	6	-	2	2	-	-
Aligarh	2	2	-	3	2	-	-
Bismillah	8	8	-	3	2	-	-
Banaras	6	6	-	2	2	-	-
Bijlee Nagar	8	8	-	3	1	-	-
Faqir Colony	8	8	-	2	7	-	-
Frontier Colony	16	16	-	1	8	1	-
Gulshan-e-Ghazi	4	4	-	-	-	-	-
Gulshan-e-Behar	3	3	-	3	3	-	-
Gulshan-e-Zia	2	2	-	-	-	-	-
Mominabad	12	12	-	6	5	-	3
Qasba	18	18	-	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	8	8	-	2	2	-	-
Sec.-15	6	6	-	1	3	-	-
Sec. 14	7	7	-	2	-	-	-
Sec. 11	7	7	-	2	5	-	-
Sec.-12/L	3	3	-	1	2	-	-
Tauheed Col.	3	3	-	-	2	-	2
Chisti Nagar	3	3	-	3	2	-	-
Sec. 11 ½	9	3	-	3	3	-	-
Ghaziabad	8	7	1	-	3	-	-
Gulshan-e-Zia	7	5	2	3	3	-	-
Sh. Waliulla Nagar	7	5	2	3	-	-	-
Total Visits	185	180	5	51	69	4	5

OLD CLINICS OF LAST QUARTER SEPT' 2000 TO NOV'2002

TOTAL 237 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	168	930	1849	575 – 345	106	15	-
GREEN STAR F.P.S.M.P	114	630	262	684 - 380	145	-	-
MARI STOP SOCIETY	35	87	300	117 - 32	16	-	17
PASBAN	48	120	224	110	30	1	-
KEY CONTRACP.	22	50	-	120- -	-	-	-

NOTE:

- 1) 32 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 237 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 Dec'03 – Feb'03

NOTE:

In last quarter 20 clinics were contacted for Health & F.P. program and supplies. In this quarter 15 clinics were contact for health & F.P. program & supplies & training.

NAME OF AGENCIES	TOTAL CLINICS	OP	FL UNITS.	Inj. Nor-Nor. Depo	IUCD C.T. ML	TL
KHASDA-OPP	4	40	130	20 – 35	4	1
GREEN STAR F.P.S.M.P	3	20	-	10- -	10	-
MARI STOP SOCIETY	3	3	50	- - -	-	3
PASBAN	-	-	-	- - -	-	-
KEY CONTRACP.	1	-	-	20	-	-

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

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

TRAINEESE:

TBA's = 475 TBA's trained.

Vaccinator= 190 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'02 – Feb'03 F.P VACCINES TRAINING.

FP	VACCINES	TRAINING	HEALTH EDUCATION
1628	2822	3	360

7) REPRODUCTIVE HEALTH EDUCATION PROGRAM

Reproductive health education in adolescents secondary classes school girls has been held in 5 Orangi schools training is for 12 days.

i) In Al Faisal School sector 10 Orangi 12 girls students.

ii) In Ureshia Public School sector 8 Orangi – 20 girls students

iii) Streamline School at Shah Faisal Chowk sector 16 Orangi – 12 girl students. The training is started in other school of Orangi.

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

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

Reproductive health education in adult women target group has been held at KHASDA-OPP client Mrs. Fahmeeda Rafeeque H.No. 64, Sec. 5-AL Qasba Colony, 9 women completed their training for 16 days training period.

Other RHE meeting was held at KHASDA-OPP trained Dai's residence at Islam Nagar sector 11 Orangi 17 adult women completed the 16 days training.

REPRODUCTIVE HEALTH EDUCATION IN TBA's TRAINING

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

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

No old loans are on record. In last quarter Mr. Shehansha of medical store in Islamia Colony no. 2 got loan of Rs. 10,000/- from OCT through KHASDA-OPP. In last quarter L.H.V. Aishah of "Aishah Clinics" in sector 12 Orangi got loan of Rs. 10,000 from OCT through KHASDA-OPP. Aishah's loan is completed and she has given application to OCT for fresh loan of Rs. 20,000/-. Mr. Shehansha's recovery is continued. Aisha L.H.V. got fresh loan of Rs. 20,000/- in Jan'2003.

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 overwhelming majority about 91% has got awareness of Family Planning.

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

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

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

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

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

In project area 1000 households out of 66% I.U.C.D. 38% pills 24% injections 23% of were the most common F.P. methods used followed by condoms 9% and withdrawal 4%. In the non project area 1000 households 12% currently practicing F.P. pills was the most popular method. This was followed by I.U.C.D., injections and condoms.

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

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

10) REPLICATION OUTSIDE ORANGI: Dec'2002 – Feb'2003

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

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

In last quarter 22 clinics were visited 13 clinics has taken F.P. supplies. 5 clinics has taken vaccines supplies. 15 dais has been taken F.P. supplies. 3 dais brought Tubaligation case.

In this quarter 30 clinics were visited 10 clinics has taken F.P. supplies, 6 clinics has taken vaccines supplies. 30 dais has taken F.P. supplies 2 dais brought 2 tubaligation cases.

11) KHASDA-OPP EXECUTIVE BOARD MEETING

KHASDA-OPP quarterly board meeting for the month of Oct, Nov, Dec'2002 was held on 25th Feb'2003. Program was monitored by the members secretary KHASDA mentioned about the urgent need of two new vehicles. For Suzuki High Roof New Van Mr. Ghulam Kibria Saheb is trying for its donation from some businessman and for Suzuki New Jeep Mr. Arif Hasan will try to help. Dr. Shamim Z. Khan inform board that negotiation and persistant contact is continued to NATPOW, Islamabad & NATPOW, Karachi. The new Suzuki high roof van CNG/petrol has been arranged from Pak Suzuki Motors Ltd. by full payment made the local donor which KHASDA will get soon.

12) SEMINARS AND WORKSHOPS:

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

- 1) Shirkat Ghah arranged "The Green Economic and Globalization Imitation of Shirkat Ghah". An engagement on food security & economic sovereignty on 27th and 28th Dec.'02 at Hotel Marriot Karachi.
- 2) Rotarians seminar on prevention of diseases and community health KHASDA program presentation 20 minutes sector of director KHASDA-OPP Dr. Shamim Z. Khan on 11th Jan'03 at "Instititute of Chartered Accounts" Clifton, Karachi.
- 3) Seminar at P.C. hotel Karachi on 31st Jan'03 on "Economic Horrizon in Pakistan by "New Times" and Union Bank
- 4) Dawn Seminar on "Pakistan in the shadow of war" by Dr. Ghada Karimi another of "In search of Fatima" on first Feb'03 at Sheraton hotel Karachi.

- 5) Seminar on "Corporate Philanthropy for for social investmenet in Pakistan on 11th Feb'03 at Shareton hotel Karachi
- 6) Helpline seminar "Lack of Enforcement of food laws" at Avari hotel on 18th Feb'03

13) VISITORS:

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

- 1) Church World Service (CWS)
 - a) Team from Karachi & HATTAR Industrial Estate Haripur
 - b) Rural Development Association from Meerpurkhas Sindh
 - c) Punjab folk street RAHAT – Lahore
- 2) Miss. Naheed Frooqi from Human Development Foundation Chicago, USA local office at Gulshan-e-Iqbal Karachi
- 3) Indus vision team for making movie vedio of OPP-RTI all programs with Director's interviews.

14.1) Budget and Expenditure

KHASDA RECEIPTS	BUDGET 2002-2003	ACTUALS Jun-Feb'03
ORANGI PILOT PROJECT	1,000,000	1,000,000
IQBAL KHANYANI	0	400,000
MEMBERSHIP FEE	1000	0
TRANSPORT	500	0
MEDICAL FEE	19500	8,215
TRAINING FEE		3,805
PROF. ON INVEST.	24000	0
TOTAL	1,045,000	1,412,020

EXPENDITURE	2002-2003	Jul-Feb'03
DIRECTOR/DR SZK	167,415	101,655
MANAGER /AYESHA	71,203	47,135
LHVS- SHAGUFTA	64,462	42,678
LHVS-SHAGUFA	64,462	42,678
SO/ANJUMAN	69,801	46,209
DRIVERS-2	102,598	74,914
SUBSTITUTE	24,000	5,318
POL JEEP/VAN	78,000	59,698
CENTRAL OFFICE SALARIES	0	12,157
S&R-JEEP/VAN	45,000	27,814
MEDICAL ITEMS	20,000	-16
TRAINING/WORKSHOP	50,000	14,290
MEETING	6,000	3,379
CONTRACEPTIVES	20,000	-2,005
EOBI	9,000	5,856
PUBLICATION	70,000	2,400
STATIONER/POST/PHOTOST	20,000	13,420
EVALUATION	70,000	0
MISC	5,359	0
MAINTENANCE	15,000	21,913
ELECTRICITY AND GAS	15,600	9,325
WATER BILL		10,356
DEARNESS ALLOWANCE	18,000	18,400
EDUCATION ALLOWANCE	9,600	0
CAPITAL EXPENDITURE	0	423,576
AUDIO VISUAL	5,000	677
TELEPHONE/FAX	7,500	0
FORUM	10,000	0
AUDIT FEES	7,000	7,000
TOTAL	1,045,000	988,827

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

Year	Receipt (in Rs)	Expenditure (in Rs)	Assets (in Rs)
1989-90	424379	418040	6339
1990-91	406797	404086	9050
1991-92	421086	429192	944
1992-93	722697	516025	207616
1993-94	613222	559580	261258
1994-95	424387	475987	209658
1995-96	593952	586901	216709
1996-97	583936	610359	190286
1997-98	715763	608540	297509
1998-99	719663	660145	357027
1999-2000	716092	669932	403187
2000-2001	565000	729424	463763
2001-2002	1031756	780642	489877

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

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OPP –OCT Micro Credit Program

1. Background

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

OPP's research revealed two significant factors; first, there was unlimited demand for products and services of these family units. Second, the family units were extremely competitive (on account of very low overheads and very cheap and docile labor). The working family units of Orangi were completely integrated with the main Karachi markets. In fact many units are supplying goods to famous firms, who just put their labels and make big profits. What is required is to support their initiatives.

Research further revealed that the production and employment in urban as well as rural areas could easily be increased provided the credit is accessible, as there was no shortage of market demand or productive labor. But credit at reasonable rate was not available, because banks were inaccessible to the poor. The absence of bank credit forced them to buy raw materials at exorbitant prices while they had to sell their products at depressed prices and forego expansion.

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

2. OPP-OCT Model

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

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

3. Micro Credit Program

3.1 In Orangi

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

The total loan disbursed in Orangi between 1987 – Feb.2003 is Rs. 102,479,884 to 5,741 units in trading, manufacturing and services. Total recovery is Rs. 69,326,025. Recoveries as principal is Rs.68,047,738 and recovery as service charges is Rs. 12,178,287.

3.2 Outside Orangi

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

The total loan issued outside Orangi through 47 NGOs/CBOs until Feb.2003 is Rs.95,599,407 to 4365 units. Total 3,193 units were closed and 1,172 units are open in 423 areas/villages. Total recovery is Rs. 86,385,965. Recoveries as principal is 73,914,787 and service charges Rs.12,471,178.

4. Lessons Learnt

4.1 Lessons Learnt from Orangi

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

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

4.2 Lessons Learnt from Replication through NGOS/CBOs

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

4.3 Lessons Learnt from Donors

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

5. Basic Policies of the Program

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

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

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

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

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

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

b) Credit without collateral

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

c) Credit to be given at 18% service charges at declining rate.

d) OPP-OCT would borrow from Pakistani banks instead of depending on foreign funds.

e) OPP-OCT is neither the custodian of depositors nor profit makers for shareholders.

f) Saving is not compulsory in the credit program

The on going small enterprises have been set up by the entrepreneurs with their own savings and they keep on expanding their business by further investment through savings/profits.

In addition in the low income settlements in Pakistan, especially in urban community, there is a traditional saving system known as "committee" (Roska/chit fund) system (20 or 30 men or women formed a committee and every member pays a certain amount and the total amount is utilized by one member and it continues till the last member).

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

6. Methodology

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

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

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

Loan appraisal process

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

Weaknesses identified

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

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

Improvement made

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

- Program divided into four section as follows;

a) *Loan section*

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

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

b) Account system

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

c) Recovery section

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

d) Training & Extension section

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

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

Impacts

Following impacts were observed in program;

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

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

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

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

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

- Instead of selecting few agents, all good clients were offered to recommend two borrowers from their neighborhood.

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

Impacts

Following improvement in program was observed;

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

In the year 2000 the following problems were identified;

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

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

Following improvements were made;

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

Impacts

Following improvements were observed in the program;

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

7. Loan Recovery & Service charges

The issue of loans increased from Rs. 1.1 million for 107 units in 87-88 to Rs. 16 million for 793 units in 94-95. From 1987 till Feb. 2003 is Rs. 198.08 million was loaned to 10,106 units. Total 8,143 units are closed. Open units are 1,963. Total recovery of principal is Rs. 141.96 million and recoverable balance is Rs. 29.51 million. Total Mark up received Rs. 24.65 million.

Table 1
Types of loan/ Amount 1987 – Feb 2003

Sectors	Total Units	Total Amount(Rs.)
Manufacturing	2,231	35,105,872
Trading	4,063	59,199,705
Services	971	18,741,727

Sectors	Total Units	Total Amount(Rs.)
Clinic	103	2,504,400
School	470	14,303,981
Thalla	63	1,429,600
Framer/Fisher folk	2,074	65,596,506
Live Stock	131	1,197,500
Total	10,106	198,079,291

8. Types of Loan

8.1 Loan to schools

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

Therefore two types of credit has been introduced in Orangi; a) Loan with service charge for physical up-gradation and teachers' training to mid and higher level schools. There are 470 schools provided loan amounting to Rs. 14,303,981.

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

8.2 Loan to manufacturers

OPP – OCT provided loan to 182 Banarsi Weavers, 11 Carpet Weavers, 30 Die Makers, 140 Embroidery workshops, 32 Flower Makers, 30 Furniture Makers, 287 Garment Factories, 20 Kite Makers, 65 Leather works, 123 Molding, 21 Paint-Brush Makers, 53 printing presses, 35 Repair Shops, 244 Shoe Makers, 41 Steel Fabricators, 554 Stitching Center, 59 Women Work Centers, 32 Wood workers, 242 workshops(automobile spare parts), 14 Zari works and others 19.

8.3 Loan to traders

OPP-OCT provided loan to 112 Bakery shops, 69 butchers, 244 cloth shops, 54 cold drink shops, 1,449 consumer stores, 60 cosmetic shops, 47 crockery shops, 287 electrical shops, 45 Hardware Shops, 25 Jewelers, 37 Junk Dealers, 132 medical stores, 165 pan shops, 700 small businesses, 124 stationary shops, 70 Spare parts shops, 378 Thallas and 13 Vegetable Shops.

8.4 Loan to Service Providers

OPP – OCT loan provided loan to 69 Decoration, 44 Hair Dressers, 112 Hotels, 71 In House Staff, 185 Packing Shops, 176 Suppliers, 34 Taxi/Motorcycle, 34 Transporters, 25 Typing Institute, and 105 Video Shops.

8.5 Loans to upgrade "thallas"

93% of Orangi's 250,000 houses have been built with financial and technical assistance from the local building-component manufacturing yards, operated by entrepreneurs. These yards exists in all neighborhoods and are known as *thallas*, their owners' takes on house-building contracts or supplies masons to those wishing to do the unskilled work themselves. The *thallawala's* intervention has improved housing quality in Pakistan's informal settlements, but the problem is, his materials, house designs and technical advice tend to be substandard. So OPP-RTI has assist to upgrade the *thallas*

by offering skills training to the masons and carpenters. OPP-OCT provided loan to mechanize the block-making to introduced mechanized block making machines, prefabricated roof and floor slab elements which make cheaper, stronger and better quality houses. With loans from OPP-OCT, 63 *thallas* have now been upgraded, and have increased their staff by 300%. These *thallawallas* have also increased their income and the income of those they employ, mainly because their upgraded *thallas* now exporting blocks, lintels and pre-cast roofing elements to the rest of the city.

8.6 Loans to women entrepreneurs

About 18% of OPP-OCT's loans have been made to women entrepreneurs, to expand 220 stitching centers, 161 provisions shops, 94 informal schools, 43 embroidery workshops, 26 dairy cattle operations, 21 clinics, 10 beauty parlors, 19 women work centers, 79 miscellaneous small business and 72 garment factories.

8.7 Loans to farmers and fisher folk

Although the Government of Pakistan runs all kinds of agriculture credit programs, there is still a huge need for credit by the majority of small farmers and fisherman who cannot access those loans. OPP-OCT provided 2,074 loans to farmers and fishermen. These loans are mostly through farmers' collectives and NGOs for the purchase of seeds, fertilizer pesticides, tractor hire and to survive from sowing to harvesting. The loans are mostly repayable after sowing and the amounts are based on how many rupees per acre per seasons required for faring rice, vegetable, cotton, wheat etc. So depending on what they are growing and how big their fields were, the farmers are given the loans. Most farmers who have taken loans have repaid them and borrowed again the next season. Loans have also been given for paving water channels, installing motorized pumps to drain water-logged farmland and setting up fish farming.

8.8 Loans to Clinics

There are 348 clinics in Orangi. OPP-OCT provided loan to 99 clinics for equipments, deep freezer for vaccines, construction of maternity homes and furniture. This enable them to deliver better services to Orangi community.

9. Bad Debts – Nature and Volume

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

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

10. Self Sufficient

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

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

TABLE 2
Ratio of Operational Expenses to Loans and Service Charges (Financial Year Jul-Jun)
Sep. 87 to Feb. 2003

Year	Loans (Rs)	Overheads (Rs)	% Of Loan	Service Charge(Rs)	% Of Overheads
87-88	1,175,475	141,573	12.04	40,969	28.94
88-89	1,117,450	186,655	16.70	131,232	70.31
89-90	1,892,900	368,849	19.49	186,045	50.44
90-91	4,374,980	382,052	8.73	492,560	128.92
91-92	6,162,500	453,525	7.36	904,027	199.33
92-93	9,231,822	575,726	6.24	1,315,652	228.52
93-94	13,940,040	733,907	5.26	2,308,257	314.52
94-95	16,025,950	779,593	4.86	2,771,206	355.47
95-96	15,457,273	962,474	6.22	3,402,094	353.47
96-97	20,763,090	1,461,405	7.03	4,100,133	280.56
97-98	21,705,180	1,675,723	7.72	4,859,939	290.02
98-99	19,238,750	1,991,396	10.35	3,890,574	195.36
99-00	11,307,200	1,999,894	17.68	3,253,218	162.66
00-01	345,000	1,813,201	525.56	1,240,907	68.43
01-02	12,475,100	1,777,781	14.25	1,089,552	5.62
02-03	14,834,500	1,391,435	13.20	1,171,604	66.44
TOTAL	170,047,210	16,695,189	9.82	31,157,969	186.63

Reasons for Low overheads

Low overheads are due to;

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

11. Replication

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

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

11.1 Support to NGOs/CBOs for Replication

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

Three types of support are needed as follows;

a) Training/Guidance

- Orientation of program.
- Concept and methodology of the program

- Extensive practical training at OPP-OCT on selection, recovery, monitoring and account keeping.
- On site training/guidance

b) Core Funding Support

- An average Rs. 100,000 annually needed to CBOs/NGOS as core funding.
- Financial support has been provided by a) OPP-RTI thru Cordaid budget and b) OPP-OCT from its own resources.

c) Line of credit

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

Table 3
Training to NGOs/CBOs

Year	No. of Groups	Participants
1992	04	17
1993	42	332
1994	44	252
1995	23	146
1996	64	337
1997	57	435
1998	21	113
1999	15	91
2000	20	262
2001	17	191
2002	14	73
TOTAL	321	2,249

Table 4
NGOs/CBOs supported by OPP-OCT

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

Table 5
Loan Recovery & Service charges inside and Outside Orangi
From 1987 to Feb. 2003

Details	Orangi	Outside Orangi	Total
Loan (Rs.)	102,479,884	95,599,407	198,079,291
Total Units	5,741	4,365	10,106
Closed Units	4,950	3,193	8,143
Open Units	791	1,172	1,963
Repaid Principal (Rs.)	68,047,738	73,914,787	141,962,525
Balance (Rs.)	10,474,019	19,032,255	29,506,274
Service Charges Paid (Rs.)	12,178,287	12,471,178	24,649,465

11.2 Replication issues

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

11.3 Some replications

a) On going partners

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

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

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

So far credit ahs been given to 1,366 borrowers amounting to Rs. 20.8 million in live stock 256 units, micro enterprises 419 units, agro input 674 units and land development 17 units.

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

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

2. Raees Taj Group, Gijju Thatta, Sindh

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

Since 1994, this group assisted with loan for agriculture from OPP-RDT and OPP-OCT. OPP-OCT assisted for 63 loans amounted Rs.29,00,000. All loans recovered with 100% principal Rs.29,00,000 and mark up Rs. 5,10,318. Further loan continue from RDT(Please refer OPP-RDT report).

3. Ghulam Qadir Group, Pir Puho, Sindhp

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

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

PSWS established in 1977 and was registered with social welfare Department, Government of Sindh in Dec.78. Basic aim of organisation is to make efforts for providing basic facilities to the residents of

Sardar Colony and AI – Waheed Colony. There are activities are related to health, family planning, technical training to women for income generation, solid waste management and micro credit program for micro enterprises.

Since 1994, this group assisted with loan from OPP-OCT. OPP-OCT assisted for 63 loans amounted Rs.29,00,000. All loans recovered with 100% principal Rs.29,00,000 and mark up Rs. 5,10,318. Further loan continue from RDT(Please refer OPP-RDT report).

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

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

KMWKC established in 1973 but did not function for several years. Later some area youth joined the organisation and activate it again in 1998 specially working in education, health and welfare activities.

OPP – OCT supported line of credit in Jun,2002 through PFFF. Total 55 units supported with Rs. 439,000. 6 units are closed. 50 open units. Recovered loan with principal Rs. 142,955 and mark up Rs. 31,504. Out standing balance is Rs. 296,045.

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

Micro credit program initiated with support from OPP - OCT in ??2002. Total 8 units supported with Rs. 68,000. All 8 units are open. Recovered loan with principal Rs. 13,127 and mark up Rs. 2,173. Out standing balance is Rs. 54,873.

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

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

Credit from Savings:

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

Micro Credit from OPP-OCT

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

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

From Dec. 2000 – Feb. 2003, Rs. 832,473 has been given as loan to 120 members on live stock, agro input and small shops.

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

BWA established in 1991 in Jhundo Khoso, a rural area 10 Km from Hyderabad. which organised health camps and education for school children. Jhundo Khoso and neighboring villages' farmers facing shortage of irrigation water since 70s. These villages irrigated through Rahuki Minor, one of the three canals emanating from the Hyderabad Branch Canal at the Hoosri Regulator. This minor commands 24,000 acres and give rise to 52 water courses. Before 70s canal functioned satisfactory when it was maintained by local landlords. Since 70 onwards when government irrigation department started to administrated the system, the local farmers especially at tail end faced shortage of irrigation water. The farmers of this area approached Abdul Hakim Khoso, President BWA. They formed a network as Rahuki Tail Abadgar Association (RTAA). RTAA collected the evidence and file the case in Human Right Court of Pakistan. The court decision was in favor of farmers based on Article 9 of Pakistan's Constitution, which ensures the right to life and the security of a person linked with the supply of water as a basic human right and ordered the districts officials to ensure the required flow (70 cusec) of water to the community.

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

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

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

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

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

In Apr.202, IKKSWA came into contact with OPP-OCT through Mr. Munir Ahmad Chandio of Sindh Rural Workers Cooperative (SRWC), Thatta. After discussions and visit of village, |OPP-OCT agreed to support line of credit. They requested loan for feed, shed and store room for cattle farming as with increasing number of cattle.

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

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

SVDP established by Mr. Gulbaz Afaqi, a journalist from this area in 1987. He was inspired with Dr. Akhter Hammed Khan and Orangi Pilot Project (OPP). He left his profession and return back to his homeland, Soan Valley. The main activity of organization is small credit and awareness campaign for sustainable development. Recently, they just started to monitor Govt. literacy program (Informal Education for non-school going kids).

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

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

OPP - OCT supported micro credit program from Mar.97. OCT supported 268 units amounting Rs.52,64,000. Total 124 unit closed. 144 units are open. Recovery of loan with principal Rs.36,30,865 and mark up Rs. 5,40,309. Total 6 unit write off with principal Rs. and mark up Rs. Outstanding balance is Rs. 16,33,135.

Regular units are 240 amounting Rs. 4,14,000. 107 units closed. 133 units are open. Recovered principal Rs. 30,80,865 and mark up Rs. 4,41,640. Outstanding balance Rs. 14,33,135. Seasonal units are 28 amounting Rs. 7,50,000. 17 units closed. 11 units are open. Recovered principla Rs 5,50,000 and mark up Rs. 98,669. Outs tanding Rs. 2,00,000.

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

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

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

Micro credit program initiated with support from OPP - OCT in Jan. 02. Total 101 units supported with Rs. 1,408,000. 3 units are closed. 98 open units. Recovered loan with principal Rs. 347,483 and service charges Rs. 47,082. Out standing balance is Rs. 10,60,517.

12. Development Vision, Haripur, NWFP

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

OPP-OCT supported for micro credit since 2002. Total 44 units supported with Rs. 540,000. All 44 units are open. Recovered loan with principal Rs.7,420 and mark up Rs. 2,580. Out standing balance is Rs. 532,580.

b) Organisations became independent from OPP-OCT

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

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

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

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

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

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

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

OPP also supported to initiate credit program in Jun. '93. OCT supported 252 units amounting to Rs. 3,218,980. All units closed. Loan recovered with principal Rs. 3,086,980 and mark up Rs. 7,50,655. Total 14 units write off with principal Rs. 1,32,000 and mark up Rs. 22,541. Micro Credit Program ended in Feb. 99 because OPP-OCT withdrew support from YCHR due to increasing number of default cases and improper account management.

c) Micro Credit Program discontinued

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

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

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

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

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

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

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

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

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

ASB was established in 1964. This was and welfare oriented organisation working to assist students in fees, funeral arrangements, marriage of children without parents. Also ASB lobbied with government and invited politicians to get basic facilities from government. Mr. Nazir Ahmad Wattoo the founder of ASB visited OPP in 1987. He visited continuously 6 years, which changed his whole attitude towards development and than ASB adopted OPP concept and methodology.

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

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

AIM established in 1985. AIM is working for education, health, rural development, industrial home and public library. AIM established project comities to manage different projects. In Pind Dawan Khan, 85% people are engaged in agriculture and small businesses. While 15% are employ in private and government organizations, like pharmaceutical companies, cement factory, and fertilizer company.

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

12. Research/Publications

Following researches has been completed;

- Women Work Centre – story of five years 1984 – 1989 by Akhter Hameed Khan: Nov. 1989.
- Profiles of 49 Women Entrepreneurs of Micro Enterprise in urdu: Dec. 1991
- Working with Community – Some principles and Methods by Perween Rehman and Anwar Rashid: Jan. 1992.
- Case Study of Orangi and OPP by Akhtar Hameed Khan: Nov. 1992.
- What I learnt in Comilla and Orangi by Akhter Hameed Khan: Sep. 1993.
- Orangi Pilot Project Programmes by Akhter Hameed Khan: Jan. 1994
- Micro Enterprise Credit Program as a means of empowerment by Anwar Rashid: Jan. 1995
- Micro Enterprise Credit – Sept. 1987 to Feb. 1990, Orangi Charitable Trust (OCT) by Akhter Hameed Khan: Mar. 1996

- Profile of Good Borrowers in OCT by Mohammad Jawaid Baig in Urdu – Series# 1 Dec.1998 (also in English), series# 2 Apr.1999, series# 3 Sep.1999 and series# 4 Oct.2001.
- Competent and Honest Role Models by Akbar Khan – Series#1, Rice Farmers of Bijari , Mar.1999 and Series#2 Baloach Eid Cattle Traders, Apr.1999.
- Orangi Pilot Project – Institutions and Programs in Urdu and English: Jun.2000.
- Market Research for Micro Finance Mohammad Javed Baig and Abdul Sattar Dehri – Aug.2002
- Process of Loan Disbursement by Mohammad Javid Baig – Sep. 2002
- Methodology of Micro Credit Program to improve micro enterprises in Orangi by Mohammad Jawaid Baig: Sep 2002
- Social Impacts and Constraints of Micro credit in the Alleviation of Poverty: *A Qualitative Study of the Micro Credit Program Orangi Pilot Project - Orangi Charitable Trust, Karachi* by Naheed Rehman, Mar. 2003
- The Impact of Micro-credit on Urban Livelihood: Experiences from Karachi by S. AKBAR ZAIDI – Mar. 2003.

In Progress

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

13. Donors

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

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

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

S. No	Name of NGO's / CBO's	Contact Person	Working Area	Starting Year	No. of Units	Total Loan	Open Units	Recovery (Rs.)			Balance Amount
								Principal	Service Charge	Total	
1	Shah Abdul Latif Bhitai Welfare Association.	Mussrat Hussain	Larkana	1994	4	40,000	0	40,000	12,696		0
2	Rais Taj / G. Qadir	Ghulam Qadir	Thatta	1993	63	2,900,000	0	2,900,000	510,318	3,410,318	0
3	Village Welf. Ass. (Tharecha)	Dr. Liaquat Abro	Larkana	1994	7	75,000	0	75,000	12,078	87,078	0
4	Aamir Hussain	Aamir Hussain	Gijjo	1994	9	155,000	0	155,000	16,849	171,849	0
5	Pak Social Welfare	Ghaffar Sherani	Hyderabad	1994	21	203,000	6	133,000	28,824	161824	70,000
6	Nojawanan Welf Ass.	Fathah Mohd.	Bijari	1998	76	2,793,900	41	1,117,741	193,915	1311656	1,676,159
7	Anjuman Falah-o-Behbood	Mubashar	Golarchi	1999	70	2,711,000	70	1,168,803	178,197	1,347,000	1,542,197
8	Young Star Welf.	Sikandar Ali	Dadu	1997	2	25,000	0	25,000	9,453	34,453	0
9	Sofi Shah Inayat Shah Sangut	Rafiq Mustafa	Dadu	1996	31	502,900	0	502,900	82,186	585,086	0
10	Bhittai Welf. Asso.	Manzor Mirani	Larkana	1994	31	339,000	0	339,000	66,133	405,133	0
11	Bukhari Shah Welf. Asso.	Saleem Jaisar	Larkana	1993	76	1,052,820	15	812,601	250,344	1,062,945	240,219
12	Samaj Sudhar	Zulfiqar	Larkana	1993	7	62,000	0	62,000	14,028	76,028	0
13	Thur Rural Develop. Prog.	Dr. Sonu	Tharparker	1997	3	75,000	0	75,000	20,435	95,435	0
14	Sind Rural Support Prog.	Sattar	Sanghar	1998	577	10,395,000	287	6679,801	713,552	7,393,353	3,715,199
15	National Rural Support Prog.	Rasool Bux.	Badin	1996	52	551,000	0	551,000	94,509	645,509	0
16	All Sindh Rind Welf.	Ghafoor Shah	Hyderabad	1991	82	1,390,000	0	1,390,000	331,025	1,721,025	0
17	Ittehad Welf. Asso.	Shamsuddin	Dadu	1993	3	25,000	0	25,000	22,183	47,183	0
18	Khuda ki Basti	S. Shahid	Hyderabad	1995	28	492,500	7	394,771	127,190	166,961	82,948
19	Ilyas Group	M. Ilyas	Hyderabad	1993	59	1,080,000	0	1,080,000	316,800	1,396,800	0
20	Falah-o-Behbood	Abdul Rehman	Khairpur	1997	1	10,000	0	10,000	2,132	12,132	0
21	Welfare Deh Gujhro	Mehboob Shah	Karachi	1996	6	95,700	0	95,700	6,078	101,778	0
22	Anjuman-e-Tajiran	Babu Rahim	Qasba	1997	13	140,000	0	140,000	24,233	164,233	0

S. No	Name of NGO's / CBO's	Contact Person	Working Area	Starting Year	No. of Units	Total Loan	Open Units	Recovery (Rs.)			Balance Amount
								Principal	Service Charge	Total	
23	Sujak Samudi	Yousuf / Ali M.	E. Hyderi	1993	213	11,879,755	4	10,286,395	2,589,548	12,875,943	1,593,360
24	Sehat Samaj Sudhar	Lal Jan	Gadap	1990	41	775,500	0	775,500	50,054	82,554	0
25	Koragni Credit Soc.	Arshad Yaqoob	Karachi	1994	19	360,000	6	280,339	130,488	410,827	79,661
26	Pakistan Fisher Folk Forum	M. Ali Shah	Lyari	2002	55	439,000	48	182,858	39,933	222,791	256,142
27	Local Development Committee	Mukhtar Bhutti	Karachi	2002	16	146,000	15	32,089	5,240	37,329	113,911
28	Bhitai Welfare Ass.	A.Hakim Khoso	Hyderabad	2002	39	529,000	39	47,560	3,670	51,230	481,440
29	Sindh Rural Partner Org.	Zhida Detho	Mirpkhas	2002	120	983,500	120	151,027	5,352	156,379	832,473
T O T A L (Rs.)					1,724	40,226,575	658	29,528,085	5,857,443	10,683,709	10,683,709

TABLE 7
REPLICAION OF CREDIT PROG. IN PUNJAB. Feb. 2003

S. No	Name of NGO's / CBO's	Contact Person	Working Area	Startin g Year	Total Units	Total Loan	Ope n Unit s	Recovery (Rs.)			Balance Amount
								Principal	Service Charges	Total	
1	Soan Vellay Dev.	Gulbaz Afaqi	Khushab	1997	395	7,379,000	215	5,215,310	698,779	5,914,089	2,163,690
2	Anjuman. Islah-e-Moashira	Ch. Riaz	Haranpur	1997	90	1,815,000	1	1,808,300	262,842	2,071,142	6,700
3	Sudhar	Fawad Usman	Kusur	1996	40	463,000	0	463,000	84,124	547,124	0
4	Awami Committee	Asif Rasheed	Multan	1997	15	251,000	0	251,000	2,915	253,915	0
5	Omeed	K. Zia Siddiqui	Multan	1997	52	580,000	0	580,000	85,486	665,486	0
6	Anjuman Samaji Behood	Nazir Ahmed	Faisalaba d	1994	277	4,351,500	0	4,351,500	740,553	5,092,053	0
7	Youth Commission Human Right	Shazia Khan	Lahore	1993	252	3,218,980	0	3,218,980	773,196	3,992,176	0
8	Organisation for Participatory Development	Qurban Raza	Gujranwal a	1993	228	3,435,500	0	3,435,500	686,389	4,121,889	0
9	Community Dev. Concern	A.Shakoor Mirza	Sialkot	1994	106	1,397,000	0	1,397,000	306,254	1,703,254	0

S. No	Name of NGO's / CBO's	Contact Person	Working Area	Starting Year	Total Units	Total Loan	Open Units	Recovery (Rs.)			Balance Amount
								Principal	Service Charges	Total	
10	Boo Ali Sina Welf.	Waseemullah	Muzafagar	1996	13	159,000	0	159,000	3,818	162,818	0
11	Anjuman Falah-o-Behood	Hameedullah	Rawalpindi	1997	37	415,000	0	415,000	59,480	474,480	0
12	Tanzeem Falah-o-Behood	Zafar Iqbal	Kotli Lohar	1996	28	440,000	0	440,000	11,741	451,741	0
13	Credit Wel. Asso.	Robina Tariq	Rawalpindi	1997	16	250,000	0	250,000	7,753	257,753	0
14	Al-Falah Dev. Org.	Shazia Almas	Rawalpindi	2002	215	3,173,000	181	1,262,333	158,385	1,420,718	1,910,667
TOTAL					1,764	27,327,980	397	23,246,923	3,881,715	27,128,638	4,081,057

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

S. No	Name of NGO's / CBO's	Contact Person	Working Area	Starting Year	Total Units	Total Loan	Open Units	Recovery (Rs.)			Balance Amount
								Principal	Service Charges	Total	
1	Development Vision	Bukshish Illahi	Taxila	2002	44	540,000	44	84,664	32,336		455,336

TABLE 9
TOTAL BAD DEBT CASES SEP 87 TO FEB 2003

Year	86-99	99-00	00-01	01-02	02-03	TOTAL
Total Loan						
Total Units	6,764	452	201	747	1,452	9,616
Loan Amount (Rs)	130,946,260	12,197,150	2,004,000	11,364,450	21,600,500	178,112,360
Principal						
Recovery (Rs)	125,041,579	10,121,752	1,970,647	9,589,857	5,694,404	152,418,239
Bad Debt Principal (Rs.)	12,647,008	0	3,579	3,625	0	12,654,212
Bad Debt Principal % of Total Principal	9.66	0.00	0.18	0.03	0.00	8.30
Service Charge						
Recovery (Rs)	25,915,718	1,251,203	263,043	1,344,155	915,081	29,689,200
Bad Debt Service Charges (Rs)	2,427,585	0	56	29	0	2,427,670
B.D. Service Charges % of Total Service Charges	9.37	0.00	0.02	0.01	0.00	8.17
Total Units						
Total Bad Debt Units	1,732	0	2	3	0	1,737
Bad Debt Units % of Total Units	25.61	0.00	1.00	0.40	0.00	18.06

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

PROFESSION CATEGORIES	Total Units	Loan Amount(Rs.)	Principal Repaid(Rs.)	Service Charges(Rs.)	Total Payment(Rs.)
Agro Machinery	1	125,000	125,000	18,562	143,562
Bazat Bazar	11	107,000	46,817	7,754	54,571
Bakeries	112	1,623,000	1,205,672	329,620	1,535,292
Banarsi Weavers	157	2,105,500	1,984,475	576,833	2,561,308
Bangle Shop	1	5,000	1,448	252	1,700
Bi-Cycle	1	10,000	1,906	494	2,400
Butchers	69	1,359,000	1,223,790	191,691	1,415,481
Cable Network	4	75,000	38,116	6,647	44,763
Cap Maker	5	80,000	22,102	5,768	27,870
Carpet Weavers	11	112,500	112,500	33,190	145,690
Chemical Soap	5	40,000	26,912	3,479	30,391
Clinics	103	2,504,400	2,384,636	493,211	2,877,847
Cloth Shops	244	4,579,000	3,819,190	656,413	4,475,603
Cold Drink Shops	54	969,000	881,694	135,917	1,017,611
Computer Centre	4	60,000	18,027	5,223	23,250
Consumer Stores	1,444	21,144,500	18,183,856	3,429,089	21,612,945
Cosmetic Factories	55	717,600	620,470	147,313	767,783
Crockery Shops	42	650,000	614,542	125,693	740,235
Dairy Cattle	528	11,821,740	11,451,689	1,991,307	13,442,996
Decorators	49	925,000	890,637	164,764	1,055,401
Decoration	20	300,000	97,274	17,571	114,845
Die Makers	30	467,000	467,000	118,713	585,713
Dry Grass	2	35,000	19,618	2,382	22,000
Egg Suply	1	15,000	15,000	2,175	17,175
Electric store	287	4,588,100	4,085,258	927,358	5,012,616
Embroidery workshops	140	1,959,600	1,816,602	427,302	2,243,904

PROFESSION CATEGORIES	Total Units	Loan Amount(Rs.)	Principal Repaid(Rs.)	Service Charges(Rs.)	Total Payment(Rs.)
Fishery	186	11,018,215	9,456,315	2,341,747	11,798,062
Fishing	33	334,000	147,276	31,456	178,732
Flower Makers	27	367,000	367,000	82,665	449,665
Fruit Shop	8	80,000	36,758	5,742	42,500
Furniture makers	30	499,600	447,917	113,825	561,742
Garment Factories	287	5,686,700	5,052,978	943,807	5,996,785
Gas Filling Centers	6	85,000	66,640	18,709	85,349
Gift Centre	5	65,000	27,722	4,431	32,153
Glass Work	3	30,000	19,675	2,817	22,492
Grass Shop	3	35,000	6,657	1,543	8,200
Hair Dressers	44	522,000	352,124	77,998	430,122
Hardware	44	795,000	656,008	114,902	770,910
Hotels	112	1,570,950	1,235,225	281,909	1,517,134
Ice Factories	6	490,000	454,245	81,324	535,569
Ice Shop	1	10,000	7,199	1,601	8,800
Ice Pop Suply	2	20,000	20,000	2,204	22,204
In-House Staff	65	3,723,026	3,529,726	621,673	4,151,399
Industrial Homes	8	170,000	151,710	38,793	190,503
Jewellers	25	373,000	316,227	49,781	366,008
Junk Dealers	37	507,000	413,389	80,923	494,312
Kaj / Button Shop	2	40,000	22,780	3,920	26,700
Kite Makers	20	245,200	238,060	41,542	279,602
Laundries	9	85,000	63,459	12,957	76,416
Leather Bags / Other	1	15,000	15,000	1,865	16,865
Leather Works	64	1,167,500	958,269	185,535	1,143,804
Live Stock	131	1,197,500	273,662	17,299	290,961
Locksmiths	1	5,000	5,000	3,204	8,204
Medical Stores	132	2,352,500	2,135,478	370,972	2,506,450
Milk Shop	6	55,000	23,042	4,276	27,318
Moulding shops	123	1,689,500	1,506,714	368,862	1,875,576
Nurseries	3	57,000	57,000	12,656	69,656
Oil Depots	7	100,000	92,318	17,517	109,835
PCO's	18	245,000	108,774	16,299	125,073
Packing shops	71	971,000	923,940	178,247	1,102,187
Paint Brush makers	21	252,500	244,604	60,838	305,442
Pan Shops	165	1,831,200	1,598,306	279,083	1,877,389
Paper Bag	2	25,000	23,697	3,511	27,208
Paper Cone	7	105,000	80,550	10,055	90,605
Paper Decorator	5	60,000	37,501	5,572	43,073
Photo State	4	75,000	50,581	5,410	55,991
Plumber	1	10,000	10,000	1,029	11,029
Poultry Farm	3	28,000	6,931	1,269	8,200
Powder Milk - Tea Shop	2	30,000	30,000	4,812	34,812
Printing Presses	53	1,069,000	841,831	223,804	1,065,635
Radio / TV Shop	1	10,000	6,205	795	7,000
Repair Shops	35	610,400	547,602	94,650	642,252

PROFESSION CATEGORIES	Total Units	Loan Amount(Rs.)	Principal Repaid(Rs.)	Service Charges(Rs.)	Total Payment(Rs.)
Safai Kamai Bank	2	130,000	30,000	3,602	33,602
Schools	470	14,303,981	12,006,920	1,973,330	13,980,250
School Bags	2	40,000	13,903	3,797	17,700
Shoemakers	244	3,357,300	3,079,874	647,471	3,727,345
Small Business	700	10,765,380	10,651,777	2,109,240	12,761,017
Spare Parts	70	1,449,000	1,218,817	187,780	1,406,597
Stationery Shops	124	2,065,000	1,873,632	342,503	2,216,135
Steel Works	41	700,000	600,854	143,250	744,104
Stitching Centers	554	7,984,301	7,555,704	1,876,225	9,431,929
Studios	10	115,000	85,074	23,871	108,945
Suppliers	182	2,740,500	2,357,375	501,535	2,858,910
Surgical Centre	1	15,000	10,832	1,168	12,000
Sweet Shop	2	20,000	10,541	1,774	12,315
Taxi-Motorcycles	175	3,441,251	2,888,135	631,807	3,519,942
Tea Store	9	190,000	89,390	10,861	100,251
Thallas	63	1,429,600	1,227,713	286,512	1,514,225
Thelas	377	2,411,425	2,208,214	478,134	2,686,348
Tooth Powder makers	3	50,000	29,383	6,461	35,844
Transporters	34	750,000	715,920	94,100	810,020
Typing Institutes	25	669,000	546,050	240,202	786,252
Vegetable Shop	13	120,000	67,588	8,712	76,300
Video Shops	121	1,982,000	1,659,037	332,115	1,991,152
Water & Land Dev	836	22,330,620	15,676,957	2,285,212	17,962,169
Watch Maker	1	15,000	15,000	3,248	18,248
Wholesalers	1	40,000	40,000	8,837	48,837
Women Work Centres	59	1,127,971	1,127,971	144,881	1,272,852
Wood Workers	32	444,800	332,523	76,058	408,581
Workshops	241	4,144,500	3,392,821	605,439	3,998,260
Zari	19	140,000	57,288	12,766	70,054
Zari Centre	6	50,000	28,620	5,759	34,379
TOTAL	9,616	178,112,360	152,418,239	29,689,200	182,107,439

TABLE 11
Rural Loans, Recovery and Bad debts
upto 28 Feb 2003

Year	Loan Amount(Rs.)	No. of Units	Repaid Amount(Rs.)	Bad Debt Amount (Rs.)	B.D Units	% Of Amount	% Of Units
90-91	556,000	27	556,000	41,359	6	7.44	22.22
91-92	1,052,000	52	1,052,000	171,302	13	16.28	25.00
92-93	1,939,000	93	1,939,000	114,286	15	5.89	16.13
93-94	4,432,040	231	4,400,580	364,652	39	8.23	16.88
94-95	6,252,320	241	6,030,391	571,976	59	9.15	24.48
95-96	3,677,690	130	3,677,690	432,302	44	11.75	33.85
96-97	1,813,000	125	1,813,000	219,600	22	12.11	17.60
97-98	460,000	12	460,000	23,863	2	5.19	16.67
98-99	6,190,550	174	4,749,044	0	0	0.00	0.00
99-00	4,112,650	137	2,335,800	0	0	0.00	0.00
01-02	3,667,500	220	3,187,892	0	0	0.00	0.00
02-03	6,670,500	494	1,793,418	0	0	0.00	0.00
Total	40,778,250	1,928	31,994,815	1,939,340	200	4.76	10.37

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

Year	Loan Amount (Rs.)	No. of Units	Repaid Amount (Rs)	Bad Debt Amount (Rs)	B.D Units	% Of Amount	% Of Units
87-88	74,600	9	74,600	32,240	4	43.22	44.44
88-89	288,000	13	288,000	38,550	3	13.39	23.08
89-90	160,600	17	160,600	43,194	6	26.90	35.29
90-91	1,563,580	121	1,563,580	470,013	53	30.06	43.80
91-92	1,700,400	110	1,700,400	547,709	53	32.21	48.18
92-93	2,016,447	129	2,016,447	449,771	37	22.31	28.68
93-94	1,900,000	139	1,900,000	202,219	30	10.64	21.58
94-95	2,240,950	146	2,144,797	421,560	45	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	2,035,292	145,134	21	6.78	16.80
97-98	2,315,000	113	2,208,526	256,841	22	10.56	18.58
98-99	1,266,000	57	1,218,971	64,793	9	5.06	14.04
99-00	638,500	26	638,500	41,413	3	0.61	7.69
01-02	386,000	22	313,470	0	0	0.00	0.00
02-03	1,018,000	63	278,086	0	0	0.00	0.00
TOTAL	19,832,557	1,287	18,637,672	2,893,656	324	14.59	25.17

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

Year	Loans (Rs)	Overheads (Rs)	% Of Loan	Service Charge (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	12,475,100	1,777,781	14.25	1,089,552	5.62
02-03	7,051,000	930,975	13.20	618,593	66.44
TOTAL	163,497,710	16,224,729	9.92	30,615,958	188.69

TABLE 14
GRANTS AND DONATIONS
SEP 87 TO FEB 2003

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

**TABLE 15
DONATION - INFAQ FOUNDATION**

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

**TABLE 16
DONATION WORLD BANK**

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

**TABLE 17
CHIEF DONORS - GRANTS**

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

**TABLE 18
LINE OF CREDIT FROM BANKS**

BANK	LOAN	REPAID
National Bank	27,977,939	27,977,939
First Women Bank	811,000	811,000
Allied Bank	16,291,677	12,406,655
City Bank	1,447,237	1,447,237
Habib Bank	23,552,473	23,552,473

**TABLE 19
RESERVE FUND**

FIXED DEPOSITS: APR 1996	
ALLIED BANK (TDR)	3,500,000
NATIONAL BANK (TDR)	0
SAVING CERTIFICATES	25,500,000
TOTAL	29,000,000

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

RECEIPT	BUDGET 2002-2003	ACTUALS JUL-02 TO FEB- 03
Grant WOMEN SECTION (INFAQ)	264,524	264,524
SUB TOTAL	264,524	264,524
PROFIT OF INVESTMENT	250,000	586,563
SERVICE CHARGE	4,200,000	1,171,604
RECOVERIES FROM LOAN	17,500,000	9,183,382
RECEIVED BAD DEBITS	5,000	4,395
OTHER INCOME	9,248	-
SPECIAL ACCOUNTS	121,026	121,031
SALE OF ASSETS	?	-
INCASHMENT OF INVESTMENT	2,074,000	1,500,000
SUBTOTAL	24,159,274	12,566,975
LOANS		
LOAN FROM MCT		1,430,000
LOAN FROM RDT		3,30,000
NATIONAL BANK LOAN	2,000,000	
ALLIED BANK LOAN		16,291,677
BANK OF KHYBER LOAN	2,000,000	
SUBTOTAL	4,000,000	18,351,677
GRAND TOTAL	28,423,798	31,183,171

**TABLE 21
OPP-OCT EXPENDITURES BUDGET & ACTUALS 2002-2003**

OVERHEADS	BUDGET 2002-2003	ACTUAL JULY 02--FEB 03
1. STAFF		
Director /Anwer Rashid	159,426	92,595
Recovery Officer/ Ashfaqe	-	7,201
Accountant/Samina Naeem	80,340	52,894
Asst. Rec. Officer /Javaid Baig	81,597	53,751
L. Manager/Alauddin	91,680	68,438
L. Manager /Rafique Huner	71,553	47,153
L. Manager/Qamar Sultana	63,972	42,117
L. Manager /Haneef Arain	75,048	49,495
L. Manager/ Saeed Khan	62,661	57,312
L. Manager/Ayaz Ahmed	61,983	40,214
Asst. Acc. Officer / Mohd Shabbir	67,944	44,563
Acct. Acc. Officer./Shezad	56,814	28,294
Comp. Officer/Kehkashan	66,240	43,602
Driver -1/ Mohd Iqbal	48,111	10,841
Driver - 2/Yousuf Siddique	56,079	6,972
Legal Advi/Shahid Iqbal	18,000	12,000
SUB TOTAL STAFF:	1,061,448	657,442
2. HONORARIUM	65,000	67,900
3.i CONSULTANTS AMAN	-	10,500
ii RECOVERY OFFICER/ASHFAQ	36,000	
iii CONSULTANT ABRAR KHAN	40,800	27,200
iv CONSULT KAMRAN ADIL	8,000	6,700
4. TRAINING	60,000	53,017
5. TRAVEL ALLOWANCE	20,000	20,329
6. EDUCATION ALLOWANCE	24,000	16,200
7. DEARNESS ALLOWANCE	48,000	29,750
SUBTOTAL	301,800	231,596
8 OPERATIONAL COST		
PRINTING	100,000	25,547
STATIONARY	8,000	10,347
POSTAGE	15,000	10,248
COMPUTER SUPPLIES	30,000	29,230
COMPUTER MAINTENANCE	10,000	1,120
TELEPHONE	25,000	39,350
ELECTRICITY	35,000	62,450
LEGAL EXPENSES	20,000	16,200
MEETING	20,000	8,576
MAINTENANCE	50,000	11,506
AUDIT FEES	18,000	16,000
BANK CHARGES	30,000	45,536
LOAN AGREEMENT	5,000	3,600
POL/VAN 9179	0	0
S&R/VAN 9179	0	0
POL/ HI LEX CB 0843	35,000	24,092
S&R /HI LEX CB 0843	20,000	24,177

OVERHEADS	BUDGET 2002-2003	ACTUAL JULY 02--FEB 03
TRANSPOTATION	-	0
WATER BILL	10,000	31,070
AUDIO VISUAL	15,000	4,871
REPAIRING (motor cycle)	24,000	6,000
PHOTO COPY	15,000	13,422
OVER TIME	5,000	6,991
PENTION	18,000	12,000
OLD AGE BENEFITS	30,000	19,200
POL/ VAN C.K. 9178	25,000	11,894
S & R VAN C.K. 9178	15,000	11,787
ASHFAQ POL / VAN 7855	-	2,000
MISCELLANEOUS	5,000	120
BOOKS & JOURNALS	2,000	512
FORUM Dr.Akhter Hameed Khan	70,000	54,751
INSURANCE for C.K.9178	20,000	200,85
EID ALLOWANCE		-3,000
CDN		11,107
SUBTOTAL	675,000	520,682
TOTAL OVERHEADS	2,038,248	1,409,720
LOANS	20,000,000	14,834,500
BAD DEBTS (*1)	1,000,000	661,517
DONATION UNITS	15,000	3,149
DONATION OTHERS	25,000	30,090
DISTRESS LOAN	-	-
CAPITAL EXPENDITURE	100,000	71,538
ADVANCE	-	57,373
SPECIAL ACCOUNT	121,026	82,494
INVESTMENT	-	-
RECEARCH	200,000	43,046
PUBLICATION	100,000	6,425
ADVANCE TO MCT	264,524	1,000,000
ADVANCE TO RDT	-	100,000
PAYMENT NATIONAL BANK	2,000,000	-
PAYMENT BANK OF KHYBER	2,000,000	-
PAYMENT ALLIED BANK		12,406,655
MARKUP PAYMENT	560,000	73,403
SUB TOTAL	26,385,550	29,270,190
GRAND TOTAL	28,423,798	30,679,910

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

YEARS	INCOME	EXPENDITURE	ASSETS	LIABILITIES
87-88	1,990,101	162,985	2,012,321	185,204
88-89	771,964	346,649	2,939,836	687,404
89-90	1,106,306	667,588	3,753,469	1,062,319
90-91	2,573,830	932,405	5,813,520	1,480,945
91-92	3,877,206	1,297,584	8,162,804	1,250,607
92-93	5,840,170	826,145	13,017,312	1,091,090
93-94	7,913,564	968,158	19,691,628	820,000
94-95	7,624,809	1,541,138	25,755,650	800,351
95-96	11,452,898	2,641,407	33,766,821	32
96-97	15,182,813	5,298,843	43,650,759	-
97-98	9,150,898	2,202,616	50,714,273	115,232
98-99	6,902,203	2,649,602	54,940,643	89,001
99-00	3,266,753	2,287,620	55,837,635	6,860
00-01	1,049,467	2,658,845	54,251,143	29,746
01-02	1,435,381	4,557,443	52,076,151	976,816
TOTAL	80,138,363	29,039,030	-	-

Rural Development Trust

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Rural Development Trust

1. Introduction

1.1 Background

Rural Development program was initiated in 1992 in the neighborhood villages of Karachi.

RDT discovered that small farmers are facing problem of scarcity of water, for both irrigation and drinking. In arid zone, water table is going down up to its limit. While in perennial zone, along with shortage of water there is a problem of water logging and salinity. These both kinds of situations are reducing cultivable land year by year. There is lack of information about availability of good quality seeds, fertilizer and pesticides to farmers. Also due to weak financial capacities of small farmers, they have to buy these things by taking loan from money-lender or from supplier on high rates. Small farmers also forced to sale their crop on cheaper price. Due to small production they have less bargaining capacity. Resulting, increasing un-employment in rural areas, forcing more rural-urban migration and burdening more on cities.

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

1.2 Objective

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

1.3 Phases

RDT went through different phases. Which are as follows;

1.3.1 First Phase (Jan. 93 – Mar. 96)

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

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

Table 1
PHASE 1 SUMMARY OF LOANS, RECOVERIES, ASSETS & BALANCE TO FEB. 2003

S. NO	DEMONSTRATION	NO. OF UNITS	LOAN AMOUNT	REPAID PRINCIPAL	ASSETS O/H BAD DEBTS	BALANCE AMOUNT
1	RESEARCH & DEVELOPMENT	8	813853	813853	773613	0
2	COMPETENT & HONEST	4	491150	298000	10900	193150
3	COMPETENT & DISHONEST	4	121459	121459	92814	0
4	INCOMPETENT & HONEST	12	505055	505055	165541	0
5	INCOMPETENT & DISHONEST	12	523828	523828	383788	0
TOTAL		40	2455345	2262195	1426656	193150

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

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

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

Table 2
PHASE 2 SUMMARY OF LOANS & RECOVERIES TO FEB. 2003

S. NO	Name & Location	Units	Loan Amount	Repaid Amount	Assets B/Debts	Balance
1	RESEARCH & DEVELOPMENT	6	470565	470565	342280	0
2	COMPETENT & HONEST	37	3679955	3216455	132675	463500
3	COMPETENT & DISHONEST	8	717491	619741	456471	97750
4	INCOMPETENT & HONEST	3	373750	373750	80750	0
5	INCOMPETENT & DISHONEST	7	306825	306825	199533	0
TOTAL		61	5548586	4987336	1211709	561250

1.3.3 Third phase (Oct.98 – Nov. 2000)

In phase 3, more focus was given on credit for;

- buying seeds, fertilizer, pesticides to avoid high mark up of money lender and high cost from supplier.

- on farm water management, for example lining of water channel or laying of pipe for irrigation.
- water and land development.

Also experimentation continued at lesser extent and did not give encouraging results. It is concluded that agro input in terms of credit have more potentials. RDT have lack of technical skill to modify innovative technologies as per acceptable for farmers. It is also concluded that recovery had been issue due to lack of management capacity, which needs to be improved.

Table 3
PHASE 3 SUMMARY OF LOANS & RECOVERIES TO FEB. 2003

S. NO	IC NO	START DATE	NAME & LOCATION	TYPE	LOAN AMOUNT	REPAID AMOUNT	ASSETS O/H BAD DEBTS	BALANCE AMOUNT
1	107	OCT.98	CHAK 5GP2 SUNFWR 8	WLD	730000	730000	0	0
2	108	OCT.98	CHAK5GP3,GOATS 5	ANH	63000	0	0	63000
3	109	DEC.98	BIJARI,GPR 1,FYM,10	WLD	494200	476000	0	18200
4	110	DEC.98	BIJARI,GPR 2,GAS 20	SPL	40000	40000	0	0
5	111	DEC.98	CHAK 36,GPR1,SUNFL,5	WLD	100000	100000	14000	0
6	112	DEC.98	CHAK 36,GPR2,GOATS 4	ANH	20000	20000	0	0
7	113	FEB.99	ANEEL 3,KINJHAR	WLD	121000	0	0	121000
8	114	FEB.99	SAIBAN,WINDMILL	R&D	78800	78800	0	0
9	115	FEB.99	JUMBO GRASS	R&D	47500	31540	0	15960
10	116	APR.99	AFB CHAK 5 SEMNALA	WLD	75000	0	0	75000
11	117	MAY.99	IMAM BUX GRP	WLD	200000	0	0	200000
12	118	SEP.99	ISFS,BIJARI(BIOGAS LATRIN)	R&D	100000	65000	0	55000
13	119	SEP.99	FATEH MD.TRANSF. BIJARI	SPL	100000	0	0	100000
TOTAL 13 DEMOS					2169500	1541340	14000	628160

1.3.4 Fourth Phase (June 2000 – upto Aug.)

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

Table 4
PHASE 4 SUMMARY OF LOAN & RECOVERIES TO FEB. 2003

S. NO	Name & Location	Units	Loan Amount	Repaid		ASSETS O/H B/D	Balance Amount
				Principal	Service Charge		
1	GH.QADIR PIR PATHO	61	3050000	2028120	418204	0	1021880
2	SATTAR (SRSP)	227	4625000	4543127	425303		81873
3	RAFIQ ABBASI(SUFI SHAH)	20	458500	458500	58210	11079	0
4	ANJUMAN ISLAH-E-MOASHRA	43	1050000	199915	86801		850085
5	SVDP KHUSHAB	20	360000	193950	22579		166050
6	IKKSWA,KOHISTAN	5	250000	49095	25905		200905
TOTAL		376	9793500	7472707	1037002	11079	2320793

1.3.5 Fifth Phase

Interventions continued on the same focus and with same strategy as phase 4. Credit for agro input continued. Also credit for infrastructure was provided to farmers.

Now RDT is exploring possibility for technical input for infrastructure development like irrigation channel, land leveling and water resource development.

Table 5
ABSTRACT Phase 1,2,3,4

NO.	PHASE NUMBER	UNITS	LOAN	PRINCIPAL	MARK-UP	BD/ASST.	BALANCE
1	TOTAL PHASE 1	40	2455345	2262195		1426656	193150
2	TOTAL PHASE 2	61	5548586	4987336		1211709	561250
3	TOTAL PHASE 3	13	2169500	1541340		14000	628160
4	TOTAL PHASE 4	376	9793500	7472707	1037002	11079	2320793
	GRAND TOTAL ALL4 PHASES	490	19966931	16263578	1037002	2663444	3703353

* ASSETS ON HAND (IN STOCK & IN FIELD): 773613

* BAD DEBTS /WRITE OFF 1889831

2. Research

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

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

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

Check Dam

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

On farm water management

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

management. This includes lining of farm channels, use of different pipes and technologies like sprinkler.

Irrigation Channels

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

Availability of quality seeds

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

Alternate Crops

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

Market Research

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

Drinking water

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

3. Visits

To identify the schemes of Community Physical Infrastructure (CPI) for expected grant from PPAF, visits had been made to 3 organistaions in Sindh and one in Punjab.

Soan Valley Development Program (SVDP), Khusab

Visit has been made. In consultation with Village activists and SVDP members, folowing possible schemes have been explored;

1. Check Dam
2. Water Shade Areas
3. On Farm water management

4. Farmers' Cooperatives

- It is observed that marketing for both purchase of seed, pesticides and fertilizer and sale of production is beneficial for farmers collectively not individually.
- Farmers with land and land less peasants also seem interested to form cooperative.
- SVDP will make effort to form two cooperatives in Ochhlai, one with land owning farmers and second with land less peasants.

Bhitai Welfare Association (BWA), Hederabad

During visits in consultation with villagers and BWA members following schemes have been identified;

1. Drinking Water
2. Irrigation Channel Lining
3. Em Technology

Sindh Rural Partners Organisation (SRPO), Mirpurkhas

Following schemes identified wiconsulation of villagers and SRPO memers;

- | | |
|----------------------------|-------------|
| 1. Link Road | 5 Villages |
| 2. Drinking Water | 11 Villages |
| 3. Tube Well | 2 Villages |
| 4. Bridge on surface Drain | 1 Villages |

**Table 6
Budget & Actual 2002-2003**

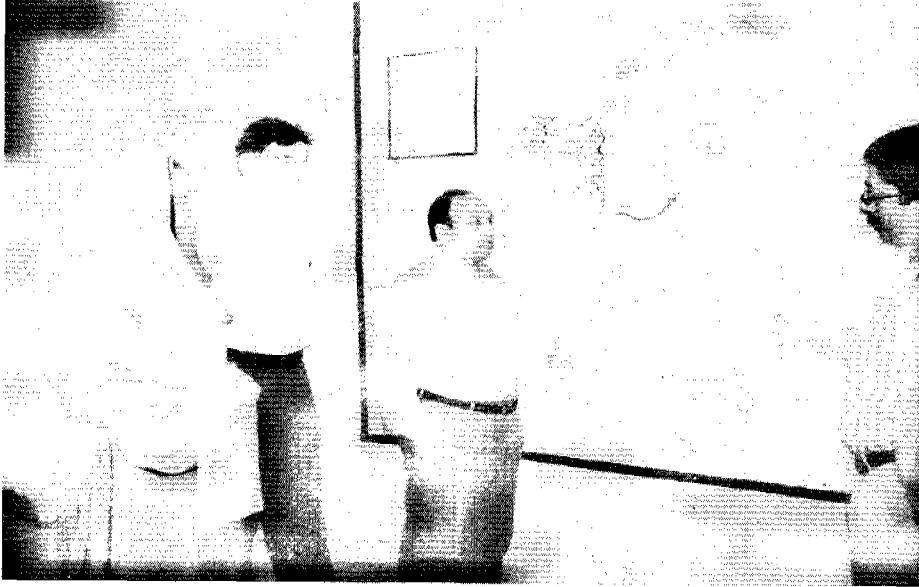
Items	Budget 2002-2003	Actual Jul.'02-Feb.'03
Receipts		
Grant OPP	450,000	450000
RECOVERY	5,000,000	1603891
MARKUP	500,000	318779
ADVANCE TO OCT	-	104997
Total Receipts	5,950,000	2477667
Expenditures		
A. Salaries		
J. Director/ Ashfaq	93,408	56815
Mr. Rasheed Khatri	122,976	58466
Mr. wajihuddin Ansari	71,808	46417
Driver/Rahim	50,736	33077
Driver/Shamim	50,736	33077
Accounts/Samina	12,000	8000
Spec. Allow./Qamar Sultana	6,000	3500
Dearness Allowance	15,000	9000
Edu. Allowance	9,600	6200
SUB TOTAL	432,264	254552

OPERATIONAL COST		
Printing	3,000	-
Stationary	2,000	363
Telephone	-	-
Bank Charges	30,000	-
Items	Budget 2002-2003	Actual Jul.'02-Feb.'03
Postage	1,000	-1
Audit Fees	9,000	8,000
Photo copying	1,000	165
Documentation	2,000	540
Quarterly Progress Reports	-	5273
Advance	-	8000
Touring & Entertainment	10,000	4493
D. OVERTIME	2,000	1773
Pol Jeep	-	-
S&R Jeep	-	-
POL SUZUKI HIROOF	28,000	16496
S/R.POL SUZUKI HIROOF	15,000	18985
Misc.	3,736	-
SUB TOTAL	146,736	97108
TOTAL OVERHEADS	579,000	351660
B/DEBTS	200,000	-
DONATION	1,000	90
Advance/KHASDA	-	-
ADVANCE RAHEEM	-	3500
F.Capital Exp.	10,000	24,500
ADVANCE TO OCT	-	430,000
LOAN	5,160,000	330,000
SUB TOTAL	5,371,000	788090
GRAND TOTAL	5,950,000	1139750

VISITORS/TRAINING GROUPS



Members from British Council are explained the OPP programs.



Doctors from Unicef and Sindh Govt. being briefed on the documentation of sewerage infrastructure in Karachi.



Fr. Jorge Anzorena of 'Selavip' on his yearly visit to observe work, with the team.



Members of Shahpur Chakar Welfare Society, Sanghar on a three days Orientation observe work on site.



Group from Urban-Basic Services Cell, City Govt. Quetta on a 2 days Orientation of OPP program.



OPP's work is being presented to trainees from Civil Services Academy Lahore.

YOUTH TRAINING PROGRAM

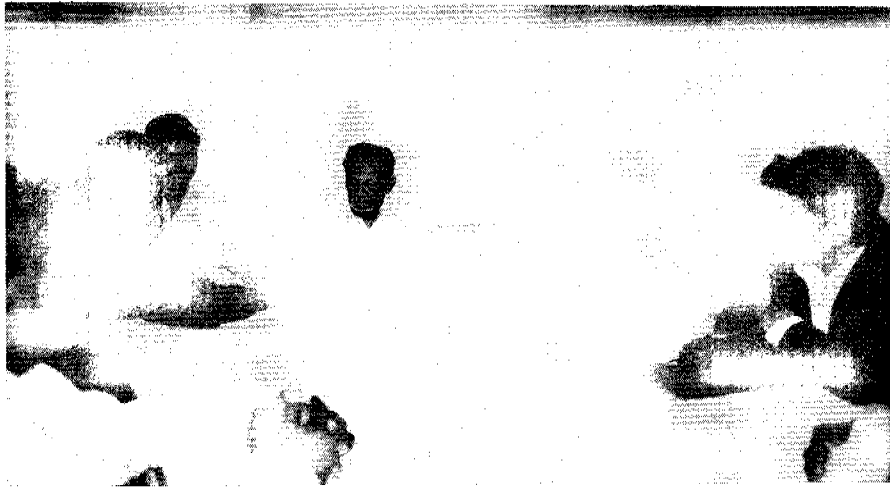


Survey for documenting plantation in Ghaziabad, Orangi

Survey shows that sewage from UC 3 and 4 of Lyari Town is being disposed into Pitchered drain.



LOW COST SANITATION - WORK IN ORANGI



Members of CBO Benazir Welfare Committee in UC-8 discussing the development issues in their UC.

Situation of sewerage in Orangi and the need to develop Orangi nalas is being discussed with the Town Municipal Officer.



Self help work on lane sewers in Ghaziabad being technically supported.

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

UC-6 Nazim and CBO activists present their work to Town Councilor from Rawalpindi City.



Rectification of large secondary sewer in Gulshan-e-Behar – Nazim's work.



Lane sewers- peoples work continues.

CBO's CONTACT PROGRAM



CBO, SWC Umer Colony present their work at bimonthly forum at URC.

Work of Gabol Welfare Committee, Orangi is being documented.



REPLICATION OUTSIDE KARACHI

GUJRANWALA:

OPE work- completion of self help lane sewer in Shaheenabad



Team members of Al-Watan Forum, discuss work on site.



SANGHAR:

Team members of Shahpur Chakar Welfare Society are guided on site on replication.

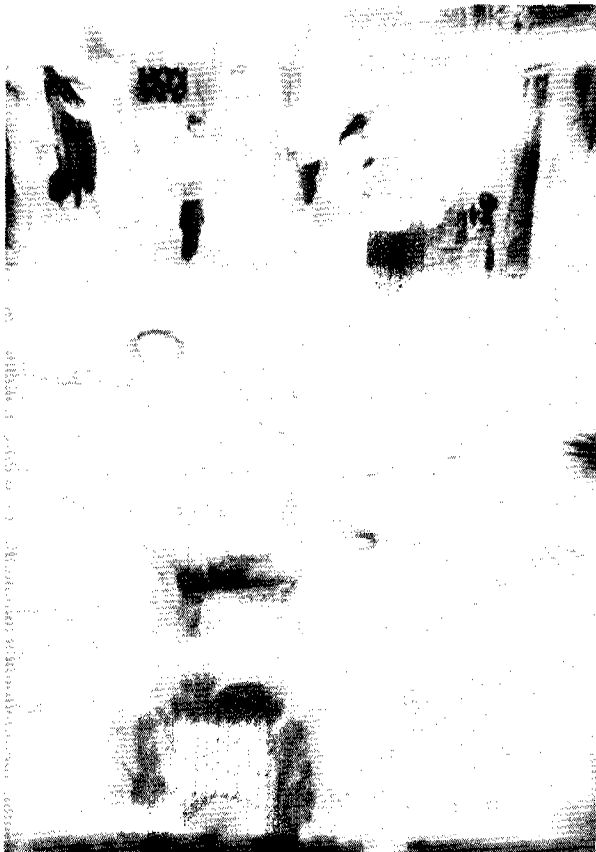
KHANPUR:

Open drains being replaced by underground sewers in Model Town



LAHORE:

Underground sewers laid by people in Khan Colony, with the technical assistance of MUAWIN



RAWALPINDI:

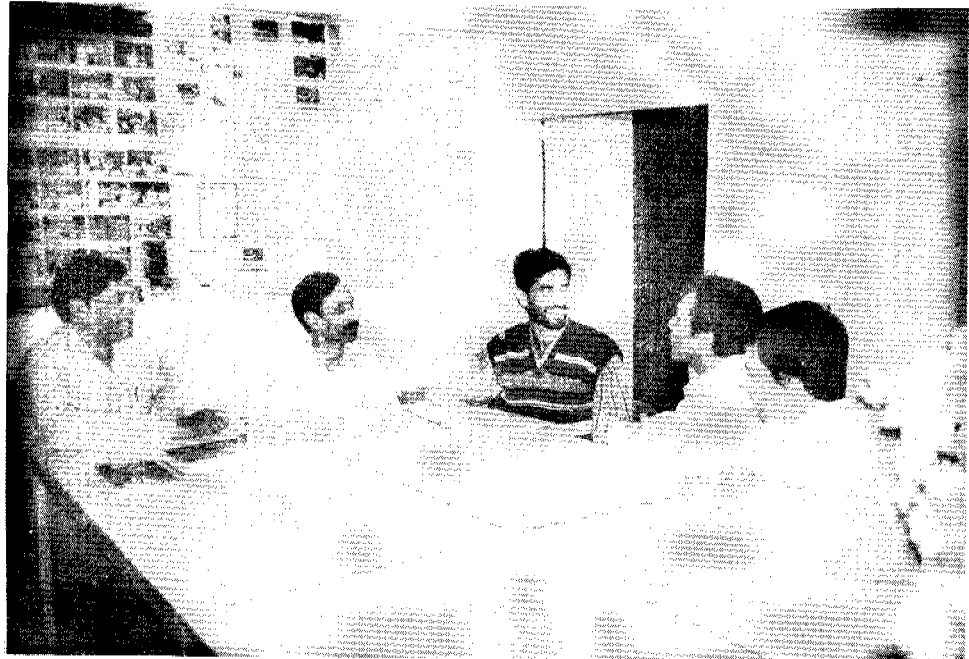
Work in progress in lane sewers in Rawalpindi. AHKMT provides technical support.

LOW COST HOUSING PROGRAM



Ventilation improvement in Shaheen Public School supervised by TTRC.

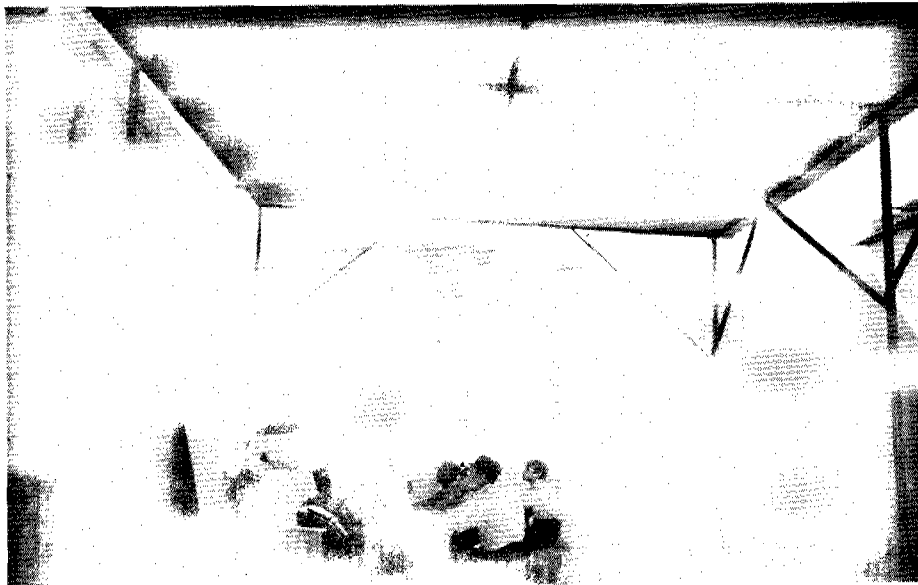
TTRC presents its work to CBO, OWP in efforts at mobilizing improvement in housing construction.



EDUCATION PROGRAM



Programmar English school-support for provision of furniture.



Support for roofing provision --Anwar Munir School.



Teachers participating in a lecture by Ms. Sadaf.

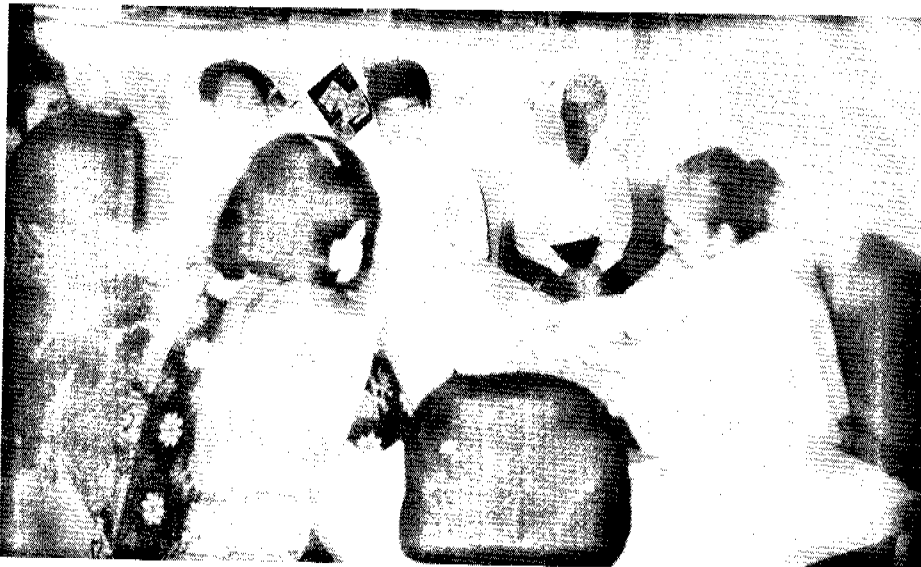
HEALTH PROGRAM



Agha Khan Nursing School trainees
being presented the KHASDA program



Training on reproductive health in
Farah Model School

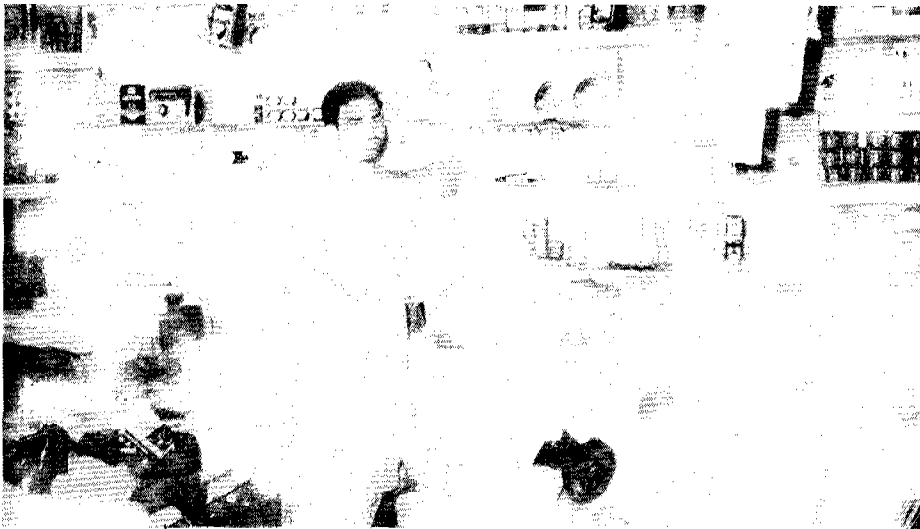


Members from South Korea being
presented the Health program.

MICRO ENTERPRISE CREDIT PROGRAM



Members of PPAF discuss the work plan with OCT members.



Irfan General Store – an OCT loanee.



Meeting with good clients in sector 11 ½ Orangi.

RURAL DEVELOPMENT PROGRAM



Pre-cast irrigation channels Mirpurkhas.



Father Jorge visits SRSP work in Sanghar



Sugarcane harvest in Ghulam Qadir's Farm.

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